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**EFFECTS OF THE NATIONAL SOCIAL SECURITY
AUTHORITY PENSION SCHEME BENEFITS ON ELDERLY
WOMEN IN HARARE, ZIMBABWE**

BY

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE
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Abstract

The study sought to determine the effects of the National Social Security Authority pension scheme benefits on elderly women in Harare, Zimbabwe. Its main objectives were to examine the different social security needs for women receiving a NSSA pension, assess the gender responsiveness of the National Social Security Authority scheme, examining the challenges faced by women in accessing pension benefits and to suggest strategies that can be used to address gender disparities in the National Social Security pension scheme. The study was informed by the liberal feminist theory which articulates that gender inequality is created by lowering access for women and girls to civil rights and allocation of social resources such as education and employment. Liberal feminism is centred on the social deconstruction of patriarchy, customary and legal constraints, that perpetuate inequality between the two sexes. It is concerned with understanding the gender system or the patriarchal nature of inherited traditions and institutions. A qualitative method research design incorporating face to face interviews, focus group discussions, document review and in-depth interviews were used on a sample size of thirty elderly women receiving pension from the National Social Security Authority, ten National Social Security Authority key informants, ten women comprising of Power of Touch institution members. Key informants from Power of Touch were consulted for more information. The data was collected in Houghton Park, a medium density suburb, National Social Security Authority offices and Power of Touch offices, all in Harare, through interviews and focus group discussions. The study discovered that the National Social Security Authority pension scheme is not gender responsive. When the current benefit structure was set up, the traditional roles of men in the family as primary wage earners and women as primary child care providers were predominant. The research also discovered that National Social Security Authority responsiveness to the needs of women is low. It does not employ any processes that are specific to women and therefore responds to their needs in the same way that they would respond to their male counterparts. The study recommends that National Social Security Authority mainstream gender in its pension scheme benefits and adjusts some of the laws to be more responsive to the social security needs of women. It further recommends that the National Social Security Authority pension program should have features that help address retirement security issues for women.

Key Words: Gender, Inequality, Social Security, Pension

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List of Acronyms and Abbreviations

NSSA	National Social Security Authority
LFPR	Labour Force Participation Rate
SOAG	Social Grant
POBS	Pension and other benefits scheme
Zimpost	Zimbabwe Post Office banking System
IPO	Initial Public Officer
RTGS	Real Time Gross Settlement
POSB	Post Office Savings Bank
ILO	International Labour Organisation

Definition of Key Terms

Gender	The socially constructed differences between women and men, which can change over time and which vary within a given society. Gender is determined by the conception of tasks, functions and roles attributed to women and men in society and in public and private life (Little, 2012).
Gender Equality	Equal opportunities to participate in, contribute to and benefit from society's resources and development. Equal freedoms and quality of life. Equal outcomes in all aspects of life (Little, 2012).
Gender Equity	The just and fair distribution of benefits, rewards and opportunities between women, men, girls and boys. Equity can be seen to be the means and gender equality as the end. Equity contributes to equality (Little, 2012).
Social Security	Social security is the protection that a society provides to individuals and households to ensure access to health care and to guarantee income security, particularly in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a breadwinner (ILO, 2012).
Social Protection	A strategy consisting of policies and programmes to reduce poverty and vulnerability by promoting efficient labour markets, diminishing peoples exposure to risks, enhancing their capacity to protect themselves against hazards and interruption/ loss of income (Asian Development Bank, 2007).

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CHAPTER 1 INTRODUCTION

1.1 Introduction

The study examined the effects of the National Social Security Authority on elderly women. This chapter will introduce the statement of the problem and the purpose of the study. It will further outline the significance of this study, assumptions, objectives of the research and the research questions.

Social security also known as social protection, is embedded in our society in many ways, has a long history of income security and or healthcare to individuals particularly in old age, invalidity or unemployment (Millar, 2009). According to MacDonald (1998) the term social security encompasses the broad range of ways a society provides income support to its citizens of all ages (MacDonald, 1998). It includes social insurance, public assistance and welfare programmes. It is the benefits that society provides to individuals and households through public and collective measures in order to guarantee them a minimum standard of living and to protect them against low or declining living standards arising out of a number of basic risks and needs (Millar, 2009). Social Security is an intervention addressing the issue of socio-economic problems within a country by reducing vulnerability levels within households and communities. The assumption behind the provision of social security is that an individual usually develops needs or wants which he or she may not be able to meet using his or her own resources, hence the need to mobilise resources external to the individual. It aims at providing income maintenance in circumstances where an individual's capacity to earn is impaired permanently or temporarily (Millar, 2009).

Social protection consists of policies and programmes to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people's exposure to risks, enhancing their capacity to protect themselves against hazards and interruption or loss of income (Asian Development Bank, 2007). To prevent extreme poverty levels and risks to the vulnerable, poor, those with limited access to income, those living within and below the poverty datum line, social safety nets are used as a strategy. They are used to implement social protection through institutions, which can either be short or long term (Asian Development Bank, 2007). By targeting such people, when the income earning individuals or the country's economy faces hard times and they are pushed over the edge, they are able to have something to sustain themselves. The social safety nets target those that are eligible and processes the impacts of the socio economic problems by carefully monitoring, updating and evaluating its own performance through the services provided by either the public sector, which is the government or the private sectors which are the non-governmental organisations (ILO, 2012). Social protection as an approach to reducing poverty and vulnerability has emerged as a critical area for increased policy attention in Africa over the last decade. During this time social protection programmes have proliferated, both in terms of types of programmes and coverage, in the majority of countries across the continent. However it has not been uniform across the continent, rather it has been country specific relating to the different social, political and economic contexts across the continent. Many national governments, donors, civil society and NGOs are now playing an increasingly important role in designing, delivering and advocating for social protection (Holmes & Lwanga-Ntale, 2012).

1.2 Background to the Study

As of 2010, 36 million elderly people aged 65 years and over accounted for 3.6 percent of Africa's population, up from 3.3 percent earlier (Nabalamba & Chikoko, 2011). Population aging in Africa is expected to accelerate between 2010 and 2030, as more people reach age 65. Projections show that the elderly could account for 4.5 percent of the population by 2030 and nearly 10 percent of the population by 2050 (Nabalamba & Chikoko, 2011). While ratio of males to females is about 50:50 up until the age of 64, it quickly changes after this age, with women outliving men (Nabalamba & Chikoko, 2011). Among those aged 65 and older were 25 percent more women than men in 2010. The growth in the elderly female population over this time frame ranged from 1.2 percent in Algeria to 3 percent in Tunisia. This represents an increase of 404,000 and 207,000 female aged 65 or older in Algeria and Tunisia respectively (Nabalamba & Chikoko, 2011). However Gabon, Sao Tome and Principe and Congo republic experienced a decline over the 20 year period due to inadequate access to health care, thus fewer women live up to this age (Nabalamba & Chikoko, 2011).

With these demographics, social security in old age is not guaranteed for women now as much as it was not guaranteed in previous years. During the colonial era in Zimbabwe, occupational pensions for Africans were dependent on the goodwill of the employers. The colonial government did not see the need for social protection against the contingency of retirement as Africans were expected to fall back on the peasant economy upon retirement. Occupational pensions regulated by the Pensions and Provident Fund Act [Chapter 24:09] 1976, were thus a preserve for non-Africans though the public service and a few companies provided occupational pensions to Africans. Employees contributed towards their occupational pensions with the employers usually matching the employee's contribution. Generally the rate of

contribution by employees ranged from 5 percent – 7 percent of an employee's monthly income. Since independence there was a mushrooming of occupational pensions covering all racial categories. At the end of 1984 there were 617 824 persons covered by occupational pensions as compared to 338 775 members in 1979 (Kaseke, 1988). Although occupational pensions provided social protection in respect of post retirement needs it did not protect the worker against permanent or temporary loss of income through such contingencies as unemployment, sickness or invalidity (Kaseke, 1988). The absence of the principle of transferability in most occupational pensions minimised the effectiveness of occupational pensions as instruments of social protection. Those persons who changed employment often were disadvantaged as they were not entitled to full benefits under their occupational pensions. Thus when they resigned such employees get a refund of their contributions as a lump sum payment, usually without the contributions from the employers (Kaseke, 1988). Consequently great responsibility has always been placed upon wage earners to contribute towards their own social protection and in addition, society places an obligation on employers to contribute towards the social protection of their employees. Social security in developing countries has therefore been largely contributory in character. In Zimbabwe, the contributory aspect of social security has only been instituted in relation to occupational pensions.

In response to and strengthen social security for the elderly, Zimbabwe adopted the Principles for Older Persons, Resolution 46/91 by the General Assembly in 1991 and the Madrid International Plan on Ageing in 2002 by the World Assembly on Ageing all of which require member states to provide social protection to the elderly. Zimbabwean policies and laws legislating for the protection of the elderly population like the Older Persons Act [Chapter 17:11] gazetted Monday 17th September 2012

were enacted (Government of Zimbabwe, 2013). The mandate of the act is to provide for the well-being of older persons, provide for the appointment of a director for older persons affairs, establish an older person's board, create an older persons fund and provide for matters connected therewith, or incidental thereto. The Older Persons Act was to perform as an accountability machinery to all those providing services to elderly people. This is stated in Part II of the Act, Section 2C, which states that, The functions of the Director shall be - to coordinate the activities of homes, associations and organisations concerned with the care and protection of older persons. However this Act only came into operation on the 1st of September 2017, five years after its conception. Although the act touches on very pertinent issues with regards to the elderly which include exclusion with regards to age, wellbeing, health, care and support, it does not factor exclusion with regards to gender and neither does it differentiate between elderly women and men (Government of Zimbabwe, 2013).

In 2013, following the Older Persons Act in 2012, Zimbabwe adopted a new constitution in 2013. The constitution touched on pertinent issues with regards to the elderly and a further elaboration on the equal rights for women, including for inheritance and property, equal representation in institutions and agencies of government (Government of Zimbabwe, 2013). However with regards to the elderly and their rights, it does not differentiate between women and men. Section 21 and Section 82 on the rights of the elderly respectively state that;

- 1) The state and all institutions and agencies of government at every level must take reasonable measures, including legislative measures, to secure respect, support and protection for elderly persons and to enable them to participate in the life of their communities.

- 2) The state and all institutions and agencies of government at every level must endeavour, within the limits of the resources available to them –
 - a) to encourage elderly persons to participate fully in the affairs;
 - b) to provide facilities, food and social care for elderly person who are in need;
 - c) to develop programmes to give elderly persons the opportunity to engage in productive activity suited to their abilities and consistent with their vocations and desires; and
 - d) To foster social organisations aimed at improving the quality of life of elderly persons.

Section 82 continues to say;

People over the age of seventy have the right –

- a) to receive reasonable care and assistance from their families and the State
- b) to receive health care and medical assistance from the State; and
- c) to receive financial support by way of social security and welfare;

And the State must take reasonable legislative and other measures, within the limits of the resources available to it, to achieve the progressive realisation of this right (Government of Zimbabwe, 2013).

Even though there were laws and legislation enacted to cater for the elderly, Zimbabwe faced an economic turmoil which would later impact on the elderly. In 2017 the population of Zimbabwe was 16,843,421 and of these, the economically active population was 5 664 924 (Zimbabwe National Statistics Agency, 2014). Only 10 percent of the active population were classified as employed, 30 percent as communal and resettlement workers and 60 percent as unemployed (ZimStat, 2014). In addition to the high unemployment levels, the economy experienced severe challenges during 2007 and 2008, reaching crisis proportions. The economic decline and inflation forced

the government through the Reserve Bank of Zimbabwe to adopt a series of economic measures such as the introduction of the multi-currency system, to bring back economic viability and normalcy. The economy had become more informalised and severe food and foreign currency shortages were experienced. Consequently social protection suffered from inadequate funding from the national budget with some promised funds not being disbursed to facilitate the smooth implementation of the programmes. All this inevitably led to the shrinking National Social Security Authority resource base, because the authority's resource base comprises of people who are formally employed. Many people who had contributed and were still contributing lost their pension benefits within this period due to hyperinflation, the devaluation of the Zimbabwean dollar and the introduction of a multi-currency system. This meant that a new 'transitional pension system' was introduced. A transitional pension system is a pension system whereby pensioners who worked and contributed in one system, a system of the Zimbabwean Dollar, were called to collect their benefits under another system, the multi-currency system. This means that the pensioner's money was not protected by either system, such that a loss in value during the convergence from one currency to another was inevitable.

