

Title

Challenges and prospects for older persons access to universal social pensions in Zimbabwe

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Abstract

Embedding robust social safety nets for older peoples' active ageing remains an unfinished project in many African countries' national development agendas, Zimbabwe included. The article aims at critiquing Zimbabwe's social protection domains in offering an enabling environment for older persons' dignity and enhanced social functioning. Despite an enabling policy framework intractable socio-economic challenges besetting Zimbabwe, have made older persons increasingly become more indigent. Secondary sources of data including review of policy and research documents are used. The article also suggests pathways for galvanising older persons safeguarding and welfare through some reflections on social security challenges.

Key words

COVID, social security, poverty, social pensions, older persons, Zimbabwe

Key dates

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Indexing



Introduction

Dignity and enhanced social functioning of older persons is crucial as it reflects progressive social welfare priorities. The fragile social situation in Zimbabwe has been made more pervasive by climate-induced shocks and successive droughts, floods and cyclones, including cyclone Idai in 2019, and health emergencies such as cholera outbreaks and the COVID-19 pandemic. Henceforth despite contestations about resource constraints social policy administration in Zimbabwe must continuously galvanise social security safety nets towards greater reach for vulnerable people as older persons to be safeguarded from falling into poverty. The article examines feasibility towards of rolling out robust interventions older persons beneficiaries targeted universal social pensions in Zimbabwe to cushion them from indigency during the ageing process. As noted by United Nations (2018), while 68 per cent of the world's older population receive a pension, significant regional disparities in terms of coverage exist. In Europe more than 95 per cent of people above retirement age receive a pension, with only 26 per cent in Central and Southern Asia compared to 23 per cent in sub-Saharan Africa. Henceforth objectives of the article are to (a) take stock of experience with design and implementation of older persons centred social security programs; (b) identify key ageing and social security policy issues that need to receive attention during the design and implementation phases; and (c) offer pathways towards robust social security for older persons dignity

Background

Undoubtedly, consciousness exists amongst African policy-makers and institutions of need for adequate social security coverage extension to all categories of indigent people on the continent. Recommendation (No. 202) concerning National Floors of Social Protection, 2012, of the International Labour Organization (ILO) has strengthened this determination. As suggested by International Social Security Association (ISSA) (2021) in the past few decades, scope for legal coverage for social protection has broadened significantly across Africa but effective coverage rates remain low.

On the same note, in the coming decades governments' policy agendas globally will have the older person's well-being (aged 60 or over) featuring prominently. The ageing of the world's population is one of the most significant demographic trends in recent decades. In September 2015 in conjunction with member states United Nations developed 17 Sustainable Development Goals with 169 targets (United Nations General Assembly 2015a). In light of the Leave No One Behind (LNOB) mantra to address

the social protection gaps as called for in the Sustainable Development Goal 1.3, a systemic shift is needed for social protection systems and measures for all, including floors (UNDP 2021).

It must be noted that SDGs apply to all members of every society including "ending poverty, in all its forms, everywhere" and "reducing inequality". There however is emphasis on tackling the marginalisation of specific groups including older people to reduce their well-recognised disadvantages. These disadvantages are manifested across a number of dimensions, including poor socio-economic conditions, discrimination, worse access to services, violence and human rights abuses (Murphy 2018). Social protection plays a vital role in livelihoods improvement, poverty alleviation, inclusive growth and socioeconomic resilience promotion and low coverage in Africa means vast majority of people do not enjoy right to social protection (ISSA 2021). To amplify this Nhongo (2000) observed that HelpAge International's (HAJ) studies in Ethiopia, Tanzania, Rwanda, Democratic Republic of Congo, Mozambique, Zimbabwe and Sierra Leone, established older people as the last recipients of assistance when disaster has occurred. Furthermore, Schubert's (2020) observations of current African social policy thinking are that in 2010, the statement "Just give money to the poor" as a means of social protection was still a controversial and hotly discussed in social development circles. The following section provides insights into Zimbabwe's socio-economic trajectory and through it impacts older peoples' well-being and access to social safety nets. Zimbabwe has a population of 13 572 560 people with an average household size of 4.2 persons/household, dominated by people of African ethnic origin who make up 99.7% of the population (Zimbabwe Inter-Censal Demographic Survey, 2017).

