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## Paradigm in Social Security Measures: Impetus for Policy Reform in Zimbabwe

Locary Kuponandishe Hlabanu  
*Walden University*

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# Walden University

College of Social and Behavioral Sciences

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Walden University  
2021

Abstract

Paradigm in Social Security Measures: Impetus for Policy Reform in Zimbabwe

by

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MBA, University of Atlanta, 2015

BS, Azaliah University, 2012

Dissertation Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Philosophy

Public Policy and Administration

Walden University

August 2021

## Abstract

This study was intended to address lack of knowledge regarding how the social security system in Zimbabwe is perceived by recipients and government employees and what policy reforms could be sought. The study explored perceptions of participants regarding the existing social security system in Zimbabwe. The welfare state theory guided the detailed inquiry. A qualitative case study research design was used to extract feelings, thoughts, and intentions of recipients of social security and government employees and to explore how the results could be applied to improve social security policy in Zimbabwe. Data were collected from a nonrandom purposefully selected sample of 20 recipients of social security and former government employees residing in Kadoma. Data analysis included using Yin's five-phased cycle, and NVivo to identify themes. Perceptions that emerged involved sustainability of social security as a means of livelihood, changes in living standards resulting from inadequate social security coverage, and the institutional framework governing social security. The need of determining if there were a convergence of perceptions between government employees and social security recipients from other sectors of the economy remains. The results of this study may be used by the government to create social change by decentralizing power and creating mediation mechanisms for dealing with diverse forms of interest within the social security system.

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## Dedication

I dedicate this dissertation to retired civil service employees in Zimbabwe for their enduring support and commitment to this study and regret to indicate that they are too many to name.

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## Chapter 1: Introduction to the Study

### **Introduction**

The Government of Zimbabwe implemented various national development initiatives and programs which prioritized improvement in the standard of living through poverty reduction to achieve the goal of social security. The study examined patterns and models of social security programs that are undertaken globally as a development strategy in the context of current shifts in focus regarding deficits in social security measures and proposals for remedial action. This was intended to potentially culminate in the reviewing of the enabling policy to ignite feasible reforms that might be deemed necessary to ensure the provision of a sustainable social security system. The national policy priority must emphasize the creation of a robust social security system which reflects current reforms and trends in social policy implementation.

Social security involves protection of citizens against vulnerability, risks, and deprivation via public interventions directed at assisting citizens to reduce risks that make them vulnerable. The World Bank (2012) said social security is the provision of benefits to households and individuals through public and collective arrangements to protect them against low and declining living standards. Social security has gradually been interpreted in different societies as the most generic and inclusive term for formal systems of protection against loss of means of livelihood for citizens (Shrestha, 2004). It involves measures taken to protect society against socioeconomic risks resulting from unemployment, employment injuries, maternity, invalidity, old age, stoppage, or substantial reduction in income resulting from illness (International Labor Organization,

1984). The government has the duty to ensure the protection of citizens against economic uncertainties and misfortunes as a right and is expected to create the necessary institutional platform in the form of measures to coordinate and monitor operations of social security schemes in the country.

Through an appropriate institutional framework, the government can provide citizens with social insurance, social assistance, and social services financed by general revenue. Mouton (1975) said traditional social security systems have evolved in African society, and coverage has been extended to previously excluded groups, leading to a notable impact in terms of percentage of social security compared to gross domestic product expenditure. There is a need for a policy framework which states and clarifies underlying mandates for social security providers in terms of how schemes are designed, managed, and coordinated as well as cost involved. A regulatory or institutional framework when created must facilitate synergy among stakeholders and control social security institutions and consequently enhance value of money in social security systems. A legal framework which balances efficiency and equity in policies and guides service providers in the social security industry in Zimbabwe must be developed and institutionalized via national development programs focusing on poverty reduction strategies.

The study was intended to contribute to the building of political consensus and providing recognition that social security should be a government obligation and promote public confidence in the insurance and pension industries through addressing policy deficits. It was primarily undertaken with a focus on the welfare of recipients of social

security and former government employees in terms of preserving their standard of living after leaving full time employment. Through a process of reflecting on the socioeconomic environment of citizens, the study could ensure reallocation and redistribution of resources to guard citizens against interruptions income.

Chapter 1 includes the introduction to the study, background, problem statement, purpose of the study, research question, theoretical framework, nature of the study, definitions of terms, assumptions, scope and delimitations, limitations, significance, and implications for social change. The introduction to the study included a description of social security highlighting the importance of this subject, Zimbabwean experiences, and the need for the study. This includes research related to specific aspects of the topic that were addressed in the study and addressing various positive effects and then highlighting conditions justifying validity of research.

The heterogeneity of the social security concept and need for social security policy reform in Zimbabwe were explained. The research problem and its relevance and significance in terms of social and behavioral sciences were identified. The purpose involved the research paradigm and intent of the study. The research question was provided. Origins of the conceptual framework on which the study was based were cited.

The nature of the study and choice of the research design were identified, as well as data collection methods and analysis. Terms with multiple meanings were defined. Assumptions of the study were addressed as well as the scope and delimitations and limitations of the study, and the significance of the study were highlighted. Potential

implications for positive social change were described. The chapter concludes with a summary of main points and a transition to Chapter 2.

### **Background of the Study**

Zimbabwe experienced several economic challenges that robbed social security recipients of their social security entitlements and these people did not have any legal recourse against their service providers (Chikova & Kaseke, 2014). The country experienced macroeconomic instability between 1998 and 2008, which reached hyperinflationary levels of 231 million percent by 2008, resulting in citizens losing lifetime savings in terms of insurance policies and retirement pension benefits (Central Statistical Office, Zimbabwe, 2008). The Commission of Inquiry into the Conversion of

Insurance and Pension Values (2017) said:

Social security recipients blamed the government for failing to provide policy and regulatory guidance to the insurance and pension industry at the time of conversion, during inflation and when local currency was debased in 2006, 2008, and 2009 resulting in a free for all scenario, (p. 152).

The government was accused of having contributed to the loss of rights and reasonable retirement pensions and insurance policy benefits through a policy lapse. As a result, citizens who could no longer fend for themselves and their dependents due to old age or any other form of incapacitation were exposed to socioeconomic challenges. The government was further accused of having failed to undertake its obligation to protect citizens as enshrined in the national constitution of Zimbabwe which recognizes the need for the state to extend social security to its citizens. The Zimbabwe national constitution



(2013) requires the state “to take all practical measures, within the limits of the resources available to it, to provide social security and social care to those in need” (p. 33).

The social security savings that were lost included investments in pension funds and shares of publicly quoted companies. Generally, there was a systematic downward movement in values of retirement benefits which pensioners could receive when they retired. This largely volatile and unstable economic environment that was experienced in Zimbabwe from 1980 required that the country undertook a complete shift in order to develop an efficient system to achieve viability of social security schemes, build confidence in society, and improve the social security governance system. Such actions could address governance, management, and regulation of social security schemes that were being run in the country under the existing policy framework.

The unstable economic environment which Zimbabwe continued to experience raised concerns regarding the effectiveness of government protection of citizens against economic uncertainties. This included developing and implementing a regulatory or institutional framework that could control all social security programs within the country. This could provide an environment for the creation of social security schemes that could protect citizens in times of vulnerability by redistributing income among beneficiaries in a manner that ensured the prevalence of social justice, peace, and equity among citizens. The regulatory framework created in this manner could provide benchmarks and control insurance policies and pension benefits administrators and ensure the involvement of government in the important issue of social security provision across all sectors of the economy.

The Government of Zimbabwe did not adequately protect citizens in terms of policy or regulatory framework when the country experienced hyperinflation between 2007 and 2008. Pension and insurance companies that had promised to meet certain future financial obligations in return for payments of monthly premiums for individual citizens and employers in the end paid very small lump sum payments. Prejudiced policyholders and pensioners did not have any form of recourse, and the government did not have a compensation framework to enable members to receive rightful benefits. This contradicted the creation of public measures to establish a governance system that gives beneficiaries room to exercise control over schemes and processes linked to the management of their scheme funds. Consequently, socioeconomic and political challenges involving poverty and vulnerability persist in Zimbabwe and they need to be addressed in order to achieve universal social security schemes based on global best practices.

A governance system or policy framework which stipulates liabilities and obligations of those who are entrusted with the management of social security schemes is a necessity. An operational framework needs to be set up by law with government making policy and adopting legislation specifying those to be covered by the scheme, and the type and level of benefits to be provided. Social security schemes should be established by statute to insure workers and their dependents against interruption or loss of earnings (ILO, 2002). Establishing an effective and coherent legal framework is crucial for improving effectiveness and equity of social assistance programs that involve forms of cash, or in-kind approaches involving coverage or employment-related and

universal schemes (Asian Development Bank, 2015). Specifically, social security is equated with income maintenance in cash value that is secured by statute and appropriate legal frameworks in order to meet specific unexpected needs.

The Centre on Budget and Policy Priorities (2018) said other than serving as a basis of income that workers can use to prepare for their retirement, social security is a valuable social insurance source for workers and their families during times of incapacitation of whatever form. However, in general, attitudes towards the provision of adequate social security benefits remain ambivalent despite expressions of support (ILO, 2011). Practical expressions of this ambivalence involve complete absence of or contradictory policy designs and implementation in various economic segments. An integrated portfolio of country-specific tried and tested policies that put employment and social security at the center of crisis response must be put in place. The objectives of such policies must be to critically analyze and propose integrated and harmonized policies that can be used by government to promote and strengthen social security nationally as well as global strategies for social security. It is usual to observe one wing of government attempting to promote social security measures while another wing busy opposing such a move.

International institutions dealing with issues of social justice in their efforts to promote measures in providing and transforming social security are focusing specific intervention measures on the minimum package that enables beneficiaries to live a decent life. However, practical state interventions by their nature reach only those few individuals who often are the richest members of society. Consequently, the impact of

such interventions is limited, with benefits accruing only to those individuals targeted by such interventions. There are few attempts aimed at redressing macro level policy biases in social security provision (ILO, 2012). There are no comprehensive policy packages involving macro and micro policies to create favorable socioeconomic environments to enhance the efficacy of specific intervention measures like minimum social security benefits packages and indexation of social security benefits (International Social Security Association, 2017). In such an economic environment, good intentions and policies are rendered irrelevant, inadequate, ineffective, or repressive.

Strong and well-functioning social solidarity and dialogue between men and women, those in and out of work, and the rich and poor is required to achieve social cohesion in terms of building and managing social security policies. Beneficiaries or their representatives in some countries have expressed dissatisfaction with the administration of social security schemes and calls for reform involving a review of the role of the state, responsibilities of the social partners and the desirability of greater participation of the private sector have been presented as the solution (ILO, 2012). Others have pointed to deficiencies in the level of protection and scope of coverage, arguing that in times of increased unemployment and other forms of labor insecurity, social security had not responded to new demographic challenges such as ageing and changing family structures (World Bank, 2012). It is in cases of this nature where governments play an important role by developing and operationalizing vital legal frameworks for strengthening democratic governance and representation for the interests of social security recipients

and all stakeholders in the national insurance policies and retirement pensions administration paradigm.

History indicates that African community members are known to be generous on sharing surplus products and hence providing some form of social security by extending assistance to poor members of the community. The ILO (2006) said the concept of social security and approach to social welfare had always been intrinsically linked to the evolution and civilization of human beings founded in their desire for security against social and economic uncertainties. Community members with access to means of livelihood felt the desire to freely extend help to other members of the extended family or clan thus providing means of economic security for the aged and infirm. Community members who were assisted in this way expected that assistance as their right, and people informally alleviated the suffering of their fellow citizens. This rudimentary system of social security was similar to what was provided in more advanced countries of the world where social security was constitutionally considered a human right and governments enacted legislation and developed policies to ensure citizens did not suffer from poverty and economic insecurity.

Social security plays an important and effective role as a program for alleviating the suffering of people in times of incapacitation. Progressive societies, notably the United States through its Social Security Act of 1935 and New Zealand through her Act of 1938, took the lead in promoting social security as a social and economic necessity for enabling people to cope with economic, political, demographic, and societal challenges (ILO, 2011). The ILO adopted social security as an inclusive expression of the

aspirations of all citizens, applied it in the workplace and embarked on a coding process of the concept between 1952 and 1982. ILO codes of practice or international labor standards currently guide all member countries of this organization in the way they administer labor matters, and through these standards, member governments are required to provide social security to citizens as a right. As society grew economically and became socially complex, a societal norm developed which saw the phenomenon of economic insecurity as a problem afflicting the poor (World Bank, 2012). The forms of social security which were rooted in history and tradition became progressively inadequate to meet the new situation (ILO, 1984). Governments, on realizing the challenge of coverage of social security, gradually assumed responsibility for social security in many countries.

Governments developed social security policies in order to bring together workplace parties to engage in discussions that result in the shaping of retirement security in response to prevailing demographic, economic, and workforce trends (Schreur & Veghte, 2017). An effective social security policy development approach should be holistic in manner and lead to the creation of comprehensive and broader social assistance schemes and establishment of institutional mechanisms for the holistic implementation of social security policies (Nishino & Koehler, 2011). Falange and Pellerano (2016) said:

In order to fight extreme poverty and recognize the importance of protecting the poor and vulnerable population, the government structured social security into four categories comprising efforts to boost the consumption level of the poor and the vulnerable population, improving nutrition levels and access to basic health

care and education services, prevention and responding to risks of violence, abuse, exploitation, discrimination and social exclusion, and development of institutional capacity to implement and coordinate the basic social security sub-systems (p. 13)

Through this framework, the Mozambican government created a social security system that guaranteed its citizens access to nationally defined essential goods, services, and income transfers that ensured they were not hungry, did not suffer from treatable illnesses, remained uneducated, had to resort to unsafe water, or remained homeless (Cichon et al., 2011). Mozambicans were thus secured against welfare risks because their right to social security was enshrined in the national constitution, and comprehensive policies and legislation to safeguard citizens against economic crises and shocks were developed (Cichon et al., 2011). This indicates that social security is indispensable when it comes to risks associated with loss of means of livelihood and poverty alleviation through a process of generating necessary funding.

Reforms undertaken to achieve adequate funding for a successful social security system should be based on higher and regular benefits for targeted citizens. Funding which is meant to raise pension reserves requires that there be a combination of extra tax revenues and benefits that are reduced unless investments increase as a result of placing pensioners' contributions in assets that generate the highest possible yields (Turner, 2013). Biggs (2013) said social security systems are a pay-as-you-go system which adequately fund themselves and therefore adequately meet financial needs of the working age, retirees, and other beneficiaries. In order to protect the poor and vulnerable groups in

society, social security managers must always focus on closing perennial funding shortfalls by adjusting social security programs to match changing circumstances of target beneficiaries (Aaron, 2018). Social security measures should be linked to social and economic development as a way of reducing income poverty and enhancing social cohesion.

Social security programs should be based on plans involving financing programs even during economic downturns and when national resources are inadequate. Social security plans should restore adequate social security provision without resorting to drawing from general revenues, but should preserve the basic structure of the program while strengthening social insurance functions for which the program was created (Diamond & Orszag, 2003). Reformers of social security systems should engage international and national experts regarding social security systems in order to benefit from international best practices and promote social dialogue across all stakeholders to obtain their support when implementing social security activities. Social security must be seen as a real solution to needs for social assistance and to design and implement contributory schemes with participation from the entire population in the country, including those making a living in the informal economy (Holmes & Scott, 2016). If there was any interest to participate in the formulation of social security policies by social security recipients, their actual engagement was limited, rendering them powerless when it came to holding the government and social security administrators accountable.



### **Problem Statement**

The research problem was lack of knowledge regarding how the social security system in Zimbabwe was perceived by recipients and government employees and what specific reforms might be sought. The presence of a reformed social security system is essential for decentralizing government power and creating mediation for diverse forms of interest within the system.

There was need for a study that informed the development of social security programs and policies for the establishment and maintenance of a universal minimum package that could provide universal access to health care and minimum income security in the form of basic old age and invalidity pensions and cash benefits and basic education for children (ILO, 2012). This study was intended to analyze global trends in social security, the social security system in Zimbabwe, its principles of application, universality, social solidarity, social dialogue, application of the law, and the role of the government in providing a framework for good governance and decent living standards to recipients of social security and former government employees.

