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THE SILVER CEILING: SOCIO-LEGAL IMPLICATIONS OF ZIMBABWE'S SHIFT TO A 70-YEAR MANDATORY RETIREMENT AGE

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ABSTRACT

Zimbabwe's decision to raise the public service retirement age to 70 through the Public Service (Amendment) Regulations, 2024 (Statutory Instrument 197 of 2024), represents a substantive reconfiguration of the country's labour governance architecture, not a routine parametric adjustment. While such reforms are typically justified in ageing economies to address demographic pressures and pension sustainability, Zimbabwe's demographic and labour market structure complicates this policy logic. The country is characterized by a youthful population, a constrained formal sector, and prolonged school-to-work transitions among graduates. The reform has elicited differentiated institutional responses, ranging from the Public Service Commission's framing of skills retention and continuity to contrasting positions advanced by the principal veteran constituencies. Drawing on forty semi-structured interviews, of which thirty were retained for in-depth thematic analysis, with public officials, labour economists, human resource practitioners, academics, war veterans, and civil society respondents, this study interrogates the socio-legal implications of the reform for labour mobility, institutional capacity, and distributive equity within the public sector. Thematic analysis reveals a structural tension among three competing policy imperatives: fiscal consolidation through deferred pension liabilities, institutional continuity through the retention of experience and tacit knowledge, and intergenerational labour market access. While extending working life may ease fiscal pressures and mitigate skills loss, particularly amid sustained emigration, it simultaneously constrains entry opportunities for younger cohorts, thereby reinforcing youth unemployment and delaying institutional renewal. To capture these dynamics, the paper introduces the SILVER framework, comprising six analytical dimensions: pension sustainability, institutional knowledge retention, labour mobility, youth employment vitality, intergenerational equity, and institutional renewal. The study concludes that in youthful labour markets, retirement reforms require context-sensitive, adaptive governance approaches rather than the uncritical transplantation of models derived from ageing economies.

KEYWORDS: Retirement age reform; youth unemployment; labour market governance; intergenerational equity; public service reform; pension sustainability; political economy; Zimbabwe labour policy.

1. Introduction

Retirement policy constitutes a central instrument of labour market governance, mediating the relationship between demographic structure, fiscal sustainability, and workforce regulation. Adjustments to retirement thresholds are typically justified as responses to demographic aging, rising pension liabilities, and evolving assumptions about productive longevity (OECD, 2023; United Nations DESA, 2024). In high-income economies, these reforms are underpinned by a structural demographic transition characterized by increased life expectancy and declining fertility, which together generate higher old-age dependency ratios. In that setting, extending working lives is framed not merely as a fiscal necessity but as a rational recalibration of the life-course, enabled by improvements in health systems, human capital accumulation, and workplace adaptability (World Health Organization, 2021; OECD, 2023).

Over the past decade, this policy trajectory has intensified and become increasingly institutionalized. The Organization for Economic Co-operation and Development (OECD) average normal retirement age for men stood at 64.7 years in 2024 and is projected to reach 66.4 years for current labour market entrants. Several countries, including Denmark, Estonia, Italy, the Netherlands, and Sweden, are expected to exceed the 70-year threshold, contingent on projected gains in longevity (OECD, 2023; OECD, 2025). Crucially, these reforms are embedded within broader labour market ecosystems that incorporate phased retirement, flexible employment regimes, and continuous skills upgrading. Retirement age extension in these settings operates as part of an integrated policy mix designed to sustain productivity while managing demographic risk, not in isolation.

Zimbabwe's transition to a 70-year retirement threshold, effected through Statutory Instrument 197 of 2024, appears superficially aligned with this global trend but diverges significantly in its structural foundations and likely outcomes. The reform, gazetted on 30 December 2024 and effective from 1 January 2025, establishes a differentiated regime in which new entrants are subject to a pensionable age of 70, while incumbent employees may retain a retirement age of 65 with the option to extend service to 70 under specified pension conditions. Parallel regulatory adjustments extend similar provisions across uniformed services, local authorities, and the health sector, signaling a system-wide reorientation of public sector employment norms. The Public Service Commission, through Circular No. 3 of 2025

issued by the Secretary, Sibusisiwe Zembe, on 28 January 2025, has further clarified that section 6(b)(1) of Statutory Instrument 1 of 2000 remains in force, with the effect that no candidate may be appointed to the Public Service on pensionable conditions of service at fifty years of age or above.

The analytical tension arises from Zimbabwe's demographic and labour market configuration, which contrasts sharply with the aging societies that typically motivate such reforms. Zimbabwe exhibits a youthful demographic profile, with a median age below 19 and approximately 46 percent of the population aged 10 to 35 (ZIMSTAT, 2022; UNFPA Zimbabwe, 2022). Within that demographic, the extension of working life does not primarily address labour shortages or dependency pressures; rather, it intersects with structural unemployment, limited capacity for formal-sector absorption, and protracted school-to-work transitions. The policy problem shifts from managing labour scarcity to regulating labour surplus within a constrained employment system.

This divergence repositions retirement policy from a technocratic tool of pension management to a distributive mechanism with significant implications for intergenerational equity and labour market stratification. While the reform may enhance short-term fiscal stability by deferring pension liabilities and preserving institutional knowledge, it simultaneously risks constraining labour market entry and slowing organizational renewal. The resulting trade-off is not merely economic but socio-legal, implicating questions of fairness, access to public employment, and the long-term adaptability of state institutions.

The reform has prompted varied institutional responses. The Public Service Commission (PSC) presents Statutory Instrument 197 of 2024 as a measure to retain skills and institutional memory within the Public Service in support of the National Development Strategy 1 (NDS1) and Vision 2030 (Public Service Commission, 2025; Government of Zimbabwe, 2020). The Zimbabwe National Liberation War Veterans Association (ZNLWVA), drawing on the youth-led character of the liberation struggle, has expressed concern that prolonged tenure may slow generational succession (ZNLWVA, 2025–2026). The Zimbabwe African National Union–Patriotic Front War Veterans League (ZANU PF War Veterans League) and the Zimbabwe National Liberation War Collaborators Association (ZILWACO), by contrast, have emphasized veteran dignity and the continuity-of-service value the reform offers to those whose pension entitlements have been eroded by economic volatility (ZANU PF

War Veterans League, 2025; ZILIWACO, 2025). These institutional vantage points frame the substantive analytical questions this paper takes up. This paper interrogates these tensions through an empirically grounded analysis of the socio-legal consequences of Statutory Instrument 197 of 2024. Drawing on thirty semi-structured interviews with public officials, labour economists, human resource directors, academics, war veterans, and civil society respondents, it examines how the extension of retirement age reshapes labour mobility and institutional capacity within Zimbabwe's public sector. Central to this analysis is the concept of the "Silver Ceiling," which captures a structurally produced constraint whereby extended tenure among older employees, while individually rational, collectively restricts entry, progression, and generational turnover. In advancing this concept, the paper contributes to broader debates on retirement policy, labour market governance, and public sector reform in developing economy contexts, where demographic realities fundamentally complicate the transferability of policy models derived from ageing societies.

