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# Social exclusion and social security: the case of Zimbabwe

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## **ABSTRACT**

*The paper examines the problem of social exclusion in the provision of social security in Zimbabwe. After sketching a historical perspective of the problem of social exclusion in Zimbabwe, it is argued that social exclusion emanates largely from the orientation of social security which places emphasis on protecting persons employed in the formal sector. The reality in Zimbabwe, however, is that those employed in the formal sector constitute a small percentage of the population. Consequently, the majority are excluded from social security coverage. The paper also observes that there is a gender dimension to social exclusion as women are largely excluded from contributory social security schemes. The paper ends by calling for appropriate interventions in order to achieve inclusiveness in social security coverage.*

## **Introduction**

Zimbabwe is a fairly young developing country with a population of about 13 million people. It gained its Independence from Britain in April 1980 after a prolonged war of liberation. The country is characterized by growing levels of poverty and unemployment. A poverty assessment study undertaken by the government in 1995 revealed that 62 per cent of the population were from poor households, that is, households which were unable to meet their basic needs (Government of Zimbabwe 1996). The implementation of the controversial fast-track land redistribution

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programme in 2000 led to the withdrawal of aid by most donors, including the International Monetary Fund and the World Bank. This has impacted negatively on the economy. Unemployment has also been rising at a frightening pace and is currently estimated to be around 50 per cent. The downturn in the economy has resulted in company closures and the massive retrenchment of workers, thus further worsening unemployment. This has heightened the problem of income insecurity, underscoring the need for comprehensive social protection.

The concept of social exclusion/inclusion has become topical in the study of social policy as a result of the realization that some citizens do not benefit from national development efforts. According to Holzmann and Jorgensen (2000:21) there are five dimensions of social exclusion in society, namely:

...exclusion from goods and services...labour market exclusion...; exclusion from land, a specific aspect of social exclusion in developing countries; exclusion from security which covers material and physical security; Social exclusion from human rights....

Social exclusion denotes a situation where some people benefit from a policy or programme whilst others, due to circumstances beyond their control, do not. In this paper social exclusion refers to exclusion from the material security provided by existing social security schemes. Access to social security is also a human rights issue and, therefore, exclusion from social security is, in fact, a denial of human rights. Social exclusion heightens the problem of income insecurity and undermines the capacity of some citizens to meet their basic needs. Thus social exclusion impacts negatively on human welfare and weakens the feeling of solidarity and togetherness in society.

### **Overview of social security schemes in Zimbabwe**

In order to understand the problem of social exclusion in social security, it is necessary to give an overview of the major social security schemes that exist in Zimbabwe. The schemes include the Pensions and Other Benefits Scheme, the Accident Prevention and Workers Compensation Scheme, occupational pension schemes and the public assistance

programme. The Pensions and Other Benefits Scheme is a social insurance scheme that was introduced in October 1994. This scheme, which provides protection against the contingencies of the retirement, invalidity and death of the breadwinner, is administered by the National Social Security Authority. Coverage is extended to all those employed in the formal sector, excluding civil servants and the military. Domestic workers, the self-employed and those employed in the informal sector are also not covered. Both the employee and the employer contribute 3 per cent of the employee's monthly insurable earnings up to a ceiling of \$7000. The ceiling for insurable earnings remained pegged at \$4000 for seven years and it was only changed to \$7000 towards the end of 2001. The ceiling is still low, given hyper-inflation in the country.

The second scheme is the Accident Prevention and Workers' Compensation Scheme, which provides protection against the contingencies of injury and death occurring at the work place. The scheme does not cover civil servants, domestic workers, casual workers and those employed in the informal sector. It is funded entirely from employer contributions at rates determined from time to time by the National Social Security Authority. The benefits payable include a disability pension, a widow or widower's pension and children's allowances. In addition, the scheme covers the costs for medical treatment and rehabilitation. The scheme also promotes health and safety at work as a way of reducing accidents at the workplace. Lastly among the contributory schemes, there are occupational pension schemes which are operated by employers and underwritten by private insurance companies. These schemes provide protection against retirement in the main, although some schemes cover the contingencies of disability and invalidity as well.