1.3 Statement of the Problem

Even though several pieces of legislation, laws, policies and the constitution support the care of the elderly for example the Older Person's Act [Chapter 17:11] of 2012, Section 21 & 82 of the 2013 Constitution, they do not particularly speak to the plight of elderly women (Government of Zimbabwe, 2013). Pension systems mean differently for men and women because of gender inequalities in the labour market, the unequal distribution of resources, gender pay gap and cultural and traditional factors. According to (Gender Gap Africa, 2019), in Zimbabwe a man earns on average

50 percent more than a woman and because contributory pension schemes were designed for wage-based workers they are insufficiently aligned with the realities of most women who either work in the informal sector, part time jobs without steady incomes or according to the Zimbabwean requirements, have worked for less than seven years of the 10 to qualify for a pension. Thus lack of policy frameworks that are gender equitable renders the NSSA pension and other benefits scheme program ineffective and unable to provide security for elderly women particularly in the context of Zimbabwe's current challenging socio-economic environment.

1.4 Research Objectives

1. Examine the different social security needs for elderly women.
2. Assess the gender responsiveness of the NSSA pension scheme to the needs of women.
3. Examine the challenges and opportunities faced by women in accessing their pension benefits
4. Suggest strategies that can be used to address gender disparities in the National Social Security pension benefits scheme

1.5 Research Questions

This study was guided by three research questions:

1. What are the different social security needs of elderly women?
2. How responsive is the National Social Security Authority pension scheme to the needs of women?
3. What are some of the challenges in accessing pensions for women?

4. What strategies can be used to address gender disparities in the National Social Security Authority pension benefits scheme?

1.6 Assumptions

The research holds the assumption that there are no gender responsive mechanisms in the National Social Security Authority pension scheme. NSSA offers a pension benefits scheme which is outdated and unresponsive to the current needs of elderly women.

1.7 Significance of the Study

The purpose of this study is to examine gender inequality within the National Social Security Authority pension scheme. It expounds on the diverse needs and concerns of elderly women receiving a pension benefit and thus will assist the practitioner in understanding ways that they can cooperate gender equity within the pension benefits. Furthermore it will assist continuous research and integration of how culture and patriarchy have a huge part to play on women's economic independence after pension. It is against this background that this research seeks to examine the effects of the National Social Security Authority pension scheme benefits on elderly women in Harare, Zimbabwe.

1.8 Delimitation of the Study

The scope of the study shall be construed to the following parameters:

Social protection is a broad concept therefore this study was confined to pension benefits and in particular elderly women in Houghton Park, a middle density suburb in Harare receiving a NSSA pension. There is a geographical delimitation as the researcher did not get a full picture of all the women pensioners in Zimbabwe. The

research was largely limited to those receiving a pension residing in Houghton Park. However views from other women were incorporated.

1.9 Limitations of the Study

The research was restricted to the study of a small population and not the whole of Zimbabwe. Some women were not willing to participate in the research for personal reasons like not feeling comfortable to discuss their personal lives and some feared that their pension would stop coming. However the researcher reassured them that this was for academic purposes only. The research sometimes used Shona the mother tongue in cases where clarity was required as a result some information may have been lost in translation. However the researcher tried to capture most of what the respondents said by using direct quotations in the study. There was a restriction to access data from the NSSA officials, as they were not willing to disclose much information, in particular the number of women that receive pensions within the Houghton Park area.

1.10 Summary

This chapter began by looking at some of the legislation that has been enacted by the Zimbabwean government to cushion the elderly people. However we see gaps in the laws as they do not speak specifically to women. The following chapter builds on the reason for legislation that is specific to women and pensions.

CHAPTER 2 REVIEW OF RELATED LITERATURE

2.1 Introduction

Pension systems are an essential policy tool that protects the elderly across countries. However not everyone enjoys the same protection as pension coverage is limited. To assist with these gaps legislation that specifically targets women's equality within labour, and resource distribution has a major role to play in the social security of women in later life. This section analyses literature on social security and in particular pensions and its relation to women. It also introduces the liberal feminist theory which is the theoretical framework that was used for the study.

Ageing is a major risk factor as the elderly in many African countries are experiencing the syndromes of poverty, ill-health, neglect, abandonment and abuse (Ferreira, 2005). The care, safety and support system for the elderly especially within African communities has been shifting for the past decade due to globalisation, migration, disease, climate change, high unemployment levels and the harsh uncertain socio-economic environment. This traditional safety net for the extended African family has disintegrated becoming ineffective and unreliable (Tanga, 2013). There are more elderly headed households carrying the responsibility of the family. To sustain the household, continuous working in whatever form, either formal or informal, even after the age of retirement is adopted by the elderly as a coping strategy. Their role among many include being caregivers and principal bread winners (Tanga, 2013).

2.2 Liberal Feminist Theory

2.2.1 Feminist Theory

Feminism is a diverse, competing and often opposing collection of social theories, political movements and moral philosophies largely motivated by or concerning the

experiences of women especially in terms of their social, political and economic inequalities (Enyew & Mihrete, 2018). Feminist theories attempt to describe women's oppression, explain its causes and consequences, and prescribe strategies for women's liberation (Enyew & Mihrete, 2018). These theories pay close attention to power structures, social context, and lived experiences of women to suggest a method of theorising that surpasses individualism (Enyew & Mihrete, 2018). Feminism is guided by principles of fairness, justice, equity and advocating for women. Different feminisms vary in their assumptions and interests but what is a common goal is to renounce women's oppression so as to achieve gender equality (Enyew & Mihrete, 2018). Of the varieties of feminism, this research will use liberal feminism to highlight the concrete realities of women and the perspectives that are too often undermined in policy formulation.

Liberal feminism is built on two major ideologies, classical and welfare. Classical liberals assert that the state's role should be protecting civil rights, providing everyone equal opportunity and freedom to enter into the free market; while the welfare liberal ideology asserts that the state should interfere to do adjustments to make the playing field equal for everyone and should provide basic requirements including legal services, school loans, food stamps, low cost housing for its needy citizens (Enyew & Mihrete, 2018). Liberal feminist theory principles are, equality, freedom and equal opportunities and free individual choice. Liberal feminist theory assumes that since human beings are equal, the fact that someone is born a woman should not determine her lifelong, position and status in society and neither philosophy nor customs should ordain that to be born a girl instead of a boy, any more than to be born black instead of white, or a commoner instead of a nobleman, shall decide the persons position through all life. This statement represents one of the most fundamental assumptions of

liberal feminist. The equality of women before the law is an imperative proceeding from the very principle of social justice, eliminating the oppression of women, not only for them but for society as a whole (Szapuova, 2006).

2.2.2 Background of Liberal Feminism

Liberal feminism has its roots in the writings of Mary Wollstonecraft (1759 -1797), John Stuart Mill (1806-1873), and Harriet Taylor Mill (1807-1858) (Okin, 1989). Mary Wollstonecraft contributed to liberal feminism through her books where she attempted to portray the way that women's limited options and their oppression due to circumstance in their lives. She explored issues of women's education, equality, status, rights and the role of public/private, political/domestic life and their connection. Her main goal was to see women gain access to segments of society largely off-limits to them during the 18th century. She was primarily concerned with women's rights and especially their right to education, where she believed emancipation would come from (Okin, 1989).

John Stuart Mill was an enthusiastic participant in public and political debates concerning various social problems and was especially interested in legal and social reform (Okin, 1989). He campaigned for women's rights, women's suffrage and women's equal access to education. He actively supported the women's movement and participated in various forms of women's political struggle against subjection and discrimination and for civil and political rights, especially women's suffrage, as well as political and social reforms that were aimed at improving their situation (Okin, 1989). Mill worked to influence legislation and public policy concerning issues affecting women, like the women's suffrage amendment to the Reform Bill of 1867 and also supported the Married Women's Property Bill (Okin, 1989). He worked to make women included in public and civil life, from politics and decision making. He

understood that women's position in marriage and their status in public life are interconnected. He maintained that the very principle of justice requires that women possess the same rights as men, and that equality before the law will lead to justice in all spheres of social and political life.

Liberal Feminism is firmly established in liberal political philosophy, inspired by Immanuel Kant and John Rawls. According to Okin, 1989, liberal feminism is concerned with understanding the gender system or the patriarchal nature of inherited traditions and institutions (Okin, 1989). These traditional institutions have inbuilt mechanisms for unequal distribution and access of resources, thus hindering women's personal autonomy. Mary Wollstonecraft wrote fondly on the marriage institution, which she believed hindered women's personal autonomy as they lost their legal existence, subsumed legally in their husband's identity. Freedom is a fundamental value for women. This freedom entails living a life of ones choosing (personal autonomy) but this however depends on certain enabling conditions that are insufficiently present in women's lives (Okin, 1989).

Giddens, 2001 defines liberal theory as a feminist theory that believes gender inequality is created by lowering access for women and girls to civil rights and allocation of social resources such as education and employment. This situation is mainly centred on the socially constructed ideology of patriarchy, customary and legal constraints, that perpetuates inequality between the two sexes. Liberal feminism is derived from the liberal political philosophy in the enlightenment period, and centres on the core ideas of autonomy, universal rights, equal citizenship, and democracy (Tong, 2009). It is characterised by an individualistic emphasis on equality, depicted as focusing on individual rights and on the concepts of equality, justice and equal opportunities, where legal and social policy changes are seen as tools for engineering

women's equality with men (Tong, 2009). The overall goal of liberal feminism is to bring a just and compassionate society, in which freedom flourishes, and the state is involved in this legal and social reform. Legal reform could be in the form of laws and policies that are gender equitable and put women's autonomy at the centre. The state is seen as the protector of individual rights through legal systems that govern the relationship between the individuals and the government and thus liberal feminism relies heavily on the state to gain equality. Liberal feminism looks at issues in the private sphere and how they impede or enhance issues in the public sphere. It supports affirmative action legislation to make special attempts to include women in the assumption that past and current discrimination may overlook many women. Gender inequality occurs from inequalities built into mechanisms for distributing and accessing resources hence the need for laws which level the inequalities.

Liberal feminism claims that gender differences are not based on biology, and therefore that women and men are not at all different, hence there should not be a difference in the way they are treated under law (Lorber, 2002). Oppression exists because of how men and women are socialised, how it supports patriarchy and keeps men in positions of power and positions of influence. Women should be afforded same rights, educational and work opportunities as men, instead of gendered job markets and inequitable wage scales that are prevalent the world over (Lorber, 2002). Therefore this theory was built on the foundations of equality, equal access to education, equal pay, ending job segregation and a better work environment (Lorber, 2002).

2.2.3 Critiques of the Liberal Feminist theory

Three critiques McKinnon (1987), Okin (1979) and Gatten (1991) of the Liberal Feminist theory accuse the theory of having a blind spot with regards to class and race and that it judges women and their success by male standards. Despite liberal feminism

being motivated and concerned by the exclusion of women and being a movement to achieve equal opportunities for them, it has been criticised for being individualistic. McKinnon (1987), a radical feminist, criticised it for focusing on the individual thereby discrediting the importance of community. These individualist assumptions make it difficult to see the ways in which underlying social structures and values disadvantage women. Feminist theory has been criticized by Susan Okin because institutional changes are insufficient to emancipate women and that they run the risk of being insufficiently liberal. Measures such as affirmative action programs, quotas, intended to promote gender fairness and the autonomy of women could end up unreasonably hindering autonomy, as women are rewarded based on a law instead of ability (Cudd, 2006). Gatten (1991) stresses that liberal feminist is not concerned with the emancipation of women per se, but rather with the benefits that would be brought to mankind by a change in how women perform their traditional tasks. Okin (1979), argues that liberal feminist theory never questioned or objected to the maintenance of traditional sex roles within the family, but expressly considered them to be suitable and desirable.

2.3 Relevance of the Theoretical Framework to the Study

The study on how pension scheme benefits affect elderly women is based in an African country, which is deeply patriarchal and where women are kept subordinate. The roots of patriarchy are embedded in institutions and systems that are characterised by an unequal distribution of resources (Okin, 1989). It is within these institutions that there is need for reform in legislation that support women's equality. Liberal feminism insists on institutional reform, laws and legislature that advocate for women's rights (Okin, 1989). This makes the liberal feminist theory relevant to the social security for women because it is built on the foundations of equality and insists on institutional

reform where patriarchy is strongly embedded in this case institutional reform of the NSSA pension scheme. Furthermore the study is concerned about the effects of the pension scheme benefits on elderly women. The theoretical framework is relevant to the study because it is concerned by and largely motivated by the experiences of women in terms of their economic inequalities. The research is motivated and concerned by the experiences of women. It pays attention to their lived realities. Through data collection, the research aims to understand the experiences of women receiving a pension and how that impacts on their economic freedom. Liberal feminism furthermore acknowledges legal and social policy changes as tools for engineering women's equality (Okin, 1989).

