THE PLACE OF ‘TRADITIONAL’ SOCIAL SECURITY IN MODERN ERA: LESSONS FROM BUHERA DISTRICT

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ABSTRACT
Social security has always existed in Africa. Traditionally communities had ways of protecting members against resource and social challenges caused by death, sickness, old age, disability or hunger. These were organised around the family, kinship, clan and community. Viewed in the context of Western social security, these are referred as traditional social security systems. This paper adopted the ecological systems theory to examine traditional social security systems. The theory identifies five environmental systems that individuals interact with namely the microsystem, the mesosystem, the exosystem, the macrosystem and the chronosystem. Data were collected from a rural community of Usavi Village in Buhera District of Zimbabwe using focus group discussions and key informant interviews with older persons, village heads and chief of the community. Thematic analysis was employed in analysing all data. Findings show that traditional social security was highly valued. The chiefs’ granary (Zunde raMambo), remittances, savings and lending schemes, family guardian and burial societies are some of the traditional social security mechanism in existence. Organised around kinship and community ties, these traditional mechanisms function in similar way as modern social security systems in that they are protective, promotive, preventative and transformative. The social security systems in Buhera were useful in alleviating societal social ills such as death, ill-health, and drought in communities. They were an important part of the modern social security system which encompasses government social assistance, non-government support and private sector support services. However, factors such as urbanisation, industrialisation, westernisation, poor economic performance, epidemics and natural disaster can function either as opportunities or threats to their existence. This paper calls for incorporation of traditional social protection systems in modern social security policy frameworks and programs so as to protect and strengthen them.

KEY TERMS: social security, traditional social security, social protection, kinship ties, urbanization, industrialization.

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INTRODUCTION

Social protection and social security refer to the protection that society provides for its members through a series of public measures so as to cushion members against contingencies such as sickness, maternity, employment injury, invalidity, old age and death of a breadwinner (ILO, 2000). Traditional social security is informal in nature. Hence it is part of informal social security systems. Whilst there is no precise definition of informal social security, Kaseke (2013) notes that there is common understanding on what informal social security seeks to achieve and the activities to achieve this. There are two types of informal social security: traditional or family support systems and self-organised mutual arrangements (Kaseke, 2013). Traditional support systems are kinship based and see the extended family as an important social security institution which provides support to its members in the event of exposure to risks (Kaseke and Olivier, 2008). Self-organised mutual arrangements refer to community and neighbourhood based support systems (Kaseke and Olivier, 2008). This paper uses the term “traditional social security” to refer to those organised individual or community efforts that have always existed in traditional African society. These include both the traditional support systems and self-organised mutual arrangements.

Traditional social protection systems have always existed in Africa (Oduro, 2010). These were based on kinship and extended family ties. Children were also viewed as a form of social security (Kaseke, 2003). The extended family provided support to its members in the event of exposure to risks (Bayra, 2011; Kaseke and Olivier, 2010). The extended family institution and community were obliged to look after the sick, the vulnerable and orphaned children, older persons, those with disabilities and the bereaved (Ouma, 1995; Devereux and Sabates-Wheeler, 2000). The arrangements were based on mutual aid assistance given on the mutual understanding that it will be reciprocated in future (Kaseke, 2013). This type of support was also rooted in cultural norms and values and based on the principle of solidarity.

In pre-colonial Uganda such forms of traditional social protection extended beyond provision of basic food, shelter and clothing to include provision of labour for preparing and maintaining fields (DeConnick and Drani, 2009). This social security system was based on the concept of cooperative working groups (Bukuluki and Watson, 2014). Similar cooperative arrangements such as Zunde raMambo (Chiefs' Granary) existed in Zimbabwe before colonisation. Dhembu et al (2002) state that the Zunde raMambo was designed to feed vulnerable groups particularly older persons, orphans and widows in times of drought or famine or food insecurity. All members of the community contributed grain to the Zunde raMambo under the supervision of the chief. In their study in Tanzania, Mchomvu et al (2002) found that among the Masai people when heads of a household lose their cattle due to drought or other causes, members of extended family were expected to replace the lost cattle. In another study in Eriteria, findings reported that 80% of respondents received assistance from extended family members when they were ill (Oduro, 2010). Hence social security dates before colonisation in Africa.

