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Review

Indigenous Social Provisioning in Sub-Saharan Africa: Exploring Its Transformative Potential for Inclusive Social Policy

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Abstract

With only 15.4 percent of sub-Saharan Africa's population covered by formal social protection, most people depend on indigenous social provisioning. Despite their extensive coverage and socio-cultural legitimacy, these arrangements remain marginal in policy design, largely due to their persistent framing as residual, informal coping mechanisms within state-centric paradigms. This paper challenges that framing by conceptualising indigenous social provisioning as an institutionally autonomous domain with transformative potential. Using an integrative literature review, the study analyses key provisioning arrangements across sub-Saharan Africa and maps their functions onto the framework of Transformative Social Policy (TSP), which emphasises production, protection, redistribution, reproduction, and social cohesion. The findings show that indigenous systems extend beyond safety net functions to enhancing productive capacities and supporting livelihoods, redistributing resources, sustaining social reproduction, and fostering social cohesion for collective agency. However, their transformative capacity is often limited by internal inequalities. The paper argues that inclusive social policy requires a shift from substitution to institutional complementarity, in which indigenous and formal systems operate as mutually reinforcing pillars. By foregrounding Africa's institutional heritage, the study contributes to ongoing efforts to decolonise social policy theory and practice.

Keywords: decolonising social policy; indigenous social provisioning; social protection; sub-Saharan Africa; transformative social policy

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1. Introduction

Sub-Saharan Africa presents a persistent welfare paradox. Formal social protection systems reach only 15.4 percent of the population, leaving most people to access welfare, manage risks, and sustain livelihoods through indigenous social provisioning arrangements rooted in norms of reciprocity, solidarity, and equality [1]. Despite filling an over-80 percent coverage gap and often surpassing formal systems in reach and trust, these arrangements remain largely absent from social policy design [2,3].

This marginalisation reflects their dominant representation within social policy discourse as "residual." In this framing, indigenous arrangements are treated as informal, temporary coping mechanisms that operate only in the absence or failure of markets and state provision [4–8]. Such a perspective is rooted in state-centric and neoliberal policy paradigms that prioritise means-testing, targeting, and minimal redistribution, positioning formal systems as the normative ideal [9,10]. While these approaches have expanded social protection since the Structural Adjustment era and have been reinforced through global

frameworks such as the 2030 Agenda for Sustainable Development, as well as reaffirmed at the Second World Summit for Social Development held in Doha in 2025 [11,12], they have demonstrated limited capacity to address the structural drivers of poverty and inequality in the region [9].

This characterisation obscures empirical realities. Indigenous social provisioning arrangements—including kinship networks, rotating savings and credit associations (ROSCAs), burial societies, labour-sharing systems, and other community-based organisations—are neither temporary nor marginal. They are enduring, adaptive, and multifunctional institutions embedded in socio-cultural systems across urban and rural contexts [2,13–16]. They support livelihoods, redistribute resources, manage risks, and sustain social reproduction across rural and urban contexts, often with levels of participation, flexibility, and responsiveness that exceed formal systems. Their persistence reflects not only gaps in state provision but also their institutional autonomy and cultural legitimacy.

To address the limitations of residual and protection-focused frameworks, this paper draws on Transformative Social Policy (TSP) as an analytical lens. Developed through UNRISD research, TSP conceptualises social policy as a multidimensional process encompassing production, protection, redistribution, reproduction, and social cohesion, and evaluates institutions in terms of their contribution to structural transformation and equity [9,17,18]. This framework enables a shift from viewing indigenous arrangements as coping mechanisms to analysing them as institutions with potential to advance transformative development.

Applying this lens, the paper argues that indigenous social provisioning in sub-Saharan Africa are not residual survival mechanisms but constitute an institutionally autonomous domain with multifunctional roles aligned with TSP objectives. When analysed through TSP, these arrangements reveal a broader range of functions beyond safety nets than typically recognised, including enhancing productive capacities and supporting livelihoods, redistributing resources, sustaining social reproduction, and fostering collective agency. However, their transformative capacity is neither uniform nor guaranteed, as many operate within hierarchical structures that reproduce inequalities related to gender, age, and social status.

Building on this analysis, the paper advances the concept of institutional complementarity as a framework for inclusive social policy. Rather than viewing indigenous and formal systems as substitutes or competitors, complementarity recognises their distinct strengths and seeks to align them in mutually reinforcing ways. Indigenous systems are often effective in managing localised and idiosyncratic risks through dense social networks and flexible mechanisms, while formal systems provide scale, fiscal capacity, and coordination in responding to systemic shocks. Aligning these systems as mutually reinforcing pillars is essential for transformative outcomes.

The paper makes three contributions. First, it applies TSP as an evaluative framework to indigenous social provisioning, moving beyond descriptive accounts to assess their role in structural transformation. Second, it conceptualises indigenous provisioning as a distinct institutional domain, challenging its persistent categorisation as informal or residual. Third, it develops the notion of institutional complementarity as a basis for rethinking inclusive social policy in sub-Saharan Africa.

Building on the foregoing discussion, this study applies TSP as an evaluative framework to analyse indigenous social provisioning in sub-Saharan Africa. Specifically, it seeks to address three questions:

- What are the main forms of indigenous social provisioning in the region?
- How do these arrangements align with the five functions of TSP?

- What lessons do they offer for the design of inclusive and transformative social policies?

The remainder of the paper is structured as follows. The next section reviews the literature on indigenous social provisioning and outlines the TSP framework. This is followed by a description of the methodology. The paper then analyses key typologies of indigenous provisioning and examines their functions in relation to TSP objectives. The final sections discuss policy implications and conclude by reflecting on the broader significance of integrating indigenous institutions into social policy theory and practice.

2. Indigenous Social Provisioning in Sub-Saharan Africa

Across sub-Saharan Africa, indigenous social provisioning arrangements constitute a central, though often under-recognised, component of welfare systems. These arrangements encompass a wide range of family and community-based practices that support individuals and households through life-cycle events such as birth, marriage, illness, and death, as well as periods of economic hardship and crisis [2,13]. Many of these systems predate colonial rule and have evolved over time in response to changing social, economic, and political conditions.