2. Background to the Study

Zimbabwe's retirement policy has undergone repeated reconfiguration since 1980 in response to economic, demographic, and institutional pressures. For most of the post-independence period, the public service retirement age was set at 65 years, with early retirement available from 55. This framework mirrored practice across the Southern African Development Community, where retirement ages have typically ranged between 55 and 65 (SSA, 2024; ISSA, 2024).

The traditional framework served clear institutional purposes. It produced predictable workforce turnover, enabled upward movement within ministries and parastatals, and preserved a credible promotion pipeline for younger professionals. It also reflected a labour market in which public employment was, for decades, the most reliable pathway into formal work.

This foundation was substantially eroded over the past two decades. Episodes of hyperinflation and successive currency resets eroded the value of pension savings and undermined the legitimacy of contributory schemes (World Bank, 2021; Reserve Bank of Zimbabwe, 2022). Retirees observed that lifetime contributions are losing real value, and public confidence in pension arrangements has been slow to recover. Against this history, policymakers have sought instruments capable of stabilizing

pensions without fresh fiscal injections that the Treasury cannot readily provide.

The extension of the retirement age through Statutory Instrument 197 of 2024 sits within this broader reform effort. Delaying pension drawdown reduces immediate cash-flow pressure on government pension obligations, extends contribution periods, and provides time to consolidate fund structures. The reform also addresses a parallel concern: the sustained outflow of skilled Zimbabweans to the diaspora. Migration data for the year ending June 2024 indicate that the United Kingdom granted approximately 35,938 work visas to Zimbabwean nationals, the majority of whom were healthcare professionals (United Kingdom Home Office, 2024; International Organization for Migration, 2024). The World Health Organization has placed Zimbabwe on its health workforce support and safeguards list, signaling severe shortages (World Health Organization, 2023).

Where the analogy with aging economies breaks down is on the demographic side. The 2022 Population and Housing Census confirmed a young population, with approximately 40 percent of citizens under 15, a working-age share of around 56 percent, and only 3.6 percent aged 65 and above (ZIMSTAT, 2022). Each year, large cohorts leave tertiary education and enter a formal sector that has shed jobs for much of the last two decades. The public sector, because it still pays in real terms, still promotes through structured grades, and still contributes to pensions, remains one of the most contested entry points in the labour market.

Against this backdrop, raising the retirement age does more than extend working lives. It resets the rhythm at which vacancies open across ministries, councils, schools, and hospitals. The reform, therefore, sits at the intersection of pension design, skills retention, and the generational flow of opportunity.

2.1 Institutional Positions on the Reform

The Public Service (Amendment) Regulations, 2024 (Statutory Instrument 197 of 2024) operate in a politically attentive environment where retirement reform intersects with public debate on succession planning, institutional renewal, and intergenerational labour mobility. Three institutional positions structure this debate.

The Public Service Commission (PSC) of Zimbabwe articulates the reform as a strategic human resource intervention. According to PSC policy directives accompanying SI 197 of 2024, the extension of the retirement age is intended to ensure the retention of critical skills and institutional memory within the

Public Service, supporting a stable and experienced administrative workforce capable of mentoring the next generation of leaders, and aligning workforce planning with the objectives of National Development Strategy 1 (NDS1) and Vision 2030 (Public Service Commission, 2025; Government of Zimbabwe, 2020).

A second institutional position, advanced by the Zimbabwe National Liberation War Veterans Association (ZNLWVA, Mathibela faction), foregrounds questions of generational equity. In submissions to the Portfolio Committee on Defence, Home Affairs, and Security Services, the ZNLWVA has noted that the liberation struggle was a youth-led movement in which leaders assumed senior command in their twenties, and has expressed the view that extending tenure and retirement ages risks stifling the upward mobility of younger Zimbabweans. The Association has argued for a system that respects constitutional limits and allows the next generation to take its place in building the nation (ZNLWVA, 2025–2026).

A third position, advanced by the Zimbabwe African National Union–Patriotic Front War Veterans League (ZANU PF War Veterans League) and the Zimbabwe National Liberation War Collaborators Association (ZILIWACO), emphasizes veteran dignity and continuity of service. These bodies have characterized the reform as providing war veterans and long-serving civil servants with the dignity of choice, on the grounds that many veterans remain professionally capable into their late sixties, and that prolonged service offers a measure of financial security to cohorts whose pensions have been affected by repeated currency adjustments (ZANU PF War Veterans League, 2025; ZILIWACO, 2025).

These three positions reveal that retirement reform in Zimbabwe is interpreted differently across institutional vantage points. The PSC frames it as a workforce continuity policy. The ZNLWVA reads it through the lens of generational succession. The ZANU PF War Veterans League and ZILIWACO read it through the lens of veteran welfare and professional capacity. The substantive disagreement concerns not the legality of the reform, which is settled, but its distributive and intergenerational consequences. This study engages directly with these contested interpretations through the perspectives of public officials, labour market actors, and members of the veteran constituency.

3. Statement of the Problem

The extension of the public service retirement age to 70 situates Zimbabwe within a complex policy

dilemma that cannot be resolved through conventional demographic or fiscal reasoning. Globally, retirement age reforms are typically justified in contexts of demographic aging and labour scarcity, where prolonging working life alleviates pension system pressures and retains critical skills within shrinking workforces. The transposition of this policy logic into labour markets characterized by structural surplus rather than scarcity introduces a fundamental misalignment between policy design and labour market realities.

In Zimbabwe, public service employment remains a pivotal anchor of the formal labour market, functioning not merely as an employer of last resort but as one of the few institutionalized pathways to stable income, social protection, and structured career progression. Retirement-induced vacancies have historically operated as a primary mechanism for labour market entry. Extending tenure to 70 disrupts this mechanism by reducing vacancy turnover, thereby constricting entry points and intensifying queuing dynamics among job seekers. The reform reconfigures access to public employment from a cyclical process of generational replacement to a more exclusionary system characterized by prolonged labour market congestion.

This tension is amplified by Zimbabwe's demographic profile, characterized by a pronounced youth bulge. With a median age below nineteen (ZIMSTAT, 2022; Our World in Data, 2024), the labour market is structurally oversupplied, while formal job creation has persistently lagged labour force growth. In that setting, the International Labour Organization's characterization of sub-Saharan Africa as experiencing "jobless growth" is particularly salient (International Labour Organization, 2024). Policies that extend working life, rather than mitigating labour market pressures, risk entrenching structural unemployment by delaying labour market absorption and reinforcing barriers to entry for younger cohorts.

A further layer of complexity arises from the interaction between retirement policy and longevity patterns. Zimbabwe's life expectancy at birth, approximately 62 years in 2023 (World Bank, 2024), introduces a normative and distributive tension when juxtaposed with a statutory retirement age of 70. While life expectancy at older ages (such as 60 or 65) provides a more appropriate actuarial basis for pension design, the policy optics of a retirement threshold that exceeds average lifespan raise concerns about the equitable realization of pension benefits. This disjuncture

requires us to distinguish between actuarial rationality and socio-political legitimacy in the formulation of retirement policy.