Zimbabwe's Human Development Index score in 2019 stood at 0.571 ranking at 150 out of 189 countries. Zimbabwe's Gender Inequality Index score in 2019 was 0.527 and ranked at 129 out of 162 countries. In recent years GoZ has also taken steps to accelerate progress on human development with the ushering in of a new vision, premised on reforms to transform Zimbabwe into a prosperous and empowered upper middle-income society by 2030 (Government of Zimbabwe 2020). The latest 2021 rural Zimbabwe Vulnerability Assessment Committee report indicates that 2.9 million people in rural areas – that's 27% of rural households - continue to be food insecure during the peak lean season between January and March 2022. According to the 2021 Urban Livelihoods Assessment in urban areas up to 2.4 million people were expected to be food insecure (Voice of America 2021).

Moyo (2021) cites Priscilla Gavi, executive director of a non-governmental organisation HelpAge Zimbabwe's indications that old-age poverty is rampant and as of July 2021, there were approximately 713,000 people over age 65 in Zimbabwe. Of these, 80 % live in abject poverty with no source of income, no resources to fall back on, no medical insurance and no pension.

Under Section 21 the Zimbabwean Constitution provides that:

The state and all its institutions and agencies of government at every level must take reasonable measures, including legislative measures, to secure respect, support and protection for older persons and to enable them to participate in the life of their communities. (2) The state and all its institutions and agencies of government at every level must endeavour, within the limits of resources available them.

In 2020, especially in urban areas the pandemic and its impacts disrupted livelihoods, and added 1.3 million Zimbabweans to the extreme poor (World Bank 2021). Estimates suggest the number of extreme poor reached 7.9 million—almost 49 percent of the population. 2020 surveys conducted indicate that nearly 500,000 Zimbabwean households had at least one member who lost her or his job, worsening the plight of the existing poor. Furthermore, wage earners in urban areas were also disproportionately affected by the pandemic, as their pay was cut, or no pay was received at all. Rural households less reliant on wage employment and dependent on farm business were however less impacted (World Bank 2021). A petition addressed to Speaker of House of Assembly, Jacob Mudenda and the Parliamentary Portfolio Committee on Public Service, Labour and Social Welfare was prepared by Stevenson Mazinefu. Steven Mazinefu petitioned Parliament to repeal Statutory Instrument (SI) 33 of 2019 which he claimed had left him destitute. Steven Mazinefu, who worked for over 20 years in the airline industry until he retired in 2022, said he was now surviving on the handouts from close family members, and other well-wishers. In 2019, Finance and Economic Development minister Mthuli Ncube introduced SI 33 of 2019 which converted United States dollar balances to real-time gross settlement. Given this context Steven Mazinefu stated that the SI failed to ensure protection of pension fund members and their beneficiaries.

That the majority of the concerned pensioners, in this bracket, whose pensions were either just about to be paid or thereafter paid prior the promulgation of the aforesaid Statutory Instrument has subjectively been reduced to mere paupers and destitute, despite contributing towards pension funds throughout their hard-working lives (Newsday Newspaper 2022).

Furthermore, selected urban populations currently benefit from interventions like World Food Programme (WFP)'s (2022) Urban Resilience Building Programme where 48,873 people receive cash-based transfers to meet their immediate food needs in 3 urban domains, and 75,000 people in 23 urban domains participated in income-generating activities.