### **Purpose of the Study**

The purpose of this study was to explore perceptions of recipients of social security and former government employees regarding the existing social security system in Zimbabwe and potential need for policy reform. It was necessary to analyze salient issues regarding social security systems and accompanying policies as well as deficits within it by highlighting international statutes and policies that emphasize the need for adequate social security benefits. The study involved assessing the extent to which social

security had or had not positively influenced the development process in Zimbabwe. The study involved evidence of the role of social security recipients and former government employees on the development of the social security system to address socioeconomic factors such as levels of poverty and financial incapacitation, as well as how research findings could influence the social security system and policy in Zimbabwe. A qualitative case study involving an analysis of the social security policy framework in conjunction with interviews with social security recipients and retired government employees in Zimbabwe was undertaken in order to make a case for a comprehensive review of relevant policies.

### **Research Question**

The overarching research question was: What are perceptions regarding the current social security system in Zimbabwe and potential need for policy reform according to current recipients and former government employees?

### **Theoretical Framework**

The study was based on the welfare state theory of Lord Keynes. The objectives of a welfare state support living standards and reduce inequality, minimize costs and deter behavior that is conducive to moral hazards and adverse selection. In order to advance individual freedom, the state must adopt an active role in social reform whose measures result in the simultaneous introduction of old-age pensions, unemployment insurance, sickness benefits, and progressive taxation (Bar, 2004). Since social security relates to basic needs of life and has evolved in terms of dynamics of the movement and struggles for fundamental human rights, there was a need for a study that identified weaknesses in

legislation and drew attention to necessary improvements that could be made to the applicable legal framework.

Based on this theoretical framework, a qualitative case study was undertaken to conduct a detailed examination of the perceptions of recipients of social security and former government employees regarding the social security system in Zimbabwe.

### **Nature of the Study**

Given the nature of the research question which emphasized social security perceptions as an explanatory factor and the theoretical framework which was developed to guide a detailed inquiry, the case study design was found to be appropriate. The case study design is appropriate in a study which focuses on a contemporary phenomenon within a real-life context (Yin, 2009). The main advantage of the design is that it allows an in-depth study of single or multisite cases using different data collection techniques (Marshall & Rossman, 1989; Snow & Thomas, 1994). It can be designed to improve construct validity using strategies such as multiple sources of evidence, allowing key informants to review case study reports, and maintaining chains of evidence (Yin, 2009). With a qualitative case study approach, it was possible to address what perceptions of social security recipients and former government employees had about the social security system and analyze and describe the social security phenomenon based on their experiences. The qualitative case study research approach was used to generate data that was used to explain what social security recipients and former government employees in Zimbabwe regarded as the most appropriate social security package.

The qualitative case study research method involves providing answers to questions relating to how and why social security had been identified as an influential factor in shaping the behaviors, opinions, and experiences of recipients of social security and former government employees, and this information in turn provided a rich understanding of their viewpoints. This method generated information for understanding and interpreting social lives of participants in their natural settings. It facilitated an in-depth and unstructured analysis of the study topic, and involved opinions and life experiences of recipients of social security and former government employees. The validity of the results of a qualitative case study can be ensured by creating case study protocols and developing a case study database (Yin, 2009).

Unlike the quantitative method, the qualitative research method is more useful in terms of site-based study and data analysis (Ulin, 2002). The purpose of this study was not to identify variables or constructs and use them to describe, explore, or test certain hypotheses to predict and establish relationships between them, but rather to obtain views regarding lived experiences of participants. A qualitative case study research design was therefore found to be more appropriate than a design with a predictive orientation or a mixture of both designs.

In-depth interviews were used to collect data from 20 recipients of social security and former government employees to obtain a detailed study of perceptions regarding the social security system in Zimbabwe. Twenty participants, which is the minimum number of participants required for rigor in dissertations, provided adequate evidence for the study. Interviews were held virtually using telephones and lasted approximately 30 to 45

minutes. Interview data were manually reviewed and analyzed to develop a list of significant statements that identified common patterns. NVivo was used to organize data and develop themes.

### **Definitions**

Main terms used throughout this proposal were defined in this section.

*Defined Benefit Scheme:* A financial system for pensions under which contribution rates are increased throughout the cycle of a pension scheme on a step-by-step basis (where the duration of the individual step is called the period of equilibrium). In practice, the contribution rate is calculated for a defined period of years, often ranging from 10 to 25 years with the objective of equating, at the end of the period, income from contributions and investment income with expenditures on benefits and administration (Cichon et al., 2004).

*Defined contribution scheme:* A scheme under which contributions are paid to an individual account for each scheme member. The benefit depends on the account balance at the date of benefit withdrawal, the amounts contributed and interest earned and accumulated in the account, as well as administrative costs to be deducted (Cichon et al., 2004).

*Decent work:* Productive work under conditions of freedom, equity, security, and dignity, in which rights are protected and adequate remuneration and social coverage are provided (ILO, 2005).

*Measures:* Statutory action programs in an industrial system intended to “protect employees and their families against contingencies like disability, sickness, employment

injury and unemployment and thus promote the welfare of the population by providing sufficient resources for food, shelter, health and well-being for vulnerable citizens” (Pradeep & Kalicharan, 2016, p. 47).

*Minimum package:* Essential healthcare and benefits for children, informal workers, the unemployed, older persons, and persons with disabilities. It provides the platform for broadening and extending social protection as fiscal space is created. It has a significant impact on poverty alleviation, improvement of living standards, reduction of inequalities, and promotion of economic growth, and has been shown to be affordable even in low-income countries using existing resources if properly managed (African Union, 2008).

*Provident funds:* Funds which exist primarily in developing countries and are essentially compulsory savings programs in which regular contributions withheld from employees’ wages are enhanced and often matched by employers’ contributions (ISSA, 2017).

*Scope of coverage:* Universal coverage of an entire population for involving contingencies of old age, disability, and survivorship (ISSA, 2017).

*Social allowances:* Universal payments made to persons in designated categories who have exceptional needs (such as children, older persons, persons with disabilities) which are designed to assist them in the realization of their full potential. The objective of social allowances is social compensation. Social allowances are financed via government revenue and are not means-tested. They are paid to all persons falling within designated categories, regardless of their socioeconomic position.

*Social assistance:* A form of social security which provides assistance in cash or in kind to persons who lack the means to support themselves and their dependents. Social assistance is means-tested and is funded via government revenue. Normally the beneficiaries are those who are not covered by any other form of social security. The objective of social assistance is to alleviate poverty through the provision of minimum income support.

*Social insurance:* A form of social security designed to protect income earners and their families against reduction or loss of income as a result of exposure to risks. These risks impair one's capacity to earn income. Social insurance is contributory, with contributions paid by employers, employees, self-employed persons, or other contributors, depending on the nature of the specific scheme. Social insurance is aimed at achieving a reasonable level of income maintenance.

*Social justice:* The exercise of political rights that frees people from dependency and leads to effective conditions for inclusion and participation in economic and social life as well as decision-making regarding public actions aimed at quality of employment and living work conditions (ILO, 2011).

*Social Security:* Refers to public and private measures designed to protect individuals and families against income insecurity caused by unemployment, employment injury, maternity, sickness, invalidity, old age, or death. The main objectives of social security are to: (a) maintain income, (b) provide healthcare, and (c) provide benefits to families. For the purpose of this study, social security includes social insurance, social assistance, and social allowances.

### **Assumptions**

Assumptions are unproven and unprovable but are necessary prerequisites for conducting this study.

I assumed that the Government of Zimbabwe recognized and acknowledged that social security was an important component of poverty alleviation and sustainable socioeconomic development. Social security could promote employment in the economy. The government was concerned about inadequate allocation of resources for appropriate and comprehensive social security schemes and was therefore committed to strengthening social security systems in the country through reasserting social policies that provide proactive interventions for ensuring indexed social security.

I also assumed that recipients of social security benefits and individual former government workers would cooperate by allowing me to enter their community and answering questions during interactive sessions. In addition, I assumed they provided their honest opinions and were adequately knowledgeable to respond to questions posed during interviews.

### **Scope and Delimitations**

Social security recipients had expressed concern regarding the use of existing social security systems to maintain their standard of living after their working lives. Delimitations resulting from conscious exclusionary and inclusionary decisions made during the process of developing the plan for this study should be identified.

The study was confined to an analysis of perceptions of recipients of social security and former government employees regarding the existing social security system



in Zimbabwe. I focused on the impact of changes in the socioeconomic environment on the lives of recipients of social security and former government employees and corresponding policy responses to ensure sustainable social and economic development. The social security system had come under close scrutiny because of growing uncertainty about job security. The study was intended to analyze perceptions of social security recipients regarding how the government evolved a system of policy reforms to ensure that goals and objectives of social security systems were realized.

This study was confined to purposively selected 20 recipients of social security and former government employees aged 60 years and above residing in Kadoma who provided their perceptions regarding the existing social security system in Zimbabwe. These respondents were selected to ensure all parties who had experiences with social security were represented.

The study avoided a full-scale analysis of the pension system in Zimbabwe, and an analysis of records and interviews with stakeholders regarding private pension schemes was not part of the inquiry which was undertaken, although relevant to the study.

### **Limitations**

This study was intended to raise awareness by providing insights regarding perceptions that recipients of social security and former government employees had regarding the existing social security system and need for potential policy reform in Zimbabwe. Limitations out of my control were potential weaknesses in the study and were therefore identified.

The qualitative study design has limitations as it entails issues of credibility and dependability which must be achieved to establish validity, reliability, and generalizability of the study (Katz, 2015). The data used in this study relates to the attitudes and beliefs of 20 former government employees aged 60 years and above who resided in the City of Kadoma area only and reflects their perceptions and not the experiences and views of the entire population of social security recipients in Zimbabwe. The study may inherently contain elements of subjectivity arising from the use of the purposive sampling approach and the researcher as the sole research instrument.

I maintained high standards of academic integrity and adhered to set procedures for data collection and the interviewing protocol. I compiled and maintained clear records of all procedures and research processes I used. I avoided my personal views during data interpretation, and personally used member-checking to ensure that participants reviewed drafts of findings for completeness and to establish reliability and validity of the study.

The political turmoil in Zimbabwe was also a limiting factor as one potential participant withdrew from participating, citing her political affiliation. Number of respondents was still adequate without including her. Amount of time set for the study could also have contributed to lack of feedback from participants, because they might have considered the time given for reviewing findings too short and decided not to respond.

### **Significance of the Study**

This study was unique because it involved addressing needs to undertake measures to protect society against economic and social distress that could be caused by

the absence or a substantial reduction of income as a result of various contingencies, in particular weak policies. Results and insights from this study should help governments, employers, employees, and pension funds providers develop sustainable social security policies, thus ensuring that workers' livelihoods are not adversely affected in times of economic shock. This study will lead to the provision of policy directives for pension reserves which will be given special attention by government, employers, employees, and pension fund administrators.

### **Implications for Social Change**

The concept of the welfare state emphasizes the need to make social security universal via the core values of solidarity, social justice, equality, inclusivity, and human rights. This study highlights the need to cater for the underprivileged members of society by applying internationally established standards to address their social security needs and enhance service delivery.

Social security essentially shields citizens from various contingencies by ensuring they gain access to basic necessities of life and are not exploited or suffer economic shocks and crises. Citizens are afforded the opportunity to participate in, contribute to, and enjoy fruits of economic growth while being afforded protection against economic uncertainties and social misfortunes resulting from all forms of incapacitation.

This study will ensure mechanisms are readily available to protect citizens against social security deficits that might emerge from inflation, industrial restructuring, job losses, unemployment, demographic changes, and international economic adjustments by

using social security provision as an instrument for improving living standards for citizens.

### **Summary**

Chapter 1 included justifications for undertaking the study and its social implications. This was reinforced by a brief synopsis of research related to key concepts of this study. Chapter 1 also included the research problem as well as the focus of the study and relevant questions. The section on the theoretical framework involved the social security theory and qualitative method as well as concepts that were relevant to the study. Key terms were defined and contextualized in addition to assumptions, scope and delimitations, limitations, and the significance of the study. In Chapter 2, the study continues with a review of literature as well as detailed background supporting literature.

## Chapter 2: Literature Review

### **Introduction**

This study was conducted to address lack of knowledge regarding how the social security system in Zimbabwe was perceived by recipients of social security and government employees and what specific reforms might be sought. This involved a case study design conducted to explore perceptions of recipients of social security and government employees regarding the existing social security system in Zimbabwe and potential need for policy reform. A case study involving an analysis of documents regarding social security in conjunction with interviews with recipients of social security and former government employees in Zimbabwe was undertaken in order to generate new insights regarding the social security system.

The Insurance and Pensions Commission of Zimbabwe (2018) said:

It was crucial to establish and implement the new reforms, which are aimed at improving sustainability, affordability, adequacy and the coverage of the pension. The reforms are also meant to improve welfare of pensioners, harness long-term domestic savings for economic development, as well as improving the legal and regulatory framework for pensions. In addition, the proposed reforms are targeted at strengthening the governance, management and efficiency in the delivery of pension services within the country's pension system. (p. 1)

Although the Zimbabwe social security system was administered through the National Social Security Authority Act (17:04) of 1989, this law might not have helped in terms of enabling citizens to reap expected benefits. Various schemes under this law

evidently lost value due to hyperinflation that reached its climax in 2009, and also as a result of a statutory directive made by the government in 2018. It appeared that the National Social Security Authority of Zimbabwe did not protect the purchasing power of pensions under the Pensions and Other Benefits Scheme during this period, and citizens lost their life savings on two different occasions within a period of 10 years ranging from 2007 to 2018. As a result, citizens generally ascribe high incidents of poverty prevalent throughout the country to an ineffective policy framework.

The role of a social security system is to protect citizens against economic and social distress which causes financial incapacitation by providing a series of public measures that alleviate the suffering of citizens. Government involvement in the pension market must be driven by the need to safeguard citizens against deprivation resulting from challenges emanating from the economic market (Danzer et al., 2016). Although hyperinflation and poor economic performance have persistently been confronting the Government of Zimbabwe, it seems as if no measures had been instituted to safeguard social security schemes in the country.

The National Age Network of Zimbabwe (2019) said:

Today Zimbabwe's social security system supports an array of fragmented, poorly targeted, and donor dependent programs, with different degrees of effectiveness. Social security outcomes have been curtailed by limited fiscal space, economic stagnation, poor infrastructure, widening inequality and exclusion of some marginalized groups, partial or non-alignment of major laws and policies with the new constitution, limited human resources capacity, poor retention of skilled

labor, limited exploitation of technological opportunities to improve efficiency and effectiveness of service delivery. (p. 1)

Reforms must involve how recipients of social security and government employees perceive the existing social security system in Zimbabwe. Insights obtained from this information would ensure that social security schemes at least met the expectations of recipients.

This chapter includes a literature review. This is followed by literature search strategies regarding articles that were relevant to social security. Theoretical foundations of the welfare state theory applied in the study, its origins, and rationale for its choice are highlighted. This is followed by an explanation of the conceptual framework. The review of literature involves concepts identified for the study and a comprehensive review of existing literature. This is followed by a summary of Chapter 2.

### **Literature Search Strategy**

Existing literature reviewed in this proposal was obtained from Academic Search Complete, Business Source Complete, CQ Researcher, Dissertations and Theses @ Walden; ERIC, Google Dataset Search, govInfo (formerly FDsys), OECDiLibrary, Political Science Complete, Political Science & Business Source Complete Combined Search, ProQuest Central, ProQuest Dissertations and Theses Global, PsycARTICLES, PsycINFO, SAGE Journals, SAGE Research Methods Online, Science Direct, SocINDEX with full text, Thoreau Multi-Database Search, UN Data, United Nations Public Administration Network, Walden Library, and the World Bank Open Knowledge Repository.

**Search Terms Used**

The search terms used in retrieving existing articles on social security were:

*Pension policy, social allowances, social assistance, social insurance, social protection, social security, social security measures, social security policy challenges/shortcomings, social security policy paradigm, and social security policy reform.*

**Iterative Search Process**

These search terms were entered into databases and search engines. In cases where existing research articles published within 5 years of this proposal were not found, other search engines including Archie, Google, AOL, Ask.com, Bing, and Yahoo were used to search for articles that were published within the required period.