At the institutional level, the reform affects the balance between continuity and renewal within public-sector organizations. While extended tenure may preserve institutional memory, tacit knowledge, and administrative stability, it may simultaneously inhibit organizational adaptability, innovation, and skills renewal. The resulting trade-off reflects a deeper governance challenge: how to optimize the coexistence of experience and dynamism within bureaucratic systems without undermining either.

Empirical evidence on the operational and distributive consequences of Zimbabwe's retirement reform remains limited. Much of the existing discourse is normative, with insufficient engagement with the perspectives of actors embedded within public sector employment systems. Emerging scholarship, including Nyambo et al. (2025), suggests that extending working life in contexts of constrained job creation is likely to suppress workforce turnover and intensify competition for entry-level positions, reinforcing patterns observed across youth-dominated labour markets in Africa (African Development Bank, 2024; International Labour Organization, 2024). This paper addresses this empirical and analytical gap by examining the socio-legal implications of Statutory Instrument 197 of 2024 through expert-informed analysis.

4. Research Objectives

This study is guided by one headline objective and four sub-objectives, the latter mapping onto the SILVER framework developed in the analysis.

Headline Objective

1. To examine the socio-legal implications of Zimbabwe's shift to a 70-year mandatory retirement age for labour market mobility and institutional capacity in the public sector.

Sub-objectives

1. To assess the implications of Statutory Instrument 197 of 2024 for pension sustainability and fiscal capacity in Zimbabwe's public sector.
2. To examine how delayed retirement affects youth labour market access and intergenerational mobility within public institutions.
3. To evaluate the reform's effects on institutional knowledge retention and the mitigation of skills loss to the diaspora.
4. To analyze how the reform shapes workforce renewal, generational equity, and the long-term adaptive capacity of public bodies.

5. Literature Review

5.1 Global Debates on Retirement Policy and Pension Sustainability

Retirement policy occupies a central position within labour economics as a mechanism through which states mediate demographic change, fiscal sustainability, and labour market regulation. Historically, adjustments to retirement thresholds have tracked shifts in longevity and fertility, and the resulting pressure on pay-as-you-go and contributory pension systems. As Barr and Diamond (2008) argue, pension systems are not static redistributive instruments but adaptive institutions whose sustainability depends on their alignment with demographic and economic realities. Within aging economies, the extension of working life has therefore emerged as a dominant policy response, recalibrating the balance between contribution periods and benefit withdrawal.

OECD data reflect the institutionalization of this policy trajectory. By 2024, the average normal retirement age had reached 64.7 years for men and 63.9 for women, with most member states legislating further increases (OECD, 2023; OECD, 2025). These reforms are not implemented in isolation but are embedded within broader labour market architectures that include phased retirement, actuarial incentives to defer pension uptake, and continuous skills upgrading systems. This policy bundling indicates that the extension of the retirement age functions as part of a coordinated strategy to sustain productivity while managing demographic risk.

The literature also underscores the conditional nature of these outcomes. Gruber and Wise (2010) demonstrate that the labour market effects of delayed retirement are contingent upon underlying labour market structures, particularly the balance between labour supply and demand. In contexts of skill scarcity, extended working lives enhance productivity and institutional continuity. Conversely, in labour-surplus environments, similar reforms may produce exclusionary effects by constraining entry opportunities. This duality highlights a critical analytical insight: retirement policy cannot be evaluated solely through pension arithmetic but must be situated within broader labour market dynamics.

Emerging OECD evidence on workforce composition also indicates that productivity gains are often maximized in age-diverse teams, where complementarities between experience and innovation are realized (OECD, 2023). This shifts the analytical focus from age thresholds per se to the

governance of intergenerational workforce integration. Retirement policy, in this sense, operates as an instrument not only of fiscal adjustment but also of organizational design and distributive justice.

5.2 Retirement Policy in Developing Economies

In developing economies, the analytical framing of retirement policy diverges significantly from the OECD paradigm. Instead of managing demographic aging, governments confront the dual challenge of maintaining the viability of pension systems amid fiscal volatility while addressing structurally weak labour absorption capacity. As the World Bank (2020) notes, retirement rules in these contexts operate at the intersection of social protection and employment policy, often generating trade-offs that are less pronounced in advanced economies.

Youth labour market dynamics are central to this divergence. While official youth unemployment rates in sub-Saharan Africa, estimated at 8.9 percent in 2023 (International Labour Organization, 2024), appear modest, they obscure the prevalence of underemployment, informality, and labour market exclusion. The Not In Education, Employment, or Training (NEET) indicator provides a more accurate representation of labour market distress, capturing the extent to which young people are structurally disconnected from both employment and human capital development pathways. The core policy problem is therefore not merely unemployment, but incomplete labour market integration.

Within this context, public sector employment assumes disproportionate significance. Holzmann, Hinz, and Dorfman (2020) argue that the state often functions as a primary employer of skilled labour, and its employment policies, particularly retirement rules, directly shape labour market access and mobility. Extending retirement age in such settings may preserve institutional capacity, but it simultaneously risks constraining entry into one of the few formal employment channels available to younger cohorts. Retirement policy thus operates as a mechanism through which states implicitly allocate opportunity across generations.

5.3 Labour Market Dynamics in Sub-Saharan Africa

Labour market dynamics in sub-Saharan Africa are fundamentally shaped by demographic expansion and limited structural transformation. The African Development Bank (2024) projects a sustained increase in labour market entrants, with the continent expected to account for a significant share of global youth by mid-century. This demographic dividend remains largely unrealized due to insufficient job

creation, particularly within the formal sector.

Estimates indicate that while approximately 10 million young Africans enter the labour market annually, only around 3 million formal jobs are created (Mastercard Foundation, 2026). Bridging this gap would require job creation on an unprecedented scale, approximately 15 million annually by 2030. In the absence of such growth, labour market adjustment occurs through informality, with approximately 90 percent of young workers engaged in low-productivity, insecure employment lacking social protection (International Labour Organization, 2024; Mastercard Foundation, 2026).

Within this constrained environment, public sector employment acquires heightened economic and political significance. Government positions offer relative stability, predictable career progression, and access to pension systems, rendering them highly sought after by graduates. The hierarchical structure of public institutions, however, limits expansion, making retirement-induced vacancies a critical mechanism for labour market entry. Delays in retirement, therefore, have a direct and proportionate effect on entry opportunities, effectively transforming retirement policy into a determinant of labour market access.

Compounding these dynamics is the persistent outflow of skilled professionals through emigration, particularly in sectors such as healthcare and education (African Development Bank, 2024; International Organization for Migration, 2024). Governments must balance three competing objectives: retaining experienced personnel, facilitating youth employment, and maintaining fiscal sustainability. These objectives are structurally interdependent yet often mutually constraining, rendering retirement policy a site of complex policy trade-offs.

5.4 Zimbabwe's Pension Architecture and Sectoral Reactions

The Zimbabwean pension landscape provides essential context for interpreting Statutory Instrument 197 of 2024. The system comprises the National Social Security Authority (NSSA), which administers the National Pension Scheme established under Statutory Instrument 393 of 1993, alongside private occupational schemes regulated by the Insurance and Pensions Commission (IPEC) under the Insurance and Pensions Commission Act [Chapter 24:21]. NSSA contributions are set at 4.5 percent each from employer and employee, with mandatory coverage applicable to formally employed Zimbabweans aged between 16 and 65

(NSSA, 2024).