Urbanisation and industrialisation have seen the introduction of modern forms of social protection. Traditional social security systems have adopted the term “informal” social security. Most definitions of social protection are silent on incorporating the aspect of tradition social security systems and so are the social protection frameworks and programs of most countries. An example is of the widely adopted ILO definition of social security which omits traditional social security mechanisms.

Traditional social protection mechanisms are still prevalent in modern society. In addition to traditional social protection mechanisms, transfers in cash or kind also occur when family members are faced with a crisis. Other social protection measures also include changing household composition in response to a crisis as family members move between households. Remittances to the aged are also common across most African communities. Mutual assistance groups such as burial societies are a common in Botswana and Zimbabwe (Ngwenya, 2003; Dhembu et al, 2002). Most social security programs omit the role of traditional social protection systems.

Hence, traditional social security still operate in modern era as an adjunct the formal social security system. This has been perpetuated by a number of inadequacies posed by the formal social security system. Formal social security cover only a few contingencies such as maternity, sickness, occupational injury, old age and death. These are provided on rudimentary basis. The formal employment basis of social security cover only a few contingencies such as maternity, sickness, occupational injury, old age and death. These are provided on rudimentary basis. The formal employment basis of social security covers a few as majority of population are employed in the informal service such as subsistence agriculture, cross-border trade, domestic work among others. Formal social security is urban biased with services situated in urban areas creating a barrier to the rural populace. Reports show only 5% to 10% of the African population enjoys formal social security benefits.

The formal social security system also carries a restricted family concept which concentrates on the nuclear family neglecting the African family concept. In this light, the extended family is part of the nuclear family. It also neglects African values of Ubuntu, also known as botho, unhu or harambee. Ubuntu emphasizes humanness and togetherness. Resultantly, traditional social security mechanisms become a noble alternate where formal social security presents weaknesses.

Urbanisation and industrialisation have had their turmoil on Zimbabwe. The past decade has seen the country experiencing continued economic crisis which has seen increased unemployment and poverty. Epidemics associated to urbanisation such as cholera has also disturbed the country’s social arrangements. This paper thus seeks to analyse the place of traditional social security mechanisms Zimbabwe in contemporary era.
METHODOLOGY

The study employed qualitative methodology. Qualitative data rely on words especially nouns and adjectives that convey what exist while quantitative data use numbers to describe what exists. Qualitative data capture subtleties of meaning and interpretation that numbers do not convey. Focus group discussion method was used to collect data from a rural community in Buhera District (Ward 10) of Zimbabwe using a focus group discussion guide. Sampling is the process of selecting a relatively small number of cases from the social whole. Sampling saves time and money and if done properly it does not stop researchers from making generalizations. Purposive sampling was used to select participants for inclusion in the study. In purposive sampling, the population elements are purposely drawn from the population. Five focus group discussions with the elderly, religious leaders, village heads, ward development committee members and political leaders were used to collect data. Availability sampling was used to select individuals to fit in each of the five mentioned categories with a total 36 community members taking part in the study. The qualitative data was analyzed using thematic analysis.

FINDINGS

The study findings were grouped into appropriate themes as follows:

Traditional social security mechanisms in use

The respondents cited a number of traditional social security mechanisms existing in Buhera district. Remittances, the Chief’s Granary- Zunde raMambo, cattle lending- kuronzera, family guardian- sarapavana, burial societies and in-kind distributions from religious organisations were cited as shown in Table 1. Key players in provision of such mechanisms included the family (extended and nuclear), community members, non-governmental organisations and well-wisher such as political leaders. The findings continue to reflect that traditional social protection mechanisms are still a common feature in most African societies (Kaseke, 2013; Dhomba, 2002).

Discussants noted such type of traditional social security mechanisms were based on the principles of solidarity and reciprocity. Traditional and religious belief systems played a critical role in instilling sense of obligation among family members and community members to provide assistance to fellow members so as to cushion them during periods of distress such as invalidity, sickness, death and old age. The Ubuntu philosophy (spirit of togetherness) and fear of punishment from ancestral spirits were mentioned as some of the traditional beliefs that helped instil sense of obligation among community members. The findings cement Kaseke (2013)’s assertion that traditional social security mechanisms are rooted in cultural norms and values of a society.

