

# Indigenous social protection schemes as building blocks for extending social protection coverage in Africa

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# Introduction

**Social protection contributes powerfully to reducing poverty, exclusion, and inequality while enhancing political stability and social cohesion. It is an essential policy tool to prevent and recover from economic crises, natural disasters, and conflicts. Social protection contributes to economic growth by supporting household income and domestic consumption. It also provides decent work opportunities and promotes skills development, hence leading to improved labour market performance for participants, as well as creating productive assets and services which impact directly on individual livelihoods and economic growth.**

There has been strong political commitment at the regional level to improve social protection in Africa for the general welfare of the population. This is reflected in multiple continental policy and strategic frameworks:

- *Agenda 2063: The Africa We Want* which outlines an African Union (AU) strategic framework for the socio-economic transformation of Africa within 50 years. Aspiration 1 “A Prosperous Africa, based on Inclusive Growth and Sustainable Development” highlights the importance of social security and protection in order to improve quality of life and wellbeing of all citizens.
- The Yaoundé Tripartite Declaration on the implementation of the Social Protection Floor (2011).
- The African Union Commission (AUC)’s Ouagadougou + 10 Declaration and Plan of Action on Employment, Poverty Eradication, and Inclusive Development (2015).
- The Abidjan Declaration-Advancing Social Justice: Shaping the future of work in Africa (2019).
- In collaboration with the AUC, the International Labor Organization (ILO) launched the *Africa Regional Social Protection Strategy 2021-2025*, which provides recommendations and guidance for accelerating social protection coverage

towards the AU target of at least 40% coverage on the continent by 2025<sup>1</sup>. This strategy also seeks to support countries achieve the Sustainable Development Goals (SDGs) related to social protection as summarized in Box 1.

Only **17.4 per cent** of the African population are covered by formal social protection (receiving at least one social protection benefit) as of 2020. Formal social protection coverage remains limited and underinvested in areas such as child benefits (12.6%), maternity protection (14.9%), employment injury protection (18.4%), disability benefits (9.3%).<sup>2</sup> This is primarily due to the large share of rural population and high level of informal employment, leaving most informal workers and their families out of the social protection system. However, in practice the focus of social protection extension in Africa has been on formal social protection, with very limited recognition of traditional, non-formal social protection schemes that are an essential part of everyday life for most of the African population.

<sup>1</sup> ILO (2021). “Africa Regional Social Protection Strategy, 2021-2025: Towards 40 % – a social protection coverage acceleration framework to achieve the SDGs”.

<sup>2</sup> ILO (2021). “Africa Regional Social Protection Strategy, 2021-2025: Towards 40 % – a social protection coverage acceleration framework to achieve the SDGs”.





## BOX 1. SDG targets relating to social protection

### Target 1.2

By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions.

### Target 1.3

Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable.

### Target 1.5

By 2030, build the resilience of the poor and those in vulnerable situations and reduce their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters.

### Target 3.8

Achieve universal health coverage, including financial risk protection, access to quality essential health-care services and access to safe, effective, quality and affordable essential medicines and vaccines for all.

### Target 5.4

Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate.

### Target 8.3

Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services.

### Target 8.5

By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value.

### Target 8.8

Protect labour rights and promote safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment.

### Target 9.1

Develop quality, reliable, sustainable and resilient infrastructure, including regional and transborder infrastructure, to support economic development and human well-being, with a focus on affordable and equitable access for all.

### Target 9.4

By 2030, upgrade infrastructure and retrofit industries to make them sustainable, with increased resource-use efficiency and greater adoption of clean and environmentally sound technologies and industrial processes, with all countries taking action in accordance with their respective capabilities.

### Target 10.4

Adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality.

Source: UN DESA.

The “transplant” of European social security system to Africa has failed to deliver great success. Policymakers are increasingly moving away from the ‘copy and paste’ approach of trying to replicate social protection models from developed countries, due to the differences in political, economic, and social contexts. This was recognized in the Social Protection Floors Recommendation (ILO Recommendation 202<sup>3</sup>) adopted by the International Labour Conference in 2012.<sup>4</sup> This recommendation provides guidance

on how to build national social protection systems that are responsive to national circumstances as recalled in the Preamble “which recognize the need for a Recommendation complementing existing ILO social security standards and providing guidance to Members in building social protection floors tailored to national circumstances and levels of development, as part of comprehensive social security systems”.

However, Africa is not an empty space when it comes to social protection. Indigenous, grassroots social protection mechanisms founded on African traditional values and based on kinship or self-organized mutual aid predate colonization and have long acted as an important tool for welfare protection and social cohesion.

<sup>3</sup> International Labour Standards (ILS) are legal instruments drawn up by the ILO's constituents (governments, employers, and workers) and setting out basic principles and rights at work. They are either Conventions (or Protocols), which are legally binding international treaties that may be ratified by member states, or Recommendations, which serve as non-binding guidelines for Member States on a given issue.

<sup>4</sup> Recommendation R202 - Social Protection Floors Recommendation, 2012 (No. 202) ([ilo.org](https://www.ilo.org))



## BOX 2. Defining social protection

Social protection or social security is a **human right** and is defined as the set of policies and programmes designed to reduce and prevent poverty, vulnerability and social exclusion throughout the life cycle. Social protection includes **nine main areas**: child and family benefits, maternity protection, unemployment support, employment injury benefits, sickness benefits, health protection (medical care), old-age benefits, invalidity/ disability benefits, and survivors’ benefits. Social protection systems address all these policy areas by a mix of contributory schemes (social insurance) and non-contributory tax-financed benefits (including social assistance). As a human right, social protection, or social security, is enshrined as such in the Universal Declaration of Human Rights (1948), the International Covenant on Economic, Social and Cultural Rights (1966), and other major United Nations human rights instruments.

The **overall responsibility of the State** includes ensuring the due provision of benefits according to clear and transparent eligibility criteria and entitlements, and the proper administration of the institutions and services. Where benefits and services are not provided directly by public institutions, the effective enforcement of the legislative framework is particularly important for the provision of benefits and services (UN 2008).

“Social protection” is a current term used to refer to “social security”, and generally the two terms are used interchangeably. It must be noted, however, that the term “social protection” is sometimes used to cover a broader range of services than “social security”, including protection provided between members of the family or members of a local community; on other occasions it is also used with a narrower meaning, understood as comprising only measures addressed to the poorest, most vulnerable or excluded members of society. This is the case for the African context as per Draft Protocol to the ACHPR on the Rights of Citizens to Social Protection and Social Security.

Source: World Social Protection Report 2020/2022 & The African Charter on Human and Peoples’ Rights, 1986.





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This paper discusses the current state of social protection in Africa and the strengths and weaknesses. The paper presents examples of traditional, community-based social protection mechanisms from different parts of the continent. The ILO definition of “social protection” (Box 2) includes nine main areas: child and family benefits, maternity protection, unemployment support, employment injury benefits, sickness benefits, healthcare, old-age benefits, invalidity/ disability benefits, and survivors’ benefits. The scope of traditional social protection discussed in this paper is broader than the definition by UN instruments and policy<sup>5</sup>, and includes both financial and in-kind support at the community level in Africa to

ensure the provision of social services and protection from crises and emergencies.

This paper examines the need for an integrated approach to social protection in Africa, one that celebrates the strengths of traditional mechanisms and incorporates them into the national social protection strategy. Policymakers should explore synergies between formal and informal social protection and adopt an integrated, comprehensive approach towards enhancing social protection coverage that better responds to the specific regional and local contexts. As African nations are faced with the compounding risks from poverty, food insecurity, climate change, and conflict and instability, this new, integrated social protection system can act as a powerful instrument for supporting human capital development, increasing access to decent work, and promoting a sense of shared responsibility towards Africa’s long-term development and prosperity.

<sup>5</sup> See UN Committee on Economic, Social and Cultural Rights (CESCR), General Comment No. 19: The right to social security (Art. 9 of the Covenant), 4 February 2008, E/C.12/GC/19. ILO Convention concerning Minimum standards of social security, 1952 (No. 102). ILO Social Protection Floors Recommendation, 2012 (No. 202).



# 1. The state of social protection in Africa

Progress has been made in recent years in extending social protection in many parts of the world including in Africa. The COVID-19 pandemic has exposed significant gaps and inequalities in social protection coverage, and the inadequacy of coverage in poorer countries. As countries emerge from the socioeconomic repercussions of the pandemic, richer countries have enjoyed a swift rebound while lower-income nations have seen a reversal of their development gains.<sup>6</sup> To ensure a human-centered recovery on the African continent and long-term inclusive development, it is paramount to enhance social protection especially in public health, education, and livelihood support, which not only contributes to poverty alleviation but also fosters solidarity and social cohesion.

Africa has witnessed tremendous growth in the past decade; the share of Africans living in extreme poverty fell substantially from 54% in 1990 and 41% in 2015.

However, the number of people living in extreme poverty (on less than \$1.90 per day) has actually increased from 278 million to 413 million during this time, because economic growth did not create sufficient employment for the growing population and labor force. If circumstances remain the same, the World Bank predicts<sup>7</sup> that poverty rate is expected to decline to 23% only by 2030, by which time global poverty will become 90% African.

Over 80% of people living under extreme poverty in Africa reside in rural areas and derive their livelihood from farming. They are more susceptible to uninsured risks than the urban population. African nations are affected by the compounding shocks of food and energy price increases, climate change, and the ongoing war in the Ukraine.<sup>8</sup> Social protection is therefore important to mitigate fragility to protect the most disadvantage population from falling into further destitution.

<sup>6</sup> International Labor Organization (ILO), *World Social Protection Report 2020-2022*. Regional companion report for Africa.

<sup>7</sup> Beegle, Kathleen; Christiaensen, Luc. 2019. *Accelerating Poverty Reduction in Africa*. © Washington, DC: World Bank.

<sup>8</sup> UNCTAD. *Economic Development in Africa Report 2022*.