Long before Statutory Instrument 197 of 2024, the National Social Security Authority (NSSA) had publicly canvassed extending the retirement age as a structural response to systemic pressures within the contributory pension system. NSSA leadership proposed raising the retirement threshold above existing levels to compensate for a shrinking contribution base attributable to economic informalization and outward migration of contributors (National Social Security Authority, 2020). Administrative records from the same period indicate that contributory compliance had fallen from approximately 60 percent to 50 percent, signaling the depletion of the formal-sector base on which the National Pension Scheme depends.

By the third quarter of 2024, the Insurance and Pensions Commission reported total industry assets of approximately USD 519 million, a figure shaped by repeated currency transitions, including the introduction of the Zimbabwe Gold (ZWG) in April 2024 and its subsequent 43 percent devaluation within the same fiscal year (IPEC, 2024). Recent empirical research has documented the persistence of severe pension poverty among older Zimbabweans. Masuku, Nkala, and Benhura (2025) report that minimum NSSA pension payouts, comprising USD 30 supplemented by 70 ZWG (approximately USD 5), remained insufficient for dignified subsistence in 2024, with significant inter-cohort inequities arising from the 2009-2019 dollarization period that produced higher contributions and thus higher real entitlements for cohorts still in service during that window.

Against this backdrop, the actuarial logic of Statutory Instrument 197 of 2024 becomes legible. Extending contribution periods stabilizes the contribution-to-payout ratio, while deferred pension drawdown reduces immediate liabilities on a system that has progressively lost public confidence through repeated value erosions. The reform thus operates not in isolation but as part of an unstated industry-wide adjustment to a structurally weakened pension architecture. It also exposes a divergence between public and private-sector practice: the Mining Industry Pension Fund, for instance, continues to operate with a normal retirement age of 60 (MIPF, 2025), suggesting that the policy logic of extension has not generalized to occupational schemes governed by collective bargaining.

5.5 Zimbabwe's Labour Market Context

Zimbabwe's labour market reflects regional

dynamics in intensified form, shaped by prolonged macroeconomic instability and structural transformation. Episodes of hyperinflation, currency volatility, and economic contraction have eroded formal sector employment, driving a significant proportion of the workforce into informal economic activity (World Bank, 2021; Reserve Bank of Zimbabwe, 2022).

Contemporary labour force data illustrate the scale of this transformation. Informal employment dominates the labour market, with non-agricultural informality accounting for approximately 43.6 percent of employment and agriculture contributing a further 20.3 percent. Formal employment remains limited, while the expanded unemployment rate reached 21.8 percent in 2024 (Zimbabwe National Statistics Agency [ZIMSTAT], 2024). Youth labour market outcomes are particularly severe, with unemployment rates exceeding 40 percent and NEET rates approaching 50 percent for the 15-24 age cohort (ZIMSTAT, 2024).

Public sector employment, against this background, remains a key site of formal labour absorption, particularly for educated workers. Ministries, public universities, healthcare institutions, and parastatals collectively constitute a critical employment base for skilled professionals. Policies governing entry and exit within these institutions, therefore, carry significant distributive and political implications.

Emerging scholarship on Zimbabwe's retirement reform situates it within this broader labour market context. Nyambo et al. (2025) conceptualize SI 197 of 2024 as a policy experiment to balance pension sustainability with labour market access in a youth-dominated economy. Ncube (2025) argues that delayed retirement may exacerbate youth unemployment by reducing vacancy flows, while Morgavi (2025) questions the transferability of retirement models derived from aging economies. Collectively, this literature reframes retirement policy as a question of labour governance rather than a purely fiscal adjustment.

5.6 Comparative Retirement Reforms in Emerging Economies

Comparative evidence from other emerging economies reinforces the contextual sensitivity of retirement policy outcomes. In South Africa, where the public sector retirement age is generally set at 60 under the Public Service Act of 1994, debates around extending working life have been constrained by persistently high youth unemployment rates, estimated at approximately 49 percent for the 15-24 cohort (National Treasury South Africa, 2024; Wits

University, 2024). In Kenya, discussions on retirement reform have centered on the potential displacement effects on younger workers within a context of limited formal employment expansion (World Bank, 2020).

These cases illustrate a broader regional pattern: retirement policy reforms are increasingly implemented in labour markets characterized by structural unemployment rather than labour scarcity. The effects of such reforms diverge significantly from those observed in OECD contexts, underscoring the limitations of policy transfer without contextual adaptation. Zimbabwe's reform can therefore be understood as part of a wider trend of policy adoption under conditions that fundamentally alter expected outcomes.

5.7 Labour Market Theory and Intergenerational Workforce Dynamics

The analytical framework for this study draws on three complementary theoretical traditions. **Internal labour market theory** (Doeringer & Piore, 1971) conceptualizes employment as structured within organizational hierarchies, in which entry, promotion, and exit are governed by institutional rules rather than by competitive market forces. Within this framework, retirement functions as a critical mechanism of labour circulation, enabling upward mobility and generational turnover. Delayed retirement disrupts this mechanism, producing what labour economists describe as promotion bottlenecks, in which career progression is slowed, and entry opportunities are constrained (Gruber & Wise, 2010).

Human capital theory (Becker, 1993), on the other hand, provides a countervailing perspective, emphasizing the productivity value of accumulated experience and tacit knowledge. Older workers, particularly in knowledge-intensive sectors, embody investments that are costly to replicate, making their retention economically rational. As Skirbekk (2008) notes, however, productivity effects are task-dependent, with experience advantages most pronounced in complex, cognitively demanding roles. This introduces a sectoral dimension to retirement policy evaluation.

Intergenerational equity theory (Barr, 2012) further extends the analysis by foregrounding the distributive implications of social policy. Retirement rules shape the allocation of economic opportunity across age cohorts, and policies that disproportionately advantage one generation may undermine social cohesion, even where they are fiscally justified. This perspective is particularly

salient in youth-dominated labour markets, where access to employment constitutes a primary axis of social inclusion.

While these theoretical frameworks have largely been developed in aging-economy contexts, their application to labour-surplus environments necessitates analytical adaptation. This study advances the concept of the "Silver Ceiling" to capture this contextual variation. Extending internal labour market theory, the concept describes a structurally induced constraint whereby prolonged senior tenure restricts both upward mobility and entry opportunities, generating system-wide bottlenecks. Building on this insight, the SILVER framework introduced later reconceptualizes retirement policy as a multidimensional governance issue encompassing pension sustainability, institutional knowledge retention, labour mobility, youth employment vitality, intergenerational equity, and institutional renewal.

6. Methodology

This study adopts a qualitative interpretivist research design to examine the socio-legal implications of raising the public service retirement age to 70 in Zimbabwe. The interpretivist orientation is analytically appropriate given that the reform operates at the intersection of legal prescription, institutional practice, and socio-economic structure, domains characterized by ambiguity, contestation, and context-dependence. Instead of seeking to establish generalizable causal relationships, the study interrogates how policy actors construct meaning around the reform, how they anticipate its consequences, and how these interpretations reflect broader institutional logics. As Creswell and Creswell (2018) argue, qualitative inquiry is particularly well suited to unpacking policy processes in which formal rules and lived realities diverge.

