

## **Surviving on the Margins of the Formal Employment, an Analysis of the Life Experiences of Pensioners in Masvingo Zimbabwe**

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**Abstract:** Without purporting to be a meta-representation of the life experiences of pensioners in Zimbabwe, this ethnographic study reflects on the challenges bedeviling pensioners, using Masvingo urban as the case study. The study therefore examines the challenges faced by the pensioners in Masvingo, simultaneously analyzing the survival strategies adopted by these pensioners to improve their strained livelihoods. The central argument is that the current macro-economic challenges in Zimbabwe have led to a huge strain on the livelihoods of the pensioners as well as economic marginalization, leaving them in a state of abjection, where they are struggling to meet life's basics such as health, food clothing and transport requirements. Notwithstanding the constraining effects of the said economic challenges, the treatise opines that these social actors have an avalanche of livelihood assets which they exude as calculative, strategic, rational and reflexive actors to deal with their constraining social environment. The study was grounded in qualitative methodology and unstructured interviews and focus group discussion were used as the main data soliciting techniques. Giddens' Structuration thesis and the Sustainable Livelihood Framework were used as the analytical lens for the findings made herein.

**Keywords:** Livelihoods, social actors, survival strategies

### **INTRODUCTION**

Prior to the formation of the Government of National Unity and the subsequent dollarization of the economy in 2009, the Government of Zimbabwe (GOZ) was following a pro-poor approach to development which was also informed by the principles of Growth with equity approach. Under such a stance the government became a welfare state with heavy subsidies on various sectors to cater for the social welfare of the vulnerable in the society. Consequently, it operated an avalanche of social safety programmes which also date back to its independence in 1980. The majority of these programmes nonetheless targeted households temporarily enmeshed in poverty through deprivation of their normal lives thereby glossing over issues of pensions and entitlements. What capacitated the government to provide for the needy during that particular time was that these programmes were mainly provided whilst the government of Zimbabwe was still in the middle income country bracket which made it possible for Zimbabwe to join the league of nations which are closer to the welfare state (Munro, 2001) This position has sadly changed drastically owing to the macro-economic challenges bedeviling Zimbabwe ever since the turn of the new millennium. This economic doldrums however dates back to the country's adoption of the structural adjustment programmes (SAPs) as recommended by the Britton Wood institutions as a pre-

requisite for accessing loans. In the light of this Gukurume (2012) opines that the adoptions of SAPs in Zimbabwe marked the demise of the socialist-welfarist policies in favor of the laissez faire-oriented initiatives. As such the state rolled back and infact introduced user fees for all the hitherto heavily subsidized services such as education and health. Nevertheless it should be underscored that the adoption of SAPs in Zimbabwe represented a somersault paradigm shift in policy orientation by the previously socialist government. Consequently, this had dire ramifications on the welfare of the most vulnerable members of the society who now had to pay extortionate prices for the services they used to get almost free of charge albeit without any source of income due to massive retrenchments that superseded the adoption of SAPs. This also marked the preamble for the country's decade long economic conundrum. For Mlambo and Raftopolous (2006) the genesis of this economic hullabaloo is symptomatic of the era when the Mugabe regime authorized unbudgeted gratuities and monthly pensions to the war veterans who were demanding recognition for their perceived indispensable role in the liberation struggle. According to Gukurume (2010) this problem was further compounded in 1998 when the same leader sent Zimbabwean soldiers to assist his ally Kabila in the Democratic Republic of Congo which had an astronomical budget leading to a huge strain on the economy and this uncouth development reached its zenith in the year 2008. The

reason being that the Zimbabwean economy during that time was operating under very intricate circumstances as a result of this problem. It was also observed that the economy was going through a period characterised by crises, uncertainties over entitlements and access to life's basics for the majority of its citizens (Nhodo and Mafongoya, 2012). Such an economy was made up of a runaway inflation soaring above 231 million percent as of July 2008 (The Zimbabwe Human Rights Watch, 2008). In addition to that there were skyrocketing prices, dwindling buying power and devastating shortages of basic commodities. Overall, this was having negative ramifications on the livelihoods, not only of formally employed workers but also the pensioners who were subsequently pushed to the margins of the formal economy where life is a daily struggle. Due to the skyrocketing inflation rates the social welfare departments of the government were inevitably incapacitated in sustainably providing social protection to the vulnerable sections of the society such as pensioners.