2.4 The Link between Social Policy and Social Security

According to Clive and John (2008), social policy is viewed as a component of public policy that deals with social issues (Bailey & Turner, 2002). It refers to the guidelines and interventions necessary for the ever changing socio-economic environment in order not only to create but also to maintain living conditions conducive to human welfare. Social policy entails organised interventions either by the state or non-governmental organisations in line with the parameters set by the state in response to the challenges and or changes in human needs. Social policy deals with how governments design actions and programmes that have a direct impact on the welfare and well-being of citizens through the provision of services such as education, health, employment, social insurance, public assistance, welfare services and housing. Responsible governments have a mandate to ensure that their people have equal access to welfare programmes, despite their gender, should they fall below the poverty datum line (Bailey & Turner, 2002).

The other aim of social policy is to guide governments in devising social security systems and social protection strategies relevant to a country's unique challenges. What works in one country, will not automatically work in another because of the different geographical locations, cultures and the target population. Social protection may be classified into four main types which are social assistance, social insurance, labour market (Bailey & Turner, 2002).

2.5 Social Security in Africa

The expansion of social protection across the continent has not been uniform because of the different social, political and economic contexts. The levels of inequality and poverty vary across the continent. Before the introduction of social protection, the African community was made up of informal social protection systems that give support to citizens, individuals, households and communities (Devereux and Sabates-Wheeler, 2004). It comprised of community based or traditional approached to social protection often based on kinship, friendship, community links, occurring within households, groups or other social networks they filled some of the gaps left by the absence of or inadequacies in formal social protection interventions (Devereux and Sabates- Wheeler, 2004). In the traditional African setting this concept was defined by solidarity and mutual support among societies and it had the primary aim of helping individuals maintain a certain minimum standard of living especially when faced with social as well as economic and general livelihood contingencies (Devereux and Sabates- Wheeler, 2004).

Social security may be classified into four main types which are social assistance, social insurance, labour market intervention and community based social protection (Devereux and Sabates- Wheeler, 2004). This research focuses on social insurance. These are schemes which are contributory programmes in which beneficiaries make

regular financial contributions in order to join a scheme that will reduce risk in the event of a shock (Devereux and Sabates- Wheeler, 2004). Other types of social insurance schemes include contributory pensions, unemployment, insurance and health insurance (Devereux and Sabates- Wheeler, 2004). In Africa, social insurance is strongly linked to the formalised labour market meaning that coverage is determined by number of formal workers in a country and rarely reaches the poor and informal workers who constitute the majority of the population (Devereux and Sabates- Wheeler, 2004). Formal social protection systems do not offer complete coverage and inevitably excludes parts of a population (Devereux and Sabates- Wheeler, 2004).

A variety of traditional or informal ways of providing social protection within households, groups and networks fill some of the gaps left by formal social protection interventions and distribute risk within a community. The objective of social protection according to Devereux and Sabates – Wheeler (2004) is reducing the economic and social vulnerability of poor, vulnerable and marginalised groups thus addressing concerns of social equity and exclusion.

Formal social security programs are not well-suited for most African workers because most workers are not wage employees but rather work in subsistence agriculture or informal sector (Devereux and Sabates- Wheeler, 2004). Most workers not covered by social security rely on extended families for support when they can no longer work (Devereux and Sabates- Wheeler, 2004). However with the way that the world is evolving, support from the extended family is disintegrating due to migration.

Most African social security programs are financed by contributions made by both the employee and employer, in some countries, the contribution rate is higher for the employer (Barbone & Sanchez, 1999). For example, in Cameroon the rate is 2.8

percent for employees and 4.2 percent for employers. In the majority of countries, the total contribution rate, employee plus employer, is less than 10 percent, but in a minority the rate is considerably higher. The rate is 14 percent in Senegal and 17.5 percent in Ghana (Bailey & Turner, 2002). In Zimbabwe however, the contribution rate for the employer and employee is the same, both contribute 3.5 percent. In most countries, the government does not contribute to or subsidise the system except for Mauritius and South Africa, the system is entirely financed by the government out of general tax revenue (Bailey & Turner, 2002).

Kaseke (1997) denotes that where benefits are offered to formal sector workers, they are provided either by public service pension schemes, the public sector being by far the largest employer in most countries in the region, national which are usually mandatory schemes covering private and sometimes public sector workers (Kaseke, 1997). An example is that of Botswana, Mauritius and Namibia which operate a universal pension system, whilst a means tested public pension is available in South Africa. Social pensions also operate in Lesotho and Senegal, whilst occupation pensions are available, although for a limited percentage of the population, in countries such as Nigeria and Kenya (Kaseke, 1997). However, it should be noted that the majority of people in the region, work in the informal sector and are therefore not covered by these schemes, implying that they rely on informal arrangements and their own family resources.

Stewart and Yermo (2009) posits that the structure and challenges to the pension systems in each country differ, with countries correspondingly adopting different reform agendas. The pace of reform also differs from country to country. Many countries including Botswana, Kenya, Zambia are reviewing their national social security and severance schemes to make them less expensive to administrate and more

sustainable for retirees in the long run (Stewart & Yermo, 2009). Furthermore countries like Lesotho have a high number of women pensioner beneficiaries and South Africa takes into consideration the retirement ages of women.

The social pension in Lesotho was introduced in 2004. Everyone over the age of 70, except those people already receiving a government pension, receives M150 (US\$22) each month (Stewart & Yermo, 2009). Photo identification is needed to register for the pension, which is paid at post offices throughout the country, with around 3.6 percent of the population eligible in 2006 about 72,000 people, 96 percent of those eligible, were receiving the pension, and more than half of these were women. The scheme is administered by the Ministry of Finance and Development Planning and financed out of the state budget amounting to 2.4 percent of the national budget, or 1.43 percent of GDP (Stewart & Yermo, 2009).

Although the main source of income for over 75 percent of individuals over the retirement age in South Africa is a means tested, social grant (the SOAG), the country does also have a well-developed occupational pension and private retirement savings system, albeit with a limited coverage of the working population. The South African government is currently undertaking extensive reforms of the system to improve both the depth and coverage of pension benefits. The public pension provides a non-contributory, means- tested old age pension. The system is financed by general revenues. The pension is payable to women at 60 and men at 65 who are resident citizens of South Africa. Benefits amount up to 1700 rand a month for a single pensioner (Stewart & Yermo, 2009).

2.5.1 Challenges to Social Security in Africa

Rwezaura (1989), states that most sub Saharan African countries do not have meaningful publicly managed pensions and social security systems to support the elderly people, though some form of pension coverage is available in a limited number of countries (Rwezaura, 1989). Unfortunately even in countries where pensions exist, these are often heavily taxed and therefore inadequate to meet the recipient's basic needs. They are even more inadequate when one considers the ever rising inflation rate as well as the diminished ability of the pensioner to engage in other economic activities in order to supplement his/her pension benefits. It is no wonder that most public and private employees are afraid of retirement and many, if given a chance, would be glad to stay on the job for as long as possible (Rwezaura, 1989).

Although there is a great need for social security in Africa, factors such as limited formal economy employment, high rates of inflation and the impact of HIV/AIDS, make meeting this need, even partially, particularly difficult. Low productivity limits the necessary fiscal space, and weak governance mechanisms pose serious challenges to efficient delivery and administration (Bailey & Turner, 2002). At the same time, governance and administrative problems and sometimes speculation of corruption in some existing social security schemes undermine confidence and trust and public support for social security (Bailey & Turner, 2002). The coverage of targeted populations tends to be narrow, leaving the most vulnerable, in particular those in rural areas, informal sector, without any form of social protection. There is therefore a very limited capacity to provide adequate social protection. High levels of unemployment and underemployment, as well as the inadequacy of current labour and social protection standards, hamper the delivery of social protection in many countries (Bailey & Turner, 2002).

According to Barbone and Sanchez (1999), the African social security systems are ineffective both in the percentage of the workforce covered and in the level of protection they provide even for the small minority of workers they cover. This problem is especially true in sub-Saharan Africa, while the countries of North Africa have higher coverage rates and better run systems (Barbone & Sanchez, 1999). The problem arises in part due to the economic and political situation in the countries and in part due to poor management of the systems and inheriting colonial systems that governments did not fully understand neither did they adjust to fit their own realities. Clive & John, (2008), argue that the aim of social policy is to guide governments in devising social security systems and social protection strategies relevant to a countries unique challenges. Hence the need to adjust social security strategies to fit a country's particular needs (Bailey & Turner, 2002).

2.6 History of Social Security Schemes in Zimbabwe

Social security schemes which were introduced during the colonial period were developed specifically for the benefit of the small white settler community (Kaseke, 1988). The scheme therefore excluded Africans purely on racial grounds. Even though the scheme was exclusively for non-Africans, not every non-African was eligible. Non Africans who had lived in the country for less than 15 years were not eligible for an old age pension. Africans were excluded because they were seen as temporary urban residents who were expected to retire to their rural homes (Kaseke, 1988). The underlying assumption was that Africans did not require pensions in order to meet their post retirement consumption needs as they could fall back on traditional support systems (Kaseke, 1988). Occupational pensions for African workers were introduced gradually, particularly after World War. However, because occupational pensions were not compulsory, many employers did not find it necessary to provide

occupational pensions to their African workers (Kaseke, 1988). Less than 50 percent of African workers in the wage sector were covered by occupational pensions in 1976. Instead of receiving occupational pensions upon retirement, many African workers often received gratuities in cash or in kind (Kaseke, 1988).

In Zimbabwe, the traditional African society had its own time tested system of social security or social protection. An individual's social, emotional and economic needs were met within the family set up. The family was thus a unique welfare system that offered support to its orphaned, aged, sick and destitute members. Membership was an important criterion for assistance, hence within the traditional setup emphasis was placed on developing an individual's sense of belonging and the creation of feelings of togetherness and solidarity among individuals who share a common kinship base (Kaseke, 1988). The colonisation of the country and the resultant process of urbanisation and industrialisation effected a change of relationship between man and his environment. The indigenous population were introduced to a money economy and thus became exposed to the risks associated with a money economy such as unemployment and industrial injuries. The colonial governments assumed that employment would enable individuals to meet their basic needs and at the same time protect themselves against such contingencies as sickness, old age or retirement. Those employed in the formal sector had no occupational pensions and consequently had nothing to fall back on after retirement or at the cessation of employment. The indigenous population was thus expected to return to their rural homes at the cessation of employment, rural areas were seen as a type of indigenous pension (Kaseke, 1988).

In Zimbabwe there are two forms of social security, namely, social assistance and social insurance. Funds for social assistance also known as public assistance are raised by Government through taxation while social insurance is contributory in nature. Both

the employer and employee contribute towards social insurance meant to provide social protection to workers against economic shocks (National Social Security Authority, 2019). Social insurance is a financial scheme designed to guarantee the wage earner and his dependants a minimum income during periods when through forces largely beyond his control his earnings are impaired or cut off. Social insurance is contributory and covers such risk as unemployment, sickness, invalidity and old age. Social insurance therefore seeks to provide social protection to the wage earner and his dependants against economic emergencies. In social insurance the contribution is usually a shared responsibility between employer, employee and government. Social insurance is governed by a legal instrument which clearly spells out how much one should contribute, the level of benefits and the circumstances under which benefits can be drawn. A social security scheme is meaningless unless beneficiaries feel secure under the scheme. The sense of security is only possible when the benefits given are adequate for the meeting of basic needs. In addition social security benefits must be seen to be reliable (Kaseke, 1988).

2.7 Overview of the National Social Security Authority NSSA

Zimbabwe devised a pension and other benefits scheme for the welfare of the elderly. The administrative organisation for this scheme is National Social Security Authority (NSSA) supervised by the Zimbabwe Ministry of Labour and Social Services. With the aim of improving the administration of social security schemes, the government introduced the National Social Security Authority, (NSSA), in 1989. It started its operation in 1994, through an Act of parliament. The National Social Security Authority Act, [Chapter 17:04] of 1989 was created after it was noted that many Zimbabweans could not afford private pensions schemes. Major sections of the Act to note are Section 3, 21, 23 and 26. Section 3 of the Act provides for the establishment

of different types of social security schemes to be administered by the National Social Security Authority. Section 21 outlines the functions of the authority while section 23 stipulates the principles that should be observed by the Authority. The principles say, when performing its functions in terms of this Act, the Authority shall – so far as is practicable, act in consultation with persons whose interests are affected by the performance of its functions and keep its expenses as low as is consistent with the provision of efficient services to contributors and beneficiaries of any scheme. The Act states that, at all times the Authority should ensure that National Social Security Authority takes into account the national interest of Zimbabwe and those of employers and employees who contribute to any of its schemes (National Social Security Authority, 2019). Section 26 continues to say, The Authority shall appoint an actuary for purposes of actuarial evaluation of the schemes. Such evaluations are essential in ensuring the viability of the different schemes and maintenance of the necessary reserves (National Social Security Authority, 2019). The actuary should review and evaluate every scheme at least once every three years. Long-term and short-term benefits should be reviewed at least once every year (National Social Security, 2019).

