

# State and Non-State Welfare Interventions for Cushioning Zimbabwe's Urban Poor: Some Critical Insights

TATENDA NHAPI<sup>1</sup>

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## Abstract

This secondary literature-based article explores what state and non-state social welfare programmes target the urban poor. The article interrogates the extent to which interventions bolster obtaining precarious and survivalist livelihoods in the face of COVID-19 impacts, natural climatic shocks and intractable socio-economic challenges. It critiques the robustness of interventions for urban poverty mitigation. Alongside analysing Government of Zimbabwe (GoZ) social protection mechanisms' robustness, the article offers pathways towards social security transformation better marshalling targeting urban poor.

**Keywords** *COVID-19, social security, poverty, urban poverty*

## INTRODUCTION

This article examines the nature, coverage and efficacy of social security towards robustly mitigating urban poverty. It undertakes an urban poverty situational analysis by synthesising existing academic and policy literature. The rising intractable societal vulnerabilities in urban centres are constituted by unemployment, violence against women and children, including sexual, gender-based violence and children left without appropriate care. Given improved national-level economic growth over the last 20 years, many cities are at a crossroads. However, too much

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<sup>1</sup> Department of Social Work and Community Development, University of Johannesburg, Johannesburg.

natural resources extraction has spurred that growth which can leverage potential for poverty reduction.

Yet, for many low-income households in informal urban settlements, livelihoods remain precarious with few opportunities to secure better development options. Accordingly, many African countries' rapid urbanisation has been without significant structural transformation that could lay the foundations for future prosperity. According to United Nations Development Programme (UNDP) (2021), across Zimbabwe's 32 urban local authorities, different rapid and slow on-set disasters vulnerabilities exist generated by natural, human and systemic factors. Worthy to note is how, although extreme poverty remains largely a rural phenomenon, its urban areas prevalence increased from 4% in 2017 to 10% in April–May 2019 (UN)(2021).

Pertinently, the UNDP (2019) contends unlike rural areas agriculture buttressed livelihoods and formal and non-formal employment is relied on by urban populations. The International Labour Organisation (ILO) (2021) notes deteriorated labour market conditions as forcing 1,5 million working-age citizens to leave urban centres for cheaper and flexible rural areas living conditions.

The ongoing cash liquidity problems, industries closures, low foreign investment and low salaries, have left most urban households highly vulnerable with limited basic social services including safe drinking water and sanitation facilities (World Bank, 2021). As will be shown later these intractable challenges in a context of resources-constrained state welfare systems, result in rudimentary and piecemeal targeting of the urban poor.

From 18-28 November 2019, the United Nations Special Rapporteur on the right to food, Ms. Hilal Elver, was on an official visit to Zimbabwe. Ms. Elver's visit noted that poor agricultural productivity in rural areas pushed migration to cities in hopes of sufficient and adequate food and other public services access. Most rural migrants were noted by Special Rapporteur as ending up living in Harare's multiplying informal settlements. Among other risks, Ms. Elver noted increased communicable diseases due to the use of unsafe and inefficient water and open sewage.

Henceforth, a 2018 Zimbabwe Vulnerability Assessment Committee (ZimVac) urban areas study established that around a third of households face cereal insecurity and more than half live in overcrowded shared dwellings. UNDP (2021) observes that many urban dwellers seldom resort to unsustainable or negative methods to access basic services or generate income like cutting fuelwood in peri-urban areas affected by power outages; accessing unsafe water sources that compound health risks, or resorting to crime and sex work.

At policy level, the 2016 development and adoption of an Interim Poverty Reduction Strategy Paper amplified the Government of Zimbabwe (GoZ)'s poverty reduction prioritisation. Furthermore, a key pillar of GoZ's National Development Strategy 1(NDS1) implementation is prioritising poverty alleviation and safety nets as cross-cutting issues. Set in the preceding context, I interrogate GoZ responsiveness for continued poverty reduction in pursuit of Vision 2030 which seeks Zimbabwe's transformation to an upper-middle income economy by 2030. This article's objective is to contribute to knowledge management regarding urban poverty social security interventions in resource constrained settings. The article proceeds as follows. In the next section, I make the connections between urban poverty and a dearth of robust social safety nets which are proactive than reactive to the urban poor's plight. After presenting this background I identify different competing and overlapping narratives that frame urban poverty, urban resilience narratives, debates and influence how they play out in the urban world. These narratives in turn shape the nature of social welfare interventions in urban areas. I conclude with some overall reflections and suggestions of broad, guiding questions for future inquiry as part of the urban resilience development agenda. The objective of the article is to showcase and interrogate different ways of engaging the lived realities, concerns and aspirations of the urban poor.