Consistent with Yin's (2018) position on case-oriented qualitative research, retirement policy in this context constitutes a complex institutional phenomenon in which the boundaries between formal regulation and social practice are porous. Statutory provisions such as Statutory Instrument 197 of 2024 do not operate in a vacuum; their effects are mediated through administrative discretion, organizational constraints, and labour market conditions. The methodological focus on interpretive accounts, therefore, enables the study to capture the disjuncture between formal policy intent and its anticipated institutional enactment.

6.1 Sampling and Sample Design

Participants were selected through purposive sampling, targeting individuals with demonstrable expertise and positional authority within Zimbabwe's labour governance system, as well as community respondents whose lived experience speaks directly to the reform's distributive consequences. This approach prioritizes analytical depth, contextual knowledge, and interpretive insight over statistical representativeness (Patton, 2015).

A total of forty (40) semi-structured interviews were conducted, of which thirty (30) were retained for in-depth thematic analysis on the basis of substantive contribution, sectoral representativeness, and analytical depth. The two-stage design (interview, then selection) is consistent with established practice in qualitative research where the objective is interpretive richness rather than statistical generalization (Patton, 2015; Yin, 2018). The retained sample comprised six categories: Public Service Commission officials (n=4); human resource directors in government ministries (n=4); labour economists (n=4); policy analysts (n=4); academics specializing in labour relations and public administration (n=8); and community respondents drawn from the war veteran constituency, mid-career professionals, recent graduates, and pension fund executives (n=6). The war veteran constituency was deliberately diversified to capture the range of institutional positions on the reform, including representatives associated with both the Zimbabwe National Liberation War Veterans Association (ZNLWVA) and the Zimbabwe National Liberation War Collaborators Association (ZILWACO), as well as a respondent affiliated with the Zimbabwe African National Union-Patriotic Front War Veterans League.

The composition of the sample reflects a deliberate strategy of triangulating perspectives across different nodes of the policy ecosystem. Each group occupies a distinct epistemic position. Regulatory actors articulate formal policy logic; administrative practitioners confront implementation constraints; economists situate the reform within macro-structural dynamics; policy analysts provide comparative and evaluative perspectives; academics contribute theoretical and historical interpretation; and community respondents foreground the lived dimension of policy effect. This multi-actor design enhances analytical validity by capturing the reform as a multi-sited phenomenon rather than a single institutional narrative.

6.2 Data Collection

Data were collected through semi-structured interviews conducted between January and March 2026. This method was selected for its capacity to balance analytical focus with exploratory flexibility, allowing the study to probe predetermined themes while remaining responsive to emergent insights (Kvale & Brinkmann, 2015). Interviews lasted between 30 and 45 minutes and were conducted either face-to-face or via secure online platforms, depending on logistical considerations.

The interview protocol was structured around key analytical dimensions derived from the literature, including the legal and policy rationale underpinning Statutory Instrument 197 of 2024; anticipated effects on labour market dynamics; implications for institutional capacity and organizational performance; and the interaction between retirement policy, pension sustainability, youth employment, and knowledge transfer. This ensured conceptual alignment between data collection and the study's analytical framework.

All participants were assured of anonymity and confidentiality, which appeared to facilitate candid engagement, particularly given the politically sensitive nature of public sector reform. Interviews were recorded with consent, transcribed verbatim, and anonymized at source. Data collection followed a principle of theoretical saturation, defined as the point at which additional data no longer generated substantively new analytical insights. Within the retained sample of thirty, saturation was reached at approximately the twenty-sixth interview, with four additional interviews confirming thematic stability. The remaining ten interviews from the wider pool of forty were excluded from in-depth analysis because they offered limited additional analytical contribution beyond what the retained sample had already surfaced.

6.3 Data Analysis

The study employed thematic analysis guided by Braun and Clarke's (2006) six-phase framework, which provides a systematic yet flexible approach to identifying, analyzing, and interpreting patterns within qualitative data. The analytical process was iterative and abductive, moving between empirical data, theoretical constructs, and emerging interpretations.

Initial open coding identified recurrent concepts across transcripts without imposing predefined categories. This was followed by axial coding, which clustered related codes into broader thematic groupings. A final phase of selective coding refined

these themes, interrogating their internal coherence, interrelationships, and alignment with the study's research questions. Where a single response carried meaning relevant to more than one theme, the relevant fragments were coded into each applicable theme, with cross-references made explicit in the analysis.

Six core themes emerged: (1) legal authority and institutional rationale; (2) fiscal sustainability and pension pressures; (3) skills retention and mitigation of brain drain; (4) youth labour market bottlenecks; (5) life expectancy and the retirement paradox; and (6) workforce productivity and institutional renewal. These themes are not merely descriptive categories but analytically interlinked dimensions through which the socio-legal implications of the reform are interpreted.

6.4 Ethical Considerations

The study adhered to established ethical standards governing qualitative research. Participants received clear, accessible information about the study's purpose and procedures and provided informed consent before participating. Anonymity and confidentiality were strictly maintained through the de-identification of transcripts and secure data storage protocols. Given the sensitivity of public sector policy discussions, particular attention was paid to ensuring voluntary participation and minimizing potential risks to participants. The study aligns with core ethical principles of autonomy, beneficence, and responsible data management as articulated by Creswell and Creswell (2018).

7. Results and Discussion

The thematic analysis produced six interrelated themes that collectively map the socio-legal and political economy implications of Statutory Instrument 197 of 2024. While participants differed in emphasis, the data do not support a binary "for or against" interpretation of the reform. Instead, responses clustered around a structured tension: the policy enhances institutional continuity and fiscal space, yet simultaneously risks constraining labour market entry, generational mobility, and organizational renewal. What emerges is not a policy failure per se, but a policy trade-off insufficiently mediated by complementary institutional design.

Several participants offered insights that crossed thematic boundaries. Where a single response speaks to more than one analytical dimension, the relevant fragments are surfaced in each applicable section, with attribution preserved across themes.