The abovementioned galloping inflation saw many pensioners in Zimbabwe experiencing a callous erosion of their benefits to the extent that the majority of them are living in abject poverty. This is notwithstanding the fact that these pensioners had contributed to the pension fund for decades before their eventual retirement. The paradox however is that Zimbabwe through her welfarist policy has emphasized the need to provide for the marginalized especially the pensioners through the inauguration of a fully fledged ministry that is the ministry of Social welfare as well as the enactment of legal instruments such as the Pension and Retirement Act of 2003. The National Social Security Association (NSSA) was also established in tandem with the aforesaid objectives. Inevitably, NSSA was also not immune to the effects of the galloping inflation hence its operations were also crippled.

As has been observed the economic and political challenges afflicting Zimbabwe had a knock-on effect on the livelihoods of the generality of Zimbabweans since they were surviving in a collapsing economy (Gukurume, 2010). The aftermath of these problems culminated in the formation of the Government of National Unity (GNU) in 2009, which has brought about piecemeal changes to the livelihoods of many Zimbabweans, particularly in urban areas. Nevertheless, these changes have ushered in renewed hope for the urban poor through the provision of social services such as education, health and other related services which had essentially come to a standstill as a result of the said economic and political quagmires. Inasmuch as this is a welcome development to the generality of the Zimbabweans, the Government of National Unity has done very little to assist the marginalized sections of society such as pensioners who are out of the formal economy and are increasingly becoming invisible in the

state policies. This invisibility has also been exacerbated by the official dollarization of the economy which has appeared to be a curse for this segment of the Zimbabwean society especially those pensioners domiciled in the rural areas. What therefore became apparent was that the Government of National Unity as well as the dollarization of the economy by and large succeeded in increasing inequalities between people. Infact, it has brought anguish for those in the lower echelons of social stratification in Zimbabwe.

The dollarization of the economy has also seen the pensioners in Zimbabwe earning a paltry allowance of US\$40 per month, whilst the poverty datum line in Zimbabwe is estimated to be around US\$595. This allowance is therefore insufficient to meet their basic requirements including but not limited to food, medication, transport and housing. It is against such a scenario that the authors assert that pensioners are subsisting on the periphery due to this marginalization. To worsen the already precarious situation, being senior citizens has failed to exempt the majority of these social actors from the extended family obligations since they are also expected to provide for their adult children and grandchildren. The ravaging HIV and AIDS has also added to the growing list of problems confronting them since they are bearing the brunt of taking care of the sick as well as the orphans left behind. Given a plethora of challenges faced by these pensioners, one wonders how they are surviving. This therefore lends credence to a study that looks into the life experiences of these pensioners as well as the livelihood options available to them in light of the said challenges.

What is also regrettable is that as the Zimbabwean government is failing dismally to ameliorate such livelihood shocks which are directly impacting negatively on the lives of the poor and vulnerable citizens, in the developed world particularly the United States of America and other highly developed nations, entitlements are generally assured for the elderly and retired workers through various unemployment benefits. This provision entails that there is adequate level of health care and food requirements for these elderly people in a very sustainable manner, a goal which is proving to be very elusive in Zimbabwe, where a significant number of pensioners are embroiled in a vicious cycle of poverty over entitlements. This progressive element is not only limited to the developed world since other countries from the developing world with established economies have continued to embrace this philanthropic element and South Africa is a case in point where the government provides social welfare for the vulnerable. For the Food and Agricultural Organization (FAO) (2011) pensions particularly in South Africa serve as the most important social safety net for the retired members of society. This is primarily because they reach children and the elderly, two of the neediest segments of society. This move will