The government also operates a non-contributory public assistance programme which provides assistance in cash or kind to destitute persons. The programme is primarily targetted at vulnerable groups such as the elderly, persons with disabilities, the chronically ill and dependants of indigent persons. The scheme is means-tested and is administered by the Department of Social Welfare. Applicants apply at their district office and usually home visits are made by officials in order

to get a true picture of the applicant's circumstances. The programme is poorly funded and, as a result, only a few needy persons are assisted each year.

There is also a non-contributory old age pension scheme for non-Africans over the age of 60 years which was introduced in 1936 (Clarke 1977). However, the Old Age Act was repealed in 1980 and no new benefits have been paid since then. Only those who were receiving benefits before April 1980 continue to receive them (Kaseke 1993). The number of those still receiving old age pension is now negligible as most have died.

### **The problem of social exclusion contextualized**

Social exclusion in formal social security systems emanates from the fact that these systems are designed specifically to meet the needs of people employed in the formal sector. This has remained the major orientation of formal social security the world over. Early definitions of social security reflect this orientation. For instance, Walley (1972:9) defines social security as "the protection of standards which the worker has secured for himself and his family in his employment". The emphasis is, therefore, on protecting workers and their families and this is, in itself, exclusionary, as those who are not in formal employment are not covered. In the case of Zimbabwe those excluded include domestic workers, casual workers and those operating in the informal sector. Also excluded are the rural people who constitute 69 per cent of the country's population. The ILO (2000:29), however, has a more inclusive definition. It defines social security "as the protection which society provides for its members through a series of public measures:

- to offset the absence or substantial reduction of income from work resulting from various contingencies (notably sickness, maternity, employment injury, unemployment, invalidity, old age and death of the breadwinner);
- to provide people with health care and
- to provide benefits for families with children.

Despite the inclusiveness of this definition, programmatic intervention by the ILO or its member states still reflects the orientation of protecting

persons in formal employment. It is also apparent that the reference by the ILO to "income from work" is interpreted to mean income from *formal* employment. As a result, social security administrators have developed a particular mindset that is focused on developing social security systems for formal sector workers, notwithstanding the fact that only a minority of the labour force is in formal employment in developing countries.

The rationale for excluding these groups is that they do not have regular or stable incomes, which makes it too risky to extend coverage to them. The problem is compounded by the fact that these groups would not have an employer component in their contributions. Consequently they would have to pay higher and unduly burdensome contributions in order to make the schemes viable. Alternatively, their contributions have to be subsidized by government if meaningful social protection is to be achieved.

In examining the problem of social exclusion in social security in Zimbabwe, it is necessary to do so from a historical perspective. Examples of social exclusion can be cited in both colonial and post-colonial periods, as the following discussion will show.

### **Colonial period (1890–1979)**

Social exclusion in social security during the colonial period was clearly evident and can be attributed to the policy of racial discrimination adopted by successive colonial governments. Racial discrimination was based on the notion that the indigenous people were inferior and did not require social protection in the same way the white, settler community did. Consequently, social security schemes which were introduced during the colonial period were developed specifically for the benefit of the small white settler community. For example, only the non-African population was eligible for a means-tested old age pension which was provided for under the Old Age Pension Act of 1936 (Clarke 1977). The scheme, therefore, excluded Africans purely on racial grounds. Even though the scheme was exclusively for non-Africans, not every non-African was eligible. As Clarke (1977) observes, non-Africans who

had lived in the country for less than 15 years were not eligible for an old age pension.