7.1 Legal Authority versus Policy Optimality

Participants converged on the view that Statutory Instrument 197 of 2024 is legally sound. The Public Service Commission acted within the authority conferred by the Public Service Act [Chapter 16:04] and the Constitution (sections 199–203), which clearly empower it to regulate conditions of service, including retirement. From a doctrinal standpoint, therefore, the reform is uncontroversial. A senior official within the Public Service Commission framed the rationale as follows:

"The decision to harmonize and extend the retirement age to 70 years is a strategic move to retain critical skills and institutional memory within the public service. It is designed to manage the Civil Service succession policy by ensuring that experienced professionals remain available to mentor the next generation, while also aligning the retirement framework with modern demographic trends and the need for financial sustainability within our national pension systems." [Participant 1, Senior Public Service Commission Official]

Other participants questioned whether legal sufficiency had been mistaken for policy adequacy. A labour economist offered a more reserved framing:

"The legal authority for the reform is clear. The policy discussion did not examine carefully enough how increasing retirement age would affect entry for younger professionals." [Participant 5, Labour Economist]

A 69-year-old community respondent, herself a war collaborator and widow of a liberation war veteran, raised a related concern about the legitimacy of legislating prolonged tenure where institutional capacity is uncertain:

"Many of us in senior posts today took up those roles in our twenties and thirties at Independence. The country trusted young people then. So why now decide that today's twenty-somethings are not ready for the same? Pushing retirement to seventy is, in plain language, telling our children and grandchildren to wait." [Participant 31, Community Respondent (war collaborator and widow of a war veteran)]

The data reveal a critical analytical distinction between legality and optimality. While the statutory footing is secure, the extension of retirement age appears to have been justified primarily in institutional terms, retention and flexibility, without equivalent modeling of labour market spillovers. Regulatory autonomy can insulate decision-making from broader socio-economic consequences. The result is a valid intervention with uneven distributive implications.

7.2 Fiscal Rationality and Intergenerational Equity

The fiscal logic underpinning the reform is compelling in the short term. Zimbabwe's pension

system, weakened by inflation and currency volatility, faces persistent sustainability pressures (IPEC, 2024; Reserve Bank of Zimbabwe, 2022). Delaying retirement reduces immediate pension liabilities, extends contribution periods, and provides temporary fiscal relief. In a constrained macroeconomic environment, this logic is difficult to dismiss. A senior pension fund executive captured the actuarial dimension directly:

"From where I am sitting, SI 197 of 2024 is basically an actuarial breath of fresh air, even if it is an administrative headache. While everyone else is arguing about new blood and digital gaps, I am looking at the liquidity of the fund."

[Participant 39, Senior Pension Fund Executive]

A policy analyst put the broader fiscal logic plainly:

"Delaying retirement lowers the short-term pension burden on government finances. Instead of paying pensions early, employees stay employed and keep contributing to the economy." [Participant 2, Policy Analyst]

Participants consistently resisted treating fiscal rationality as dispositive. The reform effectively redistributes opportunity across generations: it stabilizes pension arithmetic for current workers while delaying labour market entry for younger cohorts. This introduces a classic intergenerational equity problem, in which the gains from fiscal consolidation are offset by reduced access to employment for new entrants. As one participant observed:

"Fiscal sustainability matters. Policies also need to ensure fairness and create employment opportunities for younger workers who are still struggling to enter the labour market." [Participant 6, Policy Analyst]

The fiscal logic is also complicated by the documented inadequacy of pension entitlements. Masuku, Nkala, and Benhura (2025) report that minimum NSSA payouts of approximately USD 35 in combined currency components remain insufficient for dignified subsistence, raising questions about whether extended contributions translate into meaningful retirement security. The reform recalibrates the social contract between generations, raising fairness questions that cannot be resolved by fiscal metrics alone.

7.3 Skills Retention, Brain Drain, and Structural Limits

The extension of retirement age is widely interpreted as a defensive response to Zimbabwe's long-standing skills exodus. Retaining experienced professionals, particularly in health, education, and senior administration, offers immediate institutional benefits including continuity, reduced recruitment costs, and preservation of tacit knowledge. Migration

records for the year ending June 2024 document approximately 35,938 work visa grants to Zimbabwean nationals by the United Kingdom, the majority in health-related occupational categories (United Kingdom Home Office, 2024). Salary differentials remain substantial, with a Zimbabwean government doctor earning approximately USD 250 per month against approximately USD 2,500 per month for an entry-level role in the United Kingdom's National Health Service (International Organisation for Migration, 2024).

A senior officer from the Ministry of Health observed:

"In the medical sector, we have already lost many experienced specialists to the diaspora. Allowing experienced doctors to stay longer helps maintain continuity while younger doctors gain experience."

[Participant 3, Senior Health Sector Official]

The evidence, however, points to a symptom-management strategy rather than a structural solution. A labour economist offered the dissenting view:

"Extending retirement temporarily slows the loss of expertise. It does not tackle the structural issues that drive professionals out of the country." [Participant 5, Labour Economist]

Salary gaps, research funding shortages, and macroeconomic instability continue to drive emigration regardless of statutory retirement age. A more refined contribution of the reform lies in its potential to enable structured knowledge transfer. Participants repeatedly highlighted opportunities to convert extended service into mentorship, succession planning, and the consolidation of institutional memory. This potential is, however, contingent rather than automatic. Without deliberate organizational mechanisms, extended tenure risks entrenching stagnation rather than facilitating capability transfer.

7.4 Labour Market Bottlenecks and Structural Unemployment

Youth employment emerged as the most politically and economically salient concern across interviews. In Zimbabwe's public sector, where job creation is limited and hiring is often vacancy-driven, retirement functions as a primary mechanism for labour market entry. Extending retirement age, therefore, generates immediate pipeline effects.

A recent graduate captured the lived implications of this dynamic:

"Look, I have got this degree gathering dust on the shelf while I am out here hustling just to buy data bundles. It is hard to stay optimistic when you see the rules of the game changing in real-time, and not in our favor. Statutory

Instrument 197 of 2024 basically feels like a No Vacancy sign hung on the door of the public service." [Participant 33, Recent Graduate]

A mid-career professional in a different ministry articulated the same dynamic from inside the system: *"The most frustrating part is that the law now protects people from being forced to retire before they hit seventy, as long as they were already in the system. We are not waiting for one or two people to leave; we are waiting for an entire generation to decide they have had enough, and the law just gave them an extra five to ten years to stay put."* [Participant 32, Mid-Career Public Sector Professional]

A Human Resources Director described similar effects on the ground:

"For many ministries, new recruitment only happens when someone retires. If retirement is pushed to seventy, the pipeline for graduates entering the public service becomes narrower." [Participant 7, Senior HR Director]

Participant 31, the community respondent introduced earlier, returns to the youth labour market question with particular force:

"We are making our children climb a ladder where the top rungs are already taken, and no one is stepping down." [Participant 31, Community Respondent (war collaborator and widow of a war veteran)]

A senior war veteran affiliated with the ZNLWVA framed the same concern through the lens of the liberation struggle's own youth-led character:

"We took up senior command in our twenties because the country needed us. The same country now tells its young people that they are not ready. The principle of leadership renewal is not foreign to us; it is what we fought for. Extending tenure stifles the very generation we wanted to enable." [Participant 16, Senior War Veteran (ZNLWVA)]

The reform produces a multi-level bottleneck. Fewer retirements reduce entry-level recruitment; delayed exits slow internal promotions; and career progression becomes compressed across the hierarchy. This produces not only access constraints for graduates but also effects on morale and productivity among mid-career employees. A senior labour economist explained the cascading effect:

"Promotion structures in the public sector are hierarchical. If senior staff remain longer, junior officers stay stuck in middle positions for extended periods, and new graduates find fewer entry points into the system." [Participant 5, Labour Economist]

Another mid-career professional captured the accumulating frustration with painful clarity:

"I used to respect his institutional memory, but now that memory is starting to feel like an anchor. We are legislating for experience at the cost of innovation. I am 48 years old. If I have to wait another five years for this post,

I will be entering the early retirement zone myself before I even get to lead. It is a strange feeling to be the future of the company while the past refuses to leave the building. I am not just managing projects anymore; I am managing my own resentment." [Participant 37, Mid-Career Manager]

A more strategic disengagement was articulated by a younger professional:

"I used to stay late and innovate to prove I was ready for the top spot. Now? I am strictly 8-to-4. If the system prefers a 70-year-old signature over a 40-year-old vision, that is a policy choice, not my personal problem." [Participant 38, Mid-Career Professional]

While some participants invoked the standard critique of the lump-of-labour assumption, arguing that employment depends on broader economic expansion, the Zimbabwean context complicates this view. Persistent hiring constraints and intermittent civil service hiring freezes mean that, in practice, retirement-driven vacancies remain a critical entry channel. The implication is that without compensatory policy instruments, such as targeted recruitment schemes, graduate programs, or expansion in critical sectors, the reform risks exacerbating structural unemployment among educated youth.