relentlessly go a long way in helping the poor and vulnerable households to budget for their needs throughout the year, thereby improving their financial security. This scenario is peculiar to those countries and is therefore beyond the reach of many poor subdivisions in Zimbabwe whose inalienable right to life's basics and development is being infringed through the state's failure to guarantee these basic human rights. Taking a people centered approach as its axis, the ensuing study hinges on the challenges faced by pensioners in view of the social and political environment obtaining in Zimbabwe. It also analyzes the survival strategies adopted by pensioners to overcome a myriad of life threatening challenges they are facing. This is because when faced with such unprecedented economic doldrums pensioners as rational, strategic and calculative actors muster a number of livelihood assets or more appropriately, they devise a plethora of strategies which range from conventional to clandestine strategies that enable them to deal with such economic shocks (Gukurume, 2010). This goes to show that pensioners cannot be viewed as passive victims of the myriad of challenges they confront but rather as expert practitioners who are able to rationally respond to their plight. As such, in time of adversity pensioners innovate and exude their creativity in devising coping strategies to circumvent the challenges they confront.

#### **METHODOLOGY ORIENTATION**

This study was grounded in qualitative methodology and this methodology proved to be indispensable since it offered the much needed flexibility in social research so as to follow unexpected ideas and sensitivity to the plight of these elderly people in the face of poverty. Over and above this the knowledge that was generated through this methodology was more informative, richer and proffered extended understanding of the predicament of these pensioners unlike that which could have been gathered using quantitative methodology (Tewksbury, 2009) This methodology also hinges on the understanding of the respondents' personal experiences from an insider's perspective. Thus it focuses on the meaning, traits and defining characteristics of the phenomenon under investigation. Moreover it is also responsive to the local situations and conditions of the elderly which was the major fulcrum of this study.

Within the qualitative paradigm, the researchers triangulated unstructured interviews and focus group discussions with the ultimate goal of adding breadth to social research, simultaneously enhancing the validity of the findings. Unstructured interviews which developed as conversations helped to elicit the pensioner's life experiences and their inner perceptions, attitudes and feelings towards their social benefits. Focus group discussions were important to augment

and corroborate data gathered through unstructured interviews. They also brought with them the element of multi-vocality as the respondents were encouraged by the environment to speak up. This data gathering technique proved to be of utility especially when studying the marginalized sections of society particularly the elderly who have been pushed to the periphery of the formal economy. Thus it gave them the platform to speak up and worked to contradict and corroborate each other, thereby enhancing the validity of the findings made in this study.

To select respondents in this study, the researchers used non-probability sampling where by the researchers adopted purposive sampling. Thus the researchers used their personal judgments to look for information rich cases. This daunting task was made easier by the fact that the researchers grew in this community, therefore they were known to the respondents. Through purposive sampling a total of thirty respondents were selected for interviewing and these also included key informants from the National Social Services Association (NASSA) as well as two official from the ministry of labor and Social welfare to get the official view on the issue in question.

#### **THEORETICAL FRAMEWORK**

This section outlines the theoretical framework used for the analysis of the actions and reactions of the pensioners to the macro-economic environment obtaining in Zimbabwe, which is also coalescing against the livelihoods of the social actors in question. Given this background the researchers triangulated Giddens' Structuration thesis with The Sustainable Livelihood Framework to illuminate a complete picture of the life experiences of these pensioners in view of the macro-economic challenges they are grappling with. In line with Giddens (1984) we argue that inasmuch as the economic environment, poverty and the various government policies towards the poor are constraining structures, these social actors should not be conceptualized as blank slates, instead there is overwhelming evidence that points to the conviction that they are rational, calculative and strategic social actors, who possess the capacity to define and redefine their social environment until it accommodates their interests and needs. Thus this explains the many livelihood strategies they have adopted to cushion themselves against the detrimental effects of the economic impediments haunting Zimbabwe. They are not merely conforming to the social norms and conventions, at the same time they are not however merely propelled to act by interests, values and needs but their actions involve a practical knowledge of their social world, an ability to reflect upon conditions of their actions and incorporate this knowledge into their context. (Seidman, 2004).