The exclusionary nature of social security was also evident in occupational pensions. Like the old age pension scheme, occupational pensions were also introduced for the benefit of the non-African population. Africans were excluded because they were seen as temporary urban residents who were expected to retire to their rural homes. The underlying assumption was that Africans did not require pensions in order to meet their post-retirement consumption needs as they could fall back on traditional support systems. Occupational pensions for African workers were introduced gradually, particularly after World War II (Clarke 1977). However, because occupational pensions were not compulsory, many employers did not find it necessary to provide occupational pensions to their African workers. It is therefore not surprising that the Whitsun Foundation (1979) observes that less than 50 per cent of African workers in the wage sector were covered by occupational pensions in 1976. Instead of receiving occupational pensions upon retirement, many African workers often received gratuities in cash or in kind. It is, therefore, apparent that the policy of racial discrimination led to social exclusion in social security.

As if racial discrimination was not bad enough, African women experienced high levels of sexual discrimination resulting in their being marginalized. Riddell (1981:43) observes that the “demand for male workers in the wage sector, coupled with the belief that a woman’s role lies in childbearing, has led to the extreme imbalance in access to schooling for African men and women.” This explains why there were few African women in formal employment. The women who were in formal employment were rarely considered permanent workers because they had to break service in order to go on maternity leave. Consequently, many women could not be members of occupational pension schemes.

### **Post-Independence period (1980 to date)**

At Independence the government outlawed the policy of racial discrimination which was the basis of social exclusion during the colonial period. Because the past has a bearing on the present, however, the

impact of the policy is still being felt 21 years after Independence. The government moved swiftly to repeal the Old Age Pension Act because of its discriminatory provisions but, in so doing, denied Africans the opportunity to benefit from the scheme. The argument for repealing the Act was that government did not have resources to finance an inclusive old age pension scheme. This was a hasty decision as this was a legitimate area to spend public resources on and should have constituted one of the key priority areas for funding. As pointed out earlier on, whites who were receiving old age pensions before April 1980 continue to receive them. Thus the exclusionary nature of the Old Age Pension Scheme has not been totally eliminated.

Occupational pensions have remained largely exclusionary for two major reasons. First, there is still no law that makes it mandatory for employers to provide occupational pensions for their employees. Consequently some employers, particularly those operating small enterprises, do not have occupational pension schemes for their workers. Some employers provide occupational pension schemes only for certain categories of their employees, usually salaried staff. Shopfloor workers tend to be excluded yet these are the ones who need the social protection most.

Secondly, occupational pension schemes have been established almost exclusively for workers in formal employment. Consequently, informal sector workers and the self-employed, including small-scale farmers, tend to be excluded. Although a recent innovation has resulted in some small-scale farmers affiliated to the Zimbabwe Farmers Union being covered by a pension scheme which is underwritten by a private insurance company, the membership, however, constitutes a very small percentage of the small-scale farmers. Thus, occupational pension schemes remain a preserve of those employed in the formal sector. The lack of portability of occupational pensions also disadvantages those who change employers. Upon retirement, such workers have no meaningful social protection. In essence, they are excluded from material security.

The introduction of the Pension and Other Benefits Scheme provided an opportunity to achieve inclusiveness in social security coverage. At

its inception, it was envisaged that the scheme would be introduced in phases. In the first phase, coverage was extended to all employed in the formal sector, excluding civil servants and the military. In the second phase, coverage is to be extended to civil servants, the military and domestic workers whilst the self-employed will be covered in the third phase. Unfortunately, as at the end of February, 2002, the scheme was still in phase one, seven years after its establishment. Although plans are underway to extend coverage to civil servants, it appears, however, that the self-employed and informal sector workers will remain excluded for a long time as there are no concrete plans in place to cover them. Currently, the scheme has a total membership of about 1.4 million (Mbanje 2001). This represents about 26 per cent of the country's labour force.