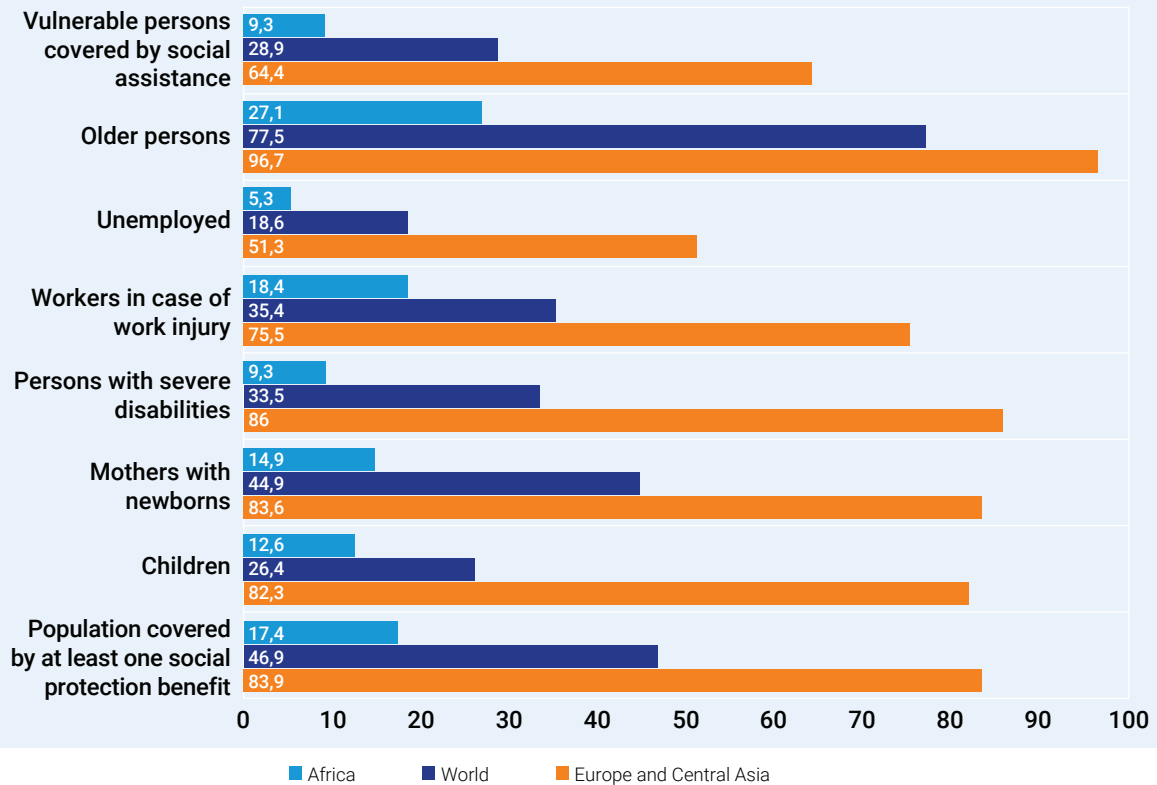






**FIGURE 1. Africa's social protection coverage low compared to world average in 2020**

**SDG indicator 1.3.1: Effective social protection coverage, global and regional estimates, by population group, 2020 or latest available year**



Source: International Labor Organization (ILO), World Social Protection Report 2020-2022. Regional companion report for Africa, Figure 1.

African countries have made significant strides in improving formal social protection coverage. Old-age pension is the most common social protection benefit across Africa, with an effective coverage rate of 27.1 per cent among those over 60 years old. Many countries have achieved or are approaching universal old-age pension coverage through a combination of contributory and non-contributory benefits, such as Botswana, Cabo Verde, Eswatini, Lesotho, Mauritius, Namibia, the Seychelles, South Africa and Zanzibar. Some countries have made progress in extending old-age pensions to informal economy workers and uncovered population. Cabo Verde has had an old-age social pension for more than 15 years that is entirely tax-financed. South Africa provides coverage to approximately two thirds of its elderly population through the old-age grant.<sup>9</sup>

Many countries in Africa have adopted laws and implemented reforms to improve social health protection with an objective to achieve universal health coverage. There has been a shift from highly fragmented healthcare systems and community-based schemes to coherent and comprehensive national systems under the responsibility of the state. In Egypt, the 2018 Universal Health Insurance Law provides the basis for the progressive extension of health insurance coverage to the entire population, including those below the poverty threshold. The UHI law earmarks a number of taxes for the subsidization of contributions and healthcare financing.<sup>10</sup> In Ghana, the government established the National Health Insurance Scheme (NHIS) to expand access to healthcare, followed by a commitment in 2020 to achieve the goal of at least 80% coverage for essential health services. The Ghana Universal Health

<sup>9</sup> Ibid.

<sup>10</sup> Egypt - Law No. 2 of 2018 promulgating the Health Insurance System. (ilo.org)

Coverage (UHC) roadmap was introduced which includes six interventions. As one of the first steps in the implementation of the roadmap, the Ministry of Health developed an Essential Health Services Package (EHSP) with the support of USAID, WHO, UNICEF and the World Bank, consisting of an integrated set of cost-effective interventions and services which will be made accessible to the whole population by 2030.<sup>11</sup>

Rwanda has been named the “beacon of Universal Health Coverage in Africa” by the WHO for the country’s achievements in extending healthcare coverage to its population. Rwanda improves

geographical accessibility to healthcare through a referral system, where the burden of the disease is treated by community health workers, and then scaled up to health posts, health centers, and to district and provincial hospitals when needed. The UHC system includes the full range of essential health services, from health promotion to prevention, treatment and care to minimize out of pocket expense. This has helped the country achieve a vaccination coverage rate over 90 per cent.<sup>12</sup> According to the latest data, 83 per cent of the Rwandan population are affiliated to a social health protection scheme.<sup>13</sup>

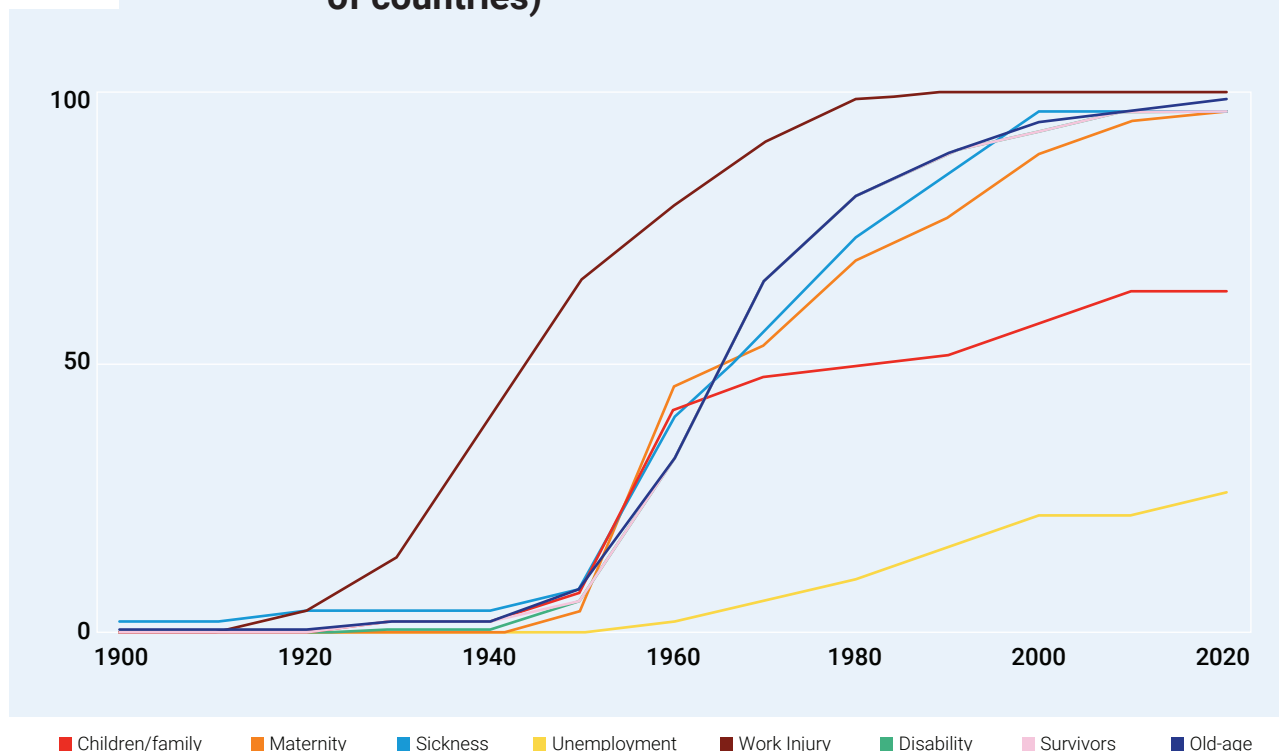
<sup>11</sup> WHO (2022). <https://www.who.int/news-room/feature-stories/detail/health-financing-primary-health-care-ghana-universal-health-coverage-roadmap>.

<sup>12</sup> WHO (2019). <https://www.afro.who.int/news/rwanda-beacon-universal-health-coverage-africa>.

<sup>13</sup> ILO World Social Protection Data Dashboards. <https://www.social-protection.org/gimi/WSPDB.action?id=19>.



**FIGURE 2. Development of social protection programs in Africa (% of countries)**



Source: International Labor Organization (ILO), World Social Protection Data Dashboards.



The importance of social protection is highlighted in the 2030 Agenda for Sustainable Development as an important tool for poverty reduction. *SDG Target 1.3* calls on countries to “Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable”. *Indicator 1.3.1* measures the proportion of population covered by social protection floors/systems, by sex, distinguishing children, unemployed persons, older persons, persons with disabilities, pregnant women, newborns, work-injury victims and the poor and the vulnerable.

According to the ILO World Social Protection Report 2020-2022, 46.9% of the global population were effectively covered by at least one social protection benefits as of 2020, while the remaining population – as many as 4.1 billion people – are excluded from any social protection. This figure is higher in Europe and Central Asia (83.9%), but the African region lags far behind with **only 17.4%** of the population enjoying at least one social protection benefit. While 27.1% of older persons in Africa receive social protection benefits and 18.4% are covered in work-related injuries, social protection coverage is very low for mothers with newborns (14.9%), children (12.6%), and persons with disabilities (9.3%). Only 1 in every 19 Africans (5.3%) receive unemployment benefits.

African countries have developed social protection programs in different policy areas since the 1940s (Figure 2). The vast majority of countries have instituted programs related to maternity, sickness, work injury, disability, survivors, and old age. Social security benefits linked to children/family are lagging

behind. And only around a quarter of Africa nations have developed programs for unemployment. This is largely due to the high level of informal employment, which accounts for 85.8% of employment in Africa, leaving most informal workers out of decent work or social protection. Workers in these informal jobs represent the large “missing middle”, covered neither by contributory social insurance nor by non-contributor schemes targeted at the poorest.<sup>14</sup> This high level of informality also results in limited fiscal space for tax-financed social protection schemes which in turn reduces the effectiveness and reach of such programs.