Existing scholarship has used a variety of terms to describe these arrangements, including "informal [non-formal] social protection," "community-based social protection," "traditional welfare," and "non-state social security" [13,19–23]. While these labels capture important aspects of their operation, they often reinforce the positioning of these systems as peripheral or residual. In particular, the term "informal" tends to imply lack of structure, legitimacy, or permanence, thereby obscuring the institutional complexity and durability of these arrangements [24]. Therefore, this paper adopts the term *indigenous social provisioning* to describe self-organised, self-regulating, and culturally embedded welfare arrangements rooted in kinship and community ties, grounded in reciprocity and norms of obligation that promote solidarity and operate outside or alongside formal institutions. Typical examples include kinship-based support systems, community savings and credit associations, labour-sharing arrangements, and faith-based organisations [16,25].

Much of the existing literature adopts a functionalist perspective, focusing primarily on the role of indigenous systems in mitigating risks associated with income loss, unemployment, illness, and death [19,22,25,26]. While this body of work provides valuable empirical insights, it often treats indigenous provisioning as a compensatory mechanism that fills gaps left by weak or incomplete state systems. As a result, limited attention is paid to their broader social, economic, and political functions, including their potential to reshape social relations, redistribute resources, and foster collective agency.

More recent scholarship has begun to challenge this narrow framing by highlighting the resilience, adaptability, and socio-cultural embeddedness of indigenous provisioning systems [2,21,23]. These studies emphasise that such arrangements are not merely reactive responses to deprivation but constitute active and dynamic forms of social organisation. However, even within this emerging literature, there remains a tendency to analyse these systems in isolation from broader theoretical frameworks of social policy. This limits their ability to inform policy design and theoretical development.

This paper addresses this gap by situating indigenous social provisioning within the framework of Transformative Social Policy (TSP). By doing so, it moves beyond descriptive and functionalist accounts to evaluate the extent to which these arrangements contribute to structural transformation, equity, and social justice.

3. Transformative Social Policy as an Analytical Framework

Transformative Social Policy (TSP) emerged from research programmes of the United Nations Research Institute for Social Development, and underscores multiple tasks and developmental role of social policy. Developed primarily through the work of scholars such as Thandika Mkandawire and Jimi Adesina, TSP challenges the narrow focus on poverty alleviation and safety nets that has come to dominate global social policy discourse. Its core ideas, articulated by Adesina and Mkandawire, reject the narrow, poverty-centric neoliberal social policy model in Africa and advance a broader vision of social policy grounded in norms of equality and solidarity [9,17,18]. TSP emphasises five interconnected tasks of social policy: social protection, production, redistribution, reproduction, and social cohesion, viewing them as a holistic process [9,17,18,27,28].

At its core, TSP conceptualises social policy as a multidimensional process aimed at promoting not only protection but also production, redistribution, social reproduction, and social cohesion [9,18]. These five tasks are understood as interconnected and mutually reinforcing, reflecting a holistic approach to wellbeing and development. In this framework, social policy is not limited to targeted interventions for the poor but encompasses a broad range of public and collective efforts that shape economic and social outcomes [9].

A central critique advanced by TSP is that conventional social protection models are rooted in neoliberal policy logics that prioritise market efficiency, fiscal restraint, and minimal redistribution. This is reflected in the widespread use of means-testing, targeting, and conditionality, which often restrict access and reinforce social stratification [9,10]. In contrast, TSP emphasises universalism, solidarity, and the role of social policy in driving structural transformation. Social policy is thus understood as "collective public efforts aimed at affecting and protecting the social wellbeing of people within a given territory" [27] (p. 38).

Importantly, TSP extends the scope of social policy beyond state-led interventions to include a wider range of institutions and actors, emphasising the need for state–community partnership not just to ensure community buy-in and ownership, but reflect the diversity of the policymaking bodies, financing, and provisioning mechanisms [9,17,27]. While early/prior applications of the framework focused primarily on formal instruments such as education, healthcare, and land reform [9,17,27,29–31], its conceptual foundations allow for the inclusion of non-state and community-based systems. This broader perspective provides an opportunity to re-evaluate indigenous social provisioning as a legitimate and potentially transformative component of social policy.

Furthermore, applying TSP to indigenous social provisioning enables a shift from viewing these systems as residual safety nets to recognising them as institutions with multifaceted roles in development. Through this lens, indigenous arrangements can be assessed not only in terms of their protective functions but also in relation to their contributions to production, redistribution, reproduction, and social cohesion. At the same time, a TSP-informed analysis also brings into focus the limitations and contradictions of indigenous provisioning systems, as elaborated in subsequent sections. By providing a normative framework for evaluating these dynamics, TSP allows for a more balanced and critical assessment of indigenous provisioning.

By systematically mapping indigenous arrangements onto the TSP framework, the study aims to generate insights that are both theoretically grounded and policy-relevant. In doing so, it contributes to ongoing efforts to broaden the scope of social policy analysis and to develop contextually appropriate approaches to welfare and development in the Global South.

While transformative social policy offers a compelling normative and analytical departure from residual, social protection-focused approaches, its translation into practice in

sub-Saharan African contexts depends on enabling institutional, fiscal, and political conditions that are often difficult to realise. These conditions include adequate fiscal resources, administrative capability, strong state institutions, political commitment to structural reform, and the capacity to implement integrated policy interventions. Policy incoherence, the tendency for social policy commitments to be undermined by contradictory or poorly coordinated action elsewhere in the policy architecture, recurs across a number of African countries. The analysis of Ethiopia's social protection system provides a practical illustration of this phenomenon, identifying incoherence both within social protection policy itself and between social protection and other sectoral policies and arguing that such incoherence carries real costs for the goal of ensuring no one is left behind [32]. As pointed out in the Social Policy Framework for Africa, social policy should be viewed as a web of policies that act in a complementary, multidimensional, multisectoral, and multidisciplinary manner: a comprehensive and coherent agenda in which health policy, education policy, social welfare, and employment policy, among others, are components [33]. This analysis resonates with broader governance literature on the gap between social policy formulation and implementation [34] and with evidence across African states where fragmented, sector-specific mandates and inadequate resourcing for integrated solutions have produced implementation gaps.