The major propositions of the Structuration thesis are in tandem with the Sustainable Livelihoods Framework as proposed by the Department of International Development. (IDF) This analytical insight helps to gain an in-depth understanding of the pensioners' life experiences and vulnerability as well as a myriad of strategies they deploy to deal with the situational and structural challenges they are currently enmeshed in. Central to this analytical framework is the belief that any known human society at any given time will fall under the vulnerability context which entails changes to the social system, with negative ramifications on the livelihoods of the concerned actors. Of note however is the fact that inasmuch as such an uncouth development strains the livelihoods of pensioners, these pensioners are endowed with various livelihood assets which they in turn mobilize to deal with their institutional and social environments. As observed these assets include but not limited to Social capital, human capital, physical capital and natural capital. Social capital relates to the networks and connections, relations of trust and mutual support which the social actors in question are falling back on in view of the detrimental effects of an economic catastrophe. Human capital entails the knowledge and skills which these pensioners may deploy to irk out a living and natural capital revolves around the natural resources that can be transformed into a livelihood. In light of this Muzvdziwa (2005) opines that researchers engaged in livelihood research ought to make connections between different social actors at both household and societal levels.

**Economic dislocation and the pensioners' disconnection and abjection into the vulnerability context:** From the outset it ought to be acknowledged that all known human societies at any given time ubiquitously fall into the vulnerability context, which invariably coalesces against the livelihoods of the concerned members of society. This vulnerability may be characterised by shocks, stress, seasonality, changes to the ecosystem and unstable macro-economic environment. Accordingly pensioners in Masvingo are currently enmeshed in a vicious cycle of poverty, owing to this vulnerability. For Mutami and Chazovachii (2012) this stress and shock in Zimbabwe is by and large emanating from various ad hoc government policies (including monetary policies from the Central Bank), politics, micro-economic conditions, climate change, demographic conditions as well as the prevailing local terms of trade which are crippling the traditional role of the state in social service provision. As argued elsewhere in this study this condition has been aggravated by the Government of National Unity (GNU) and the subsequent dollarization of the economy which is largely rendering the pensioners in Zimbabwe invisible in the mainstream economy. The dollarization of the economy also witnessed a callous erosion of the

buying power of the pensioners' allowances who are earning less than US\$40 per month even as the poverty datum line is hovering above US\$570 leading to an insurmountable strain on the livelihoods of the said social actors. Just as the allowances for pensioners have remained stagnant ever since the onset of the Government of National Unity, paradoxically the profit margins for NASSA (A quasi-state organization whose mandate is to oversee pension contributions in Zimbabwe) have continued to surge, of which the profits have consequently been reinvested into the property business, simultaneously making this organization one of the leading companies in this niche area. Such is the plight of pensioners that they are chronically alienated from the fruits of their labour by NASSA. It thus become paradoxical to note that while pensioner (investors) are wallowing in abject poverty, NASSA is accruing colossal profits and even providing lucrative loans to its employees. This consequently raises questions on the altruism of such quasi government organizations as social safety nets. This relates to Bayart's arguments that some social safety nets particularly in Africa are not as safe as the name purports but instead can be conceptualized as safety nets inundated with holes that do not trap those it purports to serve. It is against such a scenario that the authors assert that pensioners are subsisting on the periphery as they are ceaselessly marginalized from the mainstream economy.