There is considerable discrepancy in the scope of formal social protection coverage at the subregion level, with higher levels of coverage in Northern and Southern Africa (Figure 3). While half of the population receive at least one social protection benefit in Tunisia (50.2%), South Africa (49.3%), and Libya (46.2%)<sup>15</sup>, around one-third of people in Cabo Verde (39.2%), Egypt (34.7%), and Eswatini (32%) are covered. In contrast, official social protection coverage is lowest in countries like Sierra Leone (4.4%), Central African Republic (3.5%), Uganda (2.8%), and Guinea-Bissau (0.9%).

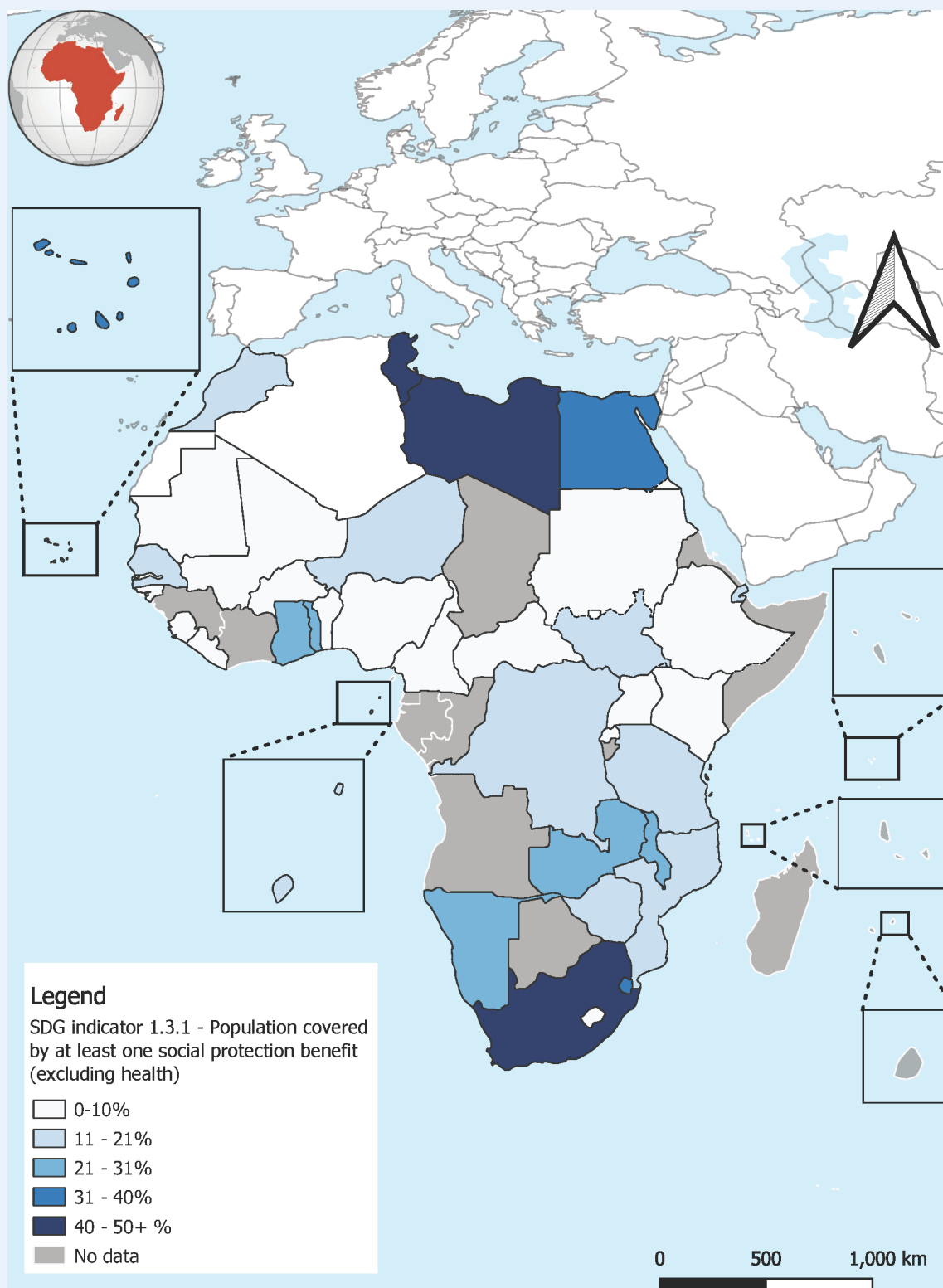
Despite the importance of social protection for poverty reduction, there has been significant underinvestment from the governments. African countries on average spend 3.8% of their GDP on non-health social protection, and a mere 2% on public health expenditure, both of which are around one-third of the world average (see Figure 4). While Northern African countries spend 7.7% of their GDP on social protection (except health) and 2.4% on health, sub-Saharan African countries spend only 2.1% and 1.8% of their GDP respectively.

<sup>14</sup> International Labor Organization (ILO), *World Social Protection Report 2020-2022*.

<sup>15</sup> International Labor Organization (ILO), *World Social Protection Report 2020-2022*, Table A4.2. According to data in 2020 or latest available year.



**FIGURE 3. Large variation in formal social protection coverage across African countries**



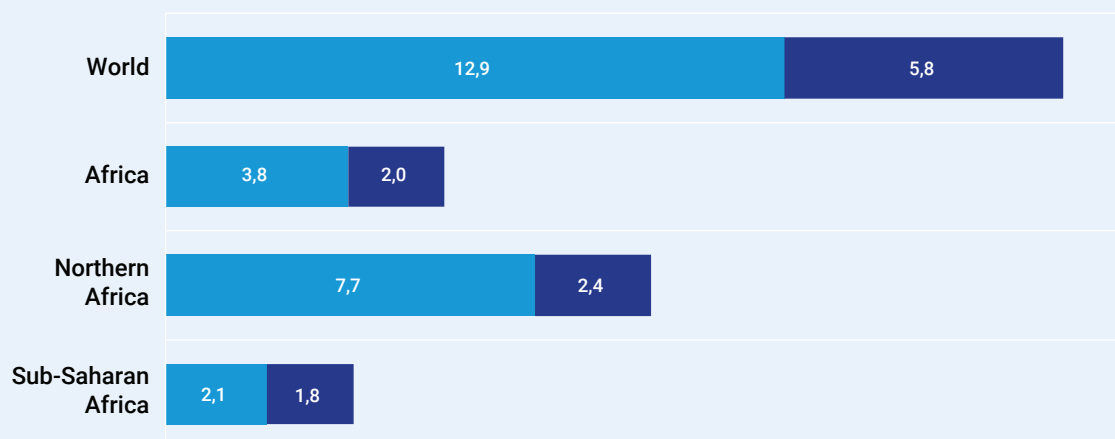
*Disclaimer: The boundaries and names shown and the designations used on this map do not imply official endorsement or acceptance by the United Nations. Final boundary between the Republic of Sudan and the Republic of South Sudan has not yet been determined. Final status of the Abyei area is not yet determined.*

Source: International Labor Organization (ILO), World Social Protection Report 2020-2022, Table A4.2. Data not available for Algeria, Burundi, Chad, Comoros, Republic of the Congo, Côte d'Ivoire, Equatorial Guinea, Eritrea, Gabon, Guinea, Madagascar, Mauritius, Seychelles, and Somalia.





**FIGURE 4. Public social protection spending lagging in Africa compared to world average**



■ Total expenditure on social protection (excluding health) as % of GDP

■ Domestic general government health expenditure as % of GDP

Source: International Labor Organization (ILO), World Social Protection Report 2020-2022, Table A4.3.



## 2. Traditional social protection – definition and categories

The ILO's Social Security Inquiry (SSI), a periodic collection of administrative data from national ministries of labor, social security, welfare, finance, and others, is the main data source for SDG Indicator 1.3.1 and has been the main global source of administrative data on social protection since 1950. Effective coverage of social protection is measured by the number of people who are either actively contributing to a social insurance scheme or receiving benefits (contributory or non-contributory).<sup>16</sup>

Since the SSI data are based on information related to official social insurance and assistance schemes, it does not include all forms of social protection available in Africa, especially those that are not anchored in law. **Africa is 'poor' in state institutions, but 'rich' in community institutions for social security approaches**, as aptly summarized by in Elliesie (2017). Scholarly research and institutional support on social protection have been primarily focused on formal statutory social protection programs. Traditional social protection at the community level have been largely neglected on the international agendas of development operation.<sup>17</sup> However, with the adoption and implementation of Recommendation No.202 on Social Protection Floors, largely influenced by developing economies, there is room for inclusion of nationally defined social protection schemes that are responsive to the needs and circumstances of different

countries, with respect to defined social protection principles such as social solidarity, gender equality and non-discrimination, universality of protection, rights-based, solidarity in financing etc.<sup>18</sup>

Prof. Edwell Kaseke, one of the leading researchers on informal social protection in Africa, defined informal social security as:

“

*The provision of support (in the form of monetary transfers, benefits in kind, services and facilities) to members of society, households and individuals through collective means (including non-governmental, semi-formal, community and traditional arrangements) with or without public intervention to maintain a living standard of human dignity by meeting basic means and to protect against low or declining living standards arising from a number of basic risks, contingencies and needs.*<sup>19</sup>

There are two types of informal social security systems in Africa, namely: 1) kinship-based/traditional support systems and 2) member organization based/self-organized mutual support

<sup>16</sup> SDG indicator metadata.

<sup>17</sup> Hatem Elliesie (2017). *Traditional Forms of Social Protection in Africa: Selected Examples from Ethiopian and Eritrean Societies*. Recht in Afrika. 20. 58-73. 10.5771/2363-6270-2017-1-58.