## **CONCEPTUAL AND ANALYTICAL FRAMEWORK**

This section seeks to draw from extensive literature providing relevant insights into the urban poverty situation. Most of the urban expansion has been a new development in the urban periphery, disconnected from existing urban agglomeration. Living in peripheral urban locations with

poor connection to the city centre can mean exclusion from urban facilities, services and employment. This may increase the ranks of urban poor, living in poor conditions and working in low value-added, precarious, informal jobs. One of SDG 11 targets is to ensure access to basic services and housing for all urbanites by 2030 (UN, 2015). SDG 11 stipulates cities and human settlements have to be inclusive, safe, resilient and sustainable. The human settlement's goal measures the proportion of people living in households who do not meet one of the five following housing conditions: (1) access to improved water; (2) access to improved sanitation facilities; (3) sufficient-living area (not overcrowded); (4) durable housing and (5) and security of tenure. Therefore, Indicator 11.1.1 outlines that "By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums" (UN, 2015: 5).

For many, cities are the centre of new world geography and the sites where new social theories have to prove whether and how they can be translated into policies advancing the lives of ordinary people. Förster and Amman (2018) caution that without thorough, empirically-based and theoretically informed knowledge, we might address only the symptoms and ignore the real problems.

On the basis of a United Nations Economic Commission for Africa (UNECA) (2021) initiative, the informal sector-dominated City of Harare has contributed about 38% to Zimbabwe's gross domestic product (GDP). The initiative supports African cities towards GDP, a vital economic well-being indicator measurement. UNECA highlights the pilot initiative findings show that between 2015 and 2020, Harare accounted for an average of 38% of Zimbabwe's GDP (ibid.).

Furthermore, urbanisation presents many human development challenges. It is estimated that nearly 40% of the world's urban expansion may be in slums, exacerbating economic disparities and unsanitary conditions. Likewise, poor urban infrastructure, such as unreliable power systems, congested roads and poor public transport, inefficient ports and inadequate schools, reduces cities' competitiveness and economic prospects. So, not all urbanisation is positive, especially if it is unplanned. To be able to fully capitalise on the opportunity, policy-makers will have

to address a few key issues. By 2050, more than two-thirds of the world's population is projected to be living in urban areas. Because 70% of the population will live in urban areas by 2050, cities present an opportunity to become unique hubs for services that fulfil the promise of inclusion and better social and economic opportunities for all (Bizotto *et al.*, 2019).

In this section, different debates and conceptual underpinnings regarding urban poverty and social security are examined. Achieving inclusivity in contemporary cities is an elusive feat that has relegated most vulnerable households to the edge of destitution (Magidimisha-Chipungu & Chipungu, 2020). Agglomeration effects making urban areas important growth centres and drivers of poverty reduction. Much research on the built environment reveals that the health of those in urban areas tends to be worse than that of those residing in less urbanised areas -a disparity referred to as the urban health penalty (Chirisa *et al.*, 2021). In the same vein capacity for shocks absorption by cities is through a process of urban resilience. Urban resilience is defined as the:

“measurable ability of any urban system, with its inhabitants, to maintain continuity through all shocks and stresses, while positively adapting and transforming towards sustainability” (Urban Councils Association of Zimbabwe, 2019: 13).

Poverty clusters include income poverty encompassing absent, limited or low-quality assets (such as shelter, clothing, furniture, personal means of transport, radio) and inadequate access to services. Social assistance and social insurance are two main branches of social protection. In Africa, social assistance in the form of regular cash or food transfers targets non-working vulnerable groups (persons with disability, older persons), complemented by labour-intensive public works for working adults, mostly in rural areas (Swinkels, 2019).