It can be argued that the exclusion of public servants in phase one was motivated by the government's desire to keep its wages bill low. The government did not want to worsen its growing budget deficit, given the imperatives of the structural adjustment programme it was implementing. Although public servants have a reliable occupational pension scheme it does not, however, provide adequate protection against the contingency of retirement, given their low salaries. The government has therefore, compromised the social protection of its public servants by delaying their participation in the Pensions and Other Benefits Scheme.

Some workers who are supposed to be covered by the Pensions and Other Benefits Scheme are not being covered because of non-compliance by their employers. Such employers, usually in new small businesses, have deliberately not registered their employees with the National Social Security Authority in order to avoid paying their portion of the contributions. Furthermore, some employers deduct contributions from their employees but fail to remit the funds to the National Social Security Authority. The employers use the contributions as operating capital and employees realise that there are not covered only when they attempt to claim benefits. A combination of the effects of the harsh economic climate and pure greed is making some employers default on their payments to the National Social Security Authority. Thus, non-compliance by employers creates social exclusion in social security.

There is also social exclusion inherent in the Accident Prevention and Workers Compensation Scheme. Apart from the fact that the scheme restricts coverage to persons employed in the formal sector (excluding civil servants) its design promotes the exclusion of some of the intended beneficiaries. This arises from the fact that the responsibility for notifying the National Social Security Authority of an accident that has occurred at the workplace rests with employers, some of whom do not report all injuries occurring at their workplaces. Often only fatal and very bad accidents are reported. Some employers are reluctant to report every accident because they are penalized by the National Social Security Authority for a poor safety record. The penalty is in the form of increased contributions. Workers are also reluctant to report such cases for fear of reprisals from their employers. Therefore, they suffer in silence as their employers can easily replace them, given the high unemployment rate (Kaseke 1995).

Inequality in society invariably leads to social exclusion. The gender dimension in the problem of social exclusion in social security bears testimony to this. This stems largely from the fact that women constitute the majority among the groups that are currently excluded from coverage. Historically, women have always been under-represented in formal employment owing to lack of equal opportunities in education. Consequently, there are fewer women than men with marketable skills, a situation which precludes women from participating meaningfully in the formal sector. Failure to participate in the formal sector means they cannot be covered by contributory formal social security schemes. Although the situation has been improving since the mid 1980s, there are still more men than women in formal employment. According to the Government of Zimbabwe (2000) there were only 526,331 female employees compared to 1,309,295 male employees in 1999. This is not withstanding the fact that women constitute about 51 per cent of the country's total population.

Apart from the issue of coverage, social exclusion can also be seen in the scope of social security in Zimbabwe. An analysis of existing social security schemes in Zimbabwe shows that only a few selected contingencies are covered. Of particular concern is the fact that the

social security system does not protect women against the contingency of maternity, apart from a statutory provision which makes it mandatory for employers to allow women employees to go on maternity leave. No maternity benefits are payable. Furthermore, there is a tendency among some employers to discriminate against women in the childbearing age in order to avoid the disruptions associated with maternity leave. As Kawewe (2001:470) observes “women experience *de facto* discrimination when employers hire them under the assumption that they will eventually become pregnant and take maternity leave and so are a bad investment.” This marginalizes women and contributes to their exclusion from social security coverage.

### **The rural poor**

The rural poor are excluded from contributory social security schemes because they operate outside formal employment. They are also excluded from non-contributory social security schemes meant to assist the poor because of poor targeting. The public assistance scheme restricts assistance to specific target groups, namely older persons, the chronically ill, those with disabilities and dependants of the indigent. Those falling outside these target groups are not the primary focus and can only be assisted in exceptional circumstances and at the discretion of the officials. For instance, young and able-bodied persons are discriminated against on the grounds that giving them assistance will create dependency. Furthermore, it is assumed that opportunities for self-reliance exist and consequently, there is, no need for state assistance. The reality, however, is that there is growing poverty and unemployment and opportunities for self-reliance are diminishing by the day. It is therefore unrealistic to assume that the young and the able-bodied do not require state assistance. They also need social protection.