Furthermore, the framework currently driving the design and implementation of new policies and programmes in Zimbabwe is the National Development Strategy (NDS1(2021-2025) (Government of Zimbabwe 2020). The NDS1 is an ambitious development programme aiming Zimbabwe's transformation into a middle-income country by 2030. NDS 1, provides the basis for spearheading high-impact national projects in the quest to achieve Vision 2030, epitomized by a transformed quality of life for the citizenry in an upper middle-income economy (Government of Zimbabwe 2020). NDS is built around 14 national identified priorities arising from extensive stakeholders and social partners consultations. One of the NDS' initiatives according to Government of Zimbabwe (2020) is the design and implementation of an unemployment benefit scheme to enhance income security with ongoing discussions for the pay-as-you-go pension system reformation. This is noted by as for increased pensions value, improved financial sustainability of the system and facilitate the portability of benefits. In addition, Government of Zimbabwe (2020) notes of plans for a national health insurance scheme implementation to replace the Assisted Medical Treatment Order (AMTO).

Muchinako (2020) further posits that in the pre-independence period African societies' social security was the extended family system which had responsibility for older persons social security. Muchinako (2020) notes the secure extended family system was weakened due to onset of colonialism weakened as able-bodied labour migrated from rural to urban settings of the new cash but exploitative economy. Rhodesia's [as Zimbabwe was called by the white rulers then] formal economy, in 1936 introduced the Old Age Pensions Act to benefit non-Africans only. In addition, few private occupational pensions in existence then largely benefitted white workers due to black workers being regarded as temporary migrants to the cash economy who at end of their working lives would return to the rural areas (Muchinako 2020).

In terms of social policy planning and administration dynamics, Zimbabwe has a broad, well-documented spectrum of social protection measures. These mainly fall into four broad categories of social safety nets, social insurance, labour programmes and social care

services. Such interventions included public assistance programs, public works programs, the Basic Education Assistance Module (BEAM), and a program for Children in Especially Difficult Circumstances (UNICEF, 2012). Presently, Government of Zimbabwe (GoZ)'s social protection system supports an array of fragmented, poorly targeted, and donor dependent programs, with different degrees of effectiveness. Limited fiscal space, economic stagnation, poor infrastructure has curtailed implementation effectiveness for social protection outcomes. This has widened inequality and marginalised groups exclusion, partial or non-alignment of major laws and policies with the new constitution, limited human resource capacity, poor retention of skilled labour, and limited exploitation of technological opportunities to improve efficiency and effectiveness of service delivery (International Labour Organisation 2021).

International development agencies played a leading role in promoting social protection as an instrument to fight rapidly rising levels of poverty and vulnerability. Donor influence was prominent in the establishment of the harmonised social cash transfer (HSCT) in 2011, which overshadowed existing interventions to become the flagship national social protection program, and in developing the National Social Protection Policy Framework (NSPPF) which was passed in 2016. Zimbabwe's development partners used "policy transfer" strategies they had developed elsewhere in Africa to drive the social protection agenda in Zimbabwe, including building evidence and capacity, and providing financial and policy support (Devereux and Kapingidza 2020).

In the Southern African region, South Africa is one of the few countries to disburse old-age pensions, the maximum amount is 1780 South African rand (\$102), which is increased to 1800 (\$105) after 75 years. The South African Older Persons' Grant also offers instructive lessons for Zimbabwe. It is pegged at about R1,800, which translates to about \$100 (informal) compared to the Z\$200 (between \$3.33 and \$8) (Mashingaidze 2020).

Furthermore, though considered "un-African" to send older people to institutions, apparently the pandemic has led to a rise in demand for such facilities (Chingono 2021). In terms of additional social safety mechanisms to mitigate COVID impacts Ministry of Public Service Labour and Social Welfare (MOPLSW) secretary Simon Masanga had an appearance before the Parliamentary Portfolio Committee on Public Service (Chikandiwa 2021). This was to give oral evidence on the auditor-general's 2019-2020 report on COVID-19 relief funds. The MOPLSW secretary highlighted that government had suspended COVID-19 relief allowances disbursement to vulnerable people to

prevent abuse of the facility due to limited monitoring mechanisms. The Public Service ministry secretary further informed told Members of Parliament that government had been using the state-owned *Net One* mobile telecommunications company's *One Money* wallet for cash transfers to ease the COVID-19-induced financial burden for vulnerable groups (Chikandiwa 2021).