4. Methods

This study adopts an integrative literature review to examine indigenous social provisioning in sub-Saharan Africa and assess its relevance for transformative social policy. The integrative approach is appropriate given the fragmented and interdisciplinary nature of the literature, spanning social policy, development studies, sociology, and anthropology. Unlike systematic reviews focused on narrowly defined empirical questions, it allows synthesis of diverse forms of evidence, including conceptual, empirical, and policy-oriented studies [35–37], making it suitable for analysing complex, context-specific phenomena not easily captured through a single methodological lens.

The study searched Scopus, Web of Science, Google Scholar, and African Journals Online. Keywords used in the search included combinations of terms such as "community-based social protection", "decolonising social policy", "indigenous welfare", "indigenous social protection", "indigenous social security", "informal social protection", "non-state social protection", and "transformative social policy", alongside "sub-Saharan Africa" (an example of such combination include "indigenous social protection" OR "community-based social protection" AND "sub-Saharan Africa"). Inclusion criteria required sources to: (1) focus on sub-Saharan Africa, (2) examine forms, functions, or characteristics of indigenous or community-based provisioning systems, and (3) provide empirical evidence, conceptual insights, or policy relevance.

The initial search yielded 280 records. After removing duplicates, 200 titles and abstracts were screened by the lead author and checked by the second author, through iterative reading and discussion, of which 120 were assessed in full text. Screening assessed relevance, methodological rigour (assessed based on clarity of methodology and relevance to the study's analytical framework), evidence base, and conceptual depth through critical reading of each source, consistent with the interpretive nature of this review [38,39]. Ninety-seven relevant works met the inclusion criteria. Priority was given to peer-reviewed articles, though reports from international organisations and policy institutions, books, conference proceedings, and dissertations were also included due to their relevance to the topic. Most sources ranged from 2006–2026, reflecting the emergence of the TSP framework [28], with seminal earlier works included where conceptually relevant. Eight of the ninety-seven references predate 2006 and are retained because they represent foundational theoretical

frameworks, seminal empirical contributions, and primary legislation that have no more recent equivalents.

The analysis is guided by the TSP framework, which identifies five key functions of social policy: production, protection, redistribution, reproduction, and social cohesion [9,17,18]. A combined deductive and inductive analytical approach was employed. Deductively, the five TSP functions guided the assessment of whether indigenous provisioning arrangements contributed to production, protection, redistribution, reproduction, and social cohesion. Inductively, thematic analysis identified recurring patterns relating to institutional characteristics, strengths and limitations, inclusion and exclusion, and implications for policy design. This dual approach enabled structured evaluation while remaining sensitive to context-specific dynamics.

Literature was analysed manually using qualitative content analysis. The synthesis focused on three key dimensions: (1) typologies and organisational forms of indigenous provisioning, (2) functional contributions in relation to TSP, and (3) implications for inclusive and transformative social policy, treating indigenous provisioning as a multifaceted and dynamic component of welfare systems across the region.

The study relies on published literature which may not fully capture undocumented or emerging forms. Similarly, reliance on English-language sources may exclude relevant non-English studies, and the diversity of contexts and methodological approaches makes direct comparison across studies challenging. Findings should therefore, be interpreted as indicative rather than exhaustive. Despite these limitations, the approach provides a robust basis for analysing indigenous social provisioning within a transformative social policy framework.

5. Typologies of Indigenous Social Provisioning Arrangements in Sub-Saharan Africa

Indigenous social provisioning arrangements in sub-Saharan Africa take diverse forms, reflecting variations in socio-cultural practices, economic conditions, and historical trajectories. The literature identifies several recurring typologies that capture the main organisational forms through which these systems operate [2,16,24]. These typologies are not mutually exclusive; they often overlap and interact in practice. More importantly, the identified typologies are not exhaustive as they do not cover all types.

5.1. Kinship and Extended Family Networks

Extended family and kinship systems have historically constituted the primary social provisioning institution in sub-Saharan Africa, predating formal state structures. Kinship networks categorise members by lineage: patrilineal or matrilineal [14,40]. Matrilineal kinship is practised by cultures such as the Akan of Ghana and groups in the DRC, while patrilineal kinship prevails across most of sub-Saharan Africa [40,41].

Support within these networks includes financial assistance, food provision, caregiving, and accommodation, particularly during illness, unemployment, old age, or bereavement. In many contexts, they serve as the primary source of social protection, especially where formal welfare provision is limited.

However, their capacity is shaped by the resource base of the family. Increasing economic pressures, migration, urbanisation, and changing social norms have, in some cases, weakened their ability to provide sustained support [23,42,43].

5.2. Rotating Savings and Credit Associations (ROSCAs) and Accumulating Savings and Credit Associations (ASCAs)

ROSCAs and ASCAs are among the most widely documented forms of community-based financial provisioning in sub-Saharan Africa [2,13,16]. These arrangements involve

groups contributing to a common fund, allocated either on a rotational basis (ROSCAs) or accumulated to build a bulk package for sharing at an agreed time (ASCAs). ROSCAs are locally organised, widespread, and predate colonialism [44], and are known by various local names, including *isusu/esusu*, *susu*, *tontine*, *njangi*, *likelemba*, *ekub*, *chama*, *metshelo*, *mukando*, *chilemba*, and *stokvel* [13,45–49]. Women often dominate membership, reflecting barriers to formal finance [2,50,51]. Unlike ROSCAs, ASCAs do not rely on rotation, allow more flexible contributions, and tend to have more formal leadership structures, focusing on interest-bearing loans and collective investment [13,14,52].

These systems provide access to financial resources for individuals excluded from formal banking and are used to finance small businesses, education, housing, and consumption [2,49]. Beyond finance, they serve as social platforms that strengthen trust and relationships [46]. However, regular contribution requirements may exclude those unable to participate consistently, limiting access for the poorest households.

Social clubs are also self-help associations formed by people of similar socioeconomic status to improve welfare, including asset-based clubs, grocery clubs, and trade-based groups [13]. Membership often reflects shared occupations, sex, age, or vulnerabilities [21].

5.3. Burial Societies

Burial societies are informal insurance schemes formed to pool resources for funeral expenses [26]. They are particularly prevalent in Southern Africa, where they are known as *makgotla*, *diswaeti*, and *omazibuthe* [26,53–55], but are also found across sub-Saharan Africa, sometimes embedded within broader mutual aid associations [13,56–58].