The public assistance scheme also marginalizes the rural poor in that assistance is biased in favour of urban residents. Destitution is largely seen as an urban phenomenon and this becomes the basis for their exclusion. Furthermore, the rural poor have difficulty in accessing benefits because their homes are not located within easy reach of the offices (Kaseke 1998). Potential beneficiaries have to travel long

distances in order to access benefits (Kaseke 2001). However, because of poverty, many are unable to raise the bus fare needed and are therefore unable to benefit. Walking to the workplace is not an option for many of the intended beneficiaries such as the elderly or the disabled.

Although the intention is not to exclude the rural poor, the design of the programme renders it exclusionary. The problem is compounded by shortages of staff and other resources which preclude the officials from attending to applications for assistance in time. One of the serious consequences of resource constraints is that officials are forced to provide benefits selectively and as a result most of the intended beneficiaries do not benefit. Thus, the failure by government to allocate adequate resources to finance the non-contributory social security scheme makes the scheme exclusionary.

The problem of social exclusion in formal social security forces excluded groups to turn to non-formal social security systems for their social protection. These include both traditional kinship-based networks and neighbourhood-based mutual aid arrangements. Whilst these are more inclusive than formal social security systems, they offer only the most rudimentary social protection. Most contingencies today call for the mobilization of resources which most non-formal social security systems do not have. Thus, non-formal social security systems represent a second-best option for social protection and most people would ideally want to be covered by formal social security systems.

### **The way forward**

The existence of social exclusion undermines the pursuit of social justice and egalitarian ideals. The challenge for the government is, therefore, to achieve inclusiveness in social security provision. Government should reject the notion that social security should be confined to those in the formal sector only. It should accept a mixed system of social protection (that is, the co-existence of contributory and non-contributory schemes). First, in line with notion of social justice, the government should introduce a means-tested or universal social pension for people aged over 60 years funded from general government revenues. This would be similar to the universal social pension schemes in Botswana

and Mauritius and the means-tested pension in South Africa (Fultz and Pieris 1999).

As pointed out earlier on, Zimbabwe used to operate a means-tested old age pension for non-Africans over the age of 60 years. This old age pension should be reintroduced under new legislation that promotes inclusiveness. The definition of old age, however, to be revisited in view of the declining life expectancy as a result of the AIDS pandemic. The age threshold should, for the time being, be reduced to 55 years, because by keeping it at 60 years means that only the few who are lucky enough to reach that age will benefit. This would defeat the purpose of an old age pension. Furthermore, it is noted that the impact of the current unfavourable economic environment will be felt for a long time, even after political stability has been achieved. Consequently, the government may find it more appealing (from a direct cost perspective) to opt for a means-tested old age pension scheme as opposed to a universal pension.

Although Zimbabwe does not have the kind of resources that Botswana, Mauritius and South Africa have, it is still possible to do so if it renegotiates its priorities and improves the management of its resources. Whilst Fultz and Pieris (1999:50) observe that this can not be a short-term goal for the majority of the countries in southern Africa, they however point out that "it would be useful for long-term planning purposes to accept it in principle as the primary form of social protection for those with no earnings". It should be noted that Zimbabwe has a lot of potential and the current economic malaise should be seen as temporary. An improvement in the economic climate would attract investment back in the country. Improved governance and accountability will ensure that the scarce resources are used primarily on programmes that improve the quality of life of the majority.

Second, the Pension and Other Benefits Scheme should provide basic protection to workers in formal employment. However, there is a need to enforce the provisions of the Pensions and Other Benefits Scheme so that all eligible employers register with the National Social Security Authority and remit contributions as per schedule. The National Social Security Authority should employ an adequate number of

inspectors who should make contact with all employers. Currently, the National Social Security Authority personnel is very thin on the ground as inspectors who have resigned in the last two years have not all been replaced. Furthermore, there is a need to educate workers on their rights and on the negative impact of non-compliance by employers. This would encourage workers to become whistle blowers in order to protect their welfare.