The introduction of the Pension and Other Benefits Scheme provided an opportunity to achieve inclusiveness in social security coverage. At its inception, it was envisaged that the scheme would be introduced in phases. In the first phase, coverage was extended to all employed in the formal sector, excluding civil servants and the military. In the second phase, coverage was to be extended to civil servants, the military and domestic workers whilst the self-employed would be covered in the third phase. Unfortunately, as at the end of February 2002, the scheme was still in phase one, seven years after its establishment (Kaseke, 2003).

One of the mandates of the National Social Security Authority is to provide the pension and other benefits scheme, sometimes referred to as the (POBS), whose aim is to make sure that employees are well covered and protected when they retire. The standard retirement age and qualification for benefit from the scheme is 60 years however benefits may be paid from age 55 years if a medical report can be provided, and if the member was involved in arduous employment. Every Zimbabwean worker working in a profession, trade or occupation above 16 years of age and below 65, in permanent, seasonal or contract/temporary employment is obligated in terms of statutory Instrument 393 of 1993 to be a member of the pension and other benefits scheme. The scheme was put in place for Zimbabwean citizens who are ordinarily resident in Zimbabwe and are either employed in Zimbabwe, or outside Zimbabwe as a continuation of insurable employment in Zimbabwe, civil servants (National Social Security Authority, 2019). Membership to the scheme is compulsory regardless of whether the employee is covered by a private scheme. Workers who are exempted from membership are non-Zimbabwean citizens who are not ordinarily resident in Zimbabwe, Diplomatic staff who are non-Zimbabwean and persons employed as domestic workers (National Social Security Authority, 2019).

Under the Pension and other benefits scheme once an employee attains the age of 65, deduction of contributions in respect of the employee should cease even if he or she continues to work. For those who would have attained 60 or 65 years and are no longer employed or contributors, benefit may be paid out in the form of a grant if contributory period is more than 12 months but less than 120 months (National Social Security Authority, 2019). Statutorily the claim should be submitted within 12 months after the date of retirement. If a retirement pension claim is submitted after the date of retirement but within one year, the general manager may allow back dating the pension

to the date of retirement (National Social Security Authority, 2019). If a pension claim is submitted later than 12 months after the retirement date, then the pension will only be paid from the date on which claim is submitted to the National Social Security.

After contributing for ten years the contributor qualifies for a retirement grant, pension at the age of 60, pension for disability, a pension for the spouse if he or she dies and a funeral grant. Pension pay-outs from the National Social Security Authority do not include healthcare which is fundamental at such an age especially for women (National Social Security Authority, 2019). According to a study done in 2016, cervical cancer affects older women than younger women. The prevalence of cervical cancer in women in Zimbabwe was 33.4 percent in 2009 with 15.6 percent being in elderly women aged 65 years and above (Kagura, Zvinavashe, Mukona, & Saburi, 2016). According to NSSA documents, talks of providing a healthcare scheme under NSSA, have been underway for years without fruition.

The Pension and other benefits scheme operates through its head office in Harare which also houses NSSA's Central Benefits Office. NSSA has six regional offices and 12 sub-regional offices. Payments are centrally managed through the issuing of warrants and paid through the Zimbabwean Post Office (National Social Security Authority, 2019). In 2007, 69,145 employers were registered with the National Social Security Authority of which 51 percent were active. As at 31 March 2009, there were 2.1 million insured persons registered with the Pension and other Benefits Scheme, with only 1.2 million active contributors (National Social Security Authority, 2019). According to the NSSA documents, in March 2009, 35,531 old age pensions were paid, 13,124 invalidity pensions, 12,647 spouse's pensions and 24,805 orphan's pensions (National Social Security Authority, 2019). These numbers imply that 2009 coverage was about 30 percent of the labour force of 3.8 million and pensions coverage

was 7 percent of the 3.8 million of the labour force were those aged 65 and over. Pension earnings have been fluctuating over the years, due to several factors which include inflation; adoption of the multi-currency system and shrinkage of the labour market. In 1993 earnings amount for the calculation of contributions was initially set at Z\$4,000 in 1993 but this cap was removed during the high inflationary period in 2008 (National Social Security Authority, 2019). In the last quarter of 2008 many pensioners stopped collecting their pensions because of massive value erosion experienced due to hyperinflation. It did not make sense for them to be charged more money on transport than the amount that they were going to collect. Some had to travel long distances to get their pensions. Exorbitant bank charges as well eroded the small amounts of pensions that they received. This led to an arrangement with the Zimbabwe Post Office Banking system, Zimpost, for the pensioners to collect their monies from a nearest Zimpost. It curbed all the other costs and as of 1st April 2009, pensioners were paid US\$25 (National Social Security Authority, 2019). However, the NSSA Committee noted that not all pensioners live near post offices. In July 2009 the actuaries recommended that the scheme maintain levels of benefits at US\$25 per month for the retirement pension, US\$10 for the invalidity pension, US\$10 for the survivors pension and US\$200 for the funeral grant. It also advised that a discretionary Christmas bonus equal to 1 month's payment, a 'thirteenth cheque', could be paid in December 2009. This amount has continuously been disbursed since 2009 to date.

Surviving spouses receive 40 percent of the pension payable to the erstwhile employee, surviving dependent children 40 percent jointly and surviving parents 12 percent jointly (National Social Security Authority, 2019). The retirement grant is a lump sum equal to 0.083 percent of the insured's average annual covered earnings immediately

before retirement multiplied by the number of years of contributions including credited periods.

In 2012, as reported by the department of social services, the public assistance allowance provided for under this scheme amounted to US\$20, an amount far below the United Nations minimum of US\$1.25 a day. Disbursement of the allowances were erratic with the elderly getting an allowance for only one month during the period January to September 2012 (Department of Social Services Official, 2012).

2.8 Background to Women and Social Security

Poverty, poor health, discrimination and marginalisation are all too common realities for many women in both developing and developed countries. As women are the ones with longer life expectancy and more often suffer discrimination than men, many older women can expect to be most affected, living with more years of scarcity and strain.

The Beijing platform for action identifies women's roles in the economy as a critical area of concern and calls for attention to the need to promote and facilitate their equal access to employment and resources, improved employment conditions, as well as in the harmonisation of work and family responsibilities for women.

Gender gaps in access to social protection however vary per region and country, as they are highly dependent on the characteristics of the labour market and the structure of the social security system. The coverage of contributory social protection schemes for women is particularly low, and in the absence of social protection floors, women are often left without any support. This is especially in the case with regard to old-age pensions, unemployment benefits or maternity protection. Globally only 26.4 percent of working-age women are covered by contributory old-age protection, compared to 31.5 percent of the total working-age population. In North Africa, for example, 63.6

percent of elderly men receive an old-age pension, but only 8.0 percent of women do. In South East Asia, women are structurally less protected against unemployment and globally, a large majority of women does not enjoy maternity protection. In addition to women's lower social protection coverage, gender gaps in benefit levels are extremely high in some countries and these gaps tend to be especially acute after the retirement age.

Income security is not a given at any age, but the majority of the world's older people find themselves having to work longer out of necessity – even until their final years. With the financial shocks experienced over the past decade, even those lucky enough to have pensions increasingly find these pensions inadequate. There are other gender related inequalities that women accumulate throughout their lives which include lower levels of education. 58 percent of women aged 65 and over in developing countries are illiterate, compared with 34 percent of men, limited access to information and services and lower participation in social, economic and political activities.

2.9 Pension Systems and Gender in Zimbabwe

African women experience high levels of sexual discrimination resulting in their being marginalised. Demand for male workers in the wage sector, coupled with the belief that a woman's role lies in child bearing, led to the extreme imbalance in access to schooling for African men and women. This explains why there were few African women in formal employment. The women who were in formal employment were rarely considered permanent workers because they had to break service in order to go on maternity leave. Consequently, many women could not be members of occupational pension schemes (Kaseke, 2003).

Historically, women have always been under-represented in formal employment owing to lack of equal opportunities in education. Failure to participate in formal sector means they could not be covered by contributory formal social security schemes. Although the situation has been improving since the mid-1980s there are still more men than women in formal employment. According to the Government of Zimbabwe there were only 526,331 female employees compared to 1,309, 295 male employees in 1999. Of particular concern is the fact that the social security does not protect women against the contingency of maternity, apart from a statutory provision which makes it mandatory for employers to allow women employees to go on maternity leave. No maternity benefits are payable. Furthermore there is a tendency among some employers to discriminate against women in the child bearing age in order to avoid the disruptions associated with maternity leave (Kaseke, 2003).

Pension systems are an essential policy tool that protects the elderly across countries but one of the key challenges they are confronted with is gender inequality. Pension systems are characterised by gender inequalities in the labour market, the unequal distribution of resources, gender pay gap and cultural and traditional factors.

As most other components of social protection systems, pension schemes can have a substantial impact on gender equality. The way in which pension systems distribute rights, resources and risks can affect men and women differently and serve to mitigate, reproduce or amplify the gender inequalities emerging from the labour market and the distribution of work in the household (Barbone & Sanchez, 1999). Pension systems can also favour some family arrangements over others and introduce incentives that consolidate specific gender roles. The types of benefit that a pension system provides, the mechanisms for the calculation of benefit levels and the eligibility conditions vary between countries with different effects on the gender distribution of old-age

protection and the relative position of men and women vis-à-vis the pension system (Bailey & Turner, 2002).

The key reason for the poor coverage of contributory schemes is that most women are employed in the informal sector, agriculture and in other jobs with low and intermittent income, and have more pressing needs to allocate wages to, other than potential savings for retirement or a pension. Contributory pension schemes were designed for wage-based workers, and so may be insufficiently aligned with the realities of most women who either work in the informal sector, agriculture, part time jobs without steady incomes or according to the Zimbabwean requirements, have worked for less than seven years of the 10 to qualify for a pension. Women on average have much shorter contributory work histories and therefore will receive much lower benefits.

Pensions have the potential to transform the lives of hundreds of millions of older people both men and women by providing them and their families with a regular and predictable income. But the reality is that half of the older people worldwide, 342 million lack income security. If nothing is done, by 2050 this will increase to 1.6 billion, around 80 percent of all older people. Pensions fulfil two main objectives: consumption smoothing and poverty reduction. Consumption-smoothing focuses on the individual and is achieved by enabling people of working age to save and then draw these saving down in old age as a pension. The more an individual saves through contributions to a pension scheme, the more he or she should receive as a pension, at least in theory. Such pensions can be provided by the state or the private sector, and are appropriate for people whose incomes are sufficient to enable them to save.

In a situation of rising inequality, existing structural barriers, gender disparities in education and gendered labour markets worldwide, women's participation in the

workforce is limited to a very narrow set of jobs, which are often low skilled. Being in low skilled job limits their opportunities in the future, putting them at a high risk of unemployment in the changing labour market conditions. Further, the stagnation of jobs, declining economic and wage growth also negatively impact women's job prospects.

Gender equity on the other hand implies fairness and justice in the distribution of benefits and responsibilities between women and men. The concept recognises that women and men have different needs and power and that these differences should be identified and addressed in a manner that rectifies the imbalance between sexes. Therefore, equality of treatment, means that social protection measures have to be differentiated if they are to provide the same basic security.

2.10 Women's Employment

Globally women are also less likely than men to be employed, with the gap being higher in low and middle income countries which shows a decreasing labour force participation of women. Also women on an average spend more hours at work, including unpaid care and domestic work but earn much less than their male counterparts across the world.

In contributory social insurance pension systems, workers are typically entitled to a retirement benefit when they reach the retirement age and have a minimum number of years of work and or contributions. Women find it harder than men to accumulate long contributory records because of shorter working histories attributed by their role of nurturer and carer of the family. Although women's labour market participation is increasing among younger cohorts, long vesting periods will continue to limit women's access to secure retirement benefits for some time if no adequate instruments

exist to compensate for periods of time when women are out of employment (De Vaus, 1996).

Historically, the sexual division of labour was organised in such a way that women were the primary caregivers, and were responsible for the bulk of food, cultivation and processing (Barbone & Sanchez, 1999). Women therefore played central, but socially subordinate roles in African society, resulting to their being denied access to institutions that were gendered a male preserve. Because women primarily focused on unpaid work and entered the paid labour market on contract or part time work basis as a kind of last resort to top up personal resources not much money was left over to contribute to pensions systems. Over time women have gained access to full time employment, however still carrying the historical division of labour with men.