This modus operandi also makes it palpable that the Government of Zimbabwe through the NASSA has nefariously drifted from a welfarist state into a vampire state beleaguered by kleptocracy since the allowances for the pensioners are not commensurate with the contributions they have made during their heyday. Given this background these pensioners have been pushed deep into abysmal poverty since in real terms the allowances are inadequate to meet life's basics such as health expenditure, education for dependents, rentals, food, basic commodities inter alia. Contrary to the situation obtaining in Zimbabwe, in the Developed world these requirements and entitlements are guaranteed for the poor and elderly members of society as part of social safety nets designed to cushion these social actors from the detrimental effects of the economic catastrophe. What is also deplorable is the observation that a significant number of pensioners in Masvingo are now domiciled in the rural areas as part of the many strategies adopted to move away from the suffocation of life in the city, Given this milieu the allowances are again not enough to cater for their transport necessities to access money from the banks in the city even though in a normal economy such elderly people are exempted from transport fares. This experience in essence is tantamount to disconnection and glumness where these pensioners have been disconnected from the formal sector which was once glamorous to a point of abjection where they are struggling to make ends meet and are encapsulated with

a sense of humiliation, dejection and lack of self-worth. This kind of feeling has been captured succinctly by Ferguson (2002) as abjection-referring to the process of being thrown aside, expelled or discarded, in this case from the formal economy. He went on to explicate this by arguing that this process does not just imply being thrown out but being thrown down-thus expulsion but also debasement and mortification. What becomes apparent is that the current economic dislocation has not only obliterated but shuttered the prospects for a better future for some of the social actors in question and to illuminate this picture vividly it is imperative to consider the state prior to the turn of the new millennium in Zimbabwe. This period was characterised by relative economic prosperity that fostered hope and enthusiasm for the working class as well as the middle class, the two classes where the current pensioners were drawn from. What is indisputable therefore is our argument that Zimbabwe then moved from a breadbasket to a basket case where life is calamitous for a significant number of these pensioners. This clearly shows that the Zimbabwean governments lacks consistence in its social welfare policies and position of social welfare provision for the vulnerable members of the society. In as much as it sometimes supports the elderly, it simultaneously neglects them as is the case with the pensioners who are struggling to make ends meet after retirement. What is more deplorable is that the government tends to move back and forth from a socialist-welfarist orientation to a free-market neoliberal position in its policies and sometimes convolutes the two with disastrous implications for the vulnerable members of the society such as the elderly and orphans much to their apprehension.

Expressing his dismay at state of affairs one respondent chronicled his life during the said periods. He said during his prime time he could afford to have food in abundance on his table, buy very expensive clothing and drink in world class hotels simultaneously driving good cars. In essence he meant that he could get what an ordinary worker would need under the sun during that particular time. He went on to say that the aforesaid situation is diametrically opposed to the life they are experiencing under the current dispensation where they can hardly afford a respectable meal, (and are resorting to skipping meals) pay rentals, pay bills and access other basic necessities which are now ironically perceived as lavishness and extravagancy. It is also evident that what was lost by the passing of this era for the pensioners in Zimbabwe is not only material comfort and satisfaction but the sense of hopefulness, trust, dignity, self respect, confidence and optimism that has vanished in the mist, never to be regained. Ferguson (2002) Metaphorically such an experience is like a colossal train that has tumultuously slipped of the rails. Therefore we argue that despite the rhetoric of safety nets for the poor, these safety nets in Zimbabwe are porous, henceforth they are not safe.