Table 1: Traditional social security mechanisms used in Buhera District

<table>
<thead>
<tr>
<th>Social Security Mechanism</th>
<th>Source of Social Security Mechanism</th>
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<tbody>
<tr>
<td>Remittances</td>
<td>Nuclear and Extended Family</td>
</tr>
<tr>
<td>Chiefs Granary</td>
<td>Community Members, NGOs and Other Donors</td>
</tr>
<tr>
<td>Cattle Lending</td>
<td>Nuclear and Extended Family</td>
</tr>
<tr>
<td>Family Guardian</td>
<td>Nuclear and Extended Family Members</td>
</tr>
<tr>
<td>Burial Society Schemes</td>
<td>Community Members</td>
</tr>
<tr>
<td>Saving and Lending Schemes Facilities</td>
<td>Community Members, NGOs</td>
</tr>
<tr>
<td>Church In-Kind Distributions</td>
<td>Community Members, Donations from Well-wishers</td>
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</table>

Remittances in the form of cash or basic goods stood out as one popularly discussed type of traditional social security mechanism. Remittances were noted to be a common practice that was confined to members of close relation particularly from children to parents, niece and cousins to uncles and aunts and grandchildren to grandparents. Whilst no concrete pattern on flow of remittances was agreed most discussants noted key public holidays as most common periods for receipt of such services. These included Easter, Heroes and Christmas holidays. They also noted that amounts per individuals or household depended on a number of factors chiefly the
ability of the sponsor to generate income while away form family. Of interest to note was that even families with members based in other countries such as Australia, America, United Kingdom, United States, South Africa and Botswana also receive remittances from abroad. The findings echo Kaseke and Olivier (2008)’s postulations that in traditional social security systems the extended family looks after its own sick, older persons and those with disabilities.

Zunde raMambo (Chief’s Granary) as a form of social security was said to cater for orphans, the widowed and aged. This is one of the oldest traditional social safety nets based on the spirit of collectivism. Discussants noted that every year members of the community under the supervision of the local chief contributed grain towards a food reserve to cushion the needy during times of distress. The orphaned, elderly and disabled were mentioned as the groups of people who received food rations from such reserves in times of distress. A finding that cements Dhembet al (2002)’s postulations that the Zunde raMambo concept embraces the hallmark of a social assistance scheme as it aids in cushioning members of the society against hunger.

Lending of cattle known as “Kuronzera” stood out as another form of social protection mechanism. Discussants noted the concept involved lending of cattle by community members to a disadvantaged member for use as draught power so as to aid improved agricultural productivity within the recipient’s household. Discussants noted practice was very beneficial to the individual who would have been rendered the cattle. The cattle provided alternative draught power during farming season. The findings are similar to Mchomvu et al (2002) where in their study in Tanzania found that the Maasai people had the practice of lending cattle to other heads - of households when they lost their cattle due to drought or other causes.

Discussants also noted another common practice where by in the event of a parent’s death the relatives will appoint some other member of family to take up guardianship of the deceased’s family as measure to ensure continued material and social support to the orphaned. A concept of social protection mechanism known as “Sarapavana” which literally means one left to exercise guardianship to the deceased’s children. For example, if a father dies, the father’s brother will be appointed to become a “Sarapavana”. The same applies in the event of death of the mother. The findings continue to echo the sentiments that extended family and kinship ties form the basis of provision of social support in traditional social security systems and structures (Oduso, 2010; Ouma, 1995).

The church was also cited as one of the institutions that was providing social safety to selected members of the community during times of distress. Discussants noted that most church organisations had a scheme in which they would collect contributions from members and pass these to disadvantaged members of the community who include the orphaned, widowed, disabled and the aged. Schools fees assistance, purchase of school uniforms - all formed part of the type of social assistance provided by the church. This comes as an indication of the significance of religion in provision of social safety to cushion members of the community during times of distress. One of the discussants a widow Mrs Mhazi had this to say:

“Inini ndiri shiri kadzi yachembera. Vana vangu vese vakaperera kufa vakandisiira nherera, Iyo chechi ndiyo yatove murume nemutariwi wangu. Ngava nenguva unoona vauya nechibage kuti ndikirei va zvakuru vangu. “” –I am an elderly widow. All my children passed away. The church is now my husband and carer. From time to time they bring maize so I can feed my grandchildren.

However, religious sector is featuring as a new dimension of informal social security systems inspired by traditional concepts of the chief’s granary.