Because women's work lives are different from men's in a number of aspects, these differences affect pension entitlements. As stated above, women's life courses are characterised by longer periods dedicated to care work, lower participation on the labour market, more part time and informal which consequently results in lower earnings. The labour market does not consider care and reproductive duties as work, therefore it is not remunerated or compensated for. Whereas in reality, the lives of most African women are characterised by longer periods dedicated to taking care of children and elderly people as well as household chores. This translates to lower earnings and low to non-existent contribution to pension schemes. This compromises their pension's entitlements in most pension systems that link benefits to paid work, contributions and earnings for example NSSA, that links benefits to paid work, contributions and earnings.

2.10.1 Women's Employment in Zimbabwe

In the Zimbabwean context women constitute more than half of the population and thus potentially more than half of the work force. Generally, women do as much work as men, but the types of work they do, as well as the conditions under which they work and their access to opportunities for advancement differ from that of men. Women work less than men in the labour market, but more within households on domestic activities. In the labour market, they are more likely to be unemployed, less likely to be employed as wage and salaried workers and more likely to work as contributing workers (Zimbabwe National Statistics Agency, 2014).

The 2014 Zimbabwe statistics agency revealed that 91 percent of the population aged 15 years and above was actively engaged in the labour market. Participation rate was generally higher for men than women across all age groups. Generally there was an increase from 2011 in women labour force participation rate across all age groups. Although women's share in the labour force has increased over the years, the gap between the percentage of women in paid employment and that of men remains wide. In 2014, 30 percent of the economically active men were in paid employment compared to 14 percent women. 56 percent of women were involved in communal farming (Zimbabwe National Statistics Agency, 2014).

Women and men tend to work in different occupations this is called horizontal segregation and in different positions within the same occupational group, vertical segregation. The segregation of women and men in different occupations is usually associated with gender roles or stereotypes about women. The choices that women and men make in terms of their education and training also results in gender based occupational segregation (Zimbabwe National Statistics Agency, 2014).

Differences in pay for men and women arise from a variety of factors. They include individual characteristics of workers, such as their level of education and work experience, as well as factors connected to the job they perform such as occupation, type of contract, economic sector and size of the establishment in which they work. Gender and inequalities in all these areas are associated with traditions and stereotypes which influence the choice of education, professions and career paths of women and men.

Although data presented above has shown an overall increase in women's participation in the labour force, they continue to bear the majority of responsibilities at home and perform most unpaid work including taking care of children and other household members, cooking, cleaning and other household work.

While labour force participation rates among women have risen over the last 30 years, this gap in pension income is unlikely to be eliminated anytime in the near future. Women continue to be primarily responsible for raising children and this impedes their labour force participation and earnings (Herd, 2009).

2.11 Life Expectancy and Spousal benefits

Differences in life expectancy and labour force participation between the genders affect differences in pension earning in old age. As women have a higher life expectancy and widow's pensions are lower they are more likely to be in poverty in their old age.

Social Security benefits are becoming an increasingly important component of retirement security especially for women. Although women who are already retired are less likely to have their own pension, younger women in the workforce are almost

as likely as men to participate in a pension plan. But even women with retirement savings are more likely to exhaust those funds due to lower lifetime earnings and longer lifespans. Because of these differences, women rely more heavily on Social Security for retirement income. Among women 65 years old and older in 2012, Social Security accounted for an average of 61 percent of their family income. Nearly 60 percent of this cohort relied on Social Security to cover at least half of their family income, and 30 percent on Social Security to cover 90 percent or more. Overall, in 2012, 56 percent of the 36.4 million beneficiaries aged 65 and older were women, as were roughly 67 percent of beneficiaries aged 85 and older (Social Security Administration USA, 2018).

On average, women outlive their male counterparts by nearly five years. This difference makes women more susceptible to risks such as an increased likelihood of outliving their savings and other sources of retirement income. Additionally, older women are more likely to face poverty and to have a higher risk of chronic illness and severe disability. These risks put a greater financial burden on women as they age. Spousal benefits are especially important to women, as wives typically earn less than their husbands and are more likely to outlive their partners. In Zimbabwe, 12,647 spouse's pensions were paid out in April 2009 (National Social Security Authority, 2019).

2.12 Summary

Social Security was developed as a protection plan one that could help workers and their families when a breadwinner is no longer able to work because of age, illness, disability, or death. It provides a lifeline for millions of women, however over the years it has not evolved to be at par with the current context of shifting household dynamics and evolution of the labour force. Vulnerabilities to risk vary significantly by gender

because the impacts of shocks affect men and women differently. It is thus useful to think of men and women as different constituents in any analysis such that social protection needs are tailored accordingly. Attention to gender in programme design, gender mainstreaming can enhance the efficiency of social protection and ensure better protection of both man and women.

CHAPTER 3 METHODOLOGY

3.1 Introduction

This chapter explains the data collection and analysis process that was employed in the research. The first section explains the research design, followed by sections describing the population and the sample size which were used, data analysis and situation of the study. This is followed by the sampling framework and the research techniques that were used to gather data from respondents. The research was mainly qualitative with some quantitative research design. It was conducted in Houghton Park, a medium density suburb in Harare where the respondents comprised of thirty (30) elderly women receiving a pension from NSSA, ten (10) key informants from the National Social Security Authority (NSSA) headquarters in Harare, two (2) key informants comprising of Power of Touch institution management personnel and ten (10) female members of the Power of Touch institution who comprised of the focus group discussion. The Power of Touch is a registered Trust launched in October 2011 whose mandate is to fulfil and enhance the lives of senior citizens in Zimbabwe and beyond. Its mission is to empower and inspire senior citizens to continue making positive contributions to the economy and their communities through bridging generational gaps and the provision of structured support systems and services. The Power of the Touch facilitates discounted rates on a wide variety of products and services ranging from essential to luxury for their members. They have partnered with various organisations and are still engaging others who will extend discounted rates for their services and products for their members.

3.2 Research Design

The research design was largely qualitative with little quantitative design. The researcher administered an interview guide with demographic data. This kind of

research was used because it provides a better understanding of the research problem. The data that was gathered through the interview guide which was both numerically and narratively produced by counting and measuring respondent's ages, marital status, education, qualification, years of formal employment, reasons for retirement, pension benefits being collected and other pension benefits being collected besides NSSA. Qualitative data was also collected using a focus group discussion with the elderly women who are members of the Power of Touch institution. Interview guides were used for NSSA key informants, and Power of Touch management, an organisation working with the elderly. Qualitative research is a flexible, thorough and deep research methodology which allows for full narration and deep experiences to be explored. This makes it easy to adapt to the situation of the women receiving pensions in Houghton Park, Harare.

3.3 Population and Sampling

3.3.1. Population

According to (Zimbabwe National Statistics Agency, 2014) the total population of women receiving NSSA pension and other social security funds between the ages of 55 – 65 and above in Harare is 27, 385. However the researcher used a minimum study sample of 30 respondents because they were not able to acquire information on the actual population of women receiving pension in Houghton Park. The sample was targeted because they receive a pension from NSSA and the overall justification for choosing an urban setting like this is that it is an old residential area which is diverse and there are different types of people residing, encompassing both the low and average income earning. The area is likely to comprise of both women who have previously worked and those receiving their husband's pensions.

3.3.2 Sampling

The research adopted a non-probability sampling approach that was purposive in nature. With the help of one other pensioner who stays in Houghton Park, households with other women who receive a pension were identified and the researcher moved across houses and selected appropriate respondents that were willing to participate voluntarily. Snowball technique was used to acquire the other respondents. Respondents were requested to refer other potential participants within the Houghton Park area they knew to be receiving a pension from NSSA to the researcher for inclusion on the sample. This was quite possible because communities like these are interlinked by virtue of being an old neighbourhood, people know each other and have experienced most of their substantial years together. Word also got around within the area and in some scenarios participants interested in the phenomenon under investigation volunteered to provide relevant data for the study. The elderly women were asked to participate voluntarily and were interviewed privately in the comfort of their homes. With this type of sampling, the researcher was able to gain deeper insight into the perceptions of the elderly. The researcher also further selected 10 elderly women from the Power of Touch institution to participate in a focus group discussion. These were also purposively selected and had not taken part in the interviews already conducted. The total sample size for the research was forty (40) participants, with thirty (30) of these being women receiving a NSSA pension and residing in Houghton Park and ten (10) women from the Power of Touch institution also receiving a NSSA pension but hailing from various areas within Harare. The Power of Touch institution is located in Eastlea Harare and membership is assumed by filling in a registration form with simple personal details. It is relevant for women because they can enjoy discounted rates on a wide variety of products and services like retail services, medical

service and nursing care, hospitals, health and fitness, counselling services, furniture, maintenance services (plumbers, electricians), legal services, telecommunications, security services, insurance services (short term), entertainment, domestic services, taxi and courier services, luxury coach services, air travel, hotel accommodation, training and development, part time consultancy, sports and recreation. It's an opportunity to offer skills to industry and commerce on a part time, another way of boosting income in old age.

The key informants identified were those who are involved in designing, giving, receiving or administering the program or service being evaluated, and who might otherwise be affected by it. The head of human resources assisted the researcher in this area to make identifying key informants easier and choosing those relevant to the study. The researcher highlighted the key informants they were particularly interested in, those that are involved in designing and implementing of the NSSA pension and other benefits scheme.

3.4 Data Collection Instruments

Data was collected through interview guides. The researcher designed 3 interview guides. One which was used on the women receiving pensions in Houghton Park and the other used for the focus group discussion with the Power of Touch institution members. Another interview guide was used on NSSA key informants and the third guide used on the Power of Touch key informants Annexure 1,2and 3 shows samples of guiding questions asked when conducting the interviews, The major advantage of the interview guide is that the researcher also had enough time to probe and get more information as they were self-administered.

3.4.1 Key Informant Interviews

The study made use of in-depth interviews and these were administered to NSSA staff and the Power of Touch institution management. In-depth interviews allow the researcher to collect more information and allow the respondent to give more information that the researcher may have forgotten (Babbie, 1993). Key informant interview guides contained questions on the pension policy scheme and practice aspects of social protection for the elderly. This allowed the researcher to collect as much information as possible. The interviews were held at the NSSA Harare headquarters and took approximately 45 minutes per respondent. Data was collected within a space of two, (2) working days from 10 key informants closely involved with the pension and other benefits scheme. The researcher used an interview because some of the questions would not have been sufficiently answered through a questionnaire. The researcher made sure that the respondents answered the questions fully. In some instances the researcher had to probe for more information.

3.4.2 Interviews for the Women

The researcher used an interview guide for women receiving a NSSA pension in Harare. Some of the questions required them to share some the challenges that they were facing in accessing their pensions.

3.4.3 Focus group discussion

The researcher also used focus group discussions. This process was essentially meant to triangulate the data from the interviews and also explore attitudes and perceptions, feelings and ideas that the elderly women may have. Triangulation of data provides multiple lines of evidence, ensuring collection of high quality data. Data collection from different sources will allow for triangulation and hence increase data credibility

and accuracy of the study findings. Data triangulation was used as it involves the use of more than one method of data collection in a single study.

3.5 Data Collection Procedure

The 10 key informants responsible for programing were also interviewed one on one using an interview guide. Other key informants from an organisation that supports the elderly Power of Touch institution were interviewed in order to triangulate the data. The researcher conducted in-depth face to face interviews with the elderly and administered the questionnaire tool. This was done so as to produce fewer incomplete answers, explain any questions that they may not understand and continue giving the elderly confidence that the process is confidential. The researcher also used focus group. This process was essentially meant to triangulate the data from the interviews and also explore attitudes and perceptions, feelings and ideas that the elderly women may have. The data collection was over a period of three (3) days and the thirty (30) participants' respondent to the interview questions from the researcher. The interviews questions were answered in the comfort of their homes and the pensioners were able to respond to the prepared interview freely.

3.6 Analysis and Organisation of Data

Data was analysed using thematic analysis into thematic groups before it was analysed. It was analysed through the use of objectives and thematic frames. At this stage the researcher was looking for similarities and grouping items of particular significance together to enhance interpretation. After data collection through interview guides and voice recording, the researcher conducted a data analysis process which included transcribing the information. The information collected was presented in different categories in line with research questions and the researcher then discussed the data

collected. The researcher interpreted the data through reference to the theoretical framework and literature. Subsequently the findings were presented in narrations and a few tables for demographic data.

3.7 Ethical Considerations

Before the research process, the researcher introduced herself, including giving the prospective participants a consent form. Thereafter the nature and purpose of the study was explained. This information appears on the consent form (appended). Participants were given sufficient time to read through the consent form and ask questions pertaining to the study and their involvement. The interview only proceeded after the participant had read the information sheet and consent information thoroughly and where necessary sought clarification and agreed to participate in the study by way of signing the consent form. The researcher recorded the conversation as a form of data collection. This was done after seeking for permission from the participant. The purpose of recording was explained to them, including their right to accept or decline without any consequences resulting from their decision. Anonymity, voluntary participation and confidentiality was maintained at all times. Reassurance to the participants that they would remain anonymous assisted them to be more comfortable and open up. Voluntary participation meant that the researcher had to respect the privacy and decisions of the participants and would not force the participants to co-operate.