Furthermore, Satterwaithe and Mitlin (2021) suggest that exploitative and antagonistic government agencies and disadvantaged groups' relations exacerbate urban poverty. Urban poverty reduction, according to Banks (2011), poses a challenge to existing political relations as it seeks to recognise and legalise the urban poor. For this reason, Banks (*ibid.*) suggests aid should be for encouraging more municipal and national

governments' accountability and responsiveness to their low-income residents, and urban poor mobilisation towards acting for their own interests. Thus, urban poverty reduction often goes hand in hand with improved relations. The COVID-19 pandemic has sharpened the visibility of the important health and housing linkages. Perhaps most obviously, the pandemic "precipitated various government-mandated shelter- in-place and stay-at-home (Magidimishi-Chipungu & Chipungu, 2021: 3).

Devereaux (2021) comments that COVID-19 lockdowns display characteristics of being a sudden-onset covariate shock threatening large groups of peoples' well-being. Devereaux (*ibid.*) further observes governments and international agencies in humanitarian crises use mainstream social protection mechanisms to deliver support, wherever possible. In this vein, Adesina (2021) suggests the extent of an economy's informality and the labour market has social policy architecture development implications. The proposition is that the reach of a national social insurance system is constrained by labour market informality. Adesina (*ibid.*) further asserts for Africa, this has been reinforced by the intense merchandising of segmented, stratified and segregated social policy. Deepening economic informality is itself a product of the reversal of the industrialisation project witnessed in the first two decades of the African post-independence period (Adesina, *ibid.*). Also, significant to note is the expected fast growth of Zimbabwe's working age population putting pressure on labour markets and further increasing unemployment and informality risks. If participation rates do not increase, the labour force would grow at the same rate as the working age population. This rate is close to 2.6% per year today and it is unlikely to fall below 1.8% by 2050 (ILO, 2021). Given this context, this article is critical in contributing to knowledge procreation towards galvanising poverty reduction interventions in the face of natural climatic and COVID shocks.

## RESEARCH METHODOLOGY

To add depth to understanding of the issues at hand, the article is grounded in histories of commissioned urban poverty studies, critiques on published research to date on social security and urban livelihoods best practices. Secondary sources of data, including a review of policy and research documents, were used. The majority of data on socioeconomic

status, population health, policies/plans and the dynamics of informal sector, came from secondary sources, including the World Bank, UNDP, published peer-reviewed and grey literature, and a detailed review of available social security policies and plans and other government documentation. Search words included *urban poverty*, *social security*. Furthermore, non-governmental organisational (NGO) documents/evaluation reports and academic publications online newspaper articles retrieved from various journals and internet sources were used.

## DISCUSSION

In this section, the current socio-economic trajectory is critiqued. The new national vision, Vision 2030 is anchored on the goal: “Towards a Prosperous and Empowered Upper Middle-Income Society by 2030”. It is a bold and ambitious blueprint, charting a new long-term transformative and inclusive development agenda for Zimbabwe’s transformation. (United Nations, 2021). The year 2021 began with better harvest prospects due to improved rainfall and severe food insecurity reduction. According to Reuters (2021), thanks to higher than usual rainfall, Zimbabwe’s 2020-2021 agricultural season harvest was up to 2.8 million tonnes of maize, three times the 2020 output.

After almost a decade of continuous economic decline, Zimbabwe underwent a 10-year period of sustained economic growth up to 2019. Between 2009 and 2018, the economy grew at an annualised rate of 7% and for the first time in almost 20 years, it once again reached the levels of output it had in 1999. However, in 2019, Zimbabwe’s Gross Domestic Product (GDP) contracted by 6.5%. It is estimated that, as a result, GDP per capita could fall to 70% of the level observed in 1999 (ILO, 2021). Despite improved cereal security arising from the 2021 increased maize yield, pockets of food insecurity have persisted. This includes urban areas where basic food, goods and services affordability have been compounded by COVID-19 pandemic induced employment and household incomes reduction. A Zimbabwe National Statistics Agency (ZIMSTAT) Rapid Poverty, Income Consumption and Expenditure Survey (PICES) December 2020 to 10 March 2021 phone survey established that the second COVID-19 wave outbreak resulted in households reduced income

from various sources (UNICEF, 2021). Furthermore, in 2019, the UN-HABITAT supported the GoZ to come up with the new Human Settlements Policy set towards impacting over three million Zimbabweans. This policy is to become a robust framework informed by recent global best practices and urban development frameworks (the New Urban Agenda and SDG 11) for existing human settlements planning and urban management problems.

