

Zimbabwean Pensioners Look to New Law

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Legislation that took a decade to pass offers hope of greater policy focus on older people's welfare.

Many of Zimbabwe's elderly are living in poverty as the country has no effective social support system. Those who spent their productive years contributing to the country's development have not been spared, as they lost all their savings when the country scrapped the Zimbabwe dollar for the US greenback in 2009.

In the past, such people could live out the remainder of their lives in relative comfort on their pensions, but the economic turmoil of the last decade has eroded whatever contributions they made to their pension schemes.

The elderly are now waiting anxiously to see what changes the Older Persons Act, which became law on September 18, will bring.

Sharayi Kanyemba, 77, is a pensioner and widow from Seke Communal Lands. She looks after her five grandchildren, whose parents died of AIDS-related illnesses. Three of them are at school.

A retired teacher, Kanyemba receives a monthly government pension of 200 US dollars and an additional 40 dollars from the National Social Security Agency, NSSA. The money, however, is not enough to cover her grandchildren's school fees, medical bills and food requirements.

"There are many of us who are looking after AIDS orphans and I really feel that this is a national responsibility for which we should at least be appreciated by government," she says.

Kanyemba says she no longer has the physical strength to meet the demands of looking after herself and her grandchildren. Since her retirement, she has been feeding them from her own maize field and vegetable garden. The pension money, small though it is, is saved for critical needs.

Although she is aware of the Older Persons Act, Kanyemba is not sure whether it will address her problems. "From what I have heard about it, there is no mention of those of us looking after AIDS orphans," she says.

During public hearings earlier this year, older people looking after children orphaned by HIV/AIDS appealed to the Parliamentary Portfolio Committee on Labour and Social Services to ensure that the government gives grants to older persons. Labour and social welfare minister Paurina Mpariwa has said, however, that this will only be considered if resources are available.

Kanyemba says she is aware that in some city suburbs, supermarkets offer discounts to pensioners. But since she lives in a rural area where no such scheme exists, she cannot benefit. In 2006, the Harare city council decided to half the charges pensioners pay for refuse collection, sewerage and supplementary items. Government hospitals offer free treatment to people over 65, although they usually have no stocks of medicines.

Some older people in rural areas have been forced to sell off their assets, including livestock, to look after orphaned grandchildren.

The Older Persons Bill was first formulated in 2002. Social Services director Sidney Mhishi says the bill was left on the table for a decade because it was felt to be a duplication of the Social Welfare Act.

"We could not afford to have two laws addressing the same issue," he says. "The Social Welfare Act empowers us to protect the aged - in fact, all the vulnerable groups of society."

Extensive lobbying finally saw the bill brought before parliament for debate. The Parliamentary Portfolio Committee on Public Service, Labour and Social Welfare has defined anyone aged 60 or above as an elderly person.

Mhishi says the Older Persons Act was designed to assist not only pensioners, but all older people in the country.

The Social Welfare Assistance Act provides for the provision of social welfare to people over the age of 60 years, those who are physically and mentally handicapped, and those suffering continuous ill-health.

When it becomes law, the Older Persons Bill will see the creation of an older persons' board and a fund for creation of an Older Persons Fund, it will protect the elderly from discrimination, and establish the post of Director of Older Persons' Affairs.

People like Samson Masote, 76, of St. Mary's in Chitungwiza are hopeful that the Older Persons Act will make their lives a little easier. He is on a 50 dollar monthly pension, after working for a construction firm for 35 years. Masote feels bitter that it has taken so long for government to tackle the issue of the elderly.

Masote is diabetic and needs to constantly buy medication to keep his condition in check. With his electricity and water bills, his outgoings are often far greater than his pension income. Although the city authorities in Harare give the elderly a discount on their bills, the Chitungwiza municipality does not have such a plan.

"Soon after retirement the situation was a bit better," he reflects somberly, "but now, following the introduction of the US dollar, it is terrible. I can hardly survive. It's a life of struggle."

Besides being diabetic, Masote is battling a raft of ailments that come with old age. A good healthy diet is way beyond his reach.

Masote is of Malawian origin, and does not have relatives in Zimbabwe. He often relies on the generosity of well-wishers in his neighbourhood. Although he is grateful, he feels this a blow to his dignity.