The researcher adhered to and respected the ethical principles of informed consent which state that research participants can withdraw their consent at any time during the research process if they feel that the process intrudes on their private life. However none of the research participants withdrew their consent. Research participants were

free to decline answering any questions which they felt were not suitable. The researcher will safeguard the information obtained from research participants and will not misuse it or disclose it without the consent of the participants. The researcher upheld honesty during the research process by capturing the data collected and generating results on the collected data without fabrication or falsification.

CHAPTER 4 DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

The focus of this chapter is to present and discuss the findings based on the data that was collected from the thirty (30) respondents comprising of elderly women residing in Houghton Park, Harare who receive a NSSA pension and a focus group discussion that was conducted with Power of Touch institution members. Data from the ten (10) NSSA key informants who are directly involved with policy formulation and development and the management of Power of Touch institution has also been presented in this chapter. The gathered data was presented in tables and figures and analysed accordingly. The findings depict the concrete realities of many elderly women receiving a NSSA pension, they make visible the constraints, needs and priorities of women. They highlight perspectives that are too often invisible and or undermined in policy formulation.

4.2.1 Responsiveness of the NSSA pension scheme to women

2018 was marred with the rampant use of paperless money, and the unavailability of cash, pensioners had to queue at banks to collect their pension pay-outs. This was a tedious process for most of the women who had to wait for long hours to collect their small pensions. To date some still do, but from the research findings, NSSA has partnered with institutions that assist them in disbursing pension benefits. There is more use of the wire system, and in particular the Post Office Savings Bank (POSB), Ecocash, a mobile payment solution that enables customers to complete financial transactions directly from their mobile phone. This is provided by one network provider, Econet, out of the three that are available in Zimbabwe. Other banks are also

part of disbursing money to the pensioners and the most popular ones among the women pensioners are Stanbic, CABS and Standard Bank.

In 2012, one of the respondents received a lump sum of 15 000 US Dollars which was dispatched in three payments for a medical emergency. At that period, the money was of value and she was able to get her operation done in Australia. However this also meant that she had exhausted her pensions and as of today, she does not receive a monthly pension. NSSA was responsive by making the funds available to her without a hassle, but after being treated she has nothing for social security to sustain her in her old age. Despite Zimbabwe implementing laws on the elderly and in particular Section 82 of the Constitution which states that

People over the age of seventy years have the right—

(a) to receive reasonable care and assistance from their families and the State;

(b) to receive health care and medical assistance from the State; and

(c) to receive financial support by way of social security and welfare;

and the State must take reasonable legislative and other measures, within the limits of the resources available to it, to achieve the progressive realisation of this right.

However the states National Social Security does not provide any health benefits as part of its pension scheme. Health care is fundamental for the elderly and in particular elderly women as they are more vulnerable to all kinds of diseases including cervical cancer. According to data findings, a substantial number of the elderly women respondents are on high blood pressure and diabetes medication, which cannot be purchased by their pension pay-outs. From the findings all the elderly women complained about the monthly pension pay-out not being enough to purchase

medication which at the time of conducting the research was marked in US Dollar prices, and if it is marked in the local currency (RTGS), it is at the black market rate of 1 US Dollar is equivalent to 3.5 RTGS. Women's health, is an area that the NSSA pension scheme benefits needs to consider as a response to the needs of women.

The above research findings, discovered that NSSA's responsiveness to the needs of women is low. It does not employ any processes that are specific to women and therefore responds to their needs in the same way that they would respond to their male counterparts.

4.2.2 Social Security needs of women

The research findings discovered that most women are living in houses that they personally own or that they co-owned with their spouse. However for those that need rentals and especially widows, they cannot afford to pay for rentals. One of the respondents had this to say,

“Handikwanise kubhadhara rent yeimba yese saka ndakugara muone room. Mari yepenjeni haikwane kuti ndinge ndichizviriritira saka ndinotengesa madomasi zvekare. Ndakatanga kupihwa 10 US Dollars muna 2007 mushure mekunyora form repension. Muna 2017 ndainge ndave kupihwa 20 US Dollars. “I can't afford to pay rent for a full house, hence I am now staying in one room. The pension benefit is not enough for my upkeep so I substitute with selling tomatoes. In 2007 I was receiving 10 US Dollar for pension after completing the pension form and in 2017, I was now receiving 20 US Dollars.” (Interview with pensioner 18 January 2019).

Women rely on social security for their income in old age and in particular widows who survive on their deceased spouse's pension which is currently marked at 32 RTGS. Women living alone are often forced into poverty because of benefit reductions stemming from the death of a spouse.



Figure 1: Pension Benefits being collected

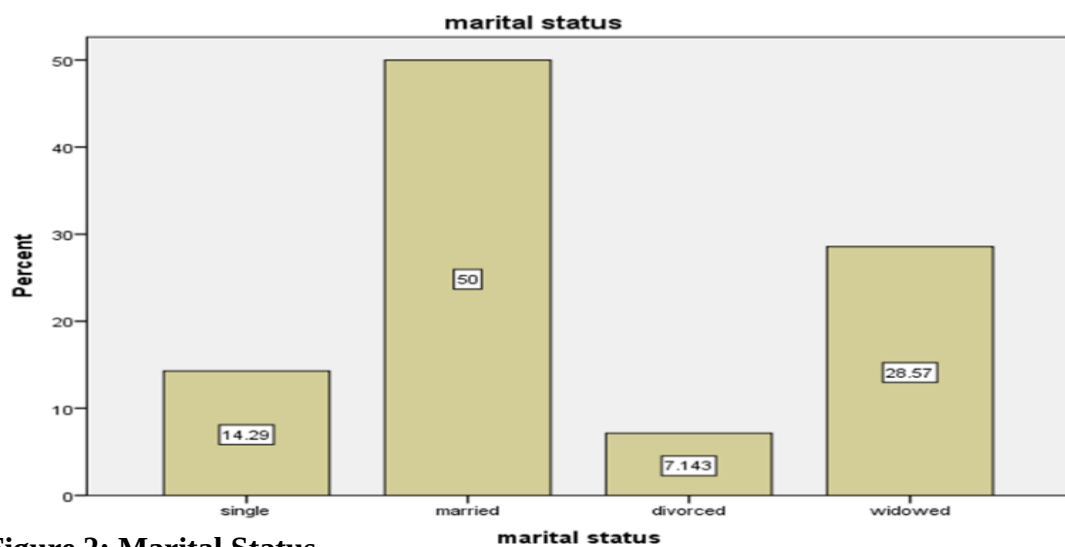


Figure 2: Marital Status

The above figures show that twenty- nine (29) percent of the elderly women that were interviewed are widowed and receiving a surviving spouse pension of thirty-two RTGS which is equivalent to twelve dollars and eight cents US Dollars per month at the time of research. This amount is not exempt from the 2 percent tax and some widows have confirmed receiving twenty-two RTGS per month. 15 percent are collecting both surviving spouse and personal pension benefits. The total amount is still small considering the current cost of living which has trebled in a space of less than a year. This is insufficient to sustain their needs which include rental, medication and recreational. The above table also shows that 30 percent of these women have never worked and thus would survive on their partner's pension in old age. Many women depend on survivor's benefits following the death of their husbands, which are often paid at 40 percent of the amount of the original pension. A considerable number of women are benefiting from surviving spouse benefits. Women on average, are more likely than men to become widowed before or during retirement as a consequence of longer life expectancy.

One of the respondent who has been widowed since 2005 said the money she receives is not enough. She was a house-wife and took care of her husband while he was alive. Now she receives 32 RTGS from the money he worked for, this is 40 percent of what he used to get. When the NSSA pension pay-outs were reviewed in 2017 personal pensions for most women were 60US Dollars to 80US Dollars, as was the currency at the time of review. However spousal pension benefits were reviewed from 30US Dollars to 32US Dollars, a 2 US Dollar increase. There is a discrepancy in the two reviews, and according to one of the respondents there was no justifiable reason given by the NSSA administrators besides that widows receive 40 percent of their deceased

spouse pension, because they are likely to live longer, hence by doing so, they are making provisions for the future. To exacerbate the situation, this amount was converted to RTGS which is equivalent to 13 US dollars at the official rate at the time that the research was conducted. Furthermore the respondent says she cannot survive on such an amount, as this is too little considering the current economic situation which is characterised by the constant rising cost of living.

Elderly people face a number of problems that include lack of savings and low benefits that do not correspond to the increasing living costs. One of the respondents said that her monthly pension pay-out is 80 RTGS and her expenses exceed this. These include medical aid which she pays 50 RTGS, and a funeral policy which she pays 24 RTGS. After these payments the whole pension pay-out is exhausted. This does not include all the other bills like water, electricity, food and transportation. One of the respondents who is 72 years and currently married had this to say,

The money is not enough, shoes cost 79 RTGS and I receive 80 RTGS for pension. It does not make sense. (Interview with pensioner 18 January 2019)

To cushion some of the social security needs of elderly women, 14 percent of the respondents receive other pensions like the surviving spousal pension benefits from the city of Harare and government in addition to their NSSA pension. Of these two, the one that has been consistently paying out in the last five years, is the government. One of the respondents a 75 year old who holds a degree in Administration receives 200 RTGS from the government pension and 80 RTGS from NSSA. City of Harare pensions are hardly paid, and when they are, they are not on time. Currently the city of Harare pension scheme is paying out 2017 pension benefits. One of the respondents a 67 year old General Nurse who receives another pension from city of Harare, had this to say,

I do receive another benefit from the city of Harare but sometimes it is not there. This year 2019, I am receiving my pension from 2017. There was a time when they did not give us a pension at all. (Interview with Pensioner 18 January 2019).

Government pensions are not halved, as one of the respondents says, her husband was in the army and she currently receives 187 RTGS monthly pension pay-out after a 37 RTGS increment in 2018. This has mainly assisted her with her medical bills, food and transportation as she stays in a house that she co-owned with her husband

Before dollarization in 2009, I did not get any money for two and a half years and when they resumed giving us the pensions, they were not backdated. I currently receive 187 RTGS from the government as spousal benefit. It used to be 150 RTGS but when the new government came into power in 2017, it was increased by 37 RTGS. (Interview with pensioner 18 January 2019)

Social security is particularly important for elderly women as women on average live longer than men and women are more likely to outlive accumulated personal assets, savings and other sources of retirement income, such that they are mostly depended on social security. This creates increased financial stress among older women as they need more assets in retirement. They are more likely to need paid assistance for the tasks needed for daily living and more so if they do not own a house, they will need rental. Some of these needs have been catered for through their children who assist them with paying bills.

4.2.3 Challenges women face in accessing pensions

4.2.3.1 Personal Challenges

Access to pension for women is compromised by several factors including their education level and previous employment history. The results from the research findings indicate that the lowest education level for the respondents was Standard 3 with a significant number of women who have reached Ordinary Level education qualification and some Diploma's and Degrees, shown in Table 1 below.

Level Of Education	Frequency	Percent	Valid Percent	Cumulative Percentage
O'Level	8	50.0	50.0	50.0
A'Level	4	7.1	7.1	57.1
Certificate	4	7.1	7.1	64.3
Diploma	6	21.4	21.4	71.4
Degree	4	7.1	7.1	92.9
Standard 3	4	7.1	7.1	100.0
Total	30			

Table 1: Level of Education

This situation may be attributed to the strong cultural beliefs in the years in which the majority of these women grew up. During those days, very few women were sent to school. In the event they were schooled, they would dropout from school for marriage at an early stage. In times of financial difficulties, they would be taken out of school to enable the male child to proceed with their education at their expense. Consequently little to no education means that access to employment and the type of employment that the women were exposed to, did not afford them a pension in later life.

There is a correlation between women's education level and their employment history. Women tend to be absorbed faster in lower paid and less secure work in the informal and formal sector and displaced faster during retrenchment or when work becomes more skilled and needs technological skills. From the research findings we discovered that 57 percent of the women took early retirement because they were offered retrenchment packages to leave the various companies that they were working for. The companies were going through innumerable challenges and therefore downsizing. Because of the physical nature of jobs associated with low educational qualifications, the first people to be targeted were mostly women who according to the research data constitute 36 percent of the respondents. This is not only a representative of low educational qualification jobs, but even technical jobs, as one of the respondents who was a nurse said she retired because the company that she was working for folded. She was amongst the first group of women to be dismissed while a few men stayed on until official closing. This impacts on their contribution history.