The International Organisation for Migration (IOM)'s Displacement Tracking Matrix (DTM) baseline assessments from February 2021, indicate over 300,000 Zimbabweans have to come back into the country due to the pandemic and insufficient solutions and resources have resulted in long-term displacements and reinforced the need for additional emergency response to address basic household needs (IOM, 2021). In most urban areas worsening infrastructure deficits result from environmental challenges as pollution, poor waste management, deforestation and biodiversity loss. Unplanned urban expansion has created significant infrastructure deficits, especially for basic services – water and sanitation, transport, education, health services and electricity. Other related impacts include high levels of commuting and increased congestion on limited transport infrastructure (UNDP, 2019).

In terms of social policy, legal underpinnings, section 30 of the Constitution of Zimbabwe 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 who are in need. Increased social protection coverage had emanated from addressing some implementation challenges but, as of 2019, three million extremely poor people. Chronic malnutrition and stunting remain a major challenge with a double burden of malnutrition, where less than 10% of children aged 6–24 months consume the minimal acceptable diet, while six percent of children under the age of five are over-weight (ZDHS, 2010-11) (Food and Agricultural Organisation n.d).

In the analysis of the trajectory of urbanisation, McGregor and Chatiza (2020) assert that among scholars, Zimbabwe is renowned for having one of the continent's most stringent and well-institutionalised urban planning



bureaucracies, which was a Rhodesian inheritance. As further noted by McGregor and Chatiza (*ibid.*), in the first decade of independence, urban housing provision challenges for the city's workers and new rural migrants were met by significant redistributive initiatives, including house purchase schemes for African civil servants, upgrading in the high-density suburbs, new building programmes, site and service schemes and legal changes to benefit tenants (*ibid.*). Furthermore, under-investment in infrastructure maintenance also contributes to urban residents' poor living conditions. The poor living conditions encompass infrastructure deficits for basic services: water and sanitation and hygiene (WASH), waste management, transport, health services and electricity. As is evident in the larger urban areas from regular and recent outbreaks, environment-related health risks, including cholera and typhoid, are particularly very high among the most vulnerable and under-served (UNDP, 2021).

By end of October 2018, cholera outbreaks centred around urban areas claimed 62 lives, out of a total suspected case of 10000. Nonetheless, if not urgently addressed in a multi-faceted manner, the increasing trend of more frequent shocks of disease outbreaks in urban settlements will continue, with ripple effects on health and morbidity, the country is endemic to cholera due to burst and blocked sewer systems, poor hygiene practices, low water quantity and quality, improper solid waste disposal and unregulated food vending. Henceforth, GoZ identified SDG 6 (sustainable management of water) as one of its priority SDGs.

Zimbabwe needs up to USD\$ 325 million annually for at least a decade for this WASH infrastructure deficit reversal, (DFID, 2017). Reasons for the urban Africa WASH crisis include a lack of or flawed planning at the national level; poor ownership, governance and a lack of political will for action; a lack of knowledge and poor maintenance as well as inefficient usage of existing systems; an unclear distribution of roles and responsibilities between the public and private sectors; and a lack of capacity to deal with these issues. Furthermore, WASH activities are usually not prioritised in national budgets or donor funds (Konrad-Adenauer-Stiftung and the Global Public Policy Institute (GPPI, 2021).

It is laudable that in the country's development policy trajectory, social protection has always been mainstreamed to ensure that no one is left behind. The core social protection programmes include the Basic Education Assistance Module (BEAM); the Strategic Grain Reserve and the Food Deficit Mitigation Programme (FDMP). In addition, there is, the Harmonised Social Cash Transfer (HSCT) programme and the Case Management System for child protection from all forms of abuse and the Food for Work Programme (GoZ, 2020). HSCT's social assistance provided to vulnerable households has been scaled up from 23 to 33 districts and districts not yet targeted continue to be assisted under the traditionally means-tested Public Assistance Programme. The FDMP targets food insecure households identified through ZIMVAC and Crop and Livestock Assessment Reports (GoZ, 2021). The Zimbabwe National Human Settlements Policy aims at informing the implementation of relevant facets of Agenda 2030's SDGs, Vision 2030 and national and international liability frameworks.