<sup>18</sup> Recommendation R202 - Social Protection Floors Recommendation, 2012 (No. 202) (ilo.org)

<sup>19</sup> Nkosiya Dube and Kaseke Edwell (2018). "Strengthening informal social security to provide meaningful social protection: The case of stokvels in Soweto." *Journal of Social Development in Africa* / Vol. 33 No. 1 (2018): Special Issue.



arrangements. Traditional support systems based on kinship and family ties are founded on the principle of solidarity and reciprocity<sup>20</sup> and view the extended family as an important social security institution that provides support to its members when needed. Member organization based systems, on the other hand, are non-kin based mutual aid arrangements organized at the community level that include sector-based social security arrangements and burial societies, among other things.<sup>21</sup>

It is thought that they are intended to fill a gap for needs that cannot be adequately met by traditional support systems, given the weakening of traditional support systems.<sup>22</sup>

<sup>20</sup> Kholisani Solo (2021). "Integrating the Informal Social Security Arrangements into the Formal Sector in Botswana." *Beijing Law Review*, 12, 593-599. .

<sup>21</sup> Ruparanganda, Ruparanganda, and Mupfanochiya (2017). "Traditional Social Security Systems in the face of Urbanization: Lessons from a Rural Community in Buhera District of Zimbabwe". *International Journal of Humanities and Social Science* Vol. 7, No. 2; February 2017.

<sup>22</sup> Olivier, M.P.; Kaseke, E. and Mpedi, G. (2004). "Formulating an integrated social security response – perspectives on developing links between informal and formal social security in the SADC region." Paper prepared for EGDI-WIDER Conference, Helsinki.





# 3. Unique role of traditional social protection in Africa

Research has suggested that the “transplant” of European social security policies be cautioned against due to the differences in political, economic and social contexts, and the traditional values.<sup>23</sup>

One main difference is that the European social security systems mostly take a risk-based approach covering risks commonly faced in more developed countries. Africans encounter a different set of risks due to the large proportion of rural population and the high level of informality in the labor market. Subsistence farmers, for example, do not usually earn a stable income but rather focus on self-sufficient food production for their families. The main threats to their livelihood (e.g., natural disasters) would be vastly different from someone in the formal sector of a European society. They are not part of the formal economy and are usually excluded from formal social protection schemes.<sup>24</sup>

In addition, traditional European social security models assume the existence of a nuclear family, headed by a male bread earner and one wife and children. This does not accurately reflect the family structure in most areas of the African continent, where many households are headed by women and the extended family play an important role. The boundaries of the ‘family’ is more fluid in nature and the concept of the household is in many cases larger than the core biological family.<sup>25</sup>

Furthermore, social assistance in the European social security model is typically seen as temporary aid until the beneficiaries gain formal employment and receive social insurance protection, which in the context of Africa would exclude the part of the labor force who are unemployed,

self-employed or informally employed. Therefore, family or community mutual support, often with pre-colonial roots, has been a central pillar in support of population welfare and are not mutually exclusive with government efforts to reduce poverty or vulnerability.<sup>26</sup>

Considering these differences, traditional social protection systems in Africa play an important role for fostering social inclusion, societal harmony, and poverty alleviation especially in the rural context. Key benefits from the traditional mechanisms include the following:

## ***Responding to immediate needs and poverty alleviation.***

Compared to the formal social security, informal social security is focused on both immediate and future needs of their members and able to respond timely in urgent situations, especially in times like natural disaster or other external shocks, without the necessary bureaucratic processes of formal social protection measures.<sup>27</sup> Mechanisms based on family ties or social relations also provide more appropriate forms of assistance that are attune to people’s needs. Self-organized support systems are able to provide support against collective risks such as floods and droughts.<sup>28</sup>

## ***Protecting marginalized people in the informal sector.***

The formal social security system usually provides for those that are in formal employment and extends coverage only to those who fit into the limited definition of ‘employee’. A lot of the informal-sector workers and their families, who constitute the majority of African’s work force, are marginalized and excluded from formal coverage. Olivier, Kaseke, and Mpedi, G. (2004) argue that the conventional definition of ‘work’ is inherently prejudiced against women in Africa, who perform

<sup>23</sup> Hatem Elliesie (2017). Traditional Forms of Social Protection in Africa: Selected Examples from Ethiopian and Eritrean Societies.

<sup>24</sup> Ibid.

<sup>25</sup> Ibid.

<sup>26</sup> Ibid.

<sup>27</sup> Olivier, M.P.; Kaseke, E. and Mpedi, G. (2004).

<sup>28</sup> Ibid.

various forms of unpaid labor in order to sustain the household and provide care for other family members. Traditional social protection scheme thus extends protection to the vulnerable, marginalized population who are left out of the formal system.<sup>29</sup>

**Bridging the rural-urban gap.** Formal social security services are, as a rule, situated in urban areas. This proves to be a serious barrier for the rural poor to access these services.<sup>30</sup> The situation is exacerbated by lack of awareness of available support and services and by the high-illiteracy rate found in rural areas. Traditional social protection and self-organized mutual support at the community level help improve the welfare of the rural population and ameliorates the socioeconomic gap as a result of urbanization.

**Upholding traditional African values.** The notion of 'family' used in formal social security schemes is based on the western nuclear family concept, which usually includes a couple and their children. The concept of 'family' in Africa, however, tend to be broader and include extended families. The 'grassroots' social protection mechanisms in Africa, on the other hand, are underpinned by traditional values – solidarity, compassion, collective responsibility, respect, and dignity. African traditional values such as '*botho*' and '*ubuntu*' (discussed in section IV below) are the

bonding force for families and communities and constitute the basis of informal social security across the continent. In South Africa, for example, '*ubuntu*' has been so ingrained in the fabric of the society that it has been elevated to the status of a constitutional value.<sup>31</sup> Therefore, traditional social protection mechanisms not only protect the ones excluded from the formal systems, but also help to upload African traditional values and promote a sense of shared responsibility.<sup>32</sup>

Informal social protection is not without its weaknesses. As traditional social protection systems do not have the same resource base, they may not adequately shield beneficiaries from all risks they are exposed to. Moreover, their voluntary nature, the lack of or weak institutionalization, lack of legal and accountability framework makes these mechanisms unpredictable at times both in terms of level benefits/support and duration of protection. However, they can play an irreplaceable role in African countries' ambition towards expanding social protection on the continent. Governments should take the lessons learned and scale up such mechanisms, in parallel with their efforts to expand formal social security programs and donor-financed cash transfer initiatives. Governments should also explore the synergies between traditional social protection and formal schemes to in order to maximize coverage.

<sup>29</sup> Ibid.

<sup>30</sup> See Kaseke E "Social exclusion and social security: The case of Zimbabwe" (2003) 18 Journal of Social Development in Africa 33 at 42 – 43.

<sup>31</sup> [S v Makwanyane 1995 3 SA 391 \(CC\)](#), 1995 6 BCLR 665 (CC). .

<sup>32</sup> Olivier, M.P.; Kaseke, E. and Mpedi, G. (2004).



# 4. Case studies on traditional social protection in Africa

This section provides examples of traditional social protection mechanisms from different parts of the

African continent and the benefits they provide to the local communities.

## Indigenous social protection systems among the Igbos (Ndi Igbo) of Eastern Nigeria<sup>33</sup>

**The Igbo people (Ndi Igbo)** are an ethnic group primarily found in present day Southeast Nigeria comprising Abia, Anambra, Ebonyi, Enugu and Imo states. Igbos are also found in Delta and Rivers states. Among the Igbos, communities are viewed and treated as an extended family system (*“Umunna”* or *“Ndi Nne”*). Umunna/Ndi Nne in Igboland are well-known for their indigenous traditional mechanism for social protection system that serve as a form of social safety net, expressed through their well-known self-help towards provision and maintenance of basic infrastructural facilities, social assistance, social insurance, employment support, social dialogue and participation, and disaster and risk management.

### PLATFORM FOR SOCIAL PROTECTION

Village Meetings (*‘Oha’*) are where community members discuss matters affecting the community. These serve as platforms for addressing social and economic issues, resolving conflicts, and providing support to those in need. Oha are prevalent in virtually every Igbo community, including at the State, Regional, National (Nigeria) levels and among the diaspora community. Some diaspora examples include Igbo Union Geneva (IUG) and Oraifite

Community USA (OCUSA), and National Association of Uga People (NAUP) in USA and Canada.

The platforms for the delivery of traditional mechanisms of social protection schemes among Ndi Igbo are voluntary, civic, non-profit, social, and cultural entities. These entities are self-governing and democratic with the sole aim being the socio-economic, welfare, and cultural development of their people and communities. They also serve to foster a relationship between town citizens and town diaspora in general welfare and the advancement of their culture and customs. The membership of such platforms is open to persons of adult age of Igbo origin by birth and/or marriage.

### SOURCES OF FUNDS

New members are required to pay registration fees on joining, with the amount depending on the size and location of the town as well as the age of the members.<sup>34</sup> Contributions also come in the form of membership fees, which can be paid on a monthly or yearly schedule.<sup>35</sup> Members are required to attend regularly monthly or quarterly meetings at their chapter.

<sup>33</sup> Information about the Igbo community of Eastern Nigeria is provided by Mr. Onuora Daniels.

<sup>34</sup> For example: Igbo Union Geneva (IUG) – CHF 50; Oraifite Community USA (OCUSA) – US\$20; National Association of Uga People (NAUP) – US\$100 per family (married couples), US\$75 per unmarried person, US\$35 student membership fee, and US\$1 for underage children.

<sup>35</sup> For example: IUG – CHF 20 monthly; OCUSA – US\$20.00 national annual membership, and regional membership dues are additional.





## BOX 1. Traditional social protection mechanisms among the Igbos

**1. Community Mutual Aid (“Igba-okwu” or “iyi-agu”):** Established mutual aid societies or cooperative groups that operate on the principle of collective efforts to assist individuals, communities, etc. These societies/groups support members during times of illness, death or other emergencies.

**2. Women’s Associations (“Umuada” or “Ugo”):** Women play an integral role in social protection, among the Igbos, through various social and religious associations called Umuada (daughters). Umuada assists with financial contributions, childcare, and emotional support during marriages, childbirth, and bereavement.

**3. Extended Family System (“Umunna” or “Ndi Nne”):** Umunna (father’s children) or **Ndi Nne** (the people of my mother), an integral part of Igbo culture, serves as a social safety net and provides support to individuals and families in times of need. Members include grandparents, aunts, uncles, and cousins who contribute to the well-being of the entire family and help ensure each other’s welfare.

**4. Age Grades (“Otu”):** The Igbo society is organized into age grades, **Otu** (mates) are groups of individuals born within a specific period who progress through life together. In times of crisis or emergencies, Otu often pool resources together to aid members in need. They also contribute to community projects.