**Theoretical Foundation**

The welfare state theory of Lord Keynes guided this study. The term welfare state has no clear-cut meaning (Hwang, 2017; Jeffers, 2016; Stiglitz, 2018). The application of Keynesian economics in the welfare state entailed greater state involvement in the social lives of citizens, and in such an economic environment, the private sector made decisions that did not benefit some citizens (Jeffers, 2016). Jeffers (2016) said the welfare state has to be represented by governments that address national autonomy in social policy formulation and not those whose social security policies are aligned with the market liberalization plans. Anderson (2012) said, “the welfare state has always been forced to adapt to contextual factors, including demography and international competition” (p. 32). Notwithstanding the need to adapt to attendant changes in the economy, the welfare state heavily relies political, ideational, and institutional factors.



Mok and Kuhner (2016) said the welfare state requires governments to meet citizens' expectations beyond human capital-focused family-oriented and work-centered approaches that previously influenced the welfare discourse. This evidence was corroborated by Hwang (2017) who observed that welfare states had shifted away from the traditional functions of protecting citizens and adopted a productive welfare model that greatly emphasized investment in human capital. With such a variety of divergent views relating to welfare states, it was important to consider what a welfare state of today would entail in order to address the welfare needs of citizens.

Stiglitz (2018) identified the 21st century welfare state as typically different from the traditional model in that it provides a more dynamic and innovative economy, creates individuals who take care of the less privileged, encourages social solidarity, embraces social justice, life cycle support and enable communities to develop social security programs that can support future generations.

These views were echoed by Jeffers (2016) who asserted that "the modern welfare state is a political or governmental state assuming responsibilities of the social and economic welfare of their citizens through spending on social insurance, housing, education, social security and other social expenditure programs it may create" (p.11). Underson (2012) added that, "a crucial point of modern welfare theory is that welfare states not only differ regarding public expenditure levels, but even more in institutional terms: What are the underlying principles of solidarity behind the rules of eligibility (who should receive support) and entitlements (how much)" (p. 6). Anderson (2012) in her

citing of Briggs (1961) said in a welfare state organize power is used to guarantee citizens a minimum income, narrow insecurity gaps, and provide social services to the underprivileged.

Aravacik (2018) said:

Contemporary state understanding that undertakes the duty to ensure a fair income distribution, protect the groups and classes in need of protection, direct the social security practices and employment policies, practice the politics to meet the basic requirements of society such as education, health, and housing and take measures for regulating the working life, thanks to the tax and wage policies it follows.” (p. 6).

In a welfare state, citizens look up to their government for the provision of their social rights. Expectedly, government ought to develop social policy that addressed “basic principles related to social needs, social problems, equal rights and social justice, efficiency, equity and choice, reciprocity and obligation, difference and exclusion,” (Aravacik, 2018, p. 6). The mere fact that one was a citizen of a particular country bestowed upon that individual equal treatment in issues to do with social support.

Welfare state, through the concept of citizenship, entitles all citizens to the same rights when confronted by equal risks and places an obligation on the state to provide the necessary social security solutions and achieve social justice (Jeffers, 2016). Within a welfare state, citizens ought to enjoy improved physical, mental, economic, political and social conditions as the government takes steps to provide free social services to achieve

“equality, social security, economic democracy, and full employment” (Jeffers, 2016, p. 11). In this regard, the government has a duty to develop and implement policies intended to control private providers of social welfare and social security services. Its involvement in the lives of citizens must introduce the welfare state and social security to address shortcomings that resulted from economic activities by devising appropriate policy measures.

This led authors such as George (1968) to emphasize social security as social policy developed to address education, housing, social insurance and public assistance needs of minority groups. Merriam (1961) supported this view by placing provision of cash income for individuals and their families who were under special conditions at the center of social security. Laroque (1965) widened the meaning of social security to embrace a guarantee by the entire community to at least maintain an acceptable standard of living by sharing income as a means of national solidarity. Laroque viewed social security as a program and its corresponding legislation as processes in transition from forms of assistance and insurance to modern day schemes of social security as defined by the ILO in its international labor standards.

The ILO, as the organization responsible for setting international standards on labor related issues which are adopted by the International Labor Conference as Conventions and Recommendations of best practices universally, considers social security as the security that society provides for its citizens to shield them against certain risks to which they are exposed. To ensure that each government undertakes the responsibility of providing for its members of small means, the ILO standards were made

binding on all member governments to shoulder the task of ensuring that they create policies that ensure decent living standards for their individual citizens. Convention 102: Social Security (Minimum Standards), adopted in 1952 is closely related with the dictates of the Welfare State theory. With this standard, the ILO laid down guidelines for establishing a minimum level of benefits for the principal branches of social security while giving allowance for the flexibility necessitated by the diversity of national situations. After realizing that Convention 102: Social Security (Minimum Standards) 1952 excluded coverage of non-nationals, the ILO adopted Convention 118: Equality of Treatment (Social Security), 1962 in order to guarantee social security coverage to non-nationals under equal conditions with nationals and under conditions of reciprocity between states. Convention 157: Maintenance of Social Security Rights, 1982: was introduced to usher in an international system for maintenance of rights to sickness, maternity, validity, old age, survivors, occupational accidents and diseases, unemployment, medical care and family benefits for persons who are working or staying outside their country. The ILO introduced Convention 168: Employment promotion and protection against unemployment to promote full, productive, and freely chosen employment by all, and appropriate means including components of social security such as coordination of protection against unemployment using employment policy, employment services, vocational training and vocational guidance (ILO, 1988).

Marsh (1943) confirmed the link between the philosophic perspective of social security with the ILO perspective and highlighted three contingencies to be covered by social security as income security and availability of medical care, which are specifically

identified in the ILO Income Security Recommendation, 1944 (No. 67), and the Medical Care Recommendation, 1944 (No.69), respectively, as essential elements of social security (ILO, 2010). Because of the binding nature of the ILO international labor standards, member states should implement the Social Protection Floors Recommendation, (2012) (No. 202), and extend social protection systems as a means to accelerate poverty reduction and promote inclusive growth and social justice (ILO, 2016). The ILO further notes that the right to social security remains unfulfilled for the large majority of the world's population indicating that only 27 per cent of the global population enjoys access to comprehensive social protection systems; the rest is covered only partially or not at all. Many countries thus face the challenge of expanding their social security systems, as well as of making those systems more sustainable. This is especially important in countries with ageing populations (ILO, 2016). The ILO facilitates national and regional social dialogue to ensure that economic policy-making adequately considers social security needs and help in monitoring social security reforms, including reforms of pension systems, and providing advice to ensure the adequacy of benefits and coverage (ILO, 2016).

Gough (1989) observed that the creation of a welfare state is the ultimate goal of government for which it is both responsible to achieve as the responsible authority for providing welfare to citizens and creating the mechanisms for other parties to do so too. Both Beveridge and Keynes shared the view that certain minimal objectives should be guaranteed to the existence of society and they identified poverty and economic insecurity as threats to the capitalist system (Cutler et al., 2010). The welfare state

ensures that social justice is done and that the rule of law is respected. A welfare state uses organized political and administrative power to control activities of market forces so that they guarantee minimum income and security during old age, unemployment and ill-health eventually affording all citizens the best available living conditions (Underson, 2012).

Theoretically, welfare states differ both in the levels of expenditure they incur for social welfare purposes as well as the institutional arrangements they undertake to ensure provision of the service to society (Kim, 2006). To achieve this, government uses various theories of the welfare state such as:

democratic politics which emphasizes the role of elections, the working class, leftist parties and interest groups in developing welfare provisions, logic of globalization, shown by a crisis resulting from retrenchments due to missed economic growth targets in an increasingly globalized economy (Kim, 2006, p. 3); David Miller's theory of nationality, which emphasizes that strong welfare states require pre-political ties and must be embedded in the ethical relations shared nationally (Neil, 2008, p. 5).

The social democracy theory of the welfare state was applied in this study.

### **Rationale for the Choice of Social Democracy Theory**

The social democracy theory of the welfare state which confines social policy development mainly to the role of social democracy and the mobilization of wage earners in the development of social welfare was applied in consideration, analyzing and explaining the appropriateness of the welfare state theory in this study. At the center of the social democracy theory is the need to shape the political, legal and ethical spheres of

the modern society so that they defend citizens against harsh business decisions (Thompson, 2007). Thompson noted that social democracy helps in democratizing institutions of the modern society and is not meant to transform the process of production or provide democracy at the work place. Such democratization process of the governance institutions should entail fulfilling what individual citizens expect of their government in the area of equality of treatment which should be used as a measure of how the state shapes society (Pettit, 1987). The state must develop a constitution that demonstrates just governance by embracing economic equality and generating and implementing policies that ensure the provision of decent jobs, incomes, and social security for citizens (Graber, 2001).

A government that abandons the traditional social democracy and embraces a modern social democracy is judged by the way it changes its policy components previously used to set policy instruments, the instruments in use and its goals including a host of those outside the envisaged policy. The development and implementation of new policy setting instruments and a demonstration of a new political ideology resulting in the achievement of social justice, social security and full employment are signs of a modern social democracy (Merkel & Petring, (2007). Social democracy theory uses the state as a social and regulatory mechanism that may be transformed during specific historical contexts by shifting its welfare state pillars and legitimizing social democracy through constantly adapting to its historical roots (Mavrozacharakis & Tzagkarakis, 2018).

### **Link of the Welfare State/Social Democracy Theory with Social Security**

Preceding literature revealed that all welfare state theories include aspects of social democracy and advocacy for the formalization and realization of basic human rights underpinned on equal freedom, justice and solidarity values. The theories provided principles that ensure that justice is observed in developing policies related to the provision of unemployment insurance, healthcare and education to citizens. These theories denote that the objectives of a welfare state should support living standards and reduce inequality and should minimize costs and prevent behavior that results in immorality and favoritism. Ideologically, social democracy theory requires the state to play a leading role in social reform through providing measures for introducing old-age pensions, unemployment insurance, sickness benefits and progressive taxation (Barr & Diamond, 2004). It ensures the creation of inclusive social services policies thus giving equal rights and equitable income distribution among citizens.

The social democracy theory connotes both a right and a universal discourse (Bengtsson, 2001). The right discourse leads to the fulfilment of a political requirement while the universal discourse entails the provision of the universal policy obligation for the state to guarantee the delivery of the right to the citizens (Bengtsson, 2001). Various researchers shared the assertion that the sharing of social universal rights forms the basis for theoretical social democratic policy and legitimacy reforms (Hibbert, 2008). Although current thinking is gradually drifting away from the welfare state theory due to the globalization of markets and the reservations expressed on the bureaucratic nature of it,



the welfare state theory remains the surest way to guarantee freedom with all its complexities to the citizenry (Holmwood, 2000).

After reviewing theories and empirical evidence relating to welfare state development, those who had chosen to avoid it suffered a vacuum in the necessary information required (Aidukaite, 2009). Lavers and Hickey (2016) weighed in saying “the growing literature on social protection in low income developing countries has tended to focus on definitional debates, policy design and impact evaluations, with relatively little consideration of the ways in which politics shape policy” (p. 6). They further argued that politics needs to be at the center of efforts to understand social security and they outlined a new conceptual framework for investigating this, particularly focusing on explaining the variation in progress made by low-income countries in adopting and implementing social security. They proposed that an adapted political settlements framework that incorporates insights from the literatures on welfare state development - notably power constellations theory, discursive institutionalism and global policy networks - can help frame political commitment to social security as flowing from the interaction of domestic political economy and transnational ideas. Importantly, this approach situates social security within a broader political and policy context and highlights the influence of underlying power relations at multiple levels.

As Bergh (2004) argued in the literature on welfare state typologies, the concept of the universal welfare state is not defined precisely enough to allow for comparisons of universality over time and between countries. The author proposed that the term universality be used to describe the provision of a specific welfare benefit independently

of individual income and/or other individual characteristics and that it should also be used to describe the coverage of welfare benefits rather than their size. States use welfare state approaches to deliver housing, education health care, food, cash handouts and all other welfare support services to their citizens (Bar, 2004). Through these activities of the welfare state approach, states improve standards of living, reduce the income gap, control the cost of living and prevent immoral behavior and inculcate a sense of inclusivity (Marcuzzo, 2006) among citizens. Ideologically, the welfare state theory helps states in advancing freedoms of individual citizens as it enables it to assume a central role in social reforms and in the development of new social welfare benefits such as old-age pensions, unemployment insurance, sickness benefit and progressive taxation which are key components of the social security system. Redistribution of these benefits can be undertaken through the universal, corporatist and residual models with the universal model providing the maximum redistribution followed by the corporatist and the residual models (Underson, 2012).

The foundational theories provided and the concepts of social security that follow, provided a clear process towards addressing the research questions that sought to uncover how Zimbabwean former government workers who were receiving social security perceived the social security system and what potential policy solutions they expected in order to improve the sustainability of the social security system in Zimbabwe. Although many studies had been undertaken on the welfare state theory, its application in the designing of policies targeting the provision of social security for government employees had not been fully explored and the application of the social democracy theory had been

deemed appropriate in this study because of its implicit action of delivering benefits to citizens. Through the application of the social democracy theory, government could potentially ensure that vulnerable members of society equally enjoyed freedom, care, self-fulfillment and dignity as citizens of the country by developing policies that safeguarded and guaranteed those needs of life.

### **Conceptual Framework**

Social security as a concept originates from the communal co-existence and interdependence of people. Its prominence continues to grow due to its application at the workplace as a means of guaranteeing livelihood for the retired employees and their dependents. Traditionally, social security has been practiced in communities as a system of managing risks confronting the entire community (Fajana, 2006) and this practice has been modified over time to its modern sophisticated systems of social allowances, social insurance and social assistance.

In this study social security was defined in the context of the ILO which denotes the term as a key component of the aspirations of the founders of the ILO as an organization. Today the ILO uses social security as a necessary concept for upholding human dignity and for promoting social justice and has placed it at the center of social policy debates on employment and industrial relations, always emphasizing its impact on the living standards of the working class. According to an ILO publication, (2005) social security is:

The protection which society provides for its members, through a series of public measures against the economic and social distress that otherwise would be caused by the

stoppage or substantial reduction of earnings resulting from sickness, maternity, employment injury, unemployment, invalidity, old age and death; the provision of medical care; and the provision of subsidies for families with children” (p. 155).

This broad definition highlights the need for social security to meet minimum standards in medical care, sickness benefits, unemployment benefits, old age benefits, employment injury benefits, family benefits, maternity benefits, invalidity benefits, and survivor’s benefits as outlined in the ILO Convention 102 of 1952. These minimum standards should be classified and provided in the form of social assistance and social insurance schemes of social security. The ILO (2012) indicates that social assistance schemes are nationally or locally provided by the state in cash or in kind and are derived from means or income taxes. Also included in social assistance schemes are universal benefits schemes which do not use a means test although they may be tax-based. Lack of income and any other form of want is considered as a basis for acceptance as a beneficiary in the social assistance scheme and individuals are screened through a means-test which ensures that only members whose resources are below a certain level are covered.

Social insurance, which is a social security program financed through contributions made by incumbent beneficiaries and administered on the principle of pooling of risks, guards the individual members against unforeseen losses (ISSA, 2017). Pension schemes, which are largely motivated by population ageing and in the African context, by socio-economic development, take this form. Although the concept of social security closely resembles that of social protection, the latter is a broader concept

covering issues of social security that extend beyond the workplace (ILO, 2008). The concept of social security should be distinguished from social protection which goes beyond social assistance and social insurance to include social allowances that are public actions provided to citizens in extreme poverty, vulnerability and deprivation such as social safety nets (Norton et al., 2001). Social security is distinctly linked to the provision of fundamental rights and protection to workers against all sorts of hazards during or after their working lives using various schemes.