GoZ's thrust is affordable housing provision that eradicates poverty and protects citizens against scammers and, for instance, a massive 2 200 housing units' project takes shape in the town of Norton. The policy envisages high rise flats although they may be costly compared to building socially acceptable, low-cost 50-square-metre houses on 200 or 250 square metre lots. To that end, GoZ has set a target of 220 000 houses and flats by 2025.

#### ***SOCIAL POLICY AND ADMINISTRATION DYNAMICS IN URBAN POOR TARGETING***

This section outlines social policy administration dynamics. Since 1980, Zimbabwe's social protection must be understood in the context of natural climatic shocks and pervasive economic challenges. Zimbabwe's social protection is more concisely defined in the relevant Parliament Acts covering social insurance. The significant acts are Pension and Provident Fund Act, Insurance Act, State Services (Pensions) Act, National Social Security Authority Act. Older Persons, the Zimbabwe Pension Rights Trust notes are largely unlikely to be covered under these private provision schemes given the high unemployment in the country. The

schemes have been publicly condemned for benefits entitlements below reasonable expectations (Zimbabwe Pension Rights Trust, n.d).

In 2011, GoZ, collaboratively with UNICEF, launched the HSCT programme jointly coordinated by MoPSLSW's DSS and UNICEF. The cash transfer programme implementation in all 10 provinces of Zimbabwe covered one district per province with a total population of approximately 231,657 households, targeting labour constrained and ultra-poor households. Accordingly, eligible households receive bi-monthly unconditional cash payments ranging between USD10-USD25 per month based on household size. The programme initially covered 13 most drought-prone districts. While DSS supervised the targeting, implementation was tendered out to JIMAT Development Consultants and ZIMSTAT.

For social safety nets(SSNs) provision, the Ministry of Finance and Economic Development (MoFED) allocated ZW\$5.5 billion for social protection to all vulnerable groups as follows: BEAM (ZW\$2 billion); Children in Difficult Circumstances/Streets (ZW\$100 million); Harmonised Cash Transfer (ZW\$900 million); Health Assistance (ZW\$70 million); Support to Persons with Disabilities (ZW\$140 million); Support to the elderly (ZW\$50 million); Sustainable Livelihoods (ZW\$25 million); and Drought Mitigation (ZW\$1.7 billion). In total, the 2021 Budget has an allocation of ZW\$6.9 billion for the Ministry of Public Service, Labour and Social Services (MOPLSS) (*The Zimbabwe Independent*, 2021).

#### **URBAN POVERTY TRAPS AND WELFARE PROGRAMMES**

Having enumerated the current socio-economic trajectory domains, the dominant narratives of urban poverty traps and social security interventions responses are now outlined. Surveys conducted in 2020 indicate that nearly 500,000 Zimbabwean households have at least one member who lost her or his job, causing many households to fall into poverty and worsening the plight of the existing poor World Bank (WB). According to a ZIMSTAT 2019 Labour Report, there were 3 455 928 private households in the country constituting a population of 14, 215, 810 persons, resulting in an average household size of 4.1 persons.

Currently, urban areas' shock profile includes the potential of both a) natural and b) human or c) system-induced shocks, which can become disasters. Southern-central dry belt located urban areas like Bulawayo, Plumtree and Gwanda have higher drought hazard levels. Furthermore, medium to high level flood potential exists in areas like Chitungwiza, Chipinge, Victoria Falls, Beitbridge, impacting water availability and food security. Again rain-triggered landslides may affect hilly areas such as Mutare, Chipinge and Chiredzi (UNDP 2019). Much of what happens in African cities are invisible, unpredictable and apparently bizarre to the unfamiliar visitor. Sometimes, this invisibility is inexplicable, and sometimes it seems deliberate (Myers, 2010).