This effect is reinforced by a less-discussed provision of the reform itself. Public Service Commission Circular No. 3 of 2025 confirms that no candidate may be appointed to the Public Service on pensionable conditions of service at fifty years of age or above (Public Service Commission, 2025). The Ministry of Local Government and Public Works has issued parallel directives for local authorities, raising the bar to fifty-five (Ministry of Local Government and Public Works, 2025). The cumulative effect is a narrowing of pensionable entry from both ends of the career: prolonged tenure at the top and constrained access at mid-life.

7.5 The Retirement Paradox and Demographic Legitimacy

The relationship between retirement age and life expectancy introduced a powerful symbolic and empirical tension. Zimbabwe's life expectancy at birth (approximately 62 years) is below the new retirement threshold, creating the perception that workers may contribute to pension systems without receiving proportionate benefits. Technically, this comparison is misleading, since life expectancy at older ages (such as 60 or 65) is a more relevant metric and typically exceeds the at-birth figure. A policy analyst captured the paradox:

"If retirement age is set higher than average life expectancy, many workers may not fully benefit from their pension contributions." [Participant 2, Policy Analyst]

Participant 31 returns to the same question from the perspective of lived demography, situating the paradox within socio-cultural patterns of working life:

"In our time, there was a natural flow. You worked in town, and when you got to fifty or sixty, you went back to Kumusha(village). The younger ones took your place in town. Everybody had their season. Our bodies do not listen to the law. Many people do not even reach seventy. The natural thing is still going to happen whether the statutory instrument allows for it or not." [Participant 31, Community Respondent (war collaborator and widow of a war veteran)]

A countervailing voice was articulated by another community respondent who welcomed the reform on dignity grounds:

"Society expects you to head to the rural areas and start farming the moment you hit sixty or sixty-five. But what if I am not done? What if my brain is still sharp even if my knees are a bit creaky? The law now recognizes that seventy is the new sixty. It gives us the dignity of choice." [Participant 35, Community Respondent (Senior Public Sector Employee)]

A senior member of the ZANU PF War Veterans League offered a related framing, anchoring the reform in considerations of veteran welfare and continuity of service:

"For many of us whose pensions have been reduced to small amounts by the changes in our currency, the chance to keep working is not a punishment. It is dignity. It is also continuity. We have something to give. The reform is not asking us to stay; it is allowing us to choose." [Participant 22, Senior Member (ZANU PF War Veterans League)]

Policy legitimacy is not determined by actuarial precision alone. Public perception, shaped by headline statistics, matters, and the apparent mismatch between lifespan and retirement age risks undermining the reform's social acceptability. Participants also highlighted intra-population inequalities in life expectancy and health outcomes, consistent with WHO (2021) findings. Workers in physically demanding or lower-income roles face shorter and less healthy post-retirement periods than professionals in less strenuous occupations. A uniform retirement age, therefore, produces uneven outcomes, reinforcing existing socio-economic disparities. Several participants advocated occupationally differentiated retirement options, with workers in physically demanding roles eligible to retire earlier, while knowledge-based professionals work longer. OECD practice provides templates, though the design questions are not trivial in settings where occupational classification systems are uneven.

7.6 Institutional Performance: Continuity versus Renewal

The final theme situates the reform within organizational performance dynamics. Participants consistently framed the issue as a balance between experience and renewal. Senior employees contribute institutional memory, procedural expertise, and continuity, assets that are particularly valuable in bureaucratic systems. Younger employees introduce new skills, adaptability, and innovation. One academic summarized the balance:

"The challenge is finding the right balance. Institutions need experience. They also need renewal. Without generational transition, innovation can slow down." [Participant 8, Senior Academic]

A senior HR director described the cascading effect on workforce morale:

"When promotion opportunities slow down, younger employees start to feel that there is no clear pathway for career progression. That can affect morale and productivity." [Participant 4, Public Administration Practitioner]

A specific dimension of the renewal question concerns digital adaptation. Participant 31 introduces the issue with characteristic candor:

"When I need to send a WhatsApp message, I usually end up calling one of my grandchildren to help me. If government now runs on computers and online systems, how are we supposed to lead departments that depend on them?" [Participant 31, Community Respondent (war collaborator and widow of a war veteran)]

This framing complicates the institutional memory argument by introducing the problem of technological compatibility. Institutional memory remains valuable, but its transmission through systems that retiring cohorts cannot fully navigate may attenuate its practical utility. Extending retirement age shifts the balance toward continuity. While this is beneficial for stabilizing institutions, it carries the risk of slowing innovation, particularly in domains that require technological adaptation and new skill sets.

The challenge is therefore not simply whether to retain older workers, but how to manage intergenerational interactions within organizations. Participants identified practical mechanisms to address this tension, including mentorship systems, cross-generational collaboration, structured succession planning, and deliberate integration of younger professionals into decision-making processes. The effectiveness of Statutory Instrument 197 of 2024 thus depends less on the statutory change itself and more on the institutional arrangements that accompany it.

7.7 Revisiting the Institutional Positions

Section 2.1 introduced three institutional positions on the reform: the workforce continuity framing advanced by the Public Service Commission (PSC); the generational equity concern raised by the Zimbabwe National Liberation War Veterans Association (ZNLWVA, Mathibela faction); and the veteran dignity and continuity-of-service argument advanced by the Zimbabwe African National Union–Patriotic Front War Veterans League (ZANU PF War Veterans League) and the Zimbabwe National Liberation War Collabourators Association (ZILIWACO). The thematic analysis presented in Sections 7.1 to 7.6 supports each of these positions in part, complicates each in part, and points to a synthesis that no single position fully captures.