	Frequency	Percent	Valid Percent	Cumulative Percent
General Hand	6	21.4	21.4	21.4
Technical Staff	14	42.9	42.9	64.3
Management/Admin	4	14.3	14.3	78.6
Other	6	21.4	21.4	21.4
Total	30	100.0	100.0	

Table 2: Employment History

In many public pension systems, pension entitlements are positively correlated to contributions based on earnings from previous employment. The low education qualification of the women sampled thus explains why most of the participants receive 80 RTGS per month for their pension. The jobs they acquired due to their level of education were generally low paying and this consequently impacted on their pension benefits, Table 2 above. Those who acquired university Degrees in Business Administration, Counselling and Management receive a slightly higher monthly pension pay-out ranging between 130 RTGS and 250 RTGS.

Another challenge women are faced with in the access of pension entitlements is the number of years that they were employed it means that they have less contribution history for pension, therefore they access a lesser pension. However most women's lives are characterised by low intermittent involvement with paid labour. A large number of women dropped out of full time employment for a number of years in order to meet their family responsibilities. The minimum number of years that one of the respondents was out of employment was five (5) years, with the highest number of years out of employment being ten (10). Reasons for such long breaks as one of the respondents alluded to was to bear children and actively raise them. This meant that all the years that she was out of employment, her pension contribution was affected. Those who have worked for more than ten (10) years have had breaks in-between for raising children but however compensated the years by taking a late retirement. Lack of access to free childcare means that only the informal sector offers women work opportunities with the flexibility and geographical proximity women require to combine paid work and care. And if not the informal sector, women have to take time out, either permanently or temporarily, from full time employment to care and raise

children and other family responsibilities. They tend to have more frequent breaks in employment.

Fifty-seven (57) percent of the respondents, faced self-inflicted challenges. Self-inflicted challenges are those that were mainly of their own doing. These include applying for pensions later after their retirement. This meant that most of their pensions were not backdated as NSSA allows a pensioner to apply for their benefits within twelve (12) months from date of retirement. Most women lost their pension benefits amounting to five (5) years' worth. Other challenges included not being able to submit forms because the elderly woman relied on her children, and even after the introduction of the biometric registration one of, the respondents still has not gone to register to receive her surviving spouse pension benefit.

4.2.3.2 Technical Challenges

Twenty- one (21) percent of the respondents did not face any challenges in accessing their pensions. When they reached retirement age, 60, most women filled in the pension and other benefits scheme forms, which according to the respondents were easy to fill in and submitted to the NSSA offices in Harare. Within a period of two months most of the women had started receiving their pensions.

Nevertheless sixteen (16) percent of women faced bank related difficulties in accessing their pensions. This included waiting in long queues to access their money, the hassle of applying for a bank account especially for women receiving the spousal benefits, who did not previously own a bank account. And in recent years, inability to manoeuvre, limited technical know-how and sometimes limited access to the new banking systems which include internet and mobile banking. Within this group of women, another respondent was not able to get her details captured through the

Biometric registration process, a programme introduced by NSSA to curb benefit fraud. It involves capturing of one's unique physical attributes such as fingerprints, DNA, iris and retina pattern and it replaces the need for a life certificate. At the time that she went, towards voters' biometric registration in October 2017, NSSA advised her that the machines were down and would call her when they were up. To date, the respondent has not received a call from the NSSA officials.

One of the respondents who is a widow retired early because her children said they could take care of her. She experienced technical challenges with NSSA and this is what she had to say,

I had to go to NSSA offices to start the process. I submitted the forms then travelled to the USA to see my children. After six months of being away, I came back and my forms had not yet been processed. To top it off the money is small and I do not get a payslip, I don't really know how much I am getting.
(Interview with pensioner 18 January 2019)

Another respondent, a 78 year old ex-theatre matron, gave up on following up on her pensions. NSSA had been asking her to follow up and every time she did, they told her that they are still processing her pension papers. She has lost hope and cannot afford to make regular visits to the NSSA offices.

4.2.4 Challenges NSSA Has Been Facing In Providing Pensions

Challenges that NSSA has been facing in providing pensions are both internal and external. The external challenges include a limited pension payment distribution system which affects access of monies by pensioners. To curb this, NSSA has entered into various agreements for distribution for example with POSB, some payments are done through Ecocash and NSSA has also established its own bank, called ZBS.

Contradictory policy frameworks also pose as a challenge. The retirement provisions for army and police are different from those of NSSA. They retire after 20 years of active service, this means that if they join these professions and serve at the age of 20 within the army and police force, they will retire at age 40 and will only start receiving a NSSA pension scheme benefit at 55, a 15 year waiting period.

Internal challenges include capacity of the Information and Communication Technology to collect data and store information for future use. Data sources are sometimes not reliable, therefore some payments do not go through. NSSA therefore relies on information provided by the employer which is sometimes unverifiable. Limited information on processes has been another hindrance.

4.2.5 Challenges NSSA Encounters for Women receiving Spousal Benefits

Issues to do with legal positions and traditional practices are common within NSSA pension scheme benefits. One of the NSSA key informants alluded to the fact that most pension benefits being accessed by the women, are surviving spousal benefits. There are incidents where the deceased spouse had more than one wife and they did not know. Since customary marriages are also considered by NSSA, the surviving spousal benefits have to be shared between the two women and sometimes children under 18 years of age as well. However in the event that one is married under the Marriage Act[Chapter 5:11], no other spouse can be considered for payments even if they are known.

According to a NSSA key informant, some of the challenges that women are faced with in accessing their pensions, have to do with inheritance, and lack of support from husband relatives where paperwork needs to be done. This is particularly so in issues of processing of death certificate At times there is no valid marriage and the woman

has to look for the husbands relatives to attest that she is indeed the wife. This has caused many problems in the past as the relatives are sometimes not willing. This is a major challenge because most of the times they are not acting on their own, therefore access to pensions is difficult. Furthermore, statutorily, the claim should be submitted within twelve (12) months after the date of retirement. If a retirement pension claim is submitted after the date of retirement but within one year, the general manager may allow back dating the pension to the date of retirement, (National Social Security Authority, 2019). If a pension claim is submitted later than twelve (12) months after the retirement date, then the pension will be paid on the date on which claim is submitted to the National Social Security. According to the key informants, one of the challenges that women are faced with in accessing pensions, particularly widows, is finding relatives of the deceased to attest to the fact that she is the wife. This may take time to transpire, only falling into place after the stipulated time that the woman is supposed to produce proper proof. This jeopardizes the social security of the widow

Despite NSSA partnering with other institutions for the disbursing of pensions, the distribution is sometimes not easy as some women who come to access surviving spouse pension benefits do not have bank accounts or a national identity document. The process becomes lengthy and some never return to collect their pensions.

4.2.6 Strategies to Address Gender Disparities

The respondents came up with some suggestions that NSSA can incorporate in order to address some of the gaps that their pension scheme is marred with. The table below aims to highlight some of the strategies.

	Frequency	Percent	Cumulative Percent
No Suggestions	8	28.6	28.6
Increase Pay-Out	10	35.7	64.3
Institutional Adjustment	6	21.4	85.7
Combined Previous Suggestions above	3	7.1	92.9
Other Suggestions	3	7.1	92.9
Total	30	100.0	

Table 3: Suggestions for NSSA

Thirty six (36) percent of the respondents said NSSA should increase the pension scheme benefits. In particular those being received by widows. Women would benefit more from social security if benefits were annually adjusted. According to the research findings, the respondents agreed that these pension benefits should be adjusted in relation to the current cost of living. One of the respondents said, NSSA is stuck at 32 RTGS when the cost of living has significantly gone up.

Transparency was one of the strategies suggested under institutional adjustment that NSSA needs to employ. One of the respondents was not amused by the billboards that NSSA has put up, which do not correctly depict what is on the ground. One of the billboard says '*mudyandigere*', which is a Shona word associated with lavish living after retirement, and an advert that comes on the local television station, ZBC TV, which says, 'I can now pay my grandchildren's school fees'. "We receive peanuts and this is not true. This kind of advertising is misleading to people who have not started receiving NSSA pensions as well as causing havoc within the home between partners

financial accountability.” She continues to say that, “as a pensioner, one cannot survive on 80 RTGS and still be able to pay school fees for grandchildren.”

Most women were more concerned with institutional change as they felt that the scheme is infested by corrupt people, who do not have the needs of pensioners and in particular women pensioners at heart. What transpired from the discussions was that NSSA over the years has invested in lots of property. The people currently benefitting from these investments are those that work for NSSA, as they are getting loans to buy houses, driving big expensive cars and earning a huge salary with incentives. Instead of investing that kind of money in health benefits for the pensioners or reviewing current pension pay-outs. NSSA’s response to this issue was that they had lost quite a lot of money during the dollarisation era and most of their investments had been wiped out.

4.3 Discussion and Interpretation

While ageing is regarded as a blessing and must be celebrated, this is not the case in many African countries, as it is mostly associated with poverty, ill-health, neglect, abandonment and abuse. The research focused on the effects of the NSSA pension scheme benefits on elderly women. Therefore this section will look at the NSSA pension scheme making reference to the research findings.

Section 26 of the National Social Security Authority Act says that, the Authority shall appoint an actuary for purposes of actuarial evaluation of the schemes. Such evaluations are essential in ensuring the viability of the different schemes and maintenance of the necessary reserves (National Social Security Authority, 2019). The actuary should review and evaluate every scheme at least once every three years. Long-term and short-term benefits should be reviewed at least once every year (National

Social Security Authority, 2019). However from the research findings, pension benefit pay-out have not been reviewed yearly despite the Act stating that the pension scheme needs to be reviewed.

The standard retirement age and qualification for benefit from the scheme is 60, but benefits may be paid from age 55 and 65 for late retirement. The research study discovered that some of the respondents retired before 60 due to retrenchment, companies closing down or tiredness. A senior licensing officer, who was employed for 31 years was forced to retire when she turned 60 although she had completed her form to retire at 65 years. Even after doing all her paperwork, it took years for her to get paid. Her pension benefits are in arrears since August 2014. Another woman an Environmental health officer, was forced to retire after working for 33 years. She receives 184 RTGS per month.

4.3.1 Policy Frameworks guiding the pension process

The NSSA pension process is guided by the following policy frameworks, the Social Security (Minimum Standards) Convention, 1952 (No. 102), NSSA Act [Chapter 17:02], SI 68 of 1990 (Accident Prevention and Workers Compensation Scheme), SI 393 of 1993 (Pensions and other benefits). The Social Security (Minimum Standards) Convention, 1952 (No. 102) is the flagship of all ILO social security Conventions, as it is the only international instrument, based on basic social security principles, that establishes worldwide-agreed minimum standards for all nine branches of social security: medical care, sickness benefit, unemployment benefit, old-age benefit, employment injury benefit, family benefit, maternity benefit, invalidity benefit, and survivors' benefit.

One of the mandates of the National Social Security is to provide the pension and other benefits scheme, sometimes referred to as the POBS, whose aim is to make sure that employees are well covered and protected when they retire. As much as this is the mandate of NSSA, the study discovered that there were many gaps within the POBS, which made it ineffective in covering and protecting employees when they retire. One of the gaps include the unavailability of health assistance within the POBS and another, inability to alleviate poverty after retirement. Most pensioners are surviving on less than a dollar per day which is not feasible. The NSSA policy frameworks that guide the pension process are not gender specific, neither do they have schemes that are specific to women.

4.3.2 Gender within the NSSA pension benefits scheme

NSSA does not have a gender policy which relates to the pensioners, a protocol that provides for empowerment of women to eliminate discrimination and to achieve gender equality and equity through the development and implementation of gender responsive legislation, policies, programmes and projects. This will guide them in assessing situations from a gender perspective. The guiding framework that they use, is putting both men and women at par and as such is not gender responsive. There are no processes that distinguish between men and women pension benefits despite women work histories that are marred with breaks and evidently the death of spouse, which has left many widows destitute and unable to fend for themselves. There is need to understand that different categories have different needs. Targeting of social protection measures becomes important once the distinction between the different categories of constraints women face is recognised. These categories include those emanating from biological factors and those which both men and women face but which are exacerbated in the case of women. Mainstreaming gender into social

protection involves the integration of gender concerns into the analyses, formulation and monitoring of policies, programmes and projects with the objective of ensuring that these reduce inequalities between women and men. One aspect which is often neglected is the need for better monitoring and for associated indicators which are gender specific. NSSA does not provide for a different retirement age for women. The retirement ages are the same for both women and men. The rules allow an early retirement at age 55, normal retirement at 60 and late retirement at age 65. However it's important to take into account social and economic differences between women and men at each stage of policy development for the purpose of revealing potential different impacts of policy, program and law on women and men and ensuring equal results for them.