According to Masanga,

Some of the data provided was not reliable as it lacked correct contact details, and many names were rejected by the service provider. A sizeable number of beneficiaries on the database had similar identity numbers and addresses. There was limited mobility for monitoring and evaluation, making it difficult to verify if allowances were being paid to deserving beneficiaries. This forced the ministry to make the difficult but bold decision to stop the programme in the spirit of protecting public funds.

The beneficiaries were initially receiving ZW\$180 before the figure was raised from July 2020 onwards to \$300. Finally, in 2021 Zimbabwe was allocated about USD \$958 million in special drawing rights from the International Monetary Fund. Accordingly, to the Ministry of Finance put USD \$122 million to healthcare (about two-thirds of which was to go to Covid-19 vaccinations). Meanwhile, USD \$280 million was to boost Zimbabwe's foreign currency reserves. This section has aimed to provide a broad overview of the driving forces of Zimbabwean social policy and how they shape access of social security by vulnerable persons like older persons. The key themes and debates on the political economy of Zimbabwe social security are to be explored. The following section teases out some of the key themes and debates in the burgeoning literature that has sought to understand how, social security in ageing is being reshaped by the intersection of politics and capital, donors and socio-economic dynamics.

The aim of the article therefore is to conduct a situation assessment of Zimbabwe's older persons social security to gain a deeper understanding towards galvanising their social security needs. The article's objective is to contribute to increased capacities of older persons to withstand multiple shocks and stressors. This enables resilience building for at risk older persons to adapt to shocks and stressors, thus reduce the need of recurring costly humanitarian interventions in the long term. In the sections that follow the article's methodology is provided followed by insights into Zimbabwe's socio-economic trajectory. Discussions are then made of obtaining social safety nets for older persons and dynamics surrounding their management. At the end of the article, pathways are highlighted, which together signal new directions for Zimbabwean policy makers

to reflect on towards galvanising social security access by citizens as a human right.

Methodology

The article's analysis builds on a systematic secondary review of the latest available evidence, national statistics and independent surveys. A review of documents related to social protection in particular social security, was carried out. The desk review is based on peer reviewed articles and other reports in English providing qualitative and quantitative evidence on older persons circumstances. A search term strategy was used to obtain papers from online databases like African Journals Online and specific filters were used to include reports, research studies that were relevant to the themes covered in the targeting older persons lived experiences.

In reviewing documents related to older persons reliance was made on discourse analysis of evaluations, research studies official government documents, United Nations (UN)/non-governmental organisational (NGO) documents/evaluation reports and academic publications and scholarly journal articles produced between 2015-2022.

Literature review

The following section outlines results of the literature review conducted on the situation of older persons conceptual underpinnings on which current thinking in social protection management is grounded on. In the section that follows the article spells out domains of social security and critiques different understanding of old age poverty.

Broadly understood social protection policies, as social insurance, social assistance and labour market policies, protect people from adverse market effects and lifecycle contingencies while playing important roles for production, reproduction and redistribution (United Nations Research Institute for Social Development (UNRISD) 2021). On the same note pension systems are often composed of a mix of contributory and non-contributory schemes aimed at providing income security. As both the expression and the result of social solidarity, and when financed sustainably with due regard to social justice and equity, pension systems are a key means by which states can ensure redistribution and overcome various inequities in societies (ILO 2021b p160).

Undeniably, as argued by Adesina (2016) people living in poverty are among the most vulnerable to political manipulation, social inequity and exclusion. They are often most susceptible to the negative impacts of climate change, resource scarcity and environmental degradation. These groups are more vulnerable to health-inequalities and risks arising from poor sanitation and unclean water.

Social policies are deemed a key instrument for combatting inequalities, with SDG Goal 10 explicitly mentioning fiscal, wage, and social protection policies for achieving greater equality (target 10.4) and target 5.4 on unpaid care work referring to public services, infrastructure and social protection policies as means of implementation. Implementation of the agenda, which relies on a combination of national budget allocations and international donor commitments for its funding (ILO 2021b).