Members contribute to a collective fund used to cover funeral costs and support bereaved families, helping mitigate the financial burden associated with funerals. These societies also reinforce social solidarity and collective identity. However, as with other contributory systems, participation depends on the ability to contribute financially.

5.4. Labour and Livestock-Sharing Arrangements

Labour-sharing includes community labour for public works and reciprocal exchanges such as *letsema* in Southern Africa and *aaro* among the Yoruba [13,47,59,60]. Culturally mandated practices such as livestock sharing and cooperative harvesting also support welfare [16]. For example, *kuronzera* in Zimbabwe involves lending cattle to vulnerable households for agricultural production, with similar practices (e.g., *mafisa*) across Zambia, Botswana, Lesotho, and South Africa supporting resilience in drought contexts [23–25,61].

These practices remain important where formal systems are weak, though their effectiveness has been reduced by migration, urbanisation, and shifts toward non-farming livelihoods.

5.5. Community Cultural Associations and Institutions

This category includes age grades, hometown associations, and women's cultural organisations. Age grades organise individuals into cohorts based on age [2]. While historically male-dominated, contemporary forms, especially in West Africa, often include both men and women [2,14]. Age grades are present across East and Southern Africa [62,63]. Hometown associations (or progressive unions and village development associations) are prevalent in West Africa and emerged partly from colonial indirect rule [64–67]. Typically, with branches in the hometown [village] and urban areas, they support welfare and development through infrastructure projects such as schools, roads, and electricity, while also serving as intermediaries with the state [14,68]. Women-only organisations play key roles in welfare and empowerment, combining mutual aid with cultural functions. Examples include *umuada* and *inyomdi/ndiomu* groups in Southeast Nigeria [69,70]. Membership is

typically limited to older women with community knowledge [66]. Similar groups exist across regions, though often less tied to kinship or religion [13].

Common property management systems also contribute to provisioning. The *zunde raMambo* in Zimbabwe stores communal harvests against drought [16], while similar systems such as *emasimu endlunkhulu* involving pooling resources to mitigate food insecurity exist in Swaziland [4,71]. Indigenous land and water management systems, such as the Borana *gada* system, regulate access to shared resources [72,73].

These organisations address social support, resource management, and development needs, though their effectiveness varies by capacity and resources. However, governance deficits, including elite capture, lack of transparency, exclusion of outsiders, and male-dominated decision-making which further erode redistributive effectiveness have been reported among hometown associations and age grades [14,67].

5.6. Religious Mandates and Cultural Laws

Religious mandates provide welfare through moral or spiritual obligations [16]. In Christianity, charity is a duty; in Islam, *zakat* constitutes obligatory giving [16,74]. Indigenous systems similarly promote support for vulnerable groups through culturally embedded institutions [3,14]. Customary laws reinforce these norms by regulating behaviour and promoting social protection [75], enforced through traditional institutions such as *umuada* or *gada* systems [14,73].

These religious and customary sources of obligation rarely operate in isolation. They intersect with, and at times substitute for, formal statutory institutions, particularly where state institutions lack the reach to guarantee welfare in rural or secluded communities [14,23]. Faith-based organisations frequently extend beyond doctrinal charity into direct service provision, including healthcare, education, and emergency relief, precisely because state institutions remain weak or under-resourced [16,74]. This expansion often occurs alongside customary law rather than displacing it: traditional governance structures frequently cooperate with religious institutions, reinforcing shared moral norms of protection and redistribution through different sources of legitimacy. Welfare claims are routed through whichever institution offers the most accessible, locally trusted remedy [14]. This interplay also highlights a dimension of wellbeing mainstream social policy has largely neglected: its spiritual and cosmological grounding. TSP broadens social policy beyond residual welfare by recognising multiple institutions and instruments of provisioning, creating conceptual space that mainstream policy paradigms have yet to extend to the moral and spiritual dimension of indigenous wellbeing. Addressing wellbeing's subjective and relational dimensions alongside material welfare is a distinctive strength of indigenous provisioning [14], one that formal systems continue to under-recognise, forfeiting its potential for policy and development.

5.7. Interconnections and Overlaps

Although presented separately, these typologies are highly interconnected. Individuals and households often participate in multiple arrangements simultaneously, drawing on different systems depending on need [2,3,49]. For instance, a household may rely on kinship networks for daily reciprocity, join a ROSCA for savings, and belong to a burial society for funeral costs, while customary and religious institutions arbitrate disputes and reinforce obligations across these arrangements, and provide emergency assistance when needed. This illustrates that indigenous provisioning functions as an integrated ecosystem rather than mutually exclusive mechanisms.

This interconnectedness reflects the embedded, flexible, and adaptive nature of indigenous social provisioning in responding to diverse risks and needs. This is part

of what distinguishes these arrangements as a coherent system rather than a set of disconnected responses.

6. Functions of the Main Indigenous Social Provisioning Arrangements in Alignment with TSP Objectives

The functions of indigenous social provisioning arrangements across sub-Saharan Africa are discussed below.

6.1. Enhancing Productive Capacities Through Investments in Human Capital and Economic Opportunities

Indigenous social provisioning systems enhance productive capacities by mobilising finance, labour, knowledge, and infrastructure in ways that expand human capital and economic opportunities. The productive capacity function of indigenous provisioning mechanisms reveals a core TSP proposition: community-based systems can substitute for, and in some contexts, outperform state-mediated capital access, particularly for populations excluded from formal financial systems. ROSCAs exemplify this dynamic, performing a production function as savings and investment mechanisms for indivisible goods, including small businesses, farming, education, and women's enterprises [44,45]. Critically, their contribution extends beyond capital pooling: ROSCAs enhance women's productive capacities by improving resource access and participation in household and community decision-making, addressing gendered exclusions that state provisioning routinely fails to resolve [44,46,51]. ASCAs deepen this function by facilitating bulk-return fund accumulation, enabling acquisition of capital-intensive indivisible goods such as land, taxis, and household furniture, that individual saving cannot achieve [14,52]. Social clubs further extend productive capacity by brokering access to employment opportunities, improved farming inputs, and asset-building savings schemes [13].