The schemes are provided as private or statutory, being run by the government, covering matters of unemployment and pension benefits. Social security provided through such schemes has been proven to have assisted communities to sustain their livelihoods and that they provide equal opportunities in education and health care which are necessary for human development in regenerating adequate and productive labor, promoting peaceful co-habitation, social cohesion and social and economic development within communities (World Bank, 2012). To maintain this harmonious co-existence and peaceful communities, government should furnish society with security that involves frequent assessment of the challenges or shortcomings and adequacy of its social security systems. This entails reviewing the social security paradigm and measures, existing social security policies and instituting appropriate social security policy reforms.

### **Literature Review**

Findings of authors who studied the role of government in providing social security to citizens in recent times is important as they provide different views and perspectives regarding the need for social security, required processes, key components

of social security schemes, determinants for successful schemes, adequacy of benefits, challenges and factors that guarantee a proper scheme of social security. Studies on why social security should be reformed, issues that drive social security reform, route for social security reform, indicators for a quality social security system, challenges to social security provision, and structural elements of an ideal social security system were reviewed to provide a firm foundation for the study.

Biggs (2013) aptly observed that debate on social security reform should be opened up first and foremost with a view to the normative and rights-based perspective, building on the notion that all citizens globally have a right to social protection which is anchored in commitments such as the Universal Declaration of Human Rights (UDHR), the Covenant on Economic, Social and Cultural Rights, and the Convention on the Rights of the Child (CRC). Specific labor market interventions are therefore required across the world in areas such as introduction of basic social security systems as a step towards redistribution of wealth and poverty reduction and such systems could be financed through progressive taxations and employers' contributions (Kanyenze et al., 2016). However, as the ILO Convention 102 of 1952 denotes, the degree and dimension to which each system is reformed depends entirely on the capacity of the country involved to provide resources for the chosen system.

ISSA (2017) considered social security as programs established by statute that insure individuals against interruption or loss of earning power and for certain special expenditures arising from marriage, death or birth. This definition includes allowances to families for the support of children. Protection of the insured person and dependents is

usually extended through cash payments to replace a portion of the income lost as the result of old age, disability, or death; sickness and maternity; work injury; unemployment; or through services, primarily hospitalization, medical care, and rehabilitation (ILO, 2013).

Measures or income maintenance programs and direct services are put in place to provide cash benefits to replace lost income and benefits in kind respectively and coverage takes the form of employment-related, universal, and means-tested systems, (ISSA, 2017). Beneficiaries receive benefits as a right under the universal and employment related schemes but under the means-tested scheme benefits are assessed according to a beneficiary's income against the standard of measure applicable to the scheme (ISSA, 2017). Doubts have been expressed with regards to the extent and rapid growth in the social security coverage in Africa based on the available statistics that show that 5 to 10 per cent of the population in Sub-Saharan Africa and from 20 to over 70 per cent in the Continent who are covered are from the middle-income countries (U. N. Social Development Bulletin, 2015). It further indicates that high levels of informal employment translate into large coverage gaps in many countries, where only small minorities, usually formal sector employees, have access to comprehensive social security protection. The Continent of Africa's old age, work injury, disability, survivorship, sickness, family allowances, unemployment benefits and maternity schemes coverage are typically poorly developed (ISSA, 2017).

Historically, the workers and employers viewed retirement schemes as comprising deferred wages and as a central component of the growth of the welfare state (Hassel et

al., 2017). The authors contend that workers and their families use the futuristic nature of the use of pensions and usually plan their life after work on the basis of pension benefits and in most cases without anticipating what could become of their savings. Examples of the financial crisis of 2007/08 and the sovereign debt crisis leading to the loss of about 25% of asset values continue to haunt governments and fund managers who are yet to recover from those crises with pensioners still waiting to be compensated (ILO, 2013). The key lesson learnt is that while it is good business strategy to create the market and its associate expansion models, there is need to develop appropriate governance mechanisms to preserve prefunded pensions while reconciling interests of the pension industry and provision of social security income to the workers (Hassel et al., 2017).

The initial entry of the state into the pension market resulted in the expansion of the market with the creation of public pension schemes with their attended problems of inadequate coverage and insufficient fiscal space, although the intention of the state was to correct shortcomings of the market (Dancer et al., 2016). Consequently, complex pension schemes have been modelled around the state provided poverty alleviation focused scheme, the employer sponsored scheme and the voluntary or privately funded scheme (Dancer et al., 2016).

All wants are at the core of poverty vulnerability and the scope and application of a system of social security should regularly be analyzed to guard citizens against suffering in silence from any forms of social hazards (Naik, 2016). A pension scheme becomes a source of livelihood in old age, during permanent incapacitation to work and provides for the dependents of a breadwinner who dies (The Centre on Budget and Policy



Priorities, 2018). Social security is a life assurance, injury insurance and a retirement scheme and the anticipated benefits must be revised regularly and hedged against inflation to ensure that they will be able to sustain the intended beneficiaries at the appropriate time (The Centre on Budget and Policy Priorities, 2018). The International Labor Organization (2013) noted that overall, the world's population is getting older, with the median age going up from 28 years in 2009 to 38 in 2050 further noting that by then there will be four persons of working age for every person over 65, compared to 9 in 2000.

Consequently, government, as the authority dealing directly with policy on demographic trends is invited to address social security concerns in the new demographic context particularly the pension policy. Pension reform internationally has been a common feature of public sector financial reforms since the 1990s. In Europe the reforms have led to increased retirement age but a reduction in terminal benefits (OECD, 2007). Similar reforms have been embarked upon in developing countries and those countries that have attempted to undertake similar reforms have created pockets of poor members of the society leading to more impoverishment of citizens as the state offloads the social security provision burden and care of the aged to individuals.

In order to reform social security three hurdles of addressing the long-term funding gap, protection of social security benefits for low level members and ensuring that the new schemes accommodate the aspirations and conditions of the individuals concerned need to be addressed (Aaron, 2018). Retirement plans are underpinned by social security which provides the majority of retirees, their dependents and the disabled

with an affordable annuity plan protected from inflation and which can be enjoyed until death. Aaron (2018) averred that the social security reform agenda should be progressive through restoration of the actuarial balance of pension savings for some time, a period during which revenues and expenditures should be matched but without affecting benefits to workers. The scheme should restore social security losses caused by economic and demographic changes and it must adjust economic and social changes.

It is important that authorities are made aware of the existence of all pension schemes and the onus is upon the members to check and ensure that the schemes they join are genuine and recognized by government. On their part, the authorities must provide a clear communication process for people to use when communicating their use of the scheme and the administrative procedures involved should be disclosed to scheme members and must be easy to use (Kohli et al., 2017).

CQ Researcher (2016) revealed that owing to the pivotal role that social security plays in retirement plans, it must be run as an annuity fully protected from market changes and economic vagaries such as inflation. Government must, through its policies, assure citizens that their contributions into a social security scheme are protected and allay any fears that may arise from the possibility of losing their investment. The assurance that social security funds are protected by government must be given and guaranteed to exist in practice and in law.

Social security benefits fully financed by the employer and investment interest from personal assets and savings are traditionally the mainstay of revenue for the retired employees (Dush et al., 2017). As a social insurance program, social security guarantees

an inflation-indexed annuity that continues until death occurs to old age employees and their dependents and is a bedrock for retirement as it provides a steady and dependable source of income for aged households (Dush et al., 2017). It is on the basis of the importance and substance of social security benefits as a mainstay of revenue for the citizens of Zimbabwe that the policymakers and researchers are keen to ensure that the benefits it represents are measured accurately.

As employees grow old and leave employment, social security takes over as a source of income for them and their dependents. Sources that formerly provided income will cease exposing the individual former employees and their dependents to incidents of extreme poverty and vulnerability to inflation and potential widowhood (Munnell & Eschtruth, 2018). A policy decision that ensures that social security benefits are indexed against the inflation rates to preserve their values and safeguard the beneficiaries against the ever-rising cost of living should be made and implemented (Munnell & Eschtruth, 2018). Pension schemes should not be kept static. Considering that the risks against which the aged are insured continue to revolve all the time, it is necessary to also progressively review the level of care and adequacy of benefits to ensure that resources initially set aside guarantee sufficiency in economic security in old age (Bertranou, 2016). To achieve this goal, discussions must be undertaken at policy level to consider various investment options including the need to request additional contributions from individual beneficiaries or creating a social security insurance fund to boost the financing of pension earnings (Bertranou, 2016).

The United Nations encourages governments to develop comprehensive, coherent and just social policies that enshrine social security into national constitutions, policies and legislation as a right as a way of giving impetus to social security and enhancing social solidarity (U. N. Social Development Bulletin, 2015). The government, as the ultimate guardian of the citizens' welfare, must directly play a leading role in safeguarding them against economic crises and shocks. This it can fulfil by introducing social insurance, which is a scheme in which social contributions are paid by employees or others, or by employers on behalf of their employees, in order to secure entitlement to social insurance benefits in the current or subsequent periods, for the employees or other contributors, their dependents or survivors (Holmes & Scott, 2016).

Concern continues to mount as a result of perennial economic crises and recurring natural disasters, making all citizens, even those individuals and families living above the poverty line, vulnerable to income shocks, among them rising food prices, health care and natural disasters (Koehler, 2011). Increases in payroll taxes, retirement age and shifting to private pension schemes, have contributed to deficits and shortfalls in pension funding (Ahmed et al., 2016). The provision of social security to shield citizens against hazards of life should be an organized activity and the program of social security based on voluntary contributions has been proven to be inadequate (Naik, 2016).

The ILO (2011) emphasizes that as the national economies grow and become more resilient the income security of people and their effective health care should proportionately grow noting that the experience of the global economic and financial crisis has illustrated the importance of social security schemes as automatic stabilizers

that play a key role in stabilizing aggregate demand and protecting human development gains achieved and supporting structural change. It supports countries at all stages of development of their social security systems to build a long-term vision in line with the aspirations articulated in the Social Security (Minimum Standards) Convention, 1952 (No. 102) and higher-level social security standards. These ILO standards, especially Convention No. 102, provide a unique set of internationally accepted minimum standards for national social security systems and continue to serve as benchmarks and reference point in the gradual development of comprehensive social security coverage at the national level.

ISSA (2017) indicated that social security systems were required to be established by statute which must categorically state that the purpose for its establishment is to insure members and their dependents against interruptions or loss of income. Hazards that usually result in the loss of income and hence the need for social security such as old age, work injury, sickness, death, disability, unemployment, maternity, or health care should be identified and the method of coverage through income maintenance and benefits in kind measures highlighted. The insured members and their dependents receive cash as a right through both the employment related and universal coverage systems although the means tested coverage require a comparison of the beneficiary's resources with some kind of standard measure (ISSA, 2017). Besides other social security programs such as compulsory workplace pension schemes, compulsory private insurance policies and provident funds can be operated but must be governed by government legislation.

Holmes and Scott (2016) observed that socio-economic challenges, inflation, unemployment, changing employment patterns and diminishing fiscal space affect social security in the developing world unlike in the developed world where economic fundamentals are generally steady, and hence the need for government to provide the regulatory framework for social security management. Pradeep and Kalicharan (2016) found that government was widely regarded as the major regulator of social security in order to provide a source of livelihood for the incapacitated individuals and their dependents in society. This regulatory role ensures that part of the current earnings is deferred from current consumption of both highly and lowly paid employees and utilized to cushion the less privileged against workplace injury, death and other hazards confronting citizens as they grow older (Silva et al., 2017). The government regulations must focus on fostering an efficient system that meets the needs of beneficiaries by setting minimum levels of benefits to be delivered to ensure adequate coverage.

Governments are responsible for the welfare of their citizens. Their interest in regulating the social security system emanates from the desire to prevent citizens from scaling down on their consumption habits, disposing of their means of subsistence, terminating the schooling of their children and suffering or eventually dying from treatable diseases (Dorfman & Palacios, 2012). An enabling legislative framework leading to the provision of such measures as cash transfers, public works and social pension directed at reducing poverty and vulnerability among citizens are means to access basic household needs (Alves da Silva, 2017). Through regulations of social security programs, the government can ensure that occupational pension schemes are

premised on clear investment plans which ensure that all risks that have a bearing on the future earnings expected from the schemes are prevented. As Holder (2018) pointed out, the trustees of the pension scheme must develop clear investment regulations and policies for a long-term investment plan with mechanisms for regular evaluation of the fund if it is to generate sustainable market returns.

The prevalence of public pension crises has become a common phenomenon in the world today. Researchers and policymakers alike should earnestly apply their minds and skills to a process of identifying and utilizing other sources for boosting social security funds (Silva et al., 2017). Future retirements are anticipated to present a real financial risk with the solvency of the social security system being considered as the major factor. The government, through statute, must ensure that citizens receive a pension as a right guaranteed by necessary legislation that ensure that government itself has very limited powers to temper with the pension entitlements of citizens (Alves da Silva, 2017). It is important to analyze the impact of the growing gap in income and wealth among citizens and how this has influenced retirement provisions for workers. This would assist in reversing the factors that have made it impossible for low and middle-income employees to secure and achieve adequate retirement benefits which have continued to elude employees who reach retirement age while employed in this category (Arnone, 2017).

### **Social Security System in Africa.**

Most countries in Africa provide social security in five branches of old age, disability, and survivors, sickness and maternity, work injury, unemployment and family

allowances (ILO, 2011). The ILO further notes that the old age, disability and survivors' social security is provided in the form of a whole life or for a certain number of years' pension; It is provided as a single system and a contributor needs to satisfy the required number of years which are set as a mandatory satisfying period; A lump sum or monthly pension or both are payable as a replacement of the cessation of a salary due to old age or disability.

Disability or alternatively, invalidity, results from injury suffered away from work but which incapacitates the employee to the extent that he cannot continue performing his/her normal duties. Survivors' pension is payable to the dependents of a deceased pensioner. Social security systems coverage varies from a segment of the workforce to the entire country depending on the type, period the system has been in existence, and level of economic development of the country (ISSA, 2017). Funding is provided by contributions by government, employer and the employee during the period of the working life of the beneficiary. The beneficiary and dependents receive old age, disability and survivor benefits (ISSA, 2017).

Under the sickness and maternity program, beneficiaries and their dependents receive cash sickness benefits for short illnesses that prevent the beneficiaries from discharging their normal duties and healthcare in which case costs for their hospitalization, medical bills and pharmaceutical benefits are paid on their behalf (ILO, 2011). Coverage is dependent on the economic development of the country concerned and is provided in the form of a national health insurance service or social insurance program and funds are generated from contributions made by both employers and



employees into a sickness insurance fund (ILO, 2011). The ILO points out that one has to be incapacitated from work and not receiving a salary or sick-leave benefits to qualify to receive funding from the sickness insurance fund program; Cash sickness benefit is payable to employees who are incapacitated by sickness for a period of one month to six months and amounts ranging from 50 per cent to 75 per cent of the current average salary is payable. The ILO (2011) publication says that maternity benefits normally provided by countries include prenatal, obstetric and postnatal care for employed women; Dependents usually benefit when medical care is provided under a medical insurance program; and in such a case, medical benefits enjoyed by the workers are similarly extended to their spouses and minor children.

The publication reveals that work injury relates to compensation for injuries and occupational illnesses and benefits provided are both of a short and long-term nature and include both cash payments and medical care. Public social insurance programs are the commonest type although some private insurance programs also exist. Only formally employed workers are commonly covered by work injury programs and they are financed through contributions made by employers only. Workers are compensated through cash and medical benefits. Survivors of workers, such as their widows or orphans under a specific age, are also covered under the work injury programs. Widows or widowers draw these benefits until death or re-marriage and children until they pass the age limit for qualifying. Unemployment social security compensation benefits apply to citizens who lose income as a result of involuntary termination of employment. Beneficiaries in this program are given lump-sum grants or severance packages depending on the industry

from where they are discharged. Funds for this purpose are obtained from an unemployment insurance fund to which employers and employees contribute equal amounts and, in some cases, with government also putting in some subsidy. An employee who is involuntarily rendered unemployed and who satisfies the minimum period of contributions to the fund receives payment under this program and is entitled to a regular unemployment benefit.