**Senior citizenship in masvingo and the exercise of agency for survival:** Without purporting to be a meta-narrative of the responses of all pensioners in Zimbabwe to their fate, we argue that in spite of the aforesaid life debacles confronting them, it becomes apparent that they are far from being rendered passive casualties of the said macro-economic impediments. On the contrary, they are proving to be rational, calculative, strategic and reflexive social actors, capable of defining and redefining their social situation until it is comfortable to them. What has been observed in this study is the fact that inasmuch as the structures (general political and economic environment) are constraining, the pensioners as rational actors are endowed with agency hence their aptitude to device a multitude of ways to deal with their situational demands. Thus a myriad of stratagems deployed by these elderly people in Masvingo to cushion themselves against the dire effects of the economic climate should obviously be conceptualized as a rational response to constraining structures. Just as the structures are constraining they are simultaneously enabling, as they are presenting other alternatives which these pensioners are wittingly mustering for survival. As highlighted in the study, pensioners were forced to engage in survivalist coping strategies by the livelihood limitations that were confronting them. Infact such coping strategies should be viewed as a direct manifestation of the agency stimulated by structural problems in this case hyperinflation and meager allowances from NSSA.

In tandem with the aforementioned position a significant number of pensioners have retreated back to their rural homes where the cost of living is very low compared to the volatility of urban centers. This lends credence to Ferguson's (2002) arguments on disconnection and dislocation of livelihoods as most of the pensioners are compelled to retire to their rural homes and becomes quasi – alienated from the urban areas. Consequently those who owned houses in Masvingo prior to the change of fortunes are rationally renting out those houses and this is racking in between US\$250 and US\$500 per month, depending on the location and they add this to the meager allowances that they are getting as pensions. Of note is the observation that Masvingo urban of late has witnessed an upsurge in the demand for accommodation, a move which inevitably pushed rentals upwards for the benefits of the pensioners in question. Responding to this lucrative strategy one female respondent had this to say, "Life is hard for us pensioners but my house in the city is my new bank, when ever prices for goods and services go up I just increase my rentals, what else can I do" For the pensioners who remained in the city, a significant number is renting out other rooms for survival and some have gone to the extent of moving into single rooms to bring in more income and are becoming managers of their own houses as a profitable business for them.

Some pensioners are now falling back on vending or petty commodity trading which is also flourishing owing to the general blossoming of the informal sector in Zimbabwe. This is largely attributable to the unavailability of some commodities on the formal market and where they are available they are beyond the capacity of those in the impecunious category. The move by the City Council to formalize the informal trading through the construction of designated trading places has also worked in favor of some pensioners who have moved swiftly to occupy this area. To complement this strategy some pensioners are engaging in informal cross-border trading albeit at a limited scale, where they buy commodities which are not locally available for resale at these designated market places. The most popular destination for these cross-border traders is South Africa owing to its proximity to Masvingo urban but some are going as far as Botswana, Mozambique and Tanzania. Some nefarious pensioners are dwelling on beer trading and have since turned their houses into shebeens (an undesignated place for selling liquor) where they sell both legal and illegal beer for survival. It therefore becomes apparent that these pensioners are living under structures of domination but as social actors they are dialectically resisting, transforming and subverting these same structures through manifold tactics (Nhodo and Mafongoya, 2012). Although they are rational, calculative and strategic actors this study in line with Giddens (1984) reveals that these pensioners are not entirely autonomous from the said societal structures but their survival strategies encompass a wide ranging reflexive monitoring of social action. This therefore explains why a significant proportion of their survival strategies remained within the ambit of the national law as well as the City By-laws. Where illegal strategies were employed there was a tacit acknowledgment of the law and the role of law enforcement agents was carefully monitored and respected. Thus regardless of the legality-illegality thereof, these coping strategies are enabling this marginalized section of society to swim out of the vicious cycle of poverty. (Muzvodziwa, 2005).