Pension reforms have been dominated by an emphasis on fiscal sustainability, at the expense of other principles established by international social security standards, such as the universality, adequacy and predictability of benefits, solidarity and collective financing (ILO 2021b). In Schubert's (2020) analysis, the Old Age Grant (OAG)'s popularity is at the same time dangerous for the performance of the social assistance system as a whole. Schubert goes on to state that the economic argument for older persons targeted universal programs is that they are cost effective through savings on administrative costs of targeting. Schubert (2020) asserts the argument that social welfare that older persons' beneficiaries share their transfers with other household members and often contribute to the school fees for their grandchildren. Finally, in Schubert's analysis technical argument is that universal categorical programs avoid exclusion and inclusion errors and all the challenges associated with means testing. This argument has to be taken seriously because means testing in poor countries with a flat structure in the lower - income deciles and a weak administrative capacity may lead to targeting errors (Schubert 2020).

Results

The following section articulates the dominant narratives for older persons given the pervasive socio-economic challenges they currently contend with.

Scope of safety nets for older persons

In its analysis World Bank Zimbabwe country office (2021) observes that addressing of implementation challenges and increased public spending effectiveness on Zimbabwe's social sectors would be the first line of defence against negative impacts of the pandemic on economic and social conditions. Zimbabwe has a working age population of around 8.1 million people, the majority (63 per cent) of which live in rural areas. This population can be divided into those who participate in the labour market (the active population) and those who do not (the inactive population) (ILO 2021a). According to UNICEF from the 2020 total Social Welfare Budget, social benefits constituted 96% of the total allocation, leaving only 4% for operations and capital expenditures. The social protection programmes administrative budget is inadequate to ensure

uninterrupted and quality delivery of social protection programmes, and GoZ needs to consider boosting the operational budget as the current situation poses risk to the smooth delivery of programmes (UNICEF 2021).

ISSA (2021) posits that contributory social insurance schemes and national provident funds, comprise African social security schemes predominantly designed for responsiveness to workers in standard forms of work: employment with formal employer-employee contracts. Under this arrangement, the employer finances at least 50 per cent of the social security contributions and takes responsibility for withholding the employee's share of contributions at source, and for paying the social security administration. Accordingly, ISSA contends since the vast majority of the population is engaged in informal or own account work, with no formal employer-employee relationship, this gives rise to widespread exclusion, evasion and fraud.

Mabunda (2021) offers insightful analysis of the obtaining trajectory for pensioners in Zimbabwe. According to Mabunda (2021) in the first half of 2021, pension funds aggregate asset bases grew by 100% in US dollar terms to US\$2,32 billion from US\$1,16 billion. Zimbabwe's life assurance sector reported aggregate profits to the tune of ZW\$34 billion (US\$390 million) against asset bases valued at ZW\$55 billion (US\$632 million).

Moyo (2021) reported that civil service pensioners would receive bonus payments of US\$100 plus an extra US\$80 for spouses, after President Mnangagwa decided on a once-off cushion following challenges experienced due to exchange rate fluctuations. Furthermore, to strengthen the pension management system and avoid paying "ghost pensioners" GoZ embarked on a biometric life certificate verification exercise of its pensioners. Given the context of safety nets accessible for older persons, I move on to explore what safety nets National Social Security Authority (NSSA) offers to pensioners for supporting active ageing.

The role of NSSA

In this section the role of examine NSSA in mitigating social security fragilities of older persons is explored. Social security schemes are managed by the NSSA, which operates a contributory and compulsory Pensions and Other Benefits Scheme, which provides for retirement pension in old age among other services. This scheme was introduced in 1994 and, due to its contributory nature, it currently only caters for employees in the formal sector. As a result of widespread unemployment and highly informal labour markets, most of older Zimbabweans are unlikely to be covered under this scheme. In 2019, NSSA's national pension scheme had 1,240,423 active members, which is about 17% of the working

age population (ages 15-59). Men outnumber women in active membership at a ratio of 3:1.