**5. Indigenous Savings and Credit Associations (“Esusu” or “Ajo”):** Informal savings and credit groups consisting of people who make equal and regular contributions to a money pool, usually on a weekly, bi-weekly or monthly basis. The accumulated funds are disbursed to members on a rotational basis. Under a schedule, the members are given the entire pool of funds at each preferred. This provides a means of financial support and investment opportunities for individuals and small-scale entrepreneurs who are predominantly women.

**6. Igbo Apprenticeship System (IAS)\* (“Igba-boi”):** A business philosophy of shared prosperity where participants cooperatively participate to attain economic equilibrium, known today as “stakeholder capitalism”. This is a communal enterprising framework in which successful businesses nurture and develop others, through an apprenticeship system, and at the end of the apprenticeship provide capital and access to customers to the new businesses started and managed by graduating apprentices. Igba-boi contributes to skills development and empowers young and prospective entrepreneurs, leading to shared prosperity, inclusive growth, poverty reduction, and sustainable wealth in Igboland. (A Nigerian Model for Stakeholder Capitalism, HBR, May 19, 2021)





## POTENTIAL FOR SCALING UP

The concept of Umunna/Ndi Nne is a social and cultural heritage passed on over generations and considered an integral part of the life of Ndi Igbo. The Igbos accept the responsibility and see the continuation of such social protection mechanisms as their duty as a member of the community.

Remittances have become increasingly important for the continuation and promotion of traditional social protection mechanisms like the Umunna/Ndi Nne, as more and more people migrate for better opportunities and fulfillment. This has resulted in increased economic support because remittances provide a significant economic boost to recipients and their families, enhancing their ability to participate in traditional social protection mechanisms. Growth in remittances has also enabled the diaspora members of the extended family system to fulfill their roles in providing support to vulnerable family members despite the physical distance. Further, remittances contribute to community development initiatives such as investment in community projects, infrastructure, or social services that benefit the wider community, e.g., Igbos abroad may provide funding to help flooded schools back home or provide scholarships for students.

Scaling up these traditional Igbo social protection mechanisms will require preserving and strengthening these traditional practices while adapting them to the evolving needs of modern societies and communities, in the following areas:

- *Education and awareness:* Promote education and awareness about the importance and benefits of traditional social protection systems in practice among the Igbos of Eastern Nigeria.
- *Community mobilization:* Encourage active participation and involvement of community members in traditional social protection systems.
- *Collaborative partnerships:* Forge partnerships between traditional institutions, community-based organizations, and governmental agencies to support the scaling up of indigenous social protection systems.
- *Documentation and research:* Conduct research and document the effectiveness and impact of traditional social protection systems among the Igbos.
- *Adaption to modern contexts:* Recognize the need to adapt traditional mechanisms to address contemporary challenges by integrating elements of modern social protection systems, such as insurance or savings schemes, into traditional practices.
- *Capacity building:* Invest in capacity building initiatives to strengthen the knowledge, skills, and leadership abilities of individuals involved in traditional social protection systems.
- *Policy integration:* Advocate for the recognition and integration of traditional social protection systems into national and local policies.



## Rotating saving and credit associations (ROSCA) in West Africa

Although traditional kinship-based social security plays an important role in African societies, the ability of family members to provide support to each other is often limited due to growing economic constraints, poverty, and urbanization. This is where traditional savings mechanisms come into play. They provide avenues for financial risk sharing for population in the informal economy. Mutual associations in Africa are usually the initiative of community members and/or NGOs.

Contributors pool resources together based on insurance principles in order to meet contingencies such as medical care expenses, funeral costs, and unemployment benefits. Such traditional savings mechanisms are primarily microfinance savings schemes and credit schemes which serve social security purposes. Microfinance savings schemes are common across the continent – the rotating savings schemes are termed **'susu'** in Ghana, **'osusu'** in Sierra Leone, **'esusu'** or **'ato'** in Nigeria, **'eso dzodzo'** in Togo, **'tontine'** in Benin, and **'njanges'** in Cameroon.<sup>36</sup> Due to the informal nature of such arrangements, they are usually founded without organizational structure but rather based on mutual understanding among group members, thus subjecting them to corruption and misuse.<sup>37</sup>

One study examines the social impact of informal financing channels on women in Sierra Leone.<sup>38</sup> The lack of formal credit facilities leads to increased use of rotation savings and village loans known as **'Osusu'**. Osusu involves creating a group of twelve people who each contribute, for example, SLL 500,000 per month. At the end of each month, one member receives the total of SLL 6 million. Members continue to contribute

during the subsequent months until everyone has received their allocation, and the cycle repeats. The Osusu mechanism is credited for providing over 50% of the informal microfinance service for the general population and supplying business startup capital for 12% for women in Sierra Leone.

Econometric analysis using data on nearly 3,000 women in Sierra Leone reveal that a woman's membership in Osusu is negatively associated with her general acceptance of domestic violence, and positively related with business ownership. This suggests that traditional membership-based social protection such as savings programs have the potential to improve financial inclusion through empowering female entrepreneurs. Such traditional mechanisms need to be coupled with legal and institutional support to fully realize their social benefits.<sup>39</sup>

**'Osusu'** is also the name of ROSCA in the Gambia. Qualitative interviews with Kangbeng-Kafoo women in the Gambia show that women believe in the idea of **'Ubuntu'** to help one another through mutual aid and join these associations for a multitude of reasons such as to start a new business, to expand an existing business, or to meet family and community projects.<sup>40</sup>

The Gambia's National Human Rights Commission (NHRC), on the 2023 International Women's Day, urged the government of the Gambia to empower women by curbing high costs of digital connections and digitizing **'Osusu'**, the traditional community-based savings groups to provide financing for women. The statement from the NHRC underscored the wide inequalities between men and women in areas including political participation and representation, education, economic

<sup>36</sup> Hatem Elliesie (2017). Traditional Forms of Social Protection in Africa: Selected Examples from Ethiopian and Eritrean Societies.

<sup>37</sup> Nekesa Winny Akullo, 2017. "Informal Arrangements for Social Protection in Africa".

<sup>38</sup> Martin Limbikani Mwale, Gowokani Chijere Chirwa, Martina Mchenga, Tayamika Kamwanja Zabula, "Micro-finance and women's perception of domestic violence in a fragile state". World Development Perspectives, Volume 24, 2021, 100374, ISSN 2452-2929.

<sup>39</sup> Martin Limbikani Mwale, Gowokani Chijere Chirwa, Martina Mchenga, Tayamika Kamwanja Zabula (2021).

<sup>40</sup> Njie, Haddy, "Community Building and Ubuntu: Using Osusu in the Kangbeng-Kafoo Women's Group in The Gambia", in Shenaz Hossein Caroline, and Christabell P.J. (eds), Community Economies in the Global South: Case Studies of Rotating Savings and Credit Associations and Economic Cooperation (Oxford, 2022; online edn, Oxford Academic, 17 Feb. 2022).

status, and access to digital technology.<sup>41</sup> The barriers to digital access and high cost of internet need to be addressed or they will widen the gaps between men and women. Since the “*osusu*” is the most accessible financial system for women in the Gambia, it can be formalized and digitalized to enable easier access to savings and credit for women, creating opportunities for female-led businesses and easing the financial gender inequalities. It is thus important

for countries where such practices are common to examine possible linkages and synergies to social security institutions. For instance, these associations, as they are grassroots, could play an important role in raising awareness of social protection systems, in registration and affiliation of their members to national social security institutions, representation in the governance of social security institutions to build trust with community members etc.

## Zunde raMambo and other traditional social protection in Zimbabwe

Although Zimbabwe’s social protection system compares favorably to other sub-Saharan African countries, analysis shows that the lack of political stability and good governance hinders successful implementation of social protection programs. Another issue of concern is the lack of political will to roll out viable social protection as a result of corruption and impunity, as public resources are being diverted from provision of basic services to personal political aggrandizement.<sup>42</sup>

A study on traditional social protection mechanisms based on focus group discussions in rural Zimbabwe revealed that “social security is not new in Africa”. Social security mechanisms organized around kinship and community ties existed in traditional African societies long before colonialization, based on the principles of solidarity and reciprocity, as ways to protect members against shocks such as hunger, sickness, old age, disability, and death.<sup>43</sup>

Traditional and religious belief systems, such as the ‘*Ubuntu*’ philosophy which is “a spirit of togetherness

and fear of punishment from ancestral spirits”, help instill a sense of obligation among community members to provide assistance to fellow members in case of invalidity, sickness, death and old age. Ubuntu plays a crucial role in preserving traditional values and embraces qualities such as warmth, empathy, understanding, communication, interaction, participation, reciprocity, harmony, a shared worldview and cooperation.<sup>44</sup>

The traditional concept of **Zunde raMambo – Chief’s Granary** – is one of the oldest traditional social safety nets based on the spirit of collectivism. This involved people working in a common field owned by the chief. The harvest generated would then be mobilized and kept as relief food supply in the chief’s granary to feed vulnerable groups, including the elderly, orphans, and widows, especially in times of distress such as drought or famine. All members of the community contribute grain annually to the Zunde raMambo under the chief’s supervision.<sup>45</sup> The Zunde raMambo concept is no longer in popular use, but other informal initiatives continue to operate today in Zimbabwe including burial societies, savings clubs, and remittances (table 1).

<sup>41</sup> “NHRC Urges Gambia Government to Digitize “Osusu” to Empower Women on 2023 IWD”.

<sup>42</sup> Ibid.

<sup>43</sup> Rugaranganda, Rugaranganda, and Mupfanochiya (2017). “Traditional Social Security Systems in the face of Urbanization: Lessons from a Rural Community in Buhera District of Zimbabwe”. International Journal of Humanities and Social Science Vol. 7, No. 2; February 2017.

<sup>44</sup> Ibid.

<sup>45</sup> Ibid.