Government should also make it possible for persons operating outside the formal sector to join contributory formal social security schemes. This can be achieved by introducing voluntary membership to existing schemes. However, because incomes for people operating outside the formal sector are often low, their contributions would not be sufficient to guarantee meaningful social protection or even the viability of the schemes. Consequently, there would be need for cross-subsidies. This would also facilitate the redistribution of income and therefore narrow the divide between the rich and the poor.

There is a need to extend coverage to other contingencies such as maternity and sickness so as to make social security schemes more relevant to the needs of women. This would address the major concerns of women workers. Where it is not possible for women working in the informal sector to participate in mainstream schemes, micro-insurance would be the answer. Important lessons can be drawn from the United Medical Aid Schemes in Dar es Salaam (UMASIDA) which provide primary health care and preventive services to those in the informal sector (Fultz and Pieris 1999). Under these schemes, informal-sector workers have organized themselves into associations which are responsible for collecting contributions and negotiating with doctors (Fultz and Pieris 1999). Administrative costs in this scheme are lower and the services are more responsive to the needs of informal sector workers. Government needs to create growth paths for informal mutual aid arrangements so that they can be transformed into formal social security schemes. This route offers the greatest potential for achieving inclusiveness in the coverage of social security.

The government also needs to redesign its public assistance programme so that it becomes more inclusive in its targetting. Whilst it

is not disputable that vulnerable groups require special protection there is, however, a need to ensure that every person enjoys a reasonable level of social protection. The government should accept that it has an obligation to assist needy individuals. This should provide sufficient justification for the government to allocate adequate resource for the public assistance programme. In order to make the programme more effective, it should be designed in such a way that it enables beneficiaries to exit from poverty. Thus, public assistance should be seen as a means towards poverty reduction.

### **Conclusion**

The discussion has shown that social security schemes in Zimbabwe are exclusionary and that the problem of social exclusion dates back to the colonial period. During the colonial period, social security was deliberately made exclusionary on grounds of race and this contributed to the marginalization of the African population. However, the source of social exclusion in social security today is the orientation of social security itself which places the emphasis on protecting workers in formal employment who constitute a small percentage of the country's labour force. The majority of the population is without any formal social protection. This has made social security elitist in that it protects those who are better off. Given the fact that Zimbabwe's economy is agro-based, the majority will continue to operate outside formal sector employment for a long-time to come. Social exclusion in social security will therefore remain in force unless a mixed system of social protection is developed.

In order to address the problem of social exclusion, a tiered pension system is needed. According to Fultz and Pieris (1999) the first tier should provide a means-tested or universal benefit, with the second tier being based on a mandatory social insurance scheme. The third tier is a voluntary scheme designed to supplement the basic benefit. The benefits provided in the first tier are wholly funded from public revenues, which means that every year parliament has to debate and approve the allocation for a basic means-tested or universal pension. The government will have to decide which of the two options (means-tested or universal)

is more cost-effective. A universal benefit is desirable as it will win the support of a cross-section of the population. This will help to develop political support for the programme.

The second tier should promote solidarity and risk-sharing and this would be realized through a pay-as-you-go funding or a partial funding arrangement which promotes the redistribution of income from well-paid workers to lowly-paid workers (Fultz and Pieris 1999). The advantage of the third tier is that it enables individuals to enjoy a reasonable standard of living. It also reduces dependence on the basic and non-contributory pension. The advantage of developing a tiered pension system is that it addresses the problem of social exclusion by ensuring that there is something for everyone in society. By so doing, it extends social protection to everyone, making it possible for individuals to meet their basic needs. Ultimately, this will promote national integration which is a prerequisite for peace and stability in society as well as laying the foundation for economic stability.

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