What distinguishes these mechanisms collectively is their dual investment logic—targeting both individual productivity and collective infrastructure. Community labour for public works constructs roads, bridges, drainage systems, schools, and water facilities, directly expanding service access for entire communities [13]. Rotational labour exchange strengthens food security at the household level, while age grades invest systematically in community infrastructure such as water, electricity, markets, health centres, and feeder roads [2,76]. The *gada* age grade system advances natural resource management through indigenous ecological knowledge, improving pasture, water conservation, and drought resilience [72,73]. Hometown associations similarly enhance productive capacities through infrastructure provision including schools, hospitals, roads, and electricity, demonstrating that diaspora-linked mechanisms can perform quasi-state functions [14,64]. Religiously mandated support reinforces human capital development through educational assistance, closing gaps that neither market nor state adequately addresses [3]. Beyond charitable transfers, spiritual obligation itself functions as an economic and social mobilisation mechanism. Tithes, *zakat*, and other religiously mandated contributions frequently fund micro-enterprise support, while savings groups affiliated with religious institutions promote productive investment within a framework of religious duty rather than market incentive [74].

6.2. Protection of People from Livelihood Risks and Shocks

Indigenous provisioning mechanisms constitute a layered, pluralistic protection architecture that addresses livelihood risks where formal social protection systems remain absent, inadequate, or structurally exclusionary. Extended family and kinship networks form the foundational tier of this architecture. Resource transfers from more affluent to less privileged members mitigate risks and shocks across income levels [16,22], while urban kin support migrants with housing and employment as rural relatives absorb returning

members during crises—a reciprocal logic that effectively functions as an informal social insurance system [16,22]. In Zimbabwe, remittances and reciprocal rural-urban exchange demonstrably reduce household vulnerability [23,77]. Critically, kinship networks extend protection to socially marginalised populations such as orphans, widows, persons with disability, and the elderly, including through land allocation to vulnerable households [21,78]. They further support long-term care for HIV/AIDS-affected households [79], while remittances enable agriculture investment [58].

Savings-based mechanisms perform a complementary protection function by smoothing income fluctuations and enabling crisis response. ROSCAs facilitate access to emergency funds through flexible arrangements, including position swapping, that reduce reliance on costly, exploitative alternatives, disproportionately benefiting rural residents and women [44,80]. ASCAs deepen this function through faster, more flexible loan access, including in acute crisis contexts such as flood-induced food insecurity [21]. Burial societies pool resources to manage the financial and psychosocial risks of death, with their inclusivity and flexibility enabling rapid cash or in-kind funeral support [13,26,55,56,81]. Social clubs similarly provide interest-free loans and support during illness, bereavement, and life-cycle events, addressing gaps formal insurance markets routinely leave unmet [21].

What unifies these mechanisms is their capacity to combine material assistance with social solidarity across the life course. Age grades provide material and emotional support during marriage, childbirth, illness, and funerals, with some offering waivers, labour assistance, and targeted financial support for the most vulnerable [14,62,76]. Hometown associations extend protection to community members through scholarships, emergency and funeral support, employment facilitation, and voluntary emergency savings [65,67]. Women's associations deliver emergency cash or in-kind healthcare and funeral assistance [14,70], while historically, groups such as *umuada* mobilised crisis support for vulnerable populations [82] and organisations like the Queen Mothers Association in Ghana provide education and healthcare [83]. *Zunde raMambo* enhances food security for vulnerable groups [16]. Faith-based groups [through religious mandates] and customary laws reinforce this architecture through food support, healthcare, conflict resolution, and social justice [14,75]—together constituting a significant protection system often not properly acknowledged by many states in sub-Saharan Africa, leaving their potential not effectively harnessed. This protection function rests substantially on religious principles, which supply a normative legitimacy that sustains participation and reach in ways purely transactional insurance arrangements cannot replicate. This embeds protection within moral rather than contractual obligation [16].

6.3. Enhancing Resource Redistribution to Minimise Social Inequality

Indigenous provisioning mechanisms operationalise redistribution not as charity but as structurally embedded reciprocity—a distinction that strikes at the heart of TSP's challenge to residualist welfare logics, which reduce redistribution to discretionary transfers rather than rights-based entitlements. Extended family and kinship networks engage in two analytically distinct forms of redistribution. The first is asset-based: collectively governed land is allocated to those at risk of asset poverty, for example, adult males forming new households and widows of deceased members, ensuring that productive resources remain accessible rather than concentrated, particularly in farming communities [14]. This mechanism directly counters the market logic of land commodification by embedding access rights in relational obligation rather than purchasing power. The second is transfer-based: households pool cash and in-kind resources for life events such as childbirth, marriage, and bereavement, with the redistributive effect being deliberately progressive—disproportionately benefiting poorer households, persons with disability,

and the elderly [14]. Together, these forms demonstrate that kinship-based redistribution operates not at the margins of welfare but as a structural corrective to inequalities that formal systems routinely fail to address.

Labour-based mechanisms reveal a further redistributive dimension: the equalisation of productive capacity across households. In Southern Africa, *letsema* institutionalises reciprocal labour arrangements for farming and construction, reducing costs and enhancing food security in ways formal safety nets seldom achieve [47,59], with comparable systems operating across West Africa. Age grades reinforce this through labour pooling and emergency support [21,62,76]. Granary systems such as *zunde raMambo* and *emasimu endlunkhulu* redistribute food directly to vulnerable groups, while indigenous land and water conservation systems ensure equitable resource access during droughts—addressing structural scarcity rather than merely its symptoms [72,73].

6.4. Reconciliation of the Burden of Reproduction with That of Other Social Tasks

Indigenous provisioning mechanisms reconcile reproductive and productive burdens not through formal policy design but through institutionalised reciprocity—an arrangement that TSP recognises as foundational to sustainable social provisioning, yet one that formal welfare systems consistently undervalue. Extended family networks exemplify this logic: intergenerational caregiving, in which elder women care for grandchildren while adult children support ageing parents, distributes reproductive labour across the households and communities rather than concentrating it solely on women of working age [40,79]. This redistribution, however, remains partial. Care labour continues to fall disproportionately on women across generations, reproducing rather than transforming the gendered allocation of reproductive work. Some community institutions respond directly to this structural limitation. Women-only organisations (e.g., *umuada* in Southeast Nigeria, certain ROSCAs, and social clubs) create women-controlled resource pools that reduce economic dependence and, in doing so, expand the material basis for renegotiating care responsibilities within households. Others offer fee waivers or preferential access to communal services, lowering the transaction costs of care for women who bear its greatest weight [14]. Taken together, these mechanisms represent an incomplete but meaningful institutional effort to mitigate the gender asymmetries in care provisioning. Critically, these arrangements do more than manage care deficits: they strengthen intergenerational social bonds, mark life-cycle transitions collectively, and reduce social deviance, performing integrative functions [40,79].