Family allowances programs are intended to supplement the incomes of parents of young children to lessen the heavier burden of caring for the children. Cash payments are regularly made to parents of young children to supplement costs of school, health care, birth or maternal grants to ensure that at least they live above the poverty line. Coverage is undertaken in form of universal (citizens with a specified number of children), employment-related (wage and salary workers with children when they retire or temporarily lose their jobs or their widows) and social assistance (for households with resources that are below the poverty line) types. Universal and social assistance programs are financed from public revenue or some kind of earmarked taxes or transfers from other programs while the employer is required to cover the employment related program. Government may meet the shortfall where the employer contribution fails to fully finance the employment related family allowances. Family size and its income are important determinants for eligibility to receive family allowances.

### **Social Security System in Zimbabwe.**

The vulnerability which Zimbabweans experienced between the year 2000 and 2009 helped in keeping the debate on how the state should intervene and alleviate the

suffering of citizens alive. The factors found to be relevant in analyzing the Zimbabwe pension reform include the influence of neoliberal ideas, relationship between international demonstration effects and domestic policy choices and the role of international organizations in cross regional diffusion of ideal models of social security.

The social security system in Zimbabwe is administered under the National Social Security Authority (NSSA), a body corporate established by the National Social Security Authority Act (Chapter 17:04) of 1989. Its mandate is to manage social security schemes established by the Minister of Public Service, Labor and Social Welfare, in Zimbabwe for the purpose of providing benefits to or in respect of all employees or such classes of citizens of Zimbabwe as may be specified by notice from time to time. The NSSA is administered by a management board comprising nine members equally representing employers, employees and government. The Employers' Confederation of Zimbabwe, and local trade unions second three members each and the other three are appointed by government to sit on the NSSA board. The General Manager of NSSA is an ex officio member of the NSSA board of Directors.

According to the National Social Security Authority Act (Chapter 17:04) of 1989, the Minister established two social security schemes consisting of the Accident Prevention and Workers' Compensation Scheme which was established by the National Social Security Authority (Accident Prevention and Workers' Compensation Scheme) Notice, 1990 and the Pension and Other Benefits Scheme or the National Pension Scheme, established by the National Social Security Authority (Pension and Other Benefits Scheme) Notice 1993. The NSSA collects contributions on an equal basis from

employers and employees and pays benefits/compensation to the workforce covered under these schemes and their dependents. The Pension and Other Benefits Scheme or National Pension Scheme, which provides coverage for old age, invalidity and survivors pensions and grants was found to be relevant to this study.

NSSA uses a partial or scaled premium funding system in financing the National Pension Scheme. A scaled premium system is a system in which the contribution rate is established so that, over a determined period of equilibrium, contributions and investment income will be sufficient to meet benefits administrative expenses normally with a constraint that the reserve does not decrease. The adoption of the scaled premium has enabled NSSA to place reserve funds accumulated over the past years into short, medium and long-term investments.

The Pension and Other Benefits or national Pension Scheme is a compulsory pension scheme created to protect employees and their families regardless of whether members belong to any other private schemes or not. The effective date of operation of the scheme was October 1994 when the government launched the National Pension Scheme and the Workers' Compensation Insurance Fund. Because the two schemes cover individuals in formal employment only, they are referred to as occupational schemes and they provide some form of security on retirement, during invalidity or death of a breadwinner with membership in the scheme. Financial contributions to the scheme at the time of the study were on an equal basis between employers and employees and each party was paying currently pays 4.5% of a maximum basic salary of up to Z\$5000. Every working Zimbabwean aged 16 years and above and below the age of 65 years is required

to contribute to this scheme. Members who contribute for a minimum period of 10 years and reach the age of 60 years meet the minimum set qualifications for benefits and are entitled to the benefits of the National Pension Scheme.

The Scheme currently covers all employees in formal employment including the civil service but excludes domestic workers in private households. The establishing statutory instrument provides for the registration of employers and employees, collection of contributions and payment of benefits. Over the years NSSA has witnessed an upward trend in the growth of contributions and it has been established that this growth is a result of the number of contributors and the ceiling placed on the insurable earnings. However, compliance challenges have tended to increase administrative costs. The Pension and Other Benefits Scheme provides for payment of retirement pension and grant, invalidity pension and grant, survivors' pension and grant and funeral grant. It has been difficult for NSSA to protect the purchasing power of pensions under its scheme because of high inflation rate in the country. Because NSSA has to receive government authority to review contribution rates and benefits in conjunction with inflation, benefits trends have been distorted. The Accident Prevention and Workers' Compensation Scheme pays compensation for all work-related injuries or death to employees in private sector and parastatals but excludes civil servants and domestic workers. It should be mentioned that Zimbabwe does not operate a National Health Insurance Scheme, maternity Protection Scheme, Sickness Benefit Scheme and an Unemployment Benefit Scheme.

## **Summary and Conclusion**

Related literature on social security has been explored. It has emerged that social security is a human right and the obligation and responsibility for its provision rests with the government. It also emerged that any debate on the social security system should be opened up first and foremost with a view to the normative and rights-based perspective, building on the notion that all citizens globally have a right to social security, anchored on commitments such as the Universal Declaration of Human Rights (UDHR), the Covenant on Economic, Social and Cultural Rights, and the Convention on the Rights of the Child (CRC).

The literature analyzed did not indicate the extent of the involvement of citizens in the determination or formulation of social security schemes to ensure that the schemes accommodated the aspirations and conditions of living of the individuals concerned. Since the duty of providing social security is intended to secure the welfare of the citizens by the government, it was found important that the perceptions of the citizens be explored to ascertain what they perceived to be the most appropriate social security system and how such a system could be sustained through a policy framework formulated with inputs from citizens. A qualitative research study, as explained in the next chapter, was conducted to elicit information on the perceptions of recipients of social security and former government employees.

## Chapter 3: Research Method

### **Introduction**

The purpose of this study was to explore perceptions of recipients of social security and former government employees regarding the existing social security system in Zimbabwe and potential need for policy reform. The chapter begins by linking the purpose, research design, and rationale and research questions of the study. The role of the researcher, relationship with study participants, management of research biases, and ethical issues are explained or defined. The methodology adopted for use in this study was outlined in depth covering such issues as identification, suitability criteria, and selection of the population and justification for the sample size. Data collection instruments as well as data analysis plan, data coding procedures, and treatment of discrepant cases were explained. Issues of trustworthiness involving credibility, transferability, dependability, and confirmability of findings and ethical issues were highlighted. Chapter 3 concludes with a summary of the main points of the chapter and a transition to Chapter 4.

### **Research Design and Rationale**

The choice of research method was guided by the overarching question: What are perceptions regarding the current social security system in Zimbabwe and potential need for policy reform according to current recipients and government employees? Today, social security is regarded as a necessary concept for upholding human dignity and promoting social justice, which has been placed at the center of social policy debates that emphasize its impact on living standards of citizens. It is linked to protections the state

provides for its citizens through a series of public measures against economic and social distress.

The qualitative exploratory case study design was chosen to answer the research question because it makes it possible to extract feelings, thoughts, and intentions of recipients of social security and former government employees and explore how these perceptions could be applied to improve the social security system in Zimbabwe. A qualitative research design with a case study orientation was appropriate because it includes verbal perspectives of participants regarding social life rather than numbers as data for analysis. By its nature, the qualitative research tradition is informative and facilitates the collection of large amounts of various data sets (Key, 1997; Leedy, 1997; Mason & Bramble, 1989) to capture views and analyze interpretations and perceptions of participants regarding lived experiences. This approach enabled me to access new information as social security recipients and former government employees were interviewed at their homes and other places of their choice via telephone.

By focusing directly on experiences and perceptions of recipients of social security, a case study lens was used to solicit statements from citizens involving the impact of current social security on society and policy improvements in the country. Oral statements given by participants provided data that enabled me to relate findings to the phenomenon.

The qualitative case study design enabled me to use interviews to collect direct quotations from recipients of social security and former government employees regarding their experiences, opinions, feelings, and knowledge as well as how they lived those



experiences and policy solutions to improve the sustainability of the social security system in Zimbabwe. Verbal statements collected directly from study participants constituted data about the phenomenon of social security in Zimbabwe and was interpreted to generate required empirical evidence.

### **Role of the Researcher**

I was the sole researcher in this study conducting interviews and manually and electronically recording verbal accounts provided by participants in this study. For the purpose of engaging human subjects and ensuring maintenance of their privacy, I was guided by the Belmont Report. To ensure compliance with these regulations, I obtained permission to protect the rights of the participants from the Institutional Review Board (IRB #12-30-20-026348) of Walden University.

I did not include my workplace as a possible site for the study. I ensured that all participants with any personal relation were excluded from taking part in this study. I interacted with and conducted interviews ranging from 30 to 45 minutes with individual participants via telephone from their places of residence or other places they chose using interview questions (see Appendix B), recording interview proceedings both manually and through electronic recording means.

I assured participants that there was no risk of injury expected through participation in the study, participation was free, and involvement in this study would give them opportunities to contribute to the debate on social security improvement in Zimbabwe. Participants were further assured that their identities would not be published, and all data obtained from them in this study were treated as strictly and not shared or

published without their prior review and permission. Participants were informed that participation was strictly based on their consent, and refusal to participate would have no implications in terms of entitlements or relationships.

I developed a program of research activities based on the research design to guide the process of collecting, analyzing, interpreting, and presenting data. A qualitative research approach with a case study focus was applied to gather evidence through explanatory accounts of lived experiences of social security recipients and former government employees to ensure that descriptions of experiences of research subjects were not biased in terms of my experiences, beliefs, and preferences.

The study was conducted according to the research plan and procedures for undertaking a detailed data collection and analysis program. I used evidence to identify solutions to perceptions regarding social security as well as insights into feasible policy solutions to improve the sustainability of the social security system in Zimbabwe and determine the applicability of such solutions to other situations in society.

### **Participant Selection Logic**

A nonrandom purposive sampling approach was used to obtain the sample of participants for this study. The approach, which is common in qualitative research, was used to select a simple sample of 20 recipients of social security and former government employees who had experiences both as recipients of social security and full-time government employees. The sample of participants was chosen to ensure the most relevant and plentiful data to address views of social security recipients and government workers was collected. Social security in Zimbabwe was largely availed to former

government workers. I was interested in the experiences of government employees who represent the biggest workforce in the country and received a standard package of social security. All 20 participants were interviewed and data were gathered from them used in this study. Further, a maximum variation sampling design was initially adopted to draw a sample of social security recipients and former government employees representing age categories of 60-65 years, 66-70 years, and 71 years and above, and a minimum of 5 participants was selected from each age category.

These criteria were used primarily to examine any common patterns relating to socioeconomic needs and social security service support emerging from their diverse backgrounds. This study was not intended to make specific predictions and therefore no attempt was made to draw a statistically representative sample of the study population applying a random sampling approach. The maximum variation or heterogeneity sampling which is a strategy for purposeful sampling, was initially adopted to draw samples representing the identified categories of participants with the aim of capturing and describing common salient themes and emerging patterns (Patton, 2007) within the sample participants.

The perceptions of the few identified individuals were used to construct the sample of themes that applied across the social security recipients and former government employees in Zimbabwe. The common patterns that emerged provided the core experiences and central and shared dimensions of the views of the participants. The main strength of the maximum variation sampling design was the distinct opportunity it offered the researcher to identify and explain emerging patterns and core themes in a small

sample characterized by considerable heterogeneity (Kuzel, 1992; Miles & Huberman, 1994; Patton, 2007). This sample, which was expected to produce detailed descriptions of patterns in each category and emergence of important shared patterns, was adjudged to be fairly representative of the population and was selected systematically utilizing the chance of the operation of nonprobability.

For the need to maintain maximum variability, pragmatic considerations and practical aspects were assigned the same importance in selecting the sample size since the whole exercise was undertaken by the researcher alone. The researcher used social networking posts to request individual recipients of social security and former government employees to offer their voluntary consent to be interviewed and share their addresses and contact details with the researcher. The researcher developed the interviewing program indicating times for individual interviews. Data was then collected from members of the sample through telephone interviews.

The primary purpose of interviewing these participants was initially to obtain in-depth information about each particular sub-category considering that three different sub-categories were involved in this study. The clustering of participants into homogeneous sub-categories made it easier to administer open-ended interviews with individual respondents in each sub-category to capture data relating to how they individually perceived social security in Zimbabwe and obtain their proposals for potential policy reform to ensure the sustainability of social security system in Zimbabwe. Sampling for sub-categories typically involved bringing together social security recipients of various age groups as people of similar backgrounds and experiences to participate in individual

interviews about the social security that was extended to them (Patton, 2007). This approach enabled the researcher to gain an empathic understanding of societal phenomena and recognition of both the historical dimension of human behavior and the subjective aspects of the human experience (Frankfort-Nachmias & Nachmias, 2008) as participants shared their perceptions with the researcher.

### **Data Collection Instruments**

McNabb (2008) said participation in the group setting or activity, personal and group interviewing, observation, and document and cultural artifact analysis are the major methods of qualitative data collection. This means that instrumentation in qualitative research is made up of the researcher, documentation, and files. The researcher was the main instrument in this study and interviewed individual participants and both manually and electronically recorded the interview proceedings.

Primary data was collected using interviews. Individual participants were allocated unique identification codes for use on the interview protocol form and the audio file to ensure confidentiality of their identities and verification of the manually recorded notes after the interviews. The interviewing process involved telephone interpersonal interactions with the researcher asking respondents questions designed to elicit answers pertinent to the interview questions (See Appendix A). The interview questions were developed to specifically capture the experiences of social security recipients and former government employees. Since government employees were the majority of social security recipients, they provided the best opportunity for identifying suitable interview

participants who could respond to interview questions which were intended to solicit the exact perspectives and experiences on the study phenomenon.

Prior to administering the interview questions to the participants, expert validation was sought to obtain expert feedback and guidance on the initial interview questions. Initial interview questions were shared with qualitative research subject-matter experts in accordance with the Walden University faculty expert directory through e-mail. The expert validation report was used to ensure the alignment of the chosen research method with both the problem statement and the research questions.

During the interviews, perspectives and experiences of social security recipients and former government employees were captured verbatim as provided without personal bias or influence of the researcher. Respondents were allowed freedom to bring up issues of their choice while the researcher probed for more detailed information. Leading questions and personal views or thoughts of the researcher were avoided while some of the information privy to the researcher but unsubstantiated was verified.

The number and wording of interview questions was made identical for all the respondents and the researcher stuck to the wording of the questions and a predetermined interviewing sequence with all interviewees so that any variations among responses could be attributed to the actual differences among the respondents and not to variations in the interview (Frankfort-Nachmias & Nachmias, 2008). The focused or non-schedule-structured interviews, which could lead to different responses that would make it impossible to synchronize the results of the interview, and the nondirective interview, which does not allow the use of a schedule to ask a pre-specified set of questions,

(Frankfort-Nachmias & Nachmias, 2008) were avoided. An interviewing approach that allowed respondents to freely relate their experiences with some guidance from the researcher were used because in a qualitative study, guided interviews yield the best results.

The major advantage of interviewing as a method of data collection is that it allows for flexibility in the process of questioning and the interviewer determines the place where the interviews can be held, the order in which questions will be answered and who answers the questions (Patton, 2007). The opportunity to control the interview process while acting as a data collection instrument enabled the researcher to reach many interview respondents and to record verbal accounts for meaningful interpretations. This approach facilitated the gathering of comprehensive information including supplementary information such as backgrounds and the views of the respondents on all issues relevant to the study.

The researcher had to contend with the demerits of interviewing. Among the demerits of interviews is that they can be expensive to implement, especially when respondents are widely dispersed geographically (Frankfort- Nachmias & Nachmias, 2008). Besides, the researcher had to guard against personal bias and an intimidating character when interviewing respondents and had to ensure that the interviewing techniques applied did not lead to different respondents providing different responses.

In order to maximize the advantages of the interviewing method and to minimize on its disadvantages, in-depth interviews were used as a method of eliciting information from respondents (Arnold, 1982) in this study. Semi-structured in-depth interviews were

utilized to collect data by telephone from recipients of social security and former government employees aged 60 years and above to obtain information on their perceptions on social security. Semi structured in-depth interviews were chosen for two specific reasons. First, they are more appropriate for a detailed study of perceptions, attitudes and motivations than the highly structured interview (Boyce & Neale, 2006). Second, they are also relevant to situations where management of time becomes a crucial issue in soliciting the co-operation of the respondents. As elderly people were interviewed, management of time was crucial considering their failing health that might not allow them the opportunity for repeat or prolonged interviews (Bernard, 1994).