**TABLE 1. Traditional social security mechanisms in rural Zimbabwe**

Social Security Mechanism	Types of Risks
Chiefs Granary	Orphanhood, Old Age, Disability, Poverty
Family Guardian	Orphanhood
Cattle Lending	Land Preparation
Burial Society	Schemes Death, Sickness
Saving and Lending Schemes Facilities	Unemployment, Sickness, Microfinance, School Fees
Church In-Kind Distributions	Sickness, Death, Old Age, Poverty, Disability, Orphanhood
Remittances	Sickness, Death, Unemployment, Old Age

Source: Ruparanganda, Ruparanganda, and Mupfanochiya (2017)

Burial societies and savings clubs are both community-based social insurance in the form of cash or material support.<sup>46</sup> Burial societies provide coffins, food, transport and cash in case of a member's death. This is seen as a critical social security mechanism for those who cannot afford private funeral practices. "*Sarapavana*" is a traditional concept, whereby in the event of a parent's death, relatives will appoint another family member to take up guardianship of the children to ensure continued material and social support.<sup>47</sup>

"*Kuronzera*", or lending of cattle, is a form of social protection whereby community members lend cattle to a disadvantaged member for use as drought power aid improvement of agricultural productivity during the farming season, usually to households that have lost their cattle.<sup>48</sup>

<sup>46</sup> Rodrick Mupedziswa. "Social Protection Initiatives for Zimbabwe's Vulnerable Groups: Lessons from sub-Saharan African Region.". *Journal of Social Development in Africa*, Volume 33, No 1. 2018.

<sup>47</sup> Ruparanganda, Ruparanganda, and Mupfanochiya (2017).

<sup>48</sup> Ibid.



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## Traditional systems in Southern Africa

In addition to the example of Zimbabwe, there have been numerous studies on informal social protection systems in other countries of the SADC region (Southern African Development Community), which provide both cash and in kind benefits to community members.

Similar to the aforementioned concept of *Ubuntu* in Zimbabwe, such a concept is referred to as **“Botho”** in **Botswana** and carries the meaning of “I am a person through other persons”. It has been defined as the philosophy of life which represents the aspect of humanness, personhood, morality, and humanity. Botho in Botswana is a basis of various cultural expressions and forms part of the way of life.<sup>49</sup> Botho/Ubuntu is an ancient concept and a crucial part of African values and ethics. The terms signify that people live together as a community, and no one is an island.<sup>50</sup> **‘Harambee’** in Swahili means coming together relationally, facing life not alone, but by pulling together to ease the burden one might face. It has been described as a Kenyan value that stands for “togetherness, mutual responsibilities and mutual assistance, pulling resources together to build family and community”.<sup>51</sup>

Solo (2021) points out the necessity of self-organized mutual support systems in the SADC region due to the high level of informality and the small coverage of the formal social security system, which is mainly state operated and often exclude the poor and vulnerable

given their inability to make contributions. Mutual aid arrangements at the community level thus fills the gap. Indeed, the informal social security mechanisms are an integral part of Botswana’s welfare regime.<sup>52</sup> Burial societies in SADC countries, according to Olivier, Kaseke, and Mpedi (2004), often provide financial benefits and non-monetary benefits such as labor (e.g., catering for mourners, grave digging, etc.) and equipment normally used during funerals (e.g., tents, chairs and tables, catering utensils, etc.).<sup>53</sup>

Another common example in the subregion are rotating savings and credit association, which promote savings among members while at the same time enabling them to take out loans from the funds generated. **‘Chilimba’** or market associations, is a credit scheme which has its roots in mine townships in **Zambia** where market associations operate a fund to respond to the needs of the members.<sup>54</sup> In **Tanzania**, cooperative societies are used to meet the food security needs of the people.<sup>55</sup>

Some informal social arrangements make provision for ‘crash benefits’, whereby a group of community members perform a particular task together in a short time period in favor of one of their members. One practice common among rural Botswana communities in **South Africa** is **‘letsema’**, where group members get together for harvesting crops, hoeing fields, or building or house. Traditionally, the beneficiary person has the duty to provide food and drinks for the other members.

<sup>49</sup> Tshegofatso Mmamosadinyana Gareegope. “Aspect Of Botho/Ubuntu In Botswana”. University of Botswana Law Journal June & December 2020.

<sup>50</sup> R. Dolamo, “Botho/ Ubuntu: The Heart of African Ethics”, Scriptura 112, (2013) pp.1-3.

<sup>51</sup> Kholisani Solo (2021). “Integrating the Informal Social Security Arrangements into the Formal Sector in Botswana.” Beijing Law Review, 12, 593-599.

<sup>52</sup> Ibid.

<sup>53</sup> Olivier, M.P.; Kaseke, E. and Mpedi, G. (2004). “Formulating an integrated social security response – perspectives on developing links between informal and formal social security in the SADC region.” Paper prepared for EGD-WIDER Conference, Helsinki.

<sup>54</sup> Lawrence Mukuka, Webby Kalikiti, Dann K Musenge (2002). “Overview of social security in Zambia”. Journal of Social Development in Africa Vol. 17 No.2, 65 – 106.

<sup>55</sup> A.S.T. Mchomvu, Felician SK Tungaraza, Sam Maghimbi (2002). “Overview on social security in Tanzania”. Journal of Social Development in Africa Vol. 17 No.2, 11 – 58.

There are different types of informal social security systems in Ethiopia and Eritrea which represent traditional cooperatives, savings and credit as well as insurance institutions. This section presents the *əddər* and *əqqub* systems widely used in Ethiopia and Eritrea, often labeled with the term *məhbər*.<sup>56</sup> **'Əddər' refers to associations of mutual help** of indigenous origin similar to associations elsewhere in Africa. It was established originally to provide mutual aid in burial matters and other community based concerns and has evolved into a multifunctional institution of self-help and solidarity.

*Əddər* is the most widespread association in Ethiopia but the compositions, sizes, and procedures differ from place to place. In rural areas, *əddərs* do not commonly have written by-laws and rarely have links with the formal sectors. This changes with degrees of urbanization. In Addis Ababa, for example, where there are at least ten types of *əddərs*, registered in accordance with written regulations at the relevant government department from which they receive certificates entitling them to rights of legal personalities. The *əddər* associations are required to submit an annual plan, an activity report, and an audited financial report annually.<sup>57</sup>

Membership of an *əddər* can vary from 100 to more than 1,000 people. Every full member is required to pay monthly or annual dues and contributes to special calls to be made to the *əddər*. The *əddər* provides both cash and in-kind support as well as socio-psychological assistance to members facing a hardship, including death, sickness, house-fires, and accidents. Some *əddərs* use the accumulated money for social services such as road construction, building of new schools and clinics. In recent years, some *əddərs* have started to venture into business by renting its properties to non-members. As such, these *əddərs* are linked to the formal sector through their relationships with banks. Described by some as "informal insurance system" that functions based on

risk polling and risk sharing, *əddərs* play an important role in bridging the gap between the banking system and the informal sector.<sup>58</sup>

**Əqqub is a popular traditional credit association** mainly in urban areas of Ethiopia and Eritrea. It is said that *əqqub* possibly pre-dates the advent of the modern banking systems. Over time, *əqqub* has evolved from a trust-based union of acquaintances into large associations that can mobilize substantial financial resources.<sup>59</sup>

*Əqqubs* usually operate on a set of well-defined rules. It is usually administered by a secretary, elected due to their integrity and ability to command respect in the community, who collects a fixed amount of payment from each participant. *Əqqub* is typically composed of 12, 26, or 52 individuals (shares). Based on the principle of 'effective shares', members who cannot individually afford a full share can contribute a fraction of the share, allowing people from different income classes to participate in the *əqqub*.<sup>60</sup>

The operation of the *əqqub* is founded on the basis of rotating access to a continually reconstituted fund, similar to 'osusu' in West African countries. Members make monthly payments and each month, one member receives the fund and first becomes a debtor to all members, while the person who receives it last is a creditor to the rest until they last contribution is made. A member in need may approach the group and receive the credit in a given month. Otherwise, the lot is drawn to determine the entitled person. The process continues until each member has been a winner, then a fresh cycle starts.<sup>61</sup>

Given its ability to mobilize considerable amounts of funding, 'əqqub' has been recognized as a viable capital-generating mechanisms by both the government and non-government sectors. Not only did the 'əqqub' system maintain its importance in the

<sup>56</sup> Hatem Elliesie (2017). Traditional Forms of Social Protection in Africa: Selected Examples from Ethiopian and Eritrean Societies.

<sup>57</sup> Ibid.

<sup>58</sup> Ibid.

<sup>59</sup> Ibid.

<sup>60</sup> Ibid.

<sup>61</sup> Ibid.



times of growth of the modern financial sector, it has evolved to support small and medium enterprises in a lot of cities. The expansion of these informal financial mechanisms HAS caused friction with the

governments, when they administer large amounts of capital or have a large number of members. Box 2 summarizes some of the risks around the 'əqqub model and the mitigation measures.



## BOX 2. Legal security concerns about the əqqub system

One main concern about the əqqub is legal security - "What security does the əqqub give to its members that a member who has won the lottery will continue to pay his contributions?"

It is argued that in traditional arrangements such as the əddər is rooted in societal values of honesty and integrity. They consist of members who know each other well through kindship or proximity, which provides assurance enough that everyone would get what they are entitled to in their time of need or misfortune.

Əqqubs have found ways to uphold the integrity and security of the system. For instance, many large əqqubs apply the check laws provided in the commercial laws into an effective security system. A member who wins the lottery shall give a valid check with value that equals the money he won as a condition to be paid by the əqqub leader. In the case the member's failure to pay his dues, money would be collected from his bank. If he does not have sufficient balance in his bank account, he would be forced to immediately pay the balance or risk being reported to police for giving a check with insufficient funds, which is a crime under the state laws in Ethiopia and Eritrea.

Data from more than 30 court decisions from Tagray state in northern Ethiopia showed that əqqub money is increasingly enforceable at court. Although the purpose for which əqqub leaders use a check, namely as a bank guarantee paper, is different from the intention of the laws that criminalize a check without sufficient funds, this serves as a good example for how formal laws can be employed to help enforce the informal social security systems.

Source: Hatem Elliesie (2017). Traditional Forms of Social Protection in Africa: Selected Examples from Ethiopian and Eritrean Societies.

## From Touiza and Jmaa to Zakat - Social security systems in North Africa rooted in Islamic values

Countries in North Africa have benefited from indigenous social protection mechanisms. In **Morocco**, for example, the '**touiza**' system has helped to ensure mutual assistance between members of the same community. 'Touiza' refers to the pooling of work or resources for a project of collective or individual benefit, such as during harvest time, construction of a community well or reconstruction of a family's house after a disaster. '**Jmaa**' refers to an assembly of community members that ensures the functioning

of basic community infrastructure and social stability. Another traditional form of community support is the '**Ouiza**', whereby a wealthy member of the community purchases and distributes food among members in need.<sup>62</sup>

<sup>62</sup> UN Economic and Social Commission for Western Asia (ESCWA). "[Social protection in Morocco: the role of Zakat](#)".