Savings and solidarity-based mechanisms extend this reconciliation function by embedding reproductive norms within collective practice. ROSCAs reproduce reciprocity and intergenerational solidarity through women's extensive participation in life-cycle events, particularly, weddings and funerals, while simultaneously socialising younger generations into communal savings and mutual obligation. They also provide platforms for knowledge-sharing on childcare and health [44,51,84]. Burial societies similarly transmit values of dignity and community responsibility through collective mourning and funerary solidarity, institutionalising care for the dead as a communal rather than private burden [53,85]. Social clubs sustain norms of solidarity and mutual obligation across childbirth, marriage, bereavement, and elder care, while labour-sharing arrangements transmit indigenous agricultural knowledge and cooperative work ethics across generations. Together, these practices demonstrate that reproductive reconciliation in these systems is structural, not residual [14].

These life-cycle transitions also carry cosmological significance beyond their social-integrative role. Naming ceremonies, marriage rites, and funerary practices affirm continuity with ancestors and safeguard the spiritual wellbeing of the living and the dead. This

means that the reproductive reconciliation operates as much through spiritual meaning-making as through material support [14,85].

6.5. Participation in Activities That Promote Social Cohesion and Nation-Building

Indigenous provisioning mechanisms generate social cohesion not as a by-product of welfare delivery but as a constitutive function, producing the relational infrastructure of trust, solidarity, and collective identity upon which sustainable communities depend. Extended family systems foster cohesion through reciprocal interaction and shared cultural practices such as collective mourning, with their embeddedness in local norms cultivating belonging in ways that formal institutions, operating at arm's length from cultural life, structurally cannot replicate. Burial societies reinforce this dynamic: collective mourning and ritual participation. Dance, shared labour, prayers, wake-keeping, and repatriation of remains do not merely mark death but actively reproduce social solidarity and harmony across communities [2,52,54,57,81,85].

Shared spiritual practice constitutes a cohesion mechanism in its own right, not merely a by-product of collective ritual participation. Communal worship, religious festivals, and ancestral veneration reinforce collective identity and belonging independently of any material exchange, underscoring that indigenous cohesion is as much spiritually as socially constituted [53,85].

Labour exchange mechanisms reveal a further dimension: cohesion as a site of gendered empowerment and structural challenge. *Letsema*, understood as a cooperative platform, enables rural women to voice concerns about work systems, earn income, control assets, and exercise decision-making power—directly contesting patriarchal inequalities embedded in community life [60]. This positions labour exchange not merely as a productive mechanism but as a vehicle for transformative social change aligned with TSP's emancipatory ambitions. Age grades reinforce community cohesion through norm enforcement, conflict resolution, and collective protection [62,86], while hometown associations consolidate urban-rural ties and collective identity through socio-cultural participation [65,67].

Women's organisations perform a distinctive cohesion function by combining conflict resolution, social justice advocacy, and welfare provision for the most vulnerable [69,82]. Evidence from Nigeria demonstrates that customary law enforcement by the *umuada* group has measurably reduced gender-based violence and community conflict, illustrating that indigenous mechanisms can deliver governance outcomes that formal state institutions frequently fail to achieve [14]. Indigenous governance systems such as the *gada* and village assemblies further consolidate this nation-building function, demonstrating that social cohesion in these contexts is institutionally produced, not culturally incidental [68].

6.6. Interconnectedness of Functions

While the five functions of TSP are presented separately, indigenous social provisioning systems typically perform several of these functions simultaneously. Savings groups, for example, contribute to production through investment, provide protection through financial support in times of need, and foster social cohesion through regular interaction among members. This multifunctionality reflects the embedded nature of these systems within social life, where economic, social, and cultural dimensions are closely intertwined, and underscores their relevance for a holistic understanding of social policy that goes beyond narrowly defined protective functions.

TSP itself recognises that particular policy instruments can perform multiple tasks simultaneously. Education, for instance, activates the production task but can also activate the nation-building task, depending on how access is organised—as perhaps most visibly illustrated by Nigeria's Unity Schools. The analytical identification of five tasks in TSP

is therefore a heuristic for evaluation, not a description of how these functions operate in practice.

7. Lessons, Discussion, and Implications for Inclusive Social Policy

The analysis of indigenous social provisioning in sub-Saharan Africa highlights their significance as enduring and multifunctional components of welfare systems. When examined through the lens of Transformative Social Policy (TSP), these arrangements reveal capacities that extend beyond risk mitigation to include production, redistribution, social reproduction, and social cohesion. This has important implications for how social policy is conceptualised and designed in the region.

7.1. Reconsidering the Role of Indigenous Provisioning

The evidence presented in this paper fundamentally challenges the residualist framing that has long subordinated indigenous social provisioning to footnote status in sub-Saharan African policy discourse. Contrary to dominant assumptions, indigenous arrangements—comprising extended family and kinship networks, ROSCAs, ASCAs, burial societies, social clubs, labour-sharing systems, age grades, hometown associations, women's organisations, common property management, religious mandates, customary laws, and livestock exchange—are not welfare substitutes of last resort. They are structurally embedded institutions that collectively fulfil TSP's multiple tasks of production, protection, reproduction, redistribution, and social cohesion. Arrangements such as ROSCAs, burial societies, women's organisations, *letsema* labour sharing, and common property management systems challenge exclusionary norms, redistribute resources, and build collective agency [2,13–15]. Some, including *umuada* women's associations, the Borana *gada* system, and labour-sharing practices, are pre-colonial institutions that have adapted into hybrid forms while maintaining central developmental roles [13,14,25,57]. Emerging evidence further overturns assumptions of limited scope: these systems demonstrably address covariate shocks including climate change and public health crises [21,72,73].

Critically, sub-Saharan Africa exhibits significant institutional variation that any policy engagement must respect rather than flatten. Nigerian age grade systems, relatively gender-inclusive, prioritise social control, justice administration, and community infrastructure; the Borana *gada* system in Ethiopia prioritises natural resource management while its patriarchal structure excludes women from core governance [73]. South African *stokvels* reflect specifically South African variations on the broader ROSCA form [46,87], just as burial societies vary significantly across cultures [57,81,88]. Policy recommendations must therefore be context-sensitive rather than uniform templates.