A total of 20 in-depth interviews lasting between 30 and 45 minutes each were conducted with recipients of social security and former government employees who were dependent on social security only as means of livelihood. Twenty recipients of social security and former government employees were selected and categorized as those aged 60-65; 66-70 and 71 years and above and placed in groups of a minimum of 5 participants with similar socio-economic status from each age category.

As the various attitudes and personal responses of respondents towards the whole process of interviewing determined the findings in this study, the findings cannot be completely free of methodological bias inherent in the interviewing technique of data collection. The researcher took notes and audio taped the interviews during the fieldwork, and transcribed the in-depth interviews from individual recipients of social security and former government employees after the fieldwork. Collected data was contextualized for



presentation and analysis by sorting out and categorizing all responses and comments gathered through verbatim quotations and statements.

### **Data Analysis and Interpretation Plan**

Data were analyzed using Yin's five-phased cycle of compiling, disassembling, reassembling (and arraying), interpreting, and concluding. Only the data collected from participants using in-depth semi-structured individual interviews and document analysis were analyzed. All field notes gathered from fieldwork and document analysis were compiled and sorted in an orderly manner and stored in a database. The compiled data in the database were broken down into fragments of smaller elements and assigned codes or new labels. A trial-and-error process to test the assigned codes was undertaken by repeating the procedure of breaking down the compiled data into smaller fragments many times. Substantive themes or clusters of codes were used to reorganize the data previously broken down into smaller fragments into groupings or sequences that were different from the original notes. "The arrangement and re-combinations may be facilitated by depicting the data graphically or by arraying them in lists and other tabular forms," (Yin, 2011, p. 178) and this procedure was repeated several times in different ways. The compiled themes of reassembled material were used to give a new narrative of the initial draft manuscript. The database was recompiled in a different way and the data disassembled and reassembled differently to achieve the final data interpretation. The data analysis process was concluded when the conclusions drawn from the complete study became similar and related to the interpretations in the interpretations stage and all the other phases of the data analysis cycle.

This process provided the researcher with a systematic methodology for analyzing the data obtained from interviewing and document analysis. NVivo was applied to organize all unstructured data to classify, sort, arrange and examine relationships in the data through data coding.

### **Issues of Trustworthiness**

Data obtained in each case of the social security recipients and former government employees were initially treated as a special and unique study conducted under conditions of truthfulness and respect to the respondents from whom individual details were independently captured and recorded. The researcher contacted the recipients of social security and former government employees in the Kadoma Urban suburbs of Rimuka, Waverley, Westview and Mshumavale by telephone and personally collected details and specifics of social security experiences to identify important patterns, themes, and interrelationships by exploring and later confirming such data through analytical principles as opposed to rules. Social and historical contexts were used to place the data in context and analysis for extrapolating patterns of the data for transferability, generalization and adaptation elsewhere (Patton, 2007).

As no statistical data was collected to establish validity and reliability of the findings in this study, trustworthiness was established by applying methodological strategies (Noble & Helen, 2015) such as prolonged engagement (Korstjens & Moser, 2018). The researcher used interviews to adequately engage the respondents in interactions where everybody was encouraged to participate and illustrate and demonstrate their experiences in social security using actual verbal accounts. This

provided the researcher with rich and comprehensive data on the accounts of individual respondents for analysis in a manner that prevented the inclusion of researcher's personal bias. All data were recorded directly from the respondents as they answered both original and follow up interview questions followed by consistent and transparent interpretation of the various accounts. This process provided the scope of the phenomenon of social security system and operationalized credibility, transferability, dependability, and confirmability of the validity of this research.

### **Credibility**

Korstjens and Moser (2018) observed that credibility of research findings is the confidence placed in their truth and it establishes the relationship of the research findings to the plausible information collected from participants' original data and the correctness of the interpretation of the original views provided by participants. The researcher engaged in prolonged engagement and interaction with participants to ensure that saturation or enough information to answer the research questions was collected from them. During this process document analysis was undertaken to identify elements that best addressed the study problem. Member checks were done in person with participants who were allowed to review the draft findings to verify adherence to the data originally obtained from them.

### **Transferability**

Transferability refers to "the degree to which the results of qualitative research can be transferred to other contexts or settings with other respondents" (Korstjens & Moser, 2018, p. 3). The researcher provided rich and thick descriptions of the behaviors

and experiences of participants in the context of this study focus in order to provide outsiders with enough information to be able to apply the descriptions elsewhere.

### **Dependability**

Dependability relates to how an outsider can clearly repeat the study undertaken. This requires that the research findings must be stable over time, a goal that can be achieved by allowing participants to evaluate the research findings, their interpretations and recommendations to ensure that they are based on the data collected from the participants (Korstjens & Moser, 2018). The researcher clearly described and maintained relevant records of all the steps and procedures applied in the research process from the beginning to the end.

### **Confirmability**

Findings of the research must be able to be confirmed by other researchers by establishing that the data and interpretations of the findings are not fiction or imaginations of the researcher (Korstjens & Moser, 2018). The researcher avoided his view points or preferred interpretations which were excluded from the interpretation of the data. A relevant reflexivity notes journal containing personal “conceptual lens, explicit and implicit assumptions, preconceptions and values, and how these affected the research decisions in all phases of qualitative studies” (Korstjens & Moser, 2018, p. 3) was kept as a strategy for confirmability.

### **Ethical Considerations**

Appropriate ethical considerations must be applied in the qualitative research to protect the human subjects (Arifin, 2018). Because of the in-depth nature of qualitative

studies, informed consent must be placed at the center of the research process with participants made aware of the kind of information they should provide, the use of such information by me and the likely consequences of their participation (Denzin & Lincoln, 2011). Ethical principles were observed in compliance with ethical standards on research work involving human subjects to protect the dignity and privacy of every participant from whom data was collected during the interviewing process. engaged participants individually to ensure that all participants had capacity to consent.

I clearly explained the objective of the study and expected benefits giving participants the opportunity to seek clarification on every aspect of the engagement. The participants were accorded very high esteem and latitude to express themselves in order to obtain their voluntary acceptance to participate. I assured the participants that their anonymity and confidentiality of the information they provided would be respected. Participants were informed that the results of the interviews would not be shared with anyone without their permission and that such results would first be shown to them before publication. They were also assured that their names or any other form of their identities that might link them to the study would not be disclosed in the publication of the results and individual interviewees' privacy would be respected.

I assured participants that there was no risk of injury expected through participation in the study, that participation was free and that involvement in this study would give them a good opportunity to contribute to the debate on social security improvement in Zimbabwe. Participants were requested to volunteer their participation and informed that refusal to participate had no implication on any other entitlements of

the participant or their relationship with me. Each participant was requested to complete a consent form voluntarily accepting to participate in the research.

I obtained clearance from the Walden University Institutional Review Board to undertake the study. I also completed the Collaborative Institutional Training Initiative (CITI Program) Course in order to enhance his capacity to treat and protect the study participants. I incorporated various issues learnt from this course in the consent form to inform the participants about the researcher's expectations and the extent and conditions of their involvement. To ensure the security of information from participants, I stored all data collected from them in a personal computer and flash drive that are secured with passwords and exercises sole personal access to all physical equipment containing the relevant recorded data.

### **Summary**

Chapter 3 included the research design and rationale, role of the researcher, methodology and issues of trustworthiness and ethical considerations. The research design and rationale defined the central phenomenon of the study as well as identifying the research tradition. Under my role an explanation was given on the role in interviewing and document analysis. Ways to avoid and address my biases and other ethical issues were highlighted. Discussion on methodology issues included identification of the population, identification and justification of the sample size, criterion for its selection, how members in the sample would be contacted and recruited. Data collection instruments as well as data analysis plans were also identified. Issues of trustworthiness such as credibility, transferability, dependability and confirmability and ethical

procedures were explained in this chapter. Chapter 4 includes data collection and analysis procedures and plan for reporting findings.

## Chapter 4: Results

### **Introduction**

This qualitative case study, approved by the Walden UIRB (#12-30-20-026348), was conducted to explore the perceptions of social security recipients and government employees regarding the social security system in Zimbabwe and potential need for policy reform. A qualitative case study design was applied as an appropriate approach for exploring divergent views and lived experiences of various social security recipients and former government employees. The approach was also found to be appropriate for collecting data, analyzing information, and presenting results in a holistic manner. This study was undertaken to answer the question: What are perceptions regarding the current social security system in Zimbabwe and potential need for policy reform according to current recipients and government employees?

The chapter begins with a brief review of the purpose and research question. It further includes details regarding the implementation of the research setting, demographics, data collection, data analysis, evidence of trustworthiness, and results of the study. This includes procedures used when collecting data from 20 participants which were analyzed using coding and themes to identify findings from audio recordings and transcriptions.

### **Research Setting**

Participants were recruited while at their homes using telephone and email. I recommended participants chose a private and comfortable place in their homes from where interviews could be conducted by telephone and assured them that I would equally



ensure privacy was maintained on my end. The recruitment process of participants did not reveal any conditions that could have influence on their perceptions or experiences with social security, and no participants mentioned the existence of such conditions.

The consent form which included interview questions was administered and disseminated via email to 20 individual participants to allow them to indicate their acceptance to participate. An email message was sent out explaining the essence of the study as a precursor to the interview questions. Twenty participants required for this study agreed to participate after contacting 30 potential participants. Three participants did not respond while seven gave varying reasons for declining to participate. Five of them indicated that they were busy without elaborating. The other, a former member of parliament who represented the opposition, refused to participate, citing political affiliation. Another indicated that he was attending to his sick elderly mother and could not accept an interview. I then sent emails to other potential participants who had not been previously contacted while simultaneously sending interview protocols to participants who had accepted. I eventually obtained 20 participants and arranged individual interviews lasting 30 to 45 minutes with each participant.

No participant requested copies of their final transcripts, while 13 participants requested copies of the final dissertation. I analyzed quotes involving actual experiences and views of recipients of social security who were formerly employed by the government who experienced the impact of social security in Zimbabwe. Perceptions and experiences demonstrated a deep understanding of the social security system in the country.

## Demographics

A sample of 20 former government employees who had at least 7 years of experience with knowledge of the social security system in Zimbabwe were intentionally selected using the purposive sampling approach. Former occupation, geographical location, age, and socioeconomic status were demographics required for this study. To be eligible, all participants were required to be former government workers, residents in Kadoma, Urban, over 60 years old, and receiving social security. Gender was observed via demographic data (see Table 1). A sample of 20 participants was used to obtain data saturation and appropriately address the overarching research question.

**Table 1**

*Participant Demographics*

Participant Code	Gender	Previous Job	Age	Location	Status
MU-01	Female	School Head	68	Mshumavale	Pensioner
MU-02	Male	Schools Inspector	68	Westview	Pensioner
ZI-03	Male	School Teacher	70	Westview	Pensioner
MA-04	Female	School Head	68	Mshumavale	Pensioner
MA-05	Female	School Head	70	Mornington	Pensioner
MA-06	Male	Police Officer	68	Waverley	Pensioner
CH-07	Female	School Teacher	69	Waverley	Pensioner
RU-08	Male	Nurse	67	Mornington	Pensioner
HE-09	Male	Nurse	70	Rimuka	Pensioner
GA-10	Female	Clerical Officer	69	Rimuka	Pensioner
HO-11	Male	School Head	79	Westview	Pensioner
WA-12	Female	Births Registrar	74	Mornington	Pensioner
MO-13	Female	Office Orderly	69	Rimuka	Pensioner
PA-14	Female	School Teacher	72	Waverley	Pensioner
SH-15	Male	Personnel Officer	71	Mshumavale	Pensioner
HA-16	Female	Mid-wife	69	Rimuka	Pensioner
TA-17	Male	Lands Officer	72	Mshumavale	Pensioner
BA-18	Female	School Teacher	70	Westview	Pensioner
NG-19	Female	Nurse	75	Waverley	Pensioner
VE-20	Male	Education Officer	73	Mornington	Pensioner

### **Data Collection**

Interviews accompanied by a researcher journal were used to collect data in this qualitative study. I noted all personal biases including opinions, observations, and thoughts on the study in the researcher journal to ensure bias was avoided throughout the entire process of data collection. By maintaining a researcher journal, I was able to address linguistic meanings of text obtained from each participant. I conducted interviews by telephone and each participant was interviewed once for a period that lasted between 30 and 45 minutes. The interview protocol form was used to ensure there was consistency in the manner in which I interviewed all participants. Responses made by participants were audio taped, and transcripts of individual interviews were shared with participants the day following each interview throughout the period of data collection to allow them to review and provide feedback to ensure strength, validity, and reliability of the study. Audio tapes and transcripts of interviews were later used for analysis.

Other than the failure to make notes on observations during the interviews, which could not happen as per plan because the interviews were instead conducted by telephone, there was no variation from the data collection plan indicated in Chapter 3 and the data collection process did not present any unusual circumstances.

### **Data Analysis**

Individual participants responded to all 20 interview questions and information obtained from participants was analyzed to derive meaning from what participants stated in interviews. Data were obtained from individual interviews and document reviews.

There was no analysis of notes on observations because interviews were conducted via telephone. In order to remain focused and analyze data that addressed the scope of the research question only, I reviewed the original problem statement of the study and revisited the literature review section of the study.

As indicated in Chapter 3, I used Yin's five step of data analysis, which entails compiling, disassembling, reassembling (and arraying), interpreting, and concluding (Yin, 2011). These five phases are a nonlinear cycle used to compile databases, disassemble reassemble, and interpret data (Yin, 2011). Data from interviews, journals, and analysis of company and government reports were analyzed.

Data were compiled by creating a database in an organized way in readiness for analysis (Yin, 2011). NVivo was used to store the information obtained, data management and for coding concepts and ideas obtained from sources of data to identify themes in the data. The disassembling step involved coding and sorting the data in several ways to generate new insights (Yin, 2011). The compiled data were broken down into fragments and labels which were categorized according to components of the research question for coding.

The data were analyzed to search for patterns using NVivo to generate tables. Data were reassembled or clustered and categorized into themes by categorizing, tabulating, and recombining it to identify patterns that answered the research question (Yin, 2011). In interpreting the recurring concepts and ideas used to generate themes, a methodical triangulation of sources of evidence to provide meaning to the data and answer the research question (Yin, 2011), was undertaken. Themes that were clustered

and categorized into a group of sequences were used to create narratives using emergent themes of participant's views on social security for the conclusions.

### **Evidence of Trustworthiness**

No statistical data were collected to establish validity and reliability of the findings in this study and trustworthiness was established by applying methodological strategies (Noble & Smith, 2015). To ensure that the data obtained and the meaning generated through this study were valid and reliable, the trustworthiness of the research design applied was established using the evaluative criteria comprising credibility, transferability, dependability, and confirmability (Lincoln & Guba, 1985).

### **Credibility**

Credibility of research findings is the confidence placed in their truth and it establishes the relationship of the research findings to the plausible information collected from participants' original data and the correctness of the interpretation of the original views provided by participants (Korstjens & Moser, 2018). To ensure credibility of this study, I obtained the Walden University Institutional Review Board approval of the study before commencing the data collection process.

I used both saturation and member checking to ensure credibility of this study. In accordance with Guest, Bruce and Johnson (2006), a minimum of 6 but not exceeding 12 interviews were conducted and the saturation criteria was accordingly met. Member checking was conducted by sending e-mails of draft summaries of the data analysis to individual participants. Although physical interviews were not undertaken owing to prevailing challenges presented by Covid 19, individual participants were interviewed by

telephone for periods ranging between 30 and 45 minutes and they were asked the same questions in exactly the same way. The 20 individually recorded verbatim interviews were transcribed and each participant was sent a draft summary of the data analysis to review and report on any missing data or to add any new information they deemed important. No participant submitted any report.