4.4 Summary

Although the objective of social protection is reducing the economic and social vulnerability of poor, vulnerable and marginalised groups by addressing concerns of social equity and exclusion, sole reliance on pension scheme is not possible as pensions are not meant to provide total social security. A variety of traditional or informal ways of providing social protection within households, groups and networks fill some of the gaps left by formal social protection intervention and distribute risk within a community.

In conclusion the major failing of pensions financed by NSSA is their strong male bias. They replicate gender inequalities within the working population and from a gender perspective have three main weaknesses which are women have less access to formal sector employment than men, they work for fewer years and they earn less. Participation rates of women in the labour force worldwide are, significantly below those of men. Consequently many women are unable to participate in contributory

state pension schemes. Over their life-times, many women work fewer years than men – due to their greater care- giving responsibilities and so have less chance of making contributions to pension schemes, thereby reducing the size of their pension once they retire. Women also tend to earn less than men, paying smaller contributions and consequently receive a smaller state pension. In fact many pension schemes determine the level of a pension by reference to previous earnings so called defined benefit schemes leading to women losing out even more.

The NSSA pension and other benefits scheme strong bias is also evident in that it provides benefits which are not responsive to the needs of women, on an individual's earnings record, and employment history. However gender related differences mean that in reality, social security provides different levels of retirement security for women and men. The pension benefits scheme features affect women differently because the average woman's work history is not the same as that of the average man. When the current benefit structure was set up, the traditional roles of men in the family as primary wage earners and women as primary child care providers were predominant.

CHAPTER 5 SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This research sought to examine the effects of the National Social Security Authority (NSSA) pension scheme benefits on the elderly women in Harare, Zimbabwe. The focus of this chapter is to discuss the findings of the research study, make conclusions and implications of the study based on the data collected and analysed. It is aimed at highlighting the recommendations that the researcher based on the findings; and make suggestions for further research.

5.2 Discussion

The research sought to consolidate existing knowledge on social protection in Africa across three distinct areas, firstly by discussing what is meant by social protection in Africa narrowing the focus to Zimbabwe and looking at legislation on security for the elderly. Secondly by highlighting what pension schemes mean for elderly women and thirdly consolidating the findings from data gathered against the backdrop of previous literature.

Three key findings emerge from the study, firstly NSSA has potential to avert and reduce poverty in old age, but in its current form and state, corruption has been affecting service delivery, accountability and transparency. However participatory approaches can be used for the scheme to be more transparent and offer better service. By promoting participation of all stakeholders in its programming, it encourages ownership, clears doubts, suspicions and promotes development. The findings of the research indicate that seventy-eight (78) percent of the respondents are questioning the

NSSA pension scheme and other benefits ability to fend for them and alleviate them from poverty. They have shown great dissatisfaction in the services that it provides which are not sensitive to the prevailing economic environment characterised by the increase in cost of living. However fifteen (15) percent of the respondents were of the view that NSSA has the potential and ability to provide adequate protection if there is institutional change mainly focusing on the corruption allegations that have marred the reputation of the institution. Seven (7) percent of the respondents, characterised by those that earn a monthly pension pay-out ranging between 130 RTGS and 250 RTGS, were indecisive without much complaints. This group of elderly women feel that the amount of money that they are receiving is fair considering the monthly contributions that they made whilst they were still employed.

Secondly the main weakness of the existing NSSA pension scheme benefit is that it does not provide adequate benefits and coverage to the elderly women. Therefore it cannot be relied on for security in old age. The researcher discovered that the NSSA pension scheme benefits are not gender responsive however there are gender related factors that cause differences to the benefits women and men receive. The current system has some features that address these differences, but major gaps still remain.

Third and lastly, legislation and laws are in place but are not being implemented. In the overview of NSSA, Section 26 of the National Social Security Act [Chapter 17:04] states that, the Authority shall appoint an actuary for purposes of actuarial evaluation of the schemes. Such evaluations are essential in ensuring the viability of the different schemes and maintenance of the necessary reserves. However review of benefits has not happened although according to the Act, it is mandatory. Most of the respondents alluded to the fact that NSSA needs to review the benefit that they give to the pensioners. Policy makers who are evaluating various options to reform the pension

scheme policy should not only address its financial problems, but also consider that social security remains an extremely important source of retirement income for women. This reliance on social security suggests that proposals to directly or indirectly address the unique issues of women should be studied carefully and modelled to show the impact it has on families and beneficiaries in a variety of situations before they are adopted. This includes devising ways of making pension application accessible to those who cannot physically go to their offices. One of the major highlights that almost all the respondents highlighted was not enough money for medication. Health is particularly important to older women therefore the need to increase an understanding of health issues related to ageing and how to effectively incorporate intervention within the pension scheme would be valuable.

5.3 Conclusions

In conclusion, contributory pension schemes cover very few people due to the informality of most livelihood activities and employment. The research discovered that the NSSA pension scheme program was designed a long time ago for a different context than the one we are currently living. It did not foresee or expect some of the social economic and political problems that are currently being faced by elderly women. However more women are relying on social security in their old age and thus becoming the major beneficiaries of pension schemes. There has been an increase in women's participation in the labour force which has directly impacted on their economic benefits, however women continue to have fewer assets and income in retirement and depend heavily on social security as the primary source of their well-being. Therefore to protect more women, policies to enhance gender equality involves deliberately making choices concerning crucial aspects of pension design. Pension re-design should go further than just providing pensions for the elderly but consider

social, economic, political factors affecting women which include but not limited to the labour market, child care and unpaid work.

5.4 Implications

If the suggestions mentioned by the elderly women participants in this study are adopted, the NSSA pension scheme benefits program will greatly reduce future poverty status for women. A re-evaluation of pension benefits would mean less people would be working way into their old age as a way to curb poverty. It would ensure respect for the rights of widow to property, dignity and personal autonomy particularly in times of emergency, death of a spouse and or conflict.

5.5 Recommendations

The design of the pension scheme is key and especially a design which takes account of the longer life of women, more conservative investment habits, variability in labor force participation and the role in home production or unpaid work, provides more benefits to women. Some of the recommendations that emanate from this study are:

1. Addressing gender specific issues such as service delivery, equity, inclusion and gender equality of programme targeting, putting into consideration resources and impacts.
2. Institutional arrangements and structures that offer transparency and accountability.
3. The NSSA pension scheme benefits should have features that help address retirement security issues for women. This can be done by the NSSA officials responsible for policies.

4. Social policy programmes designed should ensure equal access to welfare programmes by making sure that the needs of women are also catered for in the pension scheme benefits.
5. If a worker is out of the workforce to care for family members for a period of years, her social security benefits are adversely affected by those years with zero earnings. To address this issue, one reform option is to reduce the number of years that women should contribute to NSSA. Given women's weaker attachment to paid employment the fewer the years of earnings required for eligibility, the more effective the system will be at improving older women retirement incomes.
6. Women tend to show gaps in their contribution history, therefore pension benefits can be tied to contributions made and not the number of years.
7. Change spousal benefits by increasing survivor benefits.
8. Introduce other social insurance programs within the pensions and other benefits scheme, particularly health insurance which is important for elderly women.
9. Increase cost of living adjustment (COLA) by a small percentage, over time it's cumulative.
10. There is need for an organisation like NSSA to be agile, fluid and adaptable. The world is moving really fast there are changes every day so much that a conservative organisation cannot cope and hence the importance of agility.
11. There is still need to extend coverage to all categories of employees including domestic and casual workers, since most of these are women.

5.6 Suggestions for further research

Although the research tried to be as thorough as possible, further research encompassing other areas within Harare, would highlight more challenges that the elderly women experience under the NSSA Pension and other scheme benefits. This would build the evidence base on aging to inform policy-making and programming. Understanding cultural backgrounds also assists in considering how this hinders pension collection for some women and especially for those widowed. This is an area that was brought up while gathering data, but the research did not explore more on those issues. Prioritising knowledge development and sharing will increase the understanding of security issues, gendered differences and experiences of women. Enhance policy advice and support for coordinated long term solutions to promote social protection programs that include the critical needs of the elderly.

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APPENDICES

APPENDIX 1: Interview Guide for the Pensioner

Thank you for taking time to speak with me today. My name is Glenda Makumbe and I am a researcher studying with Africa University. I am conducting an academic study on Effects of the National Social Security Authority (NSSA) pension scheme benefits on elderly women in Harare, Zimbabwe. Your views are considered extremely important.

The information will be anonymous, no one will be able to link you to your responses. Further, your responses will have no influence on who will receive any services or benefits. Please be as honest as you can, so that we can correctly understand the situation. The information you provide will be combined with information from other people and relevant documents. The information gathered during the study will be shared with Africa University and the academic community so as to contribute to the body of knowledge that already exists.

This discussion is confidential, and we encourage you to be free and as objective as possible so that we will be able to gather the much needed data. The discussion will last for a maximum of one hour or less.

- Do you have any questions before we begin?
- Can you confirm you are ok to continue?

If for any reason you change your mind and want to stop the session, want your answers to be removed from our records, please let me know.

1. Age of respondent

66-70	
75 - 80	
Above 80	

2. Marital Status

Never Married/Single	
Married	
Divorced	
Widowed	

3. What is your highest education qualification
4. Were you formally employed, if yes what was your occupation?
5. How many years were you formally employed?
6. What were the reasons for your retirement?
7. As an elderly person what are some of your needs?
8. Whose pension benefits are you receiving?
9. Besides your N SSA pension, do you receive any other service from N SSA?
10. Do you receive any other pension benefit besides N SSA?
11. How did you go through the process of claiming your pension?
12. Now that you are receiving a pension how has it impacted on your needs?
13. Do you feel you are getting enough money for your pension pay-outs?
14. In light of the challenges that you have just mentioned, what do you suggest N SSA should do to address these?

APPENDIX 2: NSSA Key Informant Interview guide

1. Do you have a gender policy and what does it entail?
2. What is the average retirement age for women?
3. What are some of the challenges that NSSA has been facing in providing pensions and what has it done to alleviate this?
4. What are the policy frameworks that guide the pension process?
5. Are there any that are gender specific?
6. Do you have schemes that are specific to women?
7. Have you partnered with any institution that assists you in disbursing pension benefits?
8. What are some of the challenges that NSSA encounters for women receiving their own pensions?
9. What are some of the challenges that NSSA encounters for women receiving spouse's pensions?
10. What processes or strategies does NSSA employ that support elderly women?
11. Is there a disparity between men and women in accessing their pension benefits?

APPENDIX 3: Power of Touch Institution Key Informant Interview guide

1. What is the average retirement age for women members of the foundation?
2. From your experience what are some of the challenges that NSSA has been facing in providing pensions for these women?
3. What are some of the challenges that these women encounter in receiving their own pensions?
4. What are some of the challenges these women encounter in receiving spouse's pensions?
5. Is there a disparity between men and women within the foundation in accessing their NSSA pension benefits?

APPENDIX 4: Informed Consent Guide

Identify yourself

My name is Glenda Makumbe, a final year Master in Public Policy and Governance student from Africa University. I am carrying out a study on the Effects of the National Social Security Authority pension scheme benefits on the elderly women in Harare, Zimbabwe. I am kindly asking you to participate in this study by answering the questions and filling in the questionnaire.

What you should know about the study:

Purpose of the study:

The purpose of the study is to highlight the gender inequality issues within the National Social Security Authority pension scheme. You were selected for the study because you are 60 years and above and receive a pension from NSSA. There are 29 other participants with you being the 30th.

Procedures and duration:

If you decide to participate you will be answering the questions from the researcher and it is expected that this will take about 30 – 45 minutes of your time.

Risks and discomforts:

There may be a discomfort in answering the questions as they open you up to sharing your personal information. If you feel any discomfort in answering any questions please allow us to skip the question.

Benefits and/or compensation:

This may benefit future policy design and assist policy makers to be more gender sensitive. There will be no compensation for providing information.

Confidentiality:

Any information that is obtained in the study that can be identified with you as a participant will not be disclosed without your permission. Names and any other identification will not be asked for in the questionnaires.

Voluntary participation:

Participation in this study is voluntary. If you decide not to participate in this study, your decision will not affect your future relationship with NSSA. You are free to withdraw your consent and to discontinue participation without penalty.

Offer to answer questions:

Before you sign this form, please ask any questions on any aspect of this study that is unclear to you. You may take as much time as necessary to think it over.

Authorisation:

If you have decided to participate in this study please sign this form in the space provided below as an indication that you have read and understood the information provided above and have agreed to participate.

Name of Research Participant (please print)

Date

Signature of Research Participant or legally authorised representative_____

If you have any questions concerning this study or consent form beyond those answered by the researcher including questions about the research, your rights as a research participant, or if you feel that you have been treated unfairly and would like to talk to someone other than the researcher, please feel free to contact the Africa University Research Ethics Committee on telephone (020) 60075 or 60026 extension 1156 email aurec@africau.edu

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