Such traditional mechanisms have helped generate enthusiasm in Morocco for progress towards the social and solidary economy (SSE), which advocates a development approach that seeks to re-balance economic, social and environmental objectives.<sup>63</sup> However, as the role of the civil society in social protection expanded considerably in the 1980s, social protection shifted from traditional institutions like the *touiza* and the *jmaa* to more modern, formal associations such as the *Zakat*.<sup>64</sup>

**'Zakat'** is one of the five pillars of Islam and perceived as a religious duty for all Muslims above a certain wealth threshold to help those in need through either financial or in-kind contributions. The role of Zakat in the provision of social protection was discussed at a webinar in 2019 co-organized by the UNICEF MENA Regional Office and the International Policy Centre for Inclusive Growth (IPC-IG) on the theme of 'The role of Zakat in the provision of social protection', with a focus on Algeria and Sudan.<sup>65</sup>

In **Algeria**, Zakat is considered as an Islamic safety net to combat poverty and enhance social welfare. Distribution of the Zakat funds according to the Ministerial order are as follows: 50% goes to the *Fuqara* (the poor) and the *Al-Masakin* (the needy); 37.5% is directed to investments; and 12.5% is for the management of Zakat Fund expenses. A survey based on 150 beneficiaries of the Zakat Fund in Mascara City revealed that in 2017, two thirds (78%) of the beneficiaries are women.<sup>66</sup>

In **Sudan**, the Zakat Chamber under the Ministry of Security and Social Development has been considered one of the main institutions in the country in addressing poverty and achieve the development of Sudanese human capital. Zakar is collected from individuals

in the sources such as gold, silver and other metals; agricultural outputs; animal resources; commercial profits; and gained money (from selling and using assets). Zakat policies aim to give priority to the poor, orphans, widows, the sick, the disabled, the elderly, and university students from poor households. In addition, they support capacity development centers for women and young people. The poor are identified by the Zakat Chamber based on a poverty census conducted in 2011, which identified 2,291,789 poor households.<sup>67</sup> In 2017, 71% of the Sudanese Zakat fund was allocated to the poor and the needy.<sup>68</sup>

Between 2015 and 2017, around SDG 4.46 billion of the Zakat funds were allocated to social security, addressing the essential needs of poor and needy persons, by sponsoring students from poor households, providing health insurance and supporting disabled and older persons and those with special needs. The other portions of the fund go to social development services and projects and support for small and microenterprise business projects.<sup>69</sup>

With higher poverty level and perception of injustice, the effective implementation of the Zakat is met with more challenges in Sudan than in Algeria. There are challenges in the Zakat system, such as potential corruption in the Zakat fund disbursement linked to nepotism, political interference, and a lack of effective monitoring system. As Zakat has historically been perceived as a religious duty that people used to pay themselves without interference of the state, the formalization of the Zakat may also lead to people's reluctance to contribute to the zakat fund. However, the state can play an important role in creating a database on the local population so the poorest and neediest can be identified and assisted.<sup>70</sup>

<sup>63</sup> Thierry Sibieude (2017). "How social entrepreneurship could drive development in North Africa". ESSEC Business School.

<sup>64</sup> UN Economic and Social Commission for Western Asia (ESCWA). "Social protection in Morocco: the role of Zakat".

<sup>65</sup> "The role of Zakat in the provision of social protection". 2019.

<sup>66</sup> Ibid.

<sup>67</sup> Further divided into three categories of extreme poor: 330,704; Very poor: 1,729,449; and Poor: 231,637.

<sup>68</sup> Allocation of the remainder of the Zakat fund: 4% was transferred to indebted persons, 0.5% to wayfarers (travelers who lost their money), 3% for advocacy, 2% in the cause of Allah, 15% for those who work for Zakat, and 4.5% for administrative costs.

<sup>69</sup> "The role of Zakat in the provision of social protection". 2019.

<sup>70</sup> Ibid.

## Djuntamon in Cabo Verde – mutual aid with an agricultural origin

In a 2020 EU Report on Cabo Verdean Civil Society<sup>71</sup>, it is revealed that solidarity practices were developed in the island country during the colonial period: '**djuda**' and '**djunta-mo**', which are still present in the society today. *Djuda* means "to support others in solving problem or performing an activity, without expecting anything in return"; and *Djunta-mo/djuntamon* refers to a kind of bartering in labor without the use of money.

The '*djuntamon*' system, which means 'joining hands', originated in rural Cabo Verde as a form of mutual aid among peasants. In its original form it involved the voluntary provision of labor by a collective group of neighbors for the benefit of one individual, who provides an equivalent amount of labor in return in the future. Since its original agricultural form, it has long since part of the collective strategies of the urban life in Cabo Verde. Women have acquired a leading role in the transfer of this practice to the urban environment, which now includes the organization and provision of work related to domestic work such as cooking or childcare. The *djuntamon* system is characterized by a great variability in form and function within the Cabo Verdean archipelago as residents adjust to the process of urbanization.<sup>72</sup>

Besides '*djuda*' and '*djunta-mo*', there have been other community organizations for mutual assistance such as *tabanka*, *funaná*, *batuko* – usually a cultural and religious nature. These grassroots mechanisms have served to protect the most vulnerable and disadvantaged groups of society and are seen as factors of socioeconomic survival through cooperativism invented by Cabo Verdeans in their struggle for resistance and independence.<sup>73</sup>

In fact, the concept of *djuntamon* is so deeply ingrained in the country's identity that in a 2020 special edition UN bulletin on "COVID-10 and the UN Cabo Verde Response" published in June<sup>74</sup>, the UN Resident Coordinator in Cabo Verde, Ms. Ana Patrícia Graça, emphasizes the importance of togetherness in her editorial and says that "the United Nations, from the very first moment, has been alongside its partners in a *DjuntaMon*, which in difficult times is stronger than ever."

<sup>71</sup> European Union – Technical Assistance and Capacity-building to Civil Society Organisations and Local Authorities. "Mapping of Cabo Verdean Civil Society". November 2020.

<sup>72</sup> Cuberos-Gallardo, F.J. (2023), "MIGRANT URBANISM: Cape Verdean *Djunta-mon* and its Impact on the Built Environment of Cova da Moura (Lisbon)". Int. J. Urban Reg. Res., 47: 329-348.

<sup>73</sup> European Union – Technical Assistance and Capacity-building to Civil Society Organisations and Local Authorities. "Mapping of Cabo Verdean Civil Society". November 2020.

<sup>74</sup> United Nations Cabo Verde. "COVID-19 and the UN Cabo Verde Response." Bulletin June 2020.





## Ahmini in Tunisia: bringing vulnerable female farm workers into formal social security systems

It is estimated that over 90% of female farm workers in Tunisia don't have health coverage. In 2019, the government of Tunisia introduced a digital application called *Ahmini* ("Protect Me") to integrate female agricultural workers into the social security system so they can benefit from government health services and pensions.<sup>75</sup>

The founder of the program, computer engineer Maher Khelifi, made the poignant remarks that female farm workers contribute substantially to Tunisia's food production, but they have no job guarantees, health coverage, or social security access. They often have to travel long distance to find short-term employments in harsh conditions, without any social protection benefits for themselves or their families. He developed *Ahmini* to enable women in rural Tunisia to access social and healthcare coverage and pay monthly membership fees online.<sup>76</sup>

In the initial stage of the program, company agents are to contact, visit, register and train rural women. Following that, membership fees could be paid through a phone application. Women who join the scheme can enroll in social services and healthcare for themselves and their families on their phones, upload the required documents and pay their contributions at the cost US\$ 20c a day, without much technical knowledge.<sup>77</sup>

The rollout of the *Ahmini* program is faced with potential technical challenges including inexperience among female farm workers in dealing with computer or smartphone applications, and poor internet coverage in rural Tunisia. However, what started as an entrepreneurial project has since gained support from the Tunisian Ministry of Women's Affairs.<sup>78</sup> *Ahmini* is an excellent example for endeavors to bring the poorest and most vulnerable in the informal sector into the formal social protection system with the help of modern technology and local entrepreneurship.

<sup>75</sup> The Arab Weekly, 2019. "[Ahmini, an application to protect Tunisian women farm workers](#)".

<sup>76</sup> Ibid.

<sup>77</sup> Improving the lives of Tunisia's rural women.

#EmpowerHer: Using Technology to Help Women and Young People in Tunisia.

<sup>78</sup> The Arab Weekly, 2019. "[Ahmini, an application to protect Tunisian women farm workers](#)".



# 5. Promoting an integrated approach to social protection in Africa: carving up a role for indigenous social protection schemes in the quest for universal social protection

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Social security which is comprehensive and covers the entire population has proved to be elusive in Africa.<sup>79</sup> Formal social security systems, including health insurance, pension, unemployment benefits, disability, cash transfer, and many others, are inadequate in Africa in their scope of coverage and often is being set and operated in ways that are not aligned with the local context.

Traditional social protection systems, on the other hand, have been extremely valuable in African societies. There are multiple factors behind their success: traditional African values underpin the creation and continuation of traditional social protection mechanisms. The notion of family and community in Africa are closely linked to concepts such as solidarity, respect, dignity, collective responsibility, and compassion, which constitute the basis of informal social security and community-based mutual support found across the continent. They are rooted in the community structure and respond to the immediate needs of local population. Mechanisms based on family ties or social relations are more appropriate for the local context and specific emergencies. As the majority of informal workers in Africa are left out of the formal social security systems, traditional mechanism extend support to those marginalized and excluded from

formal coverage, filling the gap in the formal system. Given the limited coverage of unemployment, disability, maternity protection, to name a few, the financial and in-kind support from community based social protection schemes plays an important role in poverty alleviation. Similarly, as formal social security services are typically concentrated in urban areas, traditional social protection mechanisms provide much needed support and services to those in the rural communities.

Elliesie (2017) suggests that policymakers must begin to move away from the 'copy and paste' approach of trying to replicate the European models, because social protection models from developed countries require sufficient records and data, administrative capacity, good socioeconomic conditions, and ample fiscal space, which are lacking in most African countries. As a result, implementation of social protection programs is often fragmented at the institutional, sectoral, and program levels. Various implementing agencies deliver programs in isolation, often leading to duplicative and/or inefficient use of efforts. The renewed approach should be focused on developing policy and instruments based on the local conditions, which will lead to more effective interventions and help unlock the local creativity in dealing with complex risks and vulnerability.<sup>80</sup>

<sup>79</sup> Kholisani Solo (2021). "Integrating the Informal Social Security Arrangements into the Formal Sector in Botswana." Beijing Law Review, 12, 593-599.