Burial societies also came out as other form of traditional social safety net. Discussants cited burial societies as a critical social security mechanism for those who could not afford private funeral policies. These societies usually provide coffins, food, transport and cash if a member dies. During discussion community member cited burial societies as a traditional concept which has now been modified to incorporate monetary economy. They noted traditionally people would collect food stuff such mealie-meal to be used during the funeral. Thus, burial societies continue to stand out as an informal social security mechanism in African communities (Dhembeta, 2002, Ngwenya 2003).

Throughout the discussion one point of emphasis by communities was all social safety arrangements prevalent in the community were based on principles of solidarity. One elderly member of the community Mr Mabota said:

“Maburial society, zvesarapavana, Zunda raMambo tongoti zvose vanhu vanototi vuti mudemhe mudemhe nokuti mangwana ndiwe. Ko unochengetwa nani? Uye iyo midzimu ingare here. Mvura chaiyo inogona kutadzakunaya kana nherere neshiri kadzi zvikashungurudza.”. The burial society concept, family guardian, Chiefs granary let’s say in all these, individuals make contributions in case tomorrow you fall in the same predicament. Who will look after you? Also, the ancestral spirits will not be happy. Even the rains may fail to come if the orphaned and widowed are not being taken care of.

This reflects how the essence of Ubuntu works in keeping communities together.

It is worth noting that in all these social safety nets the concept of Ubuntu is a binding factor. Hence, echoing general sentiments that Ubuntu plays a crucial role in preserving the African culture and tradition. It embraces qualities such as warmth, empathy, understanding, communication, interaction, participation, reciprocation, harmony, a shared worldview and cooperation.
Rotational savings and lending schemes is another informal social security system used in Buhera. Communities noted this as a fairly new concept that evolved way after concepts such as Zunde raMambo as way of incorporating the monetary economy. The scheme rides on the Ubuntu philosophy and acts as way of helping communities save their earnings while at the same small loans to start small income generating projects or cover another pressing household need. This comes at no or minimal interest fees. A favourable condition for

One can safely conclude that the rural community has managed to maintain a number of the traditional social security mechanisms such as the chief’s granary, family guardian concept, cattle loaning and remittances. Burial societies have incorporated attaching monetary value as a way of adapting to changing modern environments. The religious sector and non-governmental organisations are new players helping maintain the concept of traditional social security.

Functions of traditional forms of social security

Findings from the study reflected that traditional forms of social security function in contemporary environments in a number of ways. as ways of cushioning individuals and communities in times of distress. Respondents noted such informal social security arrangements helped members cope and respond to a number of contingencies which included sickness, death, unemployment, old age, disability, sickness, damage to property and drought. Provision of welfare to the poor so as to protect them against absolute poverty was also mentioned as one other important function of traditional social security mechanism. Table 2, provides a summary of type of risk covered by traditional social security systems.

Devereux and Sabates-Wheeler (2004) conceptualise social protection as having four dimensions namely preventative, protective element, promote income generation and transformative measures. These aspects were evident in traditional forms of social security used in Buhera. Hence, concurring to the general consensus that traditional social security systems serve similar function as formal social security (Kaseke 2013, Oduro 2010).

Table 2: Type of risk traditional social security mechanisms cover

<table>
<thead>
<tr>
<th>Social Security Mechanism</th>
<th>Type of Risk</th>
</tr>
</thead>
<tbody>
<tr>
<td>Remittances</td>
<td>Sickness, Death, Unemployment, Old Age</td>
</tr>
<tr>
<td>Family Guardian</td>
<td>Orphanhood-Well-being of surviving children and spouse.</td>
</tr>
<tr>
<td>Chiefs Granary</td>
<td>Orphanhood, Old Age, Disability, Poverty, Drought</td>
</tr>
<tr>
<td>Cattle Lending</td>
<td>Land Preparation</td>
</tr>
<tr>
<td>Burial Society Schemes</td>
<td>Death, Sickness</td>
</tr>
<tr>
<td>Rotating Savings and Lending Schemes Facilities</td>
<td>Unemployment, Sickness, Microfinance, School Fees</td>
</tr>
<tr>
<td>Church In-Kind Distributions</td>
<td>Sickness, Death, Old Age, Poverty, Disability, Orphanhood</td>
</tr>
</tbody>
</table>

Remittances were cited as acting as alternative source of income to those out of the economically active age groups such as orphaned children and the elderly. Communities also noted that due to continued economic hardships remittances were now being extended to the unemployed as way of cushioning them against poverty. Income obtained through remittances was used to secure a number of goods which included basic food, health fees, school fees, garden inputs and or finance small income generating projects depending on amounts received. Thus the arrangements help communities manage shocks such as loss of a breadwinner, sickness and old age. These arrangements therefore play a protective role in helping communities manage shocks.