### **Transferability**

Transferability is “the degree to which the results of qualitative research can be transferred to other contexts or settings with other respondents” (Korstjens & Moser, 2018, p. 3). Maximum variation sampling was applied when recruiting participants particularly with regards to geographical location, gender, age and status. Out of the 20 participants, 11 were women, aged between 67 and 79 years, 9 were men and all were pensioners. They were all from Kadoma town. I ensured that the processes undertaken to identify participants, a detailed account of the natural setting from where data were collected and comprehensive process of data analysis were provided. Future researchers can therefore have the opportunity to extrapolate the findings to evaluate their applicability to similar settings and larger populations (Marshall et al, 2013).

### **Dependability**

Dependability relates to how another researcher can repeat this study dependably. The research findings must be stable over time, a goal that can be achieved by allowing participants to evaluate the research findings, their interpretations and recommendations to ensure that they are based on the data collected from the participants (Korstjens & Moser, 2018). Through journaling, I managed to note the processes for all the steps I

followed in recruiting participants, conducting interviews and analyzing the interview data. The member checking process ensured dependability of this qualitative study. The research design includes a clear research strategy whose operationalization provides dependability for the study. All the processes mentioned in this study were adhered to in order to arrive at the findings of this study and if the study were to be repeated by another researcher using the same participants, in similar context and using the same methods, the same result would be obtained.

### **Confirmability**

Findings of the research must be able to be confirmed by other researchers by establishing that the data and interpretations of the findings are not fiction or imaginations of the researcher (Korstjens & Moser, 2018). All my personal views, thoughts and beliefs were recorded in a researcher journal prior, during and after every process involving recruitment of participants and interviewing to ensure that all themes and the final results of the study were actually obtained from the verbatim accounts of participants. A relevant reflexivity notes journal containing personal conceptual lens, explicit and implicit assumptions, preconceptions and values, and how these affect the research decisions in all phases of this qualitative study (Korstjens & Moser, 2018) was kept as a strategy for confirmability. Through such a process, I ensured that my view points or preferred interpretations were excluded from the interpretation of the data.

### **Results**

This case study was undertaken to explore the perceptions of the recipients of social security and government employees on the social security system in Zimbabwe and

the potential need for policy reform. The analysis of the results for this study was guided by the research question: What are perceptions regarding the current social security system in Zimbabwe and potential need for policy reform by current recipients and government employees? In order to adequately address the research question, it was broken into six components and each component was aligned to relevant interview questions and codes were generated as shown in Table 2. Themes that emerged from the coded data, Table C, when analyzed, indicated that participants generally had negative perceptions of the social security system in Zimbabwe and were of the view that the social security policy needed to be reformed.



**Table 2***Alignment of Research Question with Interview Questions for Coding*

Components of the research question	Interview questions	Codes
Available social security benefits	<p>what social security components do you receive in Zimbabwe?</p> <p>How would you describe your post-employment life without social security?</p>	Awareness of the existing social security benefits and their importance as post-employment means of livelihood.
Experiences with livelihood through social security	What is it that has changed in your daily life as a result of the receipt of social security?	Highlighting life experiences as social security recipients
Impact of social security	<p>What changes have you experienced in your standard of living which you ascribe to social security?</p> <p>How do you describe the change?</p> <p>What brought about the change?</p> <p>What made this change possible?</p> <p>How would you describe who you are now compared to who you were before receiving social security?</p>	Identifying the impact of social security on standard of living.
Coping strategies to address perceived social security inadequacies	How do you perceive potential reforms in the social security system in Zimbabwe?	Justifying the reformation of social Security and proposing appropriate actions.
Availability of records on social security	What do you perceive to be a feasible set of actions that must be undertaken to improve social security record keeping in Zimbabwe?	Maintenance and dissemination of information on social security.
Need for policy reform	<p>How do you describe the existing social security system in terms of ensuring the involvement of beneficiaries during its formulation and accessing social security by all citizens in Zimbabwe?</p> <p>What is your perception on the current policy on social security?</p>	Development of all stakeholder inclusive policies.

### Themes

Participants were asked 10 study questions. I used NVivo to format the data into specific codes, categories and themes that emerged from the data analysis. Six themes that emerged and the codes clustered to form each theme are as shown in Table 3:

**Table 3**

*Emerging Themes from the Research Question*

Codes	Themes	Participants	Theme%
Awareness of the existing social security benefits and their importance as post-employment means of livelihood.	Knowledge of a change of income from salary to social security.	20	100
Highlighting life experiences as social security recipients	Sustainability of social security as a livelihood	20	100
Identifying the impact of social security on the standard of living.	Notable changes in the standard Of living.	20	100
Justifying the reformation of social security systems and proposing appropriate actions.	Coverage and adequacy of social security.	18	90
Maintenance and dissemination of information on social security.	Management of Social security records.	17	85
Development of all stakeholder inclusive policies	Institutional framework and policy that governs social security.	18	90

## **Emerging Themes**

### **Theme 1: Knowledge of a Change in Income Source from Salary to Social Security**

The first emergent theme resulted from an analysis of the data collected through the semi-structured interview questions and document review. Twenty participants, representing 100% of the study population, indicated that they were receiving social security through the National Pension Scheme and that it included old age, invalidity and survivors' pensions and grants only. Participants MU-01, MU-02, ZI-03, MA-04, MA-05, MA-06, CH-07, RU-08, HE-09, GA-10, HO-11, WA-12, MO-13, PA-14, SH-15, HA-16, TA-17, BA-18, NG-19 and VE-20 mentioned that their social security was in the form of a national pension scheme. Participants MU-03, MA-06, RU-08, HO-11, WA-12, HA-16 and NG-19 further noted that health, sickness and unemployment benefits were not included in their social security package. An analysis of the National Social Security Authority Act, Chapter 17:04 of 1989, confirmed the responses by recipients of social security and further revealed that in addition to the National Pension Scheme, Zimbabwean workers were also entitled to benefits under the Accident Prevention and Workers' Compensation Scheme.

### **Theme 2: Sustainability of Social Security as a Livelihood**

The second emergent theme resulted from an analysis of data collected through semi-structured interview questions and document review. Twenty participants representing 100% of the study population indicated that social security they were receiving was unsustainable. Participants MU-01, MU-02, ZI-03, MA-04, MA-05, MA-06, CH-07, RU-08, HE-09, GA-10, HO-11, WA-12, MO-13, PA-14, SH-15, HA-16, TA-

17, BA-18, NG-19 and VE-20 mentioned that the income from social security was very low and they could no longer afford their daily basic needs such as accommodation, food, medical care and travel costs for their families. Participants MU-01, ZI-03, CH-07, RU-08, HE-09, HO-11, MO-13, PA-14, TA-17, BA-18, NG-19 and VE-20 mentioned that they were receiving less income than what they were being paid as a salary before retirement and resorting to social security as a source of income. They further indicated that they had become poverty-stricken and were dependent on relatives for sustenance.

### **Theme 3: Notable Changes in the Standard of Living**

The third emergent theme resulted from an analysis of data collected through semi-structured interview questions. Twenty participants, representing 100% of the study population, mentioned that receipt of social security had not positively changed their standard of living. Participants MU-01, MU-02, ZI-03, MA-04, MA-05, MA-06, CH-07, RU-08, HE-09, GA-10, HO-11, WA-12, MO-13, PA-14, SH-15, HA-16, TA-17, BA-18, NG-19 and VE-20 mentioned that receipt of social security had not made any changes in their standard of living and that they were no changes in their lives they could ascribe to social security. Participants MU-02, ZI-03, MA-04, MA-05, HE-09, GA-10, HO-11, WA-12, MO-13, PA-14, SH-15, HA-16, TA-17, BA-18, and NG-19 indicated that social security had brought negative change in their lives and that they had experienced a drop in lifestyle; their standard of living had gone down; their status had drastically deteriorated compared to what it was before they became social security recipients and that they had lost respect, recognition and were undermined in public places.

**Theme 4: Coverage and Adequacy of Social Security**

The fourth emergent theme arose from an analysis of the data collected through semi-structured interview questions. Eighteen participants representing 90% of the study population, indicated that social security schemes should be in the form of insurance policies and must cover all vulnerable citizens not former employees only. Participants MU-01, ZI-03, MA-04, MA-05, MA-06, CH-07, RU-08, GA-10, HO-11, WA-12, MO-13, PA-14, SH-15, HA-16, TA-17, BA-18, NG-19 and VE-20 mentioned that government must introduce non-contributory social security schemes in the form of insurance policies, provide funding and extend coverage to all vulnerable citizens who are not currently covered by the existing schemes. MU-01, ZI-03, MA-05, MA-06, CH-07, RU-08, HO-11, WA-12, MO-13, PA-14, SH-15, HA-16, TA-17, BA-18, and VE-20 further mentioned that social security benefits must be adjusted in line with what is happening in the national economy as opposed to being reviewed well after the cost of living in the country has gone up. Participants MA-06, CH-07, RU-08, HO-11, WA-12, MO-13, PA-14, SH-15, HA-16, TA-17, BA-18, and VE-20 averred that social security budgetary allocation must be used for the intended purposes only.

**Theme 5: Management of Social Security Records**

The fifth emergent theme resulted from an analysis of the data collected through semi-structured interview questions and document analysis. Seventeen participants, representing 85% of the study population, mentioned that their social security records were not in order when they approached the National Social Security Authority Office to register as new recipients of social security. Participants MU-01, MA-05, MA-06, CH-07,

RU-08, HE-09, GA-10, HO-11, WA-12, MO-13, PA-14, SH-15, HA-16, TA-17, BA-18, NG-19 and VE-20 indicated that despite having been contributors towards social security throughout their working lives, the National Social Security Authority did not have individual records of their social security contributions. Participants MA-05, MA-06, CH-07, GA-10, WA-12, MO-13, SH-15, HA-16, and TA-17 suggested that they lost trust and confidence in the fund administrators when they were made to travel several times to and from the National Social Security Authority office and their former employer to fix their social security records despite having contributed on a monthly basis during the entire period of their employment. Participants RU-08, HE-09, GA-10, HO-11, WA-12, MO-13, PA-14, SH-15, HA-16, TA-17, BA-18, NG-19 and VE-20 indicated that their files could not be located and therefore needed to be compiled leading to undue delays before they started to receive social security benefits after retirement. Participants HE-09, WA-12, MO-13, SH-15, HA-16, and BA-18, mentioned that Government did not provide funds for social security, allowed social security benefits to be eroded through corruption and politicking and only gave leftovers to retirees.

#### **Theme 6: Institutional Framework and Policy that Govern Social Security**

The sixth emergent theme arose from an analysis of the data collected through semi-structured interview questions and document analysis. Eighteen participants representing 90% of the study population, mentioned that recipients of social security must be included and their views captured and articulated, in all social security policy formulation platforms. Participants MU-01, ZI-03, MA-05, MA-06, CH-07, RU-08, HE-09, GA-10, HO-11, WA-12, MO-13, PA-14, SH-15, HA-16, TA-17, BA-18, NG-19 and

VE-20 mentioned that retirees must be represented in social security policy formulation processes and in parliament. They further observed that the existing social security policies were formulated by people who were not yet recipients of social security and, as a result, did not capture and address the needs of social security recipients. Participants MA-05, CH-07, GA-10, WA-12, PA-14, HA-16 and BA-18 mentioned that there should be strict observance of International Labor Organization (ILO) Standards and Conventions related to social security and that government must strictly monitor the level of social security benefits and ensure that they remained above the poverty datum line. Participants MU-01, MA-05, MA-06, RU-08, HE-09, HO-11, PA-14, SH-15, TA-17, BA-18, NG-19 and VE-20 responded that social security policy must secure the value of social security benefits and revealed that a comprehensive policy structure was important to ensure a post-employment life that is manageable and decent. Participants MU-01, ZI-03, CH-07, RU-08, GA-10, HO-11, MO-13, PA-14, SH-15, TA-17, BA-18, NG-19 and VE-20 mentioned that social security policy must recognize social security as a human right and should cover everybody who is older than the retirement age to alleviate suffering due to old age, health problems and provide support for life. Participants CH-07, GA-10, HO-11, PA-14, SH-15, TA-17 and BA-18 indicated that under the existing policy framework their post-employment life was unmanageable, undesirable, very poor, very sad and miserable and they called on government to do something about their situation to prevent destitution.

### **Summary**

This chapter covered the research setting, demographics, data collection, and data analysis. I presented demographics of 20 participants in the City of Kadoma who were former government workers and have been recipients of social security in Zimbabwe for periods ranging from 7 to 19 years. I used the research question to identify the understanding of the perceptions regarding the current social security system in Zimbabwe and potential need for policy reform by current recipients. I discussed trustworthiness and how it applies to the study. I generated codes and related themes in alignment with interview questions as a process of arriving at the study results which are indicated by paraphrased quotes from participants and my report on the issues obtained from related documents. In Chapter 5, I reflect on, discuss, and interpret the findings and highlight the limitations of the study and provide conclusions and recommendations based on the findings.



## Chapter 5: Discussions, Conclusions and Recommendations

### **Introduction**

The purpose of this case study was to explore views, experiences, and perceptions of recipients of social security regarding the current social security system and the nature of the control exercised by beneficiaries of funds as well as liability of those who hold the funds in trusts for beneficiaries in Zimbabwe. A qualitative research methodology was appropriate for this study as it enabled me to explore issues that I did not know about or intended to explore. After obtaining the approval of the Walden University IRB, I recruited and interviewed 20 participants in accordance with procedures outlined in Chapter 3. All participants were asked the same interview questions, and their responses were used for the development of emerging themes that addressed the research question.

In Chapter 5, I situate and evaluate my research results in the larger body of research literature by addressing interpretations of the findings, limitations, recommendations and implications of the study, and a conclusion.

### **Interpretation of the Findings**

This study addressed the research question: What are perceptions regarding the current social security system in Zimbabwe and potential need for policy reform according to current recipients and government employees? I interviewed 20 participants and manually coded data from transcribed interviews of study participants and document analysis. I used NVivo to format data into specific codes which were clustered to form themes to address the research question. Six themes that emerged from the codes were: knowledge of a change in income from salary to social security, sustainability of social

security as a livelihood, notable changes in the standard of living, coverage and adequacy of social security, management of social security records, and institutional framework and policy that govern social security.

The literature review indicated social security measures should extend to cover whole societies because the entire population, as a right, expects government or employers to provide for them and their families for life. The literature highlighted the need to involve beneficiaries in social security policy development, emphasizing the need for government to include trade unions in creating adequate and workable social security programs and policies that should be responsive to economic changes and implemented with utmost care.

### **Knowledge of a Change in Income from Salary to Social Security**

Theme 1 emerged through semi-structured interview questions and document analysis. I found that participants were able to adequately identify the components of a full package of social security, how the system works and how to advocate for compliance by fund administrators.

The ILO reiterated the need for social security to meet minimum standards in medical care as well as benefits for sickness, unemployment, old age, employment injury, family, maternity, invalidity, and survivor's benefits. Notwithstanding any other means of livelihood, individual citizens should be insured against interruptions caused by loss of income due to old age, disability, death or sickness, maternity, work injury, unemployment, or through services, primarily hospitalization, medical care, and rehabilitation. Recipients must identify hazards that usually result in loss of income such

as old age, work injury, sickness, death, disability, unemployment, maternity, or healthcare and reveal methods of coverages through income maintenance and in-kind measures.

### **Sustainability of Social Security as a Livelihood**

Theme 2 emerged from semi-structured interview questions and document analysis. Responses by interviewees indicate that their understanding of sustainability of social security as a livelihood related to how minimum social security measures can be put in place to guarantee access to adequate levels of social security benefits to protect living standards of recipients.

Naik (2016) said the scope and application of a system of social security should regularly be analyzed to guard citizens against suffering in silence from any forms of social hazards. The Centre on Budget and Policy Priorities (2018) said social security was life assurance, injury insurance, and a retirement scheme, and anticipated benefits from it had to be revised regularly and hedged against inflation to ensure they would be able to sustain intended beneficiaries at the appropriate time. Social security schemes must take the form of annuity plans that fully cover recipients and their qualifying dependents until death, and should be secured against the vagaries of inflation (Aaron, 2018). This implies that researchers and policymakers should concentrate on identifying and using additional funding streams to augment social security benefits.