**Harnessing livelihood assets for survival:** This study also explicates that inasmuch as the pensioners in Masvingo have fallen into a vulnerability context, they have various livelihood assets at their disposal which they are mobilizing to deal with the catastrophic effects of their economic marginalization or more appropriately, economic dislocation. To this end they are expanding, combining, transforming and exchanging a number of capitals within their field. Social capital is proving to be the prime form of capital employed by the said social actors and this relates to social networks, connectivity and relations of trust and mutual consent, developed overtime which inexorably facilitates community survival and continuity in the face of uncertainties. A significant number of pensioners in Masvingo urban are consequently falling

back on friends and relatives to circumvent the challenges that they are facing. This strategy is not novel since it is deeply entrenched in the African philosophy and culture where individualism is not tolerated and emphasis is on collectivism through the *ubuntu* principle. The spirit of *Ubuntuism* is centered upon the belief that a person is part of the larger community and has the obligation to help other members of community who are besieged by adversities. It also inculcates in the members of society the idea that personhood is accrued through others thereby jettisoning self-centered beliefs. In tandem with such a spirit, Africans use their children and relatives as a form of social security to guard against old age. Given this background some of the respondents in this study are dependent on the remittances that accrue from their economically active children and relatives who have moved out of Zimbabwe in search for greener pastures.

In addition to the above uncharacteristic of most urban centers as well as other age groups in Zimbabwe, there is a very strong sense of community within the senior citizenry in Masvingo urban to the extent that concerted effort is made to assist one another in view of the said vulnerability context. This is apparent particularly among the pensioners who have delved into informal trading. Here both monetary and non monetary assistance is mutually rendered through the merry go round strategy, popularly known as *mukando*, which is indispensable in terms of raising the requisite capital in this enterprise. Again some respondents reported that they have been living in Masvingo for the rest of their lives, thus they have managed to develop strong connections and links which are of paramount importance in the creation of a clientele base in their various economic activities simultaneously enabling them to get scarce resources in society. Coupled with this is the capacity of other pensioners to exude human capital to deal with their situational exigencies. This capital encompasses knowledge, education, experience and skills possessed by these social actors. As a result they are embracing the technical skills and experience that they amassed during their working days albeit in a highly informal way. These skills include trading, craft, carpentry, welding *inter alia*.

To buttress the foregoing argument, reference can be made to Sekuru Mazara who has not only managed to defy old age but has manifested unique and refreshing entrepreneurial skills. He reported that he worked for a prominent welding firm in Masvingo for forty years and upon retirement he was forced by the economic environment to start his own private business. Thus using his welding skills, he developed his own plastic recycling machine which is very handy and cost effective in the recycling process. This business venture is proving to be very lucrative for Sekuru Mazara and his family to the extent that it wrecks in between US\$5000-6000 per month. It was also observed that most former police officers have taken advantage of their social networks to start micro-transport business.

Thus in Masvingo a number of Toyota Ipsum and Noah fleet is owned by retired police officers working in cahoots with other traffic officers who tend to make such business lucrative through thrashing competitors with heavy fines and bans on the routes chosen by their fellow police officers. It emerged that the transport industry has become a lucrative livelihood strategy for most pensioners especially retired police officers. Given this background. The Zimbabwe Human Development Report (2003) opines that any economy that is under siege inevitably experiences high levels of informality as vulnerable members strategically devise a plethora of livelihood stratagems to boost their strained livelihoods.

### CONCLUSION

The foregoing study reveals that the onset of the Government of National Unity, the subsequent dollarization of the economy and the abdication of the state in social service provision are inexorably impinging on the livelihoods of pensioners in Zimbabwe. This sad development has also led to the invisibility and marginalization of pensioners from the mainstream economy, subjecting them to a cycle of abysmal poverty where the majority of them are struggling to meet life's basics. This is notwithstanding the growth with equity policy as well as the pro-poor rhetoric vouched by the Government of Zimbabwe. In spite of the seemingly insurmountable challenges haunting the pensioners in Masvingo urban, these pensioners are far from being conceived as *tabula rasas* since they are exhibiting the spirit of resourcefulness and ingenuity through a number of livelihood strategies that they are deploying. Consequently they are harnessing various livelihood assets ranging from social capital, natural capital and human capital to deal with the constraining effects of the said economic and state policies.

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