A multi-programmatic approach to poverty reduction is relied on by GoZ (2019) founded on three pillars. These are (i) reducing food poverty; (ii) protecting human capital; and (iii) providing specific support, such as subsidised public transport for the poor and vulnerable, and subsidised agricultural inputs. On the same note, the Consumer Council of Zimbabwe (CCZ) established as of 30 August 2021, a low-income earning urban family required approximately \$41 235.93 (US\$490 or a street value of US\$317) to sustain their monetary needs per month (Matimaire, 2021). While the official forex rate remains at US\$1:ZW\$86,30, at the time of writing, its parallel market rate is around US\$1:ZW\$160, leaving the market to use the second rate due to its higher value. ZIMSTAT's September 2021 cost of living data showed hardships continuing impacting consumers following a Total Consumption Poverty Line (TCPL)<sup>2</sup> rise to ZW\$38 971 (about US\$444). This figure was ZW\$37 169 (about US\$424) in August 2021. Resultantly, this disparity has been eroding consumers' personal incomes with average monthly earnings ranging between ZW\$25 000 and ZW\$35 000 against a cost of living now estimated at nearly ZW\$50 000. The TCPL for September 2021 stood at \$6,653.65 per person, up from \$6,350.29 in August, another 4.8% increase. This \$6653.65 is the national average, the urban one should be higher than the rural one. A family of six would need \$11,515.92 for their non-food essentials. That

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<sup>2</sup> TCPL represents the total income needed for an individual with all their income added together as a minimum for them not to be deemed poor. TCPL this represents food, rentals and other essentials

translates into US\$72 which is just about enough to rent two rooms in high density suburbs. School fees, transport, airtime, clothing and other essentials non-consideration make \$72 not enough to meet all these non-food essentials. The challenge again is that rural and urban households' realities are different. Most rural households do not have rentals and so their non-food essentials are lower. Therefore, the fact that they constitute 67% of the population means they drag down the value of non-food essentials. An urban household needs much more than US\$72 for non-food essentials.

### ***STATE AND NON-STATE INTERVENTIONS***

Social protection underpinnings and administration dynamics have been discussed, state and non-state actors' social security interventions dynamics are now critiqued. Most development partners scaling back on their support has resulted in declining social assistance funding. Increasing inflation and depreciating exchange rate decimates GoZ funding not matching the increased social assistance needs. Resultantly, the main social protection interventions including BEAM, HSCT face increased needs against low real value of allocations.

The ZimVAC's 2020 Urban Livelihoods Assessment finding estimate 2.4 million urban dwellers to be cereal insecure, suggesting increasing food insecurity of vulnerable households by 12% since 2019. This is due, in part, to the COVID-19 pandemic and subsequent lockdown measures that have resulted in the widespread loss of urban livelihoods. Crucially, one significant non-state actors' intervention targeting poverty has been the Joint Initiative Group (JIG) initiated in late 2005. JIG targeted the deteriorating conditions of many urban households. Seven international non-governmental organisations (INGOs) strategically combined their capacities and resources JIG members were: (i) Africare, (ii) CARE International, (iii) Catholic Relief Services (CRS), (iv) Mercy Corps, (v) Oxfam GB, (vi) Practical Action, and (vii) Save the Children UK. The JIG developed the "NGO Joint Initiative for Urban Zimbabwe," a coordinated humanitarian response addressing short- and medium-term needs of highly vulnerable urban communities.

Between 2020 and up to now, different non-state actors' initiatives are ongoing. GOAL Zimbabwe, Childline and Musasa Project, launched a US\$3.3 million USAID (United States Agency for International Development) funded project for assisting more than 15,000 people in Mbare suburb, in Harare (GOAL Zimbabwe, 2021). This is for mitigating the hardships emanating from COVID-19 economic impacts. According to GOAL (2021), the 12-month UPLIFT/SIMUDZA project provides six months of cash assistance and supports children and women impacted by protection-related issues. In addition, the project targets supporting the establishment and re-establishment of 800 small businesses. USAID is also providing US\$1,993,499 to the International Organisation for Migration (IOM) toward multi-sectoral assistance and livelihood support for vulnerable and disaster-prone communities in Zimbabwe till November 2022. The project provides psycho-social support and income-generating activities that will re-integrate and build resilience for internally displaced persons (IDPs) and returnees, and assist host communities in Masvingo, Manicaland, and Matabeleland South provinces. The project will support 3,600 vulnerable households (15,480 individuals), including IDPs, returnees and host communities.