According to the Herald newspaper (2021) as of November 2021, NSSA beneficiaries received a bonus as a 13th cheque together with their November pay-outs. The compulsory state pension fund increased monthly benefits pay-outs by 25 percent, pegging the minimum pension under the Pension and Other Benefits Scheme (POBS) at the auction rate equivalent of US\$45 and US\$60 for the Accident Prevention and Workers Compensation Scheme (APWCS). In addition, beneficiaries banking with Peoples Own Savings Bank (POSB) and National Building Society (NBS) from November 2021 enjoyed zero transaction charges as NSSA moved towards improving the welfare of its pensioners. NBS and POSB are presently offering a revolving facility for income generating projects, account for over 70 percent of NSSA members. NSSA struck a deal with a pharmacy chain, Dis-Pharm, to offer NSSA pensioners a 10 percent discount. By January 2022 Public Service, Labour and Social Welfare Minister Paul Mavima authorised NSSA to increase benefits pay-outs by up to 21 percent to meet its target of paying a minimum pension equivalent to US\$60 at the auction rate. Pensioners under the Pension and Other Benefits Scheme (POBS) received a 21 percent increase, while those under the Accident Prevention and Workers Compensation Scheme (APWCS) will get a 20 percent raise. NSSA set a roadmap to bring minimum payments to the equivalent of US\$60, which is based on the International Labour Organisation's (ILO) estimates that a person in southern Africa requires at least US\$2 a day to avoid falling into poverty (The Sunday Mail 2022).

Towards robust pro older persons policy interventions

It is important to highlight that 2021 – 2030 is the UN's Decade of Healthy Ageing. This is a global collaboration bringing together governments, civil society, international agencies, professionals, academia, the media and the private sector to improve the lives of older people, their families, and the communities in which they live.

This strategy is also well aligned and integrated into the UN's 17 Sustainable Development Goals (SDGs), with one of its core universal principles being "leave no one behind" (LNOB). Undeniably, aging issues intersect all 17 SDGs, especially SDG #3, regarding "Good Health and Well-being", which aims to "ensure healthy lives and promote well-being for all at all ages." The UN strategy provides "every human being regardless of age, an opportunity to fulfil their potential with dignity and equality,"

Henceforth, for Zimbabwe expediting the Protocol to the African Charter on Human & People's Rights on the Rights of Older Persons ratification process

results in the signing of the protocol and the subsequent formulation of older persons' policy framework. An Older Persons policy framework invariably giving effect to the aspirations of the Older Persons Act of 2012.

Presently, Zimbabwe does not have a universal pension for its older people. Funding of social protection is a responsibility of the state but limited resources has led to GoZ mobilising additional resources from other sources to ensure that funding adequacy, consistency, predictability and sustainability towards poverty, inequality and vulnerability reduction. As observed by World Bank (2021) the country's growing donor funding reliance limits the scope and sustainability of public programs and, combined with capacity issues, limits level of flexibility GoZ has to respond to increased social protection needs. Kaseke in Muchinako (2020) notes at 1980 independence attainment the Old Age Pension Act of 1936 was repealed to remove its racial discriminatory provisions as it had not been of much significant help to the indigenous older people. Destitute older persons were mainly supported under the Social Welfare Assistance Act of 1988 where means was applicable. The other pension schemes are provided on certain qualifying criteria like employment related pensions, Rehabilitation of War Veterans (provided under the War Veterans Act of 1992) and the National Heroes Dependants Assistance provided for under the National Heroes Dependants' Assistance Act of 1984.

The Older Persons Act of 2012, has provisions for Older Persons Board for formulating and designing policies ensuring the well-being, care and protection of older persons. The Older Persons Board must be at the forefront of advocacy for government to implement a universal pensions scheme, many whose pensions were eroded during at height of Zimbabwe's hyperinflationary era in 2008.