7.2. Flexibility, Embeddedness, and Responsiveness

A defining feature distinguishing indigenous provisioning from Formal systems is the combination of cultural embeddedness and institutional flexibility—properties that are not yet replicated by formal welfare regimes in the African context. Grounded in norms of reciprocity and solidarity, indigenous arrangements align organically with core TSP principles [9,17,27], responding to context-specific vulnerabilities that formal systems gloss over: drought management among Borana pastoralists [72,73], food security through Zimbabwe's *zunde raMambo* [16], crisis support by Nigeria's *umuada* during civil conflict [82], and adaptation to HIV/AIDS crises across Eastern and Southern Africa [57]. This embeddedness produces high participation, trust, and dignity-preserving support that formal systems consistently fail to generate [46,50].

Institutional flexibility amplifies this advantage. Indigenous systems adjust membership, contributions, and support modalities without bureaucratic delay, scaling rapidly

and tailoring interventions to local context [2,3,13]. During the HIV/AIDS and COVID-19 pandemics, burial societies and ROSCAs adopted mobile money and virtual coordination while women's organisations expanded into orphan care—demonstrating adaptive capacity that formal systems, constrained by legislative and administrative bottlenecks, rarely match [26,83,89]. This responsiveness explains their continued mass preference over formal alternatives [15]. Indigenous arrangements also perform a distinctive multi-functionality that formal sectoral programmes are structurally ill-equipped to replicate: kinship networks simultaneously provide financial, emotional, and social support [25]; women's organisations combine welfare with justice advocacy; religious mandates integrate material and spiritual care; labour-sharing systems link productivity with social cohesion. These integrated approaches reflect the interconnected nature of vulnerability and align directly with TSP's emphasis on equality, solidarity, and treating individuals as whole persons rather than fragmented beneficiaries [9].

7.3. Limits to Transformative Potential

Recognising these strengths does not, however, justify uncritical celebration. TSP's analytical framework demands that internal contradictions be named rather than dissolved into romanticised accounts of community resilience. Many indigenous arrangements operate within patriarchal, gerontocratic, or status-based hierarchies that marginalise women's property rights, exclude outsiders, and systematically deny access to the extreme poor [25,88]. Membership contributions can exclude the poorest households [43,58], while patriarchal norms constrain women's access to resources and decision-making, particularly, within kinship systems, age grades, and hometown associations [14]. Age hierarchies further marginalise young people, and migrants, and persons with disabilities routinely face structural barriers to membership-based systems [14].

These inequalities directly challenge TSP's normative commitments to equality and solidarity, and risk laundering exclusion under the legitimising language of community ownership [9,17,18]. External pressures—urbanisation, migration, economic shocks, and limited risk coverage—compound these internal contradictions by eroding the membership density and reciprocal obligation upon which system viability depends [81,88,90]. Transformative policy must treat inclusive governance, gender equity, transparency, and accountability not as supplementary conditions but as core prerequisites for any institutional engagement with indigenous provisioning, whether through differentiated or integrated institutional forms.

7.4. Institutional Complementarity

The appropriate policy response to indigenous provisioning's combined strengths and limits is neither substitution nor co-optation, but carefully designed institutional complementarity. Indigenous arrangements are particularly effective at managing idiosyncratic risks such as illness, death, and income loss, through dense networks and rapid response [4,58], while formal systems provide fiscal scale, legal authority, and coordination for covariate shocks. Transformative outcomes emerge when these capacities are aligned through co-financing, shared information systems, and participatory governance platforms that preserve institutional autonomy while enabling coordination.

Burial societies and ROSCAs in South Africa already operate bank accounts and mobile money platforms, demonstrating that complementarity is empirically grounded rather than aspirational [26,89]. However, previous literature supporting complementarity offers minimal specification of what effective complementarity actually requires [15,26,91,92]. This paper advances that specification: effective institutional complementarity rests on three governance preconditions. While the linkage of indigenous and formal financial

instruments illustrates that complementarity is possible, the governance and fiscal architecture specified below has not yet been systematically implemented or evaluated. The specification advanced here is intended as an agenda for institutional development and future empirical testing, rather than a description of an established model.

- Inclusive governance ensuring effective representation and belonging of women, young people, and marginalised groups, whether through proportional participation in integrated structures or through autonomous structures (e.g., women's associations, age grades or hometown associations).
- Transparent financial management with accessible grievance mechanisms to curb corruption—a primary cause of mutual benefit association failure.
- Non-discriminatory eligibility criteria ensuring arrangements do not systematically exclude the poorest or engender structural inequality.

Where authority rests in age-based or gerontocratic structures, complementarity should engage existing decision-making authority, such as the "ruling age grade", often the highest traditional decision-making body, or a council of elders, as a channel for accountability rather than requiring its replacement with a generalised representative body.

Community-based fiscal instruments—pooled funds, entrance fees, trust-based donations—complemented by state co-financing, provide the resource architecture for such complementarity. Practically, this could include: interest-free state agricultural loans to women's clubs and age grades tied to farming cycles through joint bank accounts; matching-grant programmes linking community labour contributions to state financial co-investment in infrastructure; and climate-linked insurance providing pre-flood preparation and post-flood recovery grants to registered community groups with collective damage monitoring capacities.

A further structural gap is the near-total absence of institutionalised collaboration platforms between indigenous and formal systems, which reinforces mutual distrust and forecloses mutual learning. Neutral dialogue platforms, inclusion of local knowledge in policy design, and bilateral capacity-building are prerequisites for equitable partnerships [3,14,21]. Pathways include co-designed dialogue forums; networking indigenous arrangements to increase collective visibility and advocacy capacity; and formal coordination mechanisms linking community organisations to government ministries and national development planning processes.