GOAL Zimbabwe, Childline and Musasa Project work alongside MoPSLSW, the Ministry of Women Affairs, Community, Small and Medium Enterprises; and the Mbare local government structures for vulnerable households' identification (ibid.) UPLIFT/SIMUDZA provides active referrals and case management for households with a protection risk, while integrating messaging on child protection and GBV to the wider community. Another urban poverty reduction initiative is the UNICEF and GOAL Zimbabwe partnership which implemented the Emergency Social Cash Transfer Programme (ESCT) in Mufakose and Highfields in Harare, as well Gutu district directly benefitting a total of 9,725 beneficiary households comprising over 41,152 people, including 18,632 children against an operational target of 8,250 households. In July 2021, the programme's payment cycle generated payment vouchers for 9,704 beneficiary households, with 9,466 households collecting their payments (i.e. collection rate of over 98%). The programme introduced disability top-ups in households with persons living with a disability during its June 2021 payment cycle, providing these households with an

additional \$15 of support. In the July payment, 2,259 households received disability top-ups (*The Zimbabwe Independent*, 2021).

Worthwhile to highlight is the World Food Programme (WFP) (2021) implemented Urban Food Security and Resilience Building programme, active in 24 urban domains. A total of 321,813 people receives USD12 per person monthly via value voucher or remittance exchange. The transfer value is priced to cover 62% of an individual's basic food needs. One of the programme's target area is Epworth, 25 kilometres outside Harare, a community where the majority are in debt, 48% of households are food insecure, and almost a third of all children are stunted as a result of poor nutrition (ZIMVAC, 2020). The major drawback of non-state interventions is how programmes and projects are bound by project cycles which are time-bound; hence the sustainability of any interventions may be impacted by the rigid programme cycles.

#### **STATE INTERVENTIONS**

A repertoire of state social security interventions exists but is piecemeal and rudimentary. Insufficient financial resources and constrained implementation capacity stifles GoZ's ability to reach the growing number of people in extreme poverty. Compounded by the COVID pandemic, heightened demand for social protection services has made new priorities for the GoZ. This is buttressed by Devereaux's (2020) assertion that one positive side-effect of COVID-19 is that it confirmed the effectiveness of comprehensive, coordinated and inclusive social protection systems for delivering humanitarian interventions against shocks. Two lasting impacts could be that governments invest more in building these systems and that citizens and residents feel more empowered to claim social protection as their human right. The priorities are for the scaling up of social assistance, its expansion into urban areas, development of robust needs assessments, strengthening accountability, and the Management Information System database (MIS).

On the same note, in the past years, 1,8 million workers reportedly discontinued NSSA pension scheme as authorities blamed Zimbabwe's industrial carnage for the crisis. The industrial bloodbath has been felt since contested policies unsettled the key agricultural, manufacturing and

mining sectors from 2000. Job market turmoil reached tipping point between 2011 and 2013 after 4,561 companies collapsed, throwing 55,000 workers into the streets. The NSSA deputy director for social security stated that at its peak, the state-run compulsory pension scheme managed 3,2 million active accounts (The Standard, 2021). However, 1,4 million active accounts are currently under NSSA's stewardship. Under the Pension and Other Benefits Scheme and the Accident Prevention and Workers Compensation Scheme, NSSA currently pays out pensions to 230 000 beneficiaries. The beneficiaries are getting US\$30 and US\$45 monthly at the prevailing official exchange rate.

In the same vein collaboratively with Spar supermarkets', NSSA has launched a grocery discount programme for retirees aged 60 and over. The regulation aims at alleviating the plight of pensioners and NSSA beneficiaries. According to NSSA, retirees receive a 10% discount when they shop at retirement. Spar stores participating are those in Harare, Bulawayo, Mutare and Kwekwe. Furthermore, NSSA is rebranding and prioritising improved welfare of retirees, achievable by regular pension payments reviews targeting a minimum equivalent of \$60 per month by the end of 2021 payable at the prevailing auction rate. In October 2021 a minimum monthly pension of US\$35 increased to the auction price of US\$40. In addition, NSSA is working with the ILO to track down the estimated 5,7 million people in the informal sector to encourage them to sign up for the pension scheme. Under the plan, those willing can be covered by the first quarter of 2022 (*The Zimbabwe Independent*, 2021).

Another on-going GoZ social welfare intervention for responsiveness to food insecurity is the FDMS. Under FDMS, grain is drawn down from the Strategic Grain Reserve and moved to areas of need through the Grain Marketing Board (GMB). The beneficiary households will be provided with 50kg of maize grain and complementary cash of USD10.00-USD25.00. The cash is used to complement the Food Basket as per the need of the family but is mainly targeted for purchases of a protein and oil source (pulses and cooking oil) from the local market (GoZ, 2020).