Bertranou (2016) said it was necessary to also review level of care and adequacy of such benefits to that resources guaranteed sufficiency and economic security in old age. This is important because, as some participants mentioned, the gap between income

and wealth among citizens has been steadily growing, and this has had a negative impact on retirement benefits. Consequently, middle income employees cannot achieve adequate retirement provisions (Arne, 2017).

Governments must therefore be interested in regulating the social security system to prevent citizens from scaling down their consumption habits, disposing of their means of subsistence, terminating schooling of their children, and suffering or eventually dying from treatable diseases (Dorfman & Palacios, 2012). Accordingly, a social security system that does not provide curative and preventive measures to maintain income of recipients lacks acceptability by beneficiaries.

### **Notable Changes in the Standard of Living**

Theme 3 emerged from semi-structured interview questions. I found that the transition from salaried employees to social security recipients negatively impacted the socio-economic status of social security recipients who were government employees. Munnell and Eschtruth (2018) said social security sources which provide income for social security recipients later ceased exposing individual former employees and their dependents to incidents of extreme poverty and vulnerability, inflation, and potential widowhood. Declines in the standard of living could be linked to unpreparedness on the part of government in terms of demographic changes involving ageing.

According to the ISSA (2018), 10% of the population in Sub-Saharan Africa and 70% in the continent are from middle income countries. Perennial economic crises and recurring natural disasters have made virtually all citizens vulnerable to and in need of social security (Koehler, 2011). The provision of social security to shield citizens against

hazards of life should therefore be organized, and social security programs based on voluntary contributions have proven to be inadequate (Naik, 2016).

Payroll taxes increases, retirement age and the introduction of private pension schemes must be monitored because they contribute to deficits and shortfalls in social security funding (Ahmed et al., 2016). There is need to develop appropriate governance mechanisms to preserve prefunded social security while reconciling interests of the social security industry and provision of social security income to the workers irrespective of the need to provide parameters for economic growth (Hassel et al., 2017). It is noteworthy that workers and their families use the futuristic nature of the use of pension and usually plan their life after work on the basis of social security benefits and in most cases without anticipating drastic changes in their standard of living.

### **Coverage and Adequacy of Social Security**

Theme 4 emerged from analysis of data collected through semi-structured interview questions. I found that coverage and adequacy of social security entailed the number of social groups and individuals from the national population covered by the social security scheme, philosophy and quality of the program design and how it encompasses mechanisms and structures to sustain citizens.

The rights-based perspective, which builds on the notion that all citizens globally have a right to social security as stipulated in international instruments such as the Universal Declaration of Human Rights (UDHR), the Covenant on Economic, Social and Cultural Rights, the Convention on the Rights of the Child (CRC) should guide all commitments to provide social security (Biggs, 2013). The government would be

required to take a keen interest in providing the means of livelihood for its vulnerable citizens. It should enter the social security market primarily to expand it by creating sufficient fiscal space and correcting its shortcomings (Dancer et al., 2016). Through conceptualization of social security and the creation of policies that uphold human dignity and social justice, government can promote decent living standards for its citizens.

Government policy should protect citizens' contributions and ensure that the social security scheme is run as an annuity fully protected from market changes and economic risks such as inflation (CQ Researcher, 2016). Such protection must be guaranteed in practice and in law taking concrete steps towards redistribution of wealth and creating mechanisms and structures that reduce poverty and deprivation in society (Kanyenze et al., 2016). Government should deploy resources and expertise to its chosen system to realize meaningful levels of societal development.

ISSA (2017) identified income maintenance programs and direct services such as cash benefits as measures that could be created to replace lost income and benefits in kind with coverage taking the form of universal systems. This brings into the picture elements of the social protection scheme, which is another form of social support government is providing to the community. However, as the World Bank (2012) noted, social security response to new demographic challenges such as aging and family structure changes has been deficient in terms of the level and scope of coverage. The social security system may need to be molded in the form of minimum standards as

stipulated by ILO Convention 102 of 1952, classified and provided as social assistance and social insurance schemes of social security.

### **Management of Social Security Records**

Theme 5 emerged from analysis of data collected through semi-structured interview questions and document analysis. I found that social security management required independence and transparency in management processes, quality coordination of the institutions involved and the ability of fund managers to make decisions that deter abuse of and secure and enhance social security funds.

ILO (2012) found that beneficiaries or their representatives had expressed dissatisfaction on how social security was administered and advocated for the streamlining of the roles of government, social partners and involvement of the private sector. Munnell and Eschtruth (2018), while investigating how social security benefits values could be preserved, found that there was need for the creation and implementation of a policy decision that ensured that social security benefits were indexed against inflation and increases in the cost of living. This means that the policy to safeguard and preserve social security benefits should ensure that additional funds continue to be generated by proposing various investment and financing options including but not limited to, the creation of a social security insurance fund (Bertranou, 2016).

As the fiscal space in Zimbabwe continues to dwindle, social security must be upheld as the real panacea to economic plight of all citizens and therefore should be run as an inclusive program funded with contributions from all citizens irrespective of the source of their income (Holmes & Scott, 2016). To afford all citizens the best prevailing

living standards, government should use its political muscle to dictate market activities in order to achieve the minimum social security for those of small means (Underson, 2012). It can do that by introducing a social insurance scheme wholly paid for by employers or collectively by both employers and employees in order to secure the future of retirees and their dependents (Dush et al., 2017; Holmes & Scott, 2016).

### **Institutional Framework and Policy that Govern Social Security**

Theme 6 emerged from analysis of data collected through semi-structured interview questions and document analysis. I found that institutional framework and policy that govern social security involved the development of an inclusive supervisory framework established by statute and benchmarked on universal best practices with the capacity to control social security fund institutions and clearly stating that its purpose is to insure members and their dependents against loss of income as a right. This finding supports Alves da Silva (2017) who asserts that government needs statute to guarantee citizens' social security as a right and it should legislate against its own powers to interfere with such entitlements of the citizenry.

In support of this view, Aravacik (2018) indicated that government should develop and use legislation to guarantee social security as a right to all citizens and by extension develop social policy that “addresses social needs, social problems, equal rights and social justice, efficiency, equity and choice, reciprocity and obligation, difference and exclusion” (p. 6). The issue of entitlement to social security should be bestowed on an individual by his or her citizenship of Zimbabwe. Social security systems should be established by statute which must specifically state its purpose as the need to insure



members and their dependents against interruptions or loss of income (ISSA, 2017).

Pursuant to this, social security funds administrators should develop clear investment regulations and policies with mechanisms to evaluate the performance of the investment (Holder, 2018). The development of policies for the management of social security should not be a government alone process (Pradeep & Kalicharan, 2016). Government brings together stakeholders to debate and collectively shape retirement security taking into account prevailing demographic, economic, and workforce trends (Schreur & Veghte, 2017). The result can be an effective and holistic social security policy from which comprehensive and broader social assistance schemes and institutional mechanisms for implementation of social security policies can be developed (Nishino & Koehler, 2011).

### **Limitations of the Study**

This case study was limited to former government employees who resided in the City of Kadoma area in Zimbabwe. They were experienced and knowledgeable recipients of social security for periods ranging from 7 to 19 years at the date of their participation in this study. The data used in this study relates to the attitudes and beliefs of former government employees only and reflects their perceptions and not the experiences and views of the entire population of social security recipients.

The study used purposive sampling approach to select participants formerly from various government ministries and departments and I solely collected all the data for this study. The study may inherently contain elements of subjectivity arising from the use of the purposive sampling approach and the researcher as the sole research instrument.

Social security recipients in Zimbabwe are not limited to retired government employees only who constitute a part of the larger population of the entire retired workforce from quasi-government to private sector organizations in the country. As a result, the research results may not generally represent perceptions of the broader population of social security recipients (Patton, 2007).

I maintained high standards of academic integrity and adhered to set procedures for data collection and the interviewing protocol. This entailed member checking to establish reliability and validity of the study and to verify the exact words and terms used by participants within a limited period. The restricted time frame for proper reflection might have led to lack of responses from participants (Morse, 2015).

## **Recommendations**

### **Recommendation for Research**

This case study was undertaken to explore the perceptions of experienced and knowledgeable former government employees on the current social security system in Zimbabwe and how such perceptions could be used to enhance social security policy. The results of this study revealed that a change from a salary to social security negatively impacted the lives of former employees; Social security was much lower than a salary and could not adequately cover the intended recipients and their dependents, a feature which was compounded by the absence of structures and mechanisms for sustaining citizens; Decisions by fund managers needed to be independent, transparent and targeted at enhancing the lives of social security recipients; and that social security policy must be aligned to international best practices, formulated with participation from social security

recipients and solely provided for the right to insurance against loss of income for members and their dependents.

Future research could expand this study to embrace perceptions of social security recipients from other sectors of the economy to determine whether there is convergence of perceptions and experiences of social security recipients in those sectors with government employees. Future studies can also be undertaken to determine shortcomings of the current social security policy by benchmarking it against international instruments and standards on social security.

### **Recommendation for Practice**

To ensure adequate implementation of the findings of this study, national law has to emphasize the need to ratify, domesticate and implement all international covenants, conventions, standards and protocols relating to social security. This ensures that government embraces policy choices and policy decision-making processes that can re-engineer and focus social security policy on fostering an efficient system that sets adequate levels of benefits and deliver adequate coverage.

In themes 4, 5 and 6 of Chapter 4, participants indicated that government has to provide non-contributory schemes, ensure coverage of all vulnerable citizens, index social security benefits against inflation, provide funding and benchmark social security policies on international best practices. Fortunately for Zimbabwe, there is an International Labor Organization (ILO) Office responsible for Zimbabwe and Namibia, headquartered in Zimbabwe, which the government can engage for assistance in developing a world class social security policy framework.

Government has to introspect on its mindset and develop mechanisms that demonstrate positive social change as a responsibility for the welfare of its citizens. The current paradigm where social security recipients retire into abject poverty and survive on benefits that are below the poverty datum line need to be changed. Participants raised this issue in themes 2, 3, 4, and 5 in Chapter 4. They mentioned that a change from salaries to social security as means of livelihood had negatively impacted their lives as they were receiving benefits that were much lower than their last salaries to the extent that they had become dependents of some relatives.

Government could create positive social change by demonstrating social solidarity by bringing all societal groups (men, women, the employed and unemployed, the rich and the poor, employers' organizations, civil society, etc.) together using strong and well-functioning social dialogue to achieve social cohesion. In this role government has to provide a framework for good governance which involves a rights base to social security and a clear law on the benefits available to the recipients and ratio of administrative costs to scheme funds.

### **Recommendation for Theory**

Further study could be done on the psychosocial theory of retirement, particularly its socio-emotional selectivity approach which assumes that a peaceful retirement period is determined by the level of social interaction. The basis for psychosocial theories is that the society in which the retiree lives fundamentally influences the establishment of retirement as an institution including defining the status, role and role expectation of retirees (Oluwatula & Falooore, 2011). I found that the means of livelihood for retirees had

drastically gone down, and they had become dependent on relatives (Theme 2) and had lost respect in public places (Theme 3). The mention of these issues indicates that they contributed to the low standard of living experienced by participants. Further research could be undertaken to discern if status, roles and role expectations of retirees really had some impact on the changed status of retirees. An understanding of the factors that affect the status, roles and role expectations of retirees in society would make it necessary to revisit the theory.

## **Implications**

### **Implication for Practice**

The creation and application of a set of policies may ensure realistic provision of social security and contribute to the achievement of human development goals in the country. Reformation of social security systems should entail the engagement of international and national experts in order to benefit from international best practices and promote social dialogue across all stakeholders to obtain their support in implementing social security activities (Asian Development Bank, 2010). A reflection on the study shows that implementation of a new paradigm in social security can lead to universality and sustainability of mechanisms for delivering social security, and financial sustainability encompassing improved national financing, better collection of contributions and actuarial evaluations (ILO, 2011).

The major issue which has emerged is that government needs to provide clear policy guidelines and institute corporate governance framework reforms in the insurance

and pensions industry which are effective and enforceable to strengthen the regulatory and legislative framework (Commission of Inquiry, 2017).

### **Implications for Social Change**

Citizens have to be shielded from economic shocks and crises by providing them with access to social security as a right. According to the ILO (1989);

Social security pertains to the protection which society provides for its members, through a series of public measures against the economic and social distress that otherwise would be caused by the stoppage or substantial reduction in earnings resulting from sickness, maternity, employment injury, unemployment, invalidity, old age and death; the provisions of medical care and the provisions of subsidies for families with children.

The study has provided knowledge on the composition of the social security income, sustainability of social security as a livelihood, notable changes in the standard of living occasioned by social security, coverage and adequacy of social security, management of social security, and the institutional framework and policy that govern social security, all of which can prepare citizens to adapt to a life outside formal employment. The new knowledge can be applied to foster social solidarity within communities which can result in the achievement of social cohesion to ensure that nobody is alienated from society in which they live but rather fully partake in the financial requirements such as sickness, invalidity, unemployment, old age, poverty and financial redistribution within society.

The adoption of social solidarity and the eventual attainment of social coherence among societal groups of men and women, and the rich and the poor, can lead to social balance and increase the scope and coverage of the social security program. Further, creation and application of an enabling law, can ensure availability of a universal and sustainable minimum income security package for each citizen within the community.

### **Implication for Theory**

According to Aravacik (2018), the welfare state is:

a contemporary state understanding that undertakes the duty to ensure a fair income distribution, protect the groups and classes in need of protection, direct the social security practices and employment policies, practice the politics to meet the basic requirements of society such as education, health, and housing and take measures for regulating the working life. (p. 6)

The findings of this study are in tandem with the theoretical framework and would help government and social security administrators in resolving the animosity between social security providers and recipients. The findings have provided to the body of knowledge and professional practice the component of consultation and social dialogue and the need to embrace the views and perceptions of the intended beneficiaries in reaching consensus and recognition of an acceptable social security package that can improve the living standards of people in Zimbabwe.

This information would be useful to future scholars of social security who would care to explore the designing and delivery of effective social security programs. Social security administrators would benefit from these findings by reviewing and reforming

existing social security programs and undertaking their impact assessment to ensure sustainability of the programs. Government would benefit from the findings of this study by utilizing social security instruments to formulate relevant legislation that ensures the involvement of social security recipients in policy-making, program designing, implementation, monitoring and impact evaluation to achieve equitable and inclusive societal development.

### **Conclusion**

This case study was undertaken to explore perceptions of recipients of social security and government employees on the current social security system and the potential need for policy reform in Zimbabwe. The topic of the study was: Paradigm in Social Security Measures: Impetus for Policy Reform in Zimbabwe. Key findings of this study were knowledge of a change in income from salary to social security, sustainability of social security as a livelihood, notable changes in the standard of living, coverage and adequacy of social security, management of social security records, and institutional framework and policy that govern social security.

The results of this study would enhance policy development by allowing the beneficiaries to participate in policy-making and hence improve relations between social security administrators and recipients which could result in the sustainability of social security as a means of livelihood. A sustainable social security system has the potential to positively impact the lives of social security recipients by protecting their social well-being and living standards within the communities in Zimbabwe. A summary of the research results was shared with the study participants.



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## Appendix A: Interview Protocol

Paradigm in Social Security Measures: Impetus for Policy Reform in Zimbabwe.

The following research question and interview questions were used in this study:

### Research Question

The overarching research question is: What are perceptions regarding the current social security system in Zimbabwe and potential need for policy reform by current recipients and government employees?

### Interview Questions

What social security components do you receive in Zimbabwe?

What is it that has changed in your daily life as a result of the receipt of social security?

What changes have you experienced in your standard of living which you ascribe to social security?

How do you describe the change? What brought about the change? What made this change possible?

How would you describe who you are now compared to who you were before receiving social security?

How do you perceive potential reforms in the social security system in Zimbabwe?

What do you perceive to be the feasible set of actions that must be undertaken to improve the social security system in Zimbabwe?

How do you describe the existing social security system in terms of ensuring involvement of beneficiaries during its formulation and accessing social security by all citizens in Zimbabwe?

What is your perception on the current policy space or institutional platform being used in coordinating social security in Zimbabwe?

How would you describe your post-employment life without social security?