<sup>80</sup> Hatem Elliesie (2017). Traditional Forms of Social Protection in Africa: Selected Examples from Ethiopian and Eritrean Societies.

This is echoed by other leading scholars on this topic. Mpedi (2018) calls for a paradigm shift and a need for an 'Africanization' of social protection. This entails a scenario whereby social protection is responsive to and accommodative of the needs and challenges of the local (African) context.<sup>81</sup> Thus, the Africanization of social protection in Africa is of paramount importance and needs to be prioritized with the aim to craft inclusive and comprehensive social protection systems in the region.

Recent literature in the field of informal social protection including Solo (2021) favor the idea of linking it with formal social protection, to strengthen the overall system and help them assume some of the characteristics of conventional social security.<sup>82</sup> Policymakers need to recognize the strengths and limitations of both systems and to create a new system that builds on the strengths of each and caters to the challenges at the regional, national, and local levels.

This is the spirit behind the adoption of the Social Protection Floors Recommendation No.202. To ensure that based on common social protection principles nations build comprehensive social protection systems that respond to their specificities and needs. Therefore, as community-based traditional social protection and formal state-based social security each have their pros and cons, it is more appropriate to take a comprehensive view of social protection in Africa, one that integrates traditional mechanisms of protection vulnerable members of the society, as a narrow focus on Western idea of social protection would not be inappropriate for the African context.

Several steps need to be undertaken to implement national social protection floors that integrate traditional social protection schemes in Africa:

**Improve data collection and records on traditional social protection.** Current evidence of traditional social protection mechanisms in Africa are mostly anecdotal, with no database or centralized records for the myriad of grassroots social security systems spanning across the continent. In order to study

these mechanisms and identify their strengths and weaknesses, governments need to map out traditional social protection mechanisms that have operated in their countries, especially in rural areas. Despite the inherent value of traditional systems to their users, the real value of such systems will remain peripheral if policymakers are not able to verify or quantify their values in terms of improved social outcomes. Therefore, the compilation and analysis of longer-term longitudinal data on traditional social protection and their correlations with socioeconomic outcomes will be crucial for their scale-up and integration. Governments should designate relevant agencies (e.g., Ministry of Social Affairs) to collect information and examples and work with development partners to strengthen their data management skills. Regional organizations such as the UNECA and the African Development Banks may provide capacity development support.

**Strengthen the role of the state in scaling up traditional social protection.** Traditional schemes that were born at the community level and have evolved during the process of urbanization have the potential to be scaled up to other regions and countries. For example, the 'djuntamon' system in Cabo Verde originated in rural areas as form of mutual aid among peasants and evolved to include the organization and provision of domestic work and collective labor to meet the demands of modern life. As the primary responsibility for social protection rests with the state, African governments can play an important role in studying successful examples and scaling up.

The COVID-19 pandemic highlighted the urgent need for countries to rapidly scale up their social protection programs especially in times of crises. African countries implemented over 200 social protection measures to mitigate the impacts of the pandemic, most of which are non-contributory social transfers. Many of these measures were scaled up to cover populations groups that did not typically qualify but were pushed to poverty since the pandemic.<sup>83</sup> Similarly, traditional mechanisms rooted in community trust and social integrity can be utilized to scale up support to marginalized populations.

<sup>81</sup> Letlhokwa George Mpedi, 2018. "Towards the Africanisation of social protection in Southern Africa". *Journal of Social Development in Africa*, Volume 33. No 1. 2018.

<sup>82</sup> Kholisani Solo (2021).

<sup>83</sup> UNDESA (2021).



**Incorporate traditional mechanisms into national social protection strategies.** Effective traditional social protection models should be incorporated into the national social protection strategy in parallel with formal social protection programs. This new, integrated approach to social protection should be aimed at both eliminating poverty and promoting African traditional values. In advancing towards the Africa Regional Social Protection Strategic 2021-2025 and national level social protection policies and strategies, attention should be given to traditional mechanisms that can facilitate the expansion of coverage. Governments should work with relevant development partners to assess the role of traditional systems in the main areas of social protection. UNICEF, for instance, supports governments to develop and/or update national social protection policies or strategies that consider the special conditions and needs of children.<sup>84</sup> Since childcare has been an important part of traditional mechanisms (e.g., women's associations or 'umuada' or 'ugo' in Nigeria), their role should be incorporated in strategy and policy development.

**Deploy digital technology to modernize and popularize traditional mechanisms.** Digital technology is a powerful tool that can be used to modernize traditional mechanisms and bring the informal workers into the social protection system. It has already shown incredible potential in the digitalization of 'osusu' in Gambia to enable easier access to savings and credit for women, and the inclusion of female agricultural workers into the social security system through the 'Ahmini' digital app in Tunisia.

Africa is experiencing a fast rate of smartphone penetration and leading the mobile money revolution, accounting for 70 per cent of the world's 1 trillion mobile money market as of 2022<sup>85</sup>. Digital technology has immense potential for expanding access to social services. Governments and private companies in Africa were able to harness the potential of digital health tools to provide much needed healthcare coverage during the pandemic, ranging from telehealth appointments to the use of big data and machine

learning for contact tracing and prevention.<sup>86</sup> Digital technology will help reduce the reliance on cash, which is an important step in scaling up traditional social security and removing the geographic barriers. When effectively regulated, the internet also adds credibility and improves accountability of the system.

**Develop sustainable financing frameworks for integrated social protection systems.** To ensure long-term sustainability, governments need to develop financing frameworks for this integrated social protection system that is better rooted in national and local contexts. First, governments need to significantly increase public spending on social protection programs. There has been a divergence in socio-economic recovery from the pandemic, whereby richer countries enjoy a swift economic rebound while developing countries see a reversal of their recent gains. Increased investments from African governments and development partners are crucial for ensuring the continuation of social protection programs during this time of fragility.

Private sector companies, such as the providers of digital health tools or mobile money applications, provide much needed financing for the development and roll-out of social protection coverage. Therefore, governments in Africa should proactively collaborate with private sector partners to design cost-effective funding schemes for social protection programs. Donor funding can also be leveraged to catalyze private sector investments.

There have been successful examples such as *addar* memberships in Ethiopia/Eritrea, which link their users to the formal sector through their relationships with the banking system. Linkage between traditional financing systems (cash, credit, informal insurance) and the modern banking systems helps to improve longevity of traditional social protection mechanisms and realize the potential for expanding to other communities, regions, and countries. Governments should work with the banking sector, multilateral development partners, and private sector representatives to establish financial networks that facilitate the scale-up and formalization of traditional social protection systems.

<sup>84</sup> Social protection - Investing in children is essential both for the socio-economic development of the region and for its political stability.

<sup>85</sup> Quartz (2022). "Africa accounts for 70% of the world's \$1 trillion mobile money market".

<sup>86</sup> OSAA (2023). "Digital Health and COVID-19 in Africa: Unlocking the Potential of Digital Innovation to Improve Healthcare Delivery".







# Conclusion

African policymakers have shown strong political will to put in place policies aimed at building sustainable development and combating poverty, including through social protection policies that will improve social security for the general welfare of the population. The UN Secretary-General announced in September 2021 a Global Accelerator for Jobs and Social Protection for Just Transitions led by the ILO, with the ambition to bring together member states, civil society, international financial institutions to create decent jobs and extend job protection coverage to the 4 billion people currently excluded.<sup>87</sup> Subsequently, the ILO launched the Africa Regional Social Protection Strategy, 2021-2025, which the goal to raise coverage from 17% to 40% by 2025.<sup>88</sup>

As African countries emerge from the socioeconomic impacts of COVID-19 and experience a multitude of shocks including the global food and energy crises, heightened food insecurity, and frequent conflicts and unrest, social protection is becoming increasingly important for its role in bolstering solidarity, social cohesion, financial inclusion, and sustainable growth.<sup>89</sup> Climate change in particular poses severe challenges to agriculture and food security, as well as on the African economy as a whole. The World Meteorological Organization's (WMO) State of the Climate in Africa 2020 report estimates that 1.2 million people in the East and Horn of Africa region were displaced in 2020 due to climate-related risks, largely caused by floods, storms, and droughts.<sup>90</sup>

The combination of poverty, food insecurity, regional and national instability, and displacement may further increase African population's fragility and threaten to reverse the development progress made over the past decade.<sup>91</sup> In these particularly challenging contexts, social protection can act as a powerful instrument for supporting human capacity development, increase access to decent work, and help bring about social cohesion and stability.

Although only 17.4 per cent of the African population are covered by the formal social protection system, Africa is not an empty space when it comes to social protection. Traditional, indigenous social protection mechanisms based on kinship or self-organized mutual aid predate colonization and have long acted as a powerful instrument for welfare protection and social development. The complex risks faced by African nations today emphasize the urgency for expanded investment in more robust, comprehensive, and integrated social protection systems. There is therefore a need to build synergies between formal and informal social protection and adopt an integrated approach, where the two systems truly complement each other.<sup>92</sup> The ultimate objective is to extend sufficient levels of social protection to Africans, and at the same time uphold African traditional values and promote a sense of shared responsibility towards Africa's future prosperity.<sup>93</sup>

<sup>87</sup> ILO.

<sup>88</sup> ILO. [Africa Regional Social Protection Strategy, 2021-2025: Towards 40% – a social protection coverage acceleration framework to achieve the SDGs](#).

<sup>89</sup> International Labor Organization (ILO), World Social Protection Report 2020-2022. Regional companion report for Africa.

<sup>90</sup> World Meteorological Organization's (WMO). [State of the Climate in Africa 2020 \(WMO-No. 1275\)](#).

<sup>91</sup> International Labor Organization (ILO), World Social Protection Report 2020-2022. Regional companion report for Africa.

<sup>92</sup> Mupedziswa, R., & Ntseane, D. (2013). [The Contribution of Non Formal Social Protection to Social Development in Botswana](#). Development Southern Africa, 30, 84-97.

<sup>93</sup> Olivier, M.P.; Kaseke, E. and Mpedi, G. (2004).



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