After years of toiling on farms, labouring in mines, and working in the informal sector where they put in long hours, many workers retire to a life of poverty. Those who have never been in formal employment are worse off, since they do not get pensions.

Pedro Manguuele, 80, came from Mozambique during the colonial era and worked as a casual labourer on several farms around Marondera. He became destitute after he stopped work in 1997 due to old age. He had no pension. He is unaware of the National Social Security Agency's existence, because it was never mentioned at any of the farms where he worked.

Manguuele was taken by well-wishers to the Salvation Army-run Bumhudzo Old People's Home in Chitungwiza, where he has lived since. He is bitter that all the years he worked were never adequately compensated for once old age caught up with him. He is one of the 55 residents at the Bumhudzo home, who come from Zambia, Mozambique and Malawi as well as from Zimbabwe.

"I worked hard all my life since I came from Mozambique. I lost contact with my family back home, so when I lost my job I had nowhere to go. Former workmates fed me for a while because I had nothing to eat," he says.

His wife passed away over 20 years ago and his two sons, who worked as casual labourers on various farms, went off left and never came back. He does not know what happened to them.

"If I had a pension," he says, "I would not have had a reason to live in a home like this. But this is my fate, and I have accepted it. Since the government of Zimbabwe took over the farms, I hope farm workers are cared for after they get old and cannot work any more."

Most of the home's residents live quite comfortably, benefitting from the goodwill of well-wishers, businesspeople and churches in Chitungwiza, which often donate foodstuffs, cloth items, blankets and toiletries.

The Salvation Army's public relations officer, Major Itai Mutizwe, says the Bumhudzo home does its best to ensure that residents lead comfortable lives.

"ZIMSTAT [Zimbabwe's statistical agency] estimates that 3.5 per cent of the population is made up of older persons, and a majority of these older persons were employed as domestic workers," he says. "Very few employers, if any, provided for their pensions."

HelpAge Zimbabwe is a charity set up in 1989 to improve the overall standard of living and healthcare for older people. Its advocacy and communications officer Conrad Gweru says older people often miss out on the basic human right of access to health because they do not have the money to buy medication, even though government stipulates that they should receive free treatment. Government hospitals often have no medicines in stock, and elderly patients who get free treatment still have to purchase medicines from private pharmacies.

Gweru says that pensioners of foreign origin are in a dire situation, as many have no relatives in the country. Once they are incapacitated by old age or sickness, they are dismissed from their jobs and have nowhere to turn to. The majority end up in old people's homes.

NSSA started paying out pensions in foreign currency in April 2009. The agency's general manager James Matiza says that following evaluations, the agency currently pays a minimum pension of 25 dollars a month to pensioners who were on the government payroll before April 1, 2009.

Matiza says people need to understand that the NSSA does not provide general welfare assistance; its schemes are employment-based, with pension payouts based on people's contributions while in work. But

he said there were plans to raise pensions.

“If you pay six dollars [a month], it has a bearing on what you will be paid when you retire. Our rate of contribution is very low, but it is under review at the moment,” he says. “We have put a paper to the authorities to revise this because we want to pay better pensions.”

Although many former farm workers are unaware that they should be receiving pensions, Matiza says they are in fact entitled.

“Farm workers who were earning 50 dollars before loss of income should be getting 11 dollars [monthly pension]. But we have raised this to 40 dollars on the grounds of sympathy. Those who are well paid will subsidise these other guys.”

NSSA runs a media campaign to educate the public on pension rights.

In a study entitled “Social Protection in Zimbabwe”, development consultant Prosper Chitambara argues that current pension schemes are inadequate as they schemes only cater for the formally employed, while there is a range of groups requiring support past their employment years

“Informal sector workers were and are excluded. Thus, occupational pension schemes became a preserve only of the few workers employed in the formal economy. This represents a new form of discrimination and exclusion,” Chitambara says.

Although the Older Persons Act took ten years to become law because it was seen as duplicating the Social Welfare Assistance Act, activists argue that the reasons have more to do with older people not being regarded as a priority.

It is too early to say how the new law will benefit the elderly, but it is seen as a step in the right direction.

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