Recognising the country's pension system limitations in adequate coverage provision, the GoZ enacted the Older Persons Act of 2012, providing for the establishment of a means-tested non-contributory social pension for older Zimbabweans. However, the Older Persons Act is yet to be operationalised arguably, potentially indicating lacking political will and commitment. It is disconcerting that older persons are struggling to get medication, specialist treatment like dental care and eye health inspection. A universal health pension in place, can assist older people to access requirements like x-ray, spectacles, and some other forms of special treatment. Notwithstanding the depreciating currency and the rising prices, most of the population including civil servants continue to earn in local currency but facing stagnant wages and salaries. At the 2021 International Old Peoples Day, The Minister of MOPSLSW is quoted as stating that

a country's worth is measured by its ability to cater for vulnerable citizens including orphans, widows, older persons and people living with disabilities. The need to have fully functioning care institutions with transport for residents and income generating projects for self-sustenance is government's priority right now

The Finance and Economic Development minister presented a year 2022 ZW\$927,6 billion (about US\$8,8 billion) budget, themed "Reinforcing Sustainable Economic Recovery and Resilience". The Ministry of Health and Child Care was allocated ZW\$117,7 billion (US\$1,12 billion) a first time, full GoZ commitments for meeting minimum expectations in budget allocation as stated in the Abuja Declaration.

In the Southern African region, countries like South Africa, Mozambique and Zambia usually fund Universal Pensions by yearly allocations from government fiscus. Support by donors reinforces social security programmes but governments must play a pivotal role. The Southern African countries that have successfully implemented social pensions demonstrate that implementing a social pension should not be a residual decision, but a proactive one supported by a strong political will. Social pension implementation is one effective way of protecting older persons from falling into poverty because contributory schemes fail to expand protection beyond a small segment of older persons

The MoPSSLSW (2019) requested the development of a feasibility study of a social pension in Zimbabwe, explicitly recognizing the existing social protection gap that older people, especially those that have worked in the informal economy, face. Conclusively, under NDS 1 the MoPSSLSW technical working groups coordinating government and development partners interventions under NDS1 namely-social assistance and livelihoods, social insurance and labour market interventions-, need robust knowledge management initiatives towards feasibility of universal social persons. By realisation of desired outcomes of social pensions for older persons, Zimbabwe would be on course for realisation of the SDGs mantra of Leaving No One Behind.

Implications of the review

The 20th century social contract—an implicit bargain between economic imperatives of growth and productivity, and social imperatives of redistribution and social protection—has broken down and cannot sustain the transformative vision of the SDGs 2030 Agenda. The breakdown of the social contract manifests itself in multiple global crises and the deep divisions in our societies. Inequalities in many dimensions have grown, particularly in the last 40 years, and people feel left out and left behind (Hujo

and Kempf (2021). It is worthwhile to note that as of 2022 GoZ has started paying pensioners a maximum of US\$100 in compensation for losses suffered after the country adopted the multi-currency system in 2009.

It is important to note that according to Chikandiwa (2022) a commission of inquiry was once set up to investigate the conversion of pensions and insurance benefits in United States dollars from the moribund Zimbabwe dollar. On the same note figures from the Zimbabwe National Statistics Agency (Zimstat) show that the cost of living for a family of six in June soared to ZW\$110 550 (US\$297) from ZW\$14 041 (US\$38) for monthly expenses (Kairiza 2022). This further makes many households especially those for older persons remain vulnerable in view of the rudimentary safety nets .

In terms of international development partners support WFP advised Urban Social Assistance and Resilience Building programme stakeholders and participants about the initiative’s downscaling due to insufficient funding. Starting in January 2022, WFP was to be only reaching 49,000 (in Harare South, Masvingo Urban and Chiredzi) out of the 326,000 vulnerable city dwellers that benefitted from cash transfers throughout 2021, with an entitlement of 10 instead of USD 12(World Food Programme 2021bw).

Conclusion

As demonstrated by the article, whilst the intractable socio-economic crises and other natural calamities heavily disrupt the existing survival patterns of any community group, older people end up being hardest hit. It is imperative that policy makers continue developing social security policies that buttress enhanced social functioning of older persons who are vulnerable some not benefiting from mutuality and solidarity of extended family which would be equally struggling economically.

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