## CONCLUSION

Insights and debates on social welfare programmes to alleviate urban poverty have been offered by the article. It becomes critical that urban planning and social policy scholars continue to interrogate the appropriateness and efficacy of current on-going urban poor targeted social security interventions. This is achievable through knowledge management by approaches as applied action research to elicit views of urban residents of what makes up sustainable social security interventions within the resources-constrained context that many GoZ programmes operate within. GoZ must target sustainable finance to underpin poverty alleviation than aid reliance as it is an unpredictable source of finance. This assertion is galvanised by how poverty lines, used to define who is 'poor' and thus is in need, are already set too low in relation to the cost of food and non-food needs in most urban areas. As a result, the scale of urban poverty is vastly underestimated (Satterwaithe & Mitlin, 2021). Not only is income insufficient to purchase necessities, but income may also be insecure as many work in the informal economy. Conclusively, the perspectives of sustainability of non-state actors and international relief and development agencies urban livelihoods and food security interventions need to be continuously debated by frontline urban development and social development practitioners like social workers. The article has navigated the various welfare constraints confronting the urban poor in the face of natural climatic shocks and prevailing socio-economic challenges. Social security programmes robustness to bolster the urban poor's socio-economic functioning was interrogated. The discussion has shown that urban poverty pervasiveness outstrips the critical mass of state and non-state interventions that have been targeted to enhance the urban poor resilience. Therefore, the article makes the following recommendations

- Arguably FDMP has not proven to be robust enough in galvanising the urban poor to better cope with their survivalist livelihoods. Comparatively, the 2008 Reserve Bank of Zimbabwe initiated Basic Commodity Supply Side Intervention (BACOSSI) may have had a wider reach to both urban and rural poor. In September 2020, GoZ phased out grain distribution in urban areas, replacing the scheme with the *Cash for Cereal* where food-insecure households are now receiving cash instead of grain.

- Forestalling the looming urban poverty crisis requires urban planners, social workers and other frontline community development practitioners to be imaginative towards developing a repertoire intervention for overcoming urban poverty. The ILO (2021) commissioned Labour Market Diagnostic Analysis (LDMA) findings indicate increasing living standards and economic and social development promotion require improving employment opportunities. The LDMA posits economies grow when more working-age household members are employed and when each job in the economy becomes more productive. At the same time, households escape poverty when labour income, the main source of income for most households, increases.
- Public expenditure prioritisation is required as the constitutional principle of public revenue compels the State deploy equitably its resources for the benefit of marginalised groups and areas. The Intermediated Money Transfer Tax (IMTT) introduced to bolster investment in basic services provision, is now dominated by infrastructure development projects like roads crowding out investment in health, education and water.
- Parliament and civic society actors must redouble efforts on budget- tracking to hold more accountable the treasury and ministries in charge of service delivery on huge unused funds related to capital budgets. Challenges, like late disbursement and procurement bottlenecks, can be identified in time with an efficient budget-tracking system to detect the problem before year-end (Action Aid, 2021).
- Development policies are neither neutral tools nor instruments of social engineering—and neither are remittances, the largest flow of foreign investment in many African countries. Development policies play a multifaceted role in urban politics and require a thorough knowledge of the inhabitants and how they act and articulate their claims to the city. That makes urban development a highly intricate venture going far beyond planning exercises. Continuous and critical reflection on the all too often mixed impacts of development policies is imperative to bring urban change in a good way (Myers, 2010).

- Lending facilities at community development-oriented financial institutions, like Empower and Women's Bank should, aim at targeting the urban poor with bankable projects. That way with capital constraints overcome, the urban poor can embark on sustainable projects like the popular poultry projects, for instance, which can potentially position them to be legible to be targeted by the NSSA tailor-made informal sector scheme. Empowering the urban poor with sustainable livelihood options, makes them do away with survivalist and precarious livelihoods which leave them prone to live from-hand-to-mouth. Therefore, commitment to more sustainable solutions for the WASH and related social services is needed to withstand the shocks and stresses. As such, when there is better coping shocks and stresses, social maladaptive strategies and pathologies like incidences child marriages and substance misuse, may be reduced.

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