The chiefs’ granary concept as explained by discussants helped cushion communities against shocks that resulted in household food shortages such as ill health, death, disability, old age, drought and famine. Poor households comprising elderly headed, the orphaned, disabled and widows comprise target group for food rations from the chief’s granary scheme. Food rations comprise grain in stock commonly maize, *rapoko*, millet and beans. Discussant noted through the chief’s granary the poor were afforded minimum basics to help them against falling into absolute poverty. Thus the concept helps promote, protect and transform communities.

The rotating savings and credit schemes and burial societies were cited as traditional social security mechanisms that helped individuals generate wealth, income and other asserts. Rotating savings and credit scheme facility allowed members to make small income investments and at the same time affording them access to a soft loan. Discussants noted money borrowed from rotating savings and credit schemes and burial societies helped meeting basic needs, paying children’s school fees, health fees, secure agricultural inputs and act as capital to start of boost small income generating project. Thus helping in alleviating societal ills and also filling the gap government, the private sector and non-governmental organisations would have failed. They also help promote and transform peoples livelihoods.
Cattle loaning also aids in securing livelihoods. It affords an opportunity for communities to prepare land in time for subsistence agriculture. Thus, the scheme acts in similar way as the rotational savings and lending schemes.

It can also be deduced that apart from the continued existence of traditional social security play an important function of preventing, protecting and promoting the well-being of individuals of communities. It is also acting as an alternative to formal social security systems. Thus, echoing general sentiments by scholars who include Devereux and Sabates-Wheeler (2004), that traditional social security system serve the same function as formal social security systems. Hence there is still room for the function of traditional social security mechanisms in modern era.

Opportunities and threats to the survival of traditional social security mechanisms

A number of factors related to urbanisation were mentioned as either posing an opportunity or threat to the survival of traditional forms of social security. Globalisation, industrialisation, westernisation, economic instability and poverty were mentioned as some of the factors prompting or threatening the survival of traditional forms of social security. Climate change, epidemics and natural disasters were also mentioned as threats to the viability of traditional forms of social security.

Discussants noted urbanisation, industrialisation, globalisations and their associated effects of technological advancements as factors that were prompting the survival of traditional social security mechanisms. Mobile telephone banking was mentioned as one welcomed invention that was making it easier for family and kinship members to transfer money home in real time. Discussants noted most families were using the electronic money transfers mechanism to receive money from family members in other town, cities or countries. One discussant Mr Sithole had this to say:

“Mazuva ano pakaita dambudziko pamusha. Ukachaya nhare kune varikumadhobha kumabasa. Mari unotumirwa paofoni yako iyooy wo togozidzirisa dambudziko ivo vachitevera”. These days if there is a problem in the household. If you make a phone call to those working in the urban area, they will transfer money on your phone then you solve the problem before they arrive.

The current economic instability was also mentioned as an indirect opportunity to the survival of traditional forms of social security in Zimbabwe. Discussants noted that the rise in unemployment had resulted in an influx of the informal employment sector. Most of those who are employed in the informal sector were mentioned as not able to join formal social security such as social insurance and provident funds due to erratic income. This is the same group of people who do not qualify for social assistance. Discussant mentioned such individuals had no option but join and or maintain informal social security mechanisms. The findings support Kaseke (2013)’s postulations that informal social security mechanisms are more relevant in developing African countries due to limited coverage of formal social security mechanisms.

On the other end urbanisation and its associated effects of westernisation were mentioned as posing a threat to the existence of traditional social security mechanisms. Discussants noted some family and community relations were weakening as most families migrated to urban centres and other countries in the region or abroad. In some cases, those who migrated were said to adopt western values and principles which emphasised individualism and sought of goods and services through the market system. Thus, they would secure modern social security services on an individual basis or through the employer such as pension, medical assistance and funeral assistance.