7.5. Towards Inclusive and Transformative Social Policy

The policy implications of this analysis require calibration to the significant institutional heterogeneity across sub-Saharan Africa. Countries with the highest formal coverage, concentrated in Southern and East Africa, possess large-scale, nationally owned programmes, high population coverage and spending, strong legal and institutional systems, and rights-based or near-universal programmes, exemplified by South Africa's Child Support Grant and Old Age Pensions and Ethiopia's Productive Safety Net Programme [7,93,94]. In these contexts, legal recognition of indigenous mechanisms can be pursued immediately. By contrast, West and Central African countries, where indigenous mechanisms are most prevalent precisely because formal systems remain narrow and fragmented, require documentation and visibility as prerequisite steps before formal integration.

Normative reframing is the foundational policy requirement across all contexts: recognising indigenous arrangements as legitimate, enduring, and dynamic systems rather than residual safety nets subordinate to state institutions. Evidence from the Borana *gada* system, Southeast Nigerian age grade systems, urban *stokvel* networks, and East and Southern African burial societies substantiates this case—yet most African social protection frameworks, including regional instruments such as the Livingstone Call for Action and the

African Union Social Policy Framework [33,95], continue to omit them [7]. Only a small number of national policy documents—Tanzania, Uganda, and South Africa—explicitly acknowledge their role [7,96–98].

Inclusive governance further requires the following practical actions:

- Because membership fees can exclude the poorest households from indigenous provisioning arrangements, non-affiliation linked to resource constraints should be recognised as evidence of need, warranting inclusion within universal state entitlements. Instruments such as unemployment grants, pensions, fee waivers, universal education, healthcare, and land rights can relieve these constraints and expand participation.
- Capacity-building must address internal power dynamics, with policies conditioning support on gender-equitable governance through women's effective leadership representation, including through autonomous women's leadership structures where these are the prevailing institutional arrangements, transparent membership criteria, accountability mechanisms, gender-responsive social audits, and legal recognition of women's property rights within kinship systems.
- Social policies must also align with cultural realities: the structural variation in ROSCAs across regions reflects local knowledge and historical context; the prevalence of burial societies in Southern Africa reflects their socio-cultural relevance and resilience—institutions rooted in indigenous sensibilities that have endured for generations; the reliance on age grades and hometown associations in West Africa for rural infrastructure, and on drought-focused indigenous arrangements in East Africa, similarly reflects localised conditions that uniform policy templates cannot address.

7.6. Decolonising Social Policy Perspectives

The analysis ultimately extends beyond social policy design to the epistemological foundations of social policy theory itself. The persistent marginalisation of indigenous provisioning in sub-Saharan African policy frameworks reflects a structural epistemic bias rooted in the colonial organisation of knowledge [99]. The dominant paradigm, derived from Global North welfare states, was imposed on African contexts as a universal standard—a universalism that served particular interests while rendering African provisioning traditions invisible or primitive. This bias is manifest in the failure of most African governments to incorporate indigenous mechanisms into formal social protection policy, and in the silences of major regional frameworks [33,95].

Decolonising social policy therefore requires three interrelated moves:

- Challenging Western-centric assumptions about what counts as legitimate welfare provision;
- Recognising African values of reciprocity, solidarity, and communal obligation as valid and generative social policy foundations; and
- Incorporating indigenous mechanisms as legitimate policy components rather than peripheral supplements, to foster equitable, culturally resonant systems aligned with TSP's transformative ambitions.

This is not a call for cultural essentialism but for epistemic justice—an insistence that the knowledge embedded in *letsema*, *gada*, *stokvels*, and *umuada* constitutes rigorous, tested, and contextually superior social policy wisdom that theory and practice can no longer afford to ignore.

8. Conclusions

This paper set out to examine the role of indigenous social provisioning arrangements in sub-Saharan Africa and to assess their relevance for transformative social policy. Drawing on an integrative review of the literature and applying the Transformative Social Policy

(TSP) framework, it has demonstrated that these arrangements are not residual or marginal institutions but structurally embedded, enduring, and functionally significant components of welfare systems across the region. This finding directly challenges the residualist assumptions still dominant in mainstream social policy discourse.

Indigenous provisioning systems perform multiple, interconnected functions aligned with the core dimensions of TSP: production, protection, redistribution, social reproduction, and social cohesion. Through kinship networks, savings groups, labour-sharing arrangements, and mutual aid associations, they enhance productive livelihoods, manage risks, redistribute resources, and sustain social relations in ways that formal systems routinely fail to replicate, owing to bureaucratic bottlenecks, fiscal limitations, and cultural disconnection.

Critically, this paper moves beyond functionalist description to normative assessment, operationalising TSP as an evaluative lens: asking not merely what these mechanisms do, but whether they challenge structural inequality, transform social relations, and advance equity. This constitutes the paper's first major contribution—demonstrating that TSP can serve as an evaluative framework for indigenous provisioning. The paper's second major contribution is reframing indigenous social provisioning as an institutionally autonomous domain of social policy rather than an informal substitute for state provision. This reframing carries normative weight. It demands that policy recognise these arrangements on their own institutional terms, not as delivery vehicles for externally designed programmes. The paper further advances institutional complementarity as its third contribution: a model in which indigenous and formal systems are mutually reinforcing rather than hierarchically ordered, each bearing primary responsibility for the risk categories it is structurally best positioned to address. This further entails co-financing, shared governance platforms, and participatory design mechanisms, preserving institutional autonomy while enabling coordination. Critically, it specifies the governance preconditions existing literature has not: inclusive governance, transparent financial management, and non-discriminatory eligibility criteria.

These strengths are assessed alongside the limitations of these systems. Dependence on local resources constrains capacity to address large-scale covariate risks, while internal inequalities rooted in gender, age, and social status reproduce the very exclusions transformative policy seeks to dismantle. Any policy engagement that fails to address them risks facilitating inequality under the legitimising language of community ownership.

Foregrounding locally embedded welfare forms and challenging the dominance of externally derived models, this paper contributes to ongoing efforts to decolonise social policy. The knowledge embedded in *letsema*, *gada*, *stokvels*, and *umuada* constitutes rigorous, contextually relevant practice, not second-class provision in need of enhancement. Inclusive and transformative social policy in sub-Saharan Africa requires a decisive shift away from narrowly targeted, state-centric approaches towards a holistic framework incorporating diverse institutions, functions, and epistemological traditions.

Future research should examine the interaction between indigenous and formal systems in specific national and sub-regional contexts, test the governance preconditions for effective complementarity in practice, and develop empirical methodologies capable of capturing multi-dimensional welfare contributions that conventional social protection metrics cannot measure.

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