Discussants further noted those who migrated gradually lost close connection and ties with the rural community making them less likely to feel obliged to participate in matters pertaining to their rural homes. In most cases remittances would only be sent to nuclear family members. The findings reiterate observations that urbanisation weakens traditional support systems (Kaseke, 2003).

Discussants also note the inability of the state to support traditional forms of social security as a crippling factor to their full functionality and viability. Discussants continued to echo that if government supported their initiatives through grants their efforts would go a long way in ensuring other communities do not fall into poverty. These findings confirm Ouma (1995)’s postulations that most African governments remain silent on incorporating informal social security arrangements in the formal system.

Advent of epidemics, natural disasters and climate change such were also seen as another contributory factor to weakened traditional social security systems. Discussants pointed out that most households in the community had been affected by HIV/AIDS, resulting in loss of breadwinners, creation of more orphans and chronically ill persons. The discussants noted this was a hindrance to full functioning of the extended family network as resource became constrained. The findings cement postulations that HIV/AIDS pandemic had eroded the ability of the extended family system to care for vulnerable (UNICEF and Ministry of Labour and Social Services, 2013). Discussants also noted that in the past five years the farming season has been affected by changes in weather patterns characterised by mid-season dry spells resulting in decreased yields. They mentioned this affecting their ability to contribute meaningfully to the traditional social security mechanisms such as the chief’s granary.
Discussants noted all this had a direct effect of increasing the burden of individuals who required social protection services hence most individuals started concentrating only on the immediate family members.

IMPLICATIONS FOR SOCIAL WORK

Social work seeks to help communities solve their problems. One of the strategies employs working with the people and not for the people. The continued survival of traditional social security mechanisms portrays the will and initiative of communities to solve their own socio-economic problems tapping on local resources in an organised way. This indigenous method is inexpensive and a prompter way to reaching out to disadvantaged communities. The mechanisms help prevent as well as respond to societal ills thus carrying the pro-activeiveness and curativeness aspect of most formally designed social welfare programs. Social workers as change agents using the bottom-up and top-down approaches at macro and micro level can help preserve such well-structured and designed traditional concepts as a way of alleviating societal ills and also bridging the gap in provision of welfare by the state in most African communities due to poor economies.

RECOMMENDATIONS

The findings reflect the continued survival of traditional social security mechanisms. These are based on principles of solidarity and are rooted in the African cultural values and norms. The extended family, kinship ties, community and religious organisations are the key players in provision of such services. The traditional social security mechanisms cushion individuals from life’s in-eventualities and serve the same function as formal social protection services. Hence in economically constrained countries they remain a noble adjunct to the formal social security system. A number of factors promote or threaten their existence with the majority of these linked to urbanisation. However, most African countries continue to remain silent in incorporating traditional social security mechanism in the formal social protection system. Most definitions of social security in African countries continue to be silent on informal social security mechanism. Also factors such as urbanisation, natural hazards among others pose a threat to their survival. Hence this paper recommends the following:

1. Redefine social protection and or social security so as to accommodate traditional social protection mechanisms.
2. Government needs to consider devising mechanism to incorporate traditional social security systems in the formal social protection system. This may include creation of relevant legislation, policies and programs to ensure their continued viability.
3. Other stakeholders (Social Workers, NGOs, Religious Sects and the Private Sector-Banks, Microfinance Institutions) in the social protection industry need to devise programs that promote traditional social security systems. These have tap into the positive effects of globalisation and improved technology. They also have to devise mechanisms that do not disrupt existing arrangements of traditional social security mechanism. Instead, these need to build on these.
4. Traditional social security systems are susceptible to natural hazards and changing environments hence the need to mainstream disaster risk reduction strategies from grassroots.

CONCLUSION

Traditional social security is still of value and importance in modern era as shown by continued existence of a number of traditional social security mechanisms. These include the Chief’s granary, remittances and burial societies. They are based on family, kinship and community ties and operate on the principles of solidarity and mutual understanding. They serve similar functions to formal social security mechanisms and as important adjunct to formal social protection systems. Urbanisation and its associated effects such as globalisation, westernisation and improved technology can work to promote the existence of traditional social security mechanisms. However, in some cases these factors including the advent of epidemics and natural hazards can act as threats to the survival of traditional social security mechanisms. The ability of the state and other stakeholders (social workers) to incorporate traditional social security mechanisms into the formal systems and structures has the potential of making traditional social security mechanisms a better option in leveraging communities against poverty.

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