The PSC position is empirically supported by the data on skills retention and institutional knowledge. Theme 3 confirms that the reform offers a defensible response to skills loss, particularly in healthcare and senior administration, where replacement costs and continuity risks are high. The framing of alignment with the National Development Strategy 1 (NDS1) and Vision 2030 is also coherent in terms of workforce stability. The PSC framing is, however, complicated by the data on youth labour market access (Theme 4) and on intergenerational equity (Theme 2). The reform, as currently designed, does not articulate the complementary measures, including phased retirement, structured mentorship, or graduate recruitment pipelines, on which its NDS1-alignment claim ultimately depends. Without these mechanisms, retention risks produce institutional inertia in place of continuity, and the reform's contribution to NDS1's human capital objectives becomes contingent rather than automatic. The ZNLWVA position is empirically supported by the data on labour market bottlenecks and intergenerational equity. Theme 4 documents the structural pressure on entry-level public-sector recruitment, while Participant 16's testimony anchors the generational concern in the lived memory of the liberation struggle. The data confirm that prolonged senior tenure compresses promotion pathways throughout the public service hierarchy, producing the systemic effect captured by the Silver Ceiling concept. The ZNLWVA position is complicated, however, by the data on skills retention (Theme 3) and on the inadequacy of pension entitlements (Theme 2). A blanket reversal of the reform would expose the public service to renewed outflows of skills in the absence of compensating measures and would also remove a measure of pension protection from cohorts whose entitlements have been eroded

by repeated currency adjustments.

The position advanced by the ZANU PF War Veterans League and ZILIWACO is empirically supported by the data on pension adequacy and on the dignity-of-choice element of the reform. Theme 5 records voices, including those of Participants 22 and 35, that explicitly welcome the reform on grounds of veteran welfare and continued professional capacity. The data confirm that for cohorts whose pensions have been progressively eroded, the option to extend service offers tangible material protection. This position is complicated, however, by the data on labour market access (Theme 4) and on the demographic legitimacy of a 70-year threshold (Theme 5). The dignity of choice extended to current incumbents is materially different from the dignity of access denied to younger cohorts, and the principle does not translate symmetrically across generations. The honest analytical conclusion is that each position is partially correct. The PSC framing of skills retention is empirically supported but operationally incomplete. The ZNLWVA concern about generational succession is empirically supported but requires complementary measures to address skills loss. The ZANU PF War Veterans League and ZILIWACO emphasize veteran welfare, which is empirically supported, but does not, on its own, address the distributive consequences for younger cohorts. The synthesis offered by this paper, articulated through the Silver Ceiling concept and the SILVER framework, is that the reform's outcomes depend less on which institutional position prevails in public discourse than on whether the policy is paired with complementary mechanisms that honor all three concerns simultaneously. In their absence, the reform delivers a partial good to one constituency while imposing a partial cost on another.

8. Conceptual Framework: The Silver Ceiling Model

The results of this study reveal a structural condition whereby prolonged workforce participation by senior personnel constrains institutional renewal and limits generational mobility. The study conceptualizes this phenomenon as the "Silver Ceiling," a systemic barrier arising from delayed retirement that reduces opportunities for upward mobility among younger cohorts.

The model posits a dynamic relationship between delayed retirement, reduced workforce turnover, and restricted labour market access for emerging professionals. As senior employees extend their tenure, organizational hierarchies become increasingly rigid, slowing career progression

pathways and diminishing entry points for younger workers. Figure 1 illustrates this conceptual relationship, highlighting how extended retention of

older workers leads to bottlenecks in promotion structures, ultimately reinforcing intergenerational inequality within the labour market.

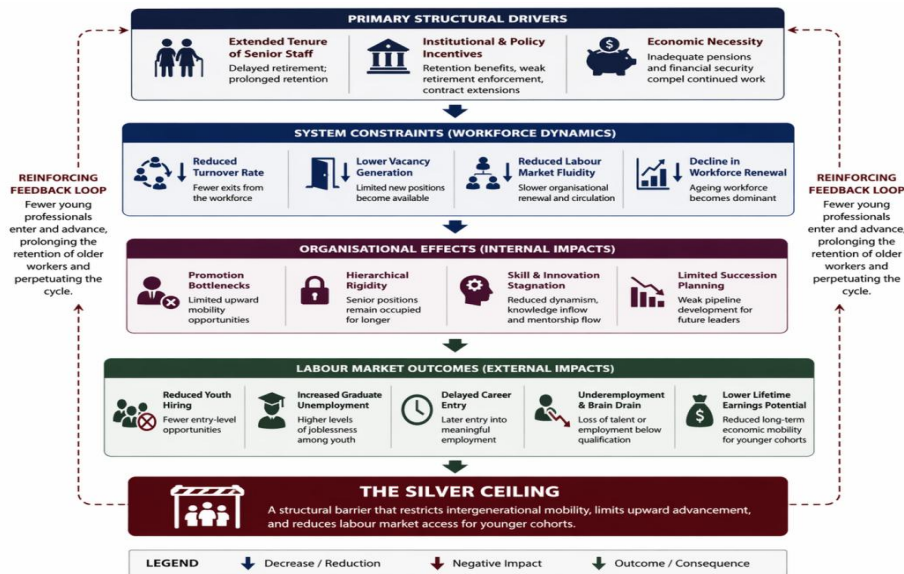


Figure 1: The Silver Ceiling: Structural Constraints on Generational Mobility in Public Sector Labour Markets]

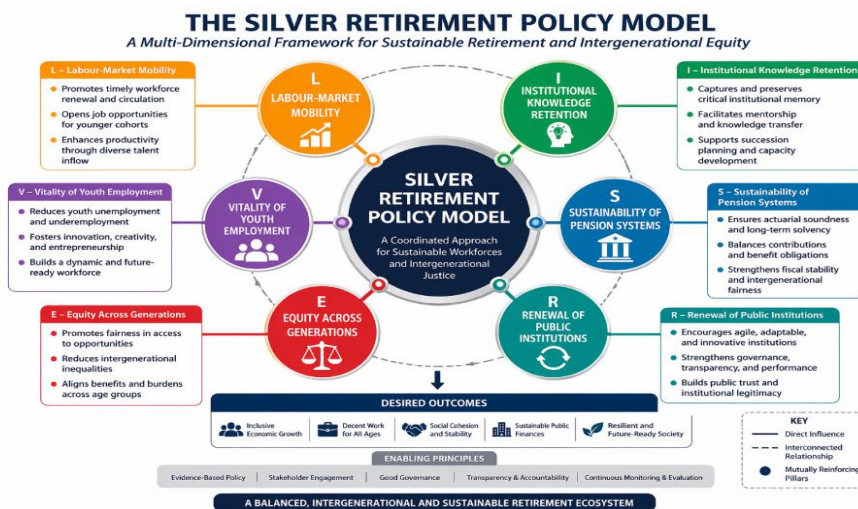
Figure 1 captures a structurally specific class of labour market distortion. It does not constitute a normative critique of retention itself nor of efforts to secure pension sustainability. It analytically describes the systemic effects that arise when retention becomes the dominant organizing principle of retirement policy in the absence of compensatory mechanisms to sustain labour market entry and circulation.

In youthful labour markets characterized by constrained formal employment absorption, the extension of working life alters the internal dynamics of organizational hierarchies by reducing vacancy turnover. The result is the emergence of promotion

bottlenecks that cascade through the institutional structure, delaying upward mobility for mid-career cohorts and constricting entry opportunities for new entrants to the labour market. In this configuration, delayed retirement operates not merely as an individual employment extension but as a structural constraint on intergenerational labour mobility and institutional renewal.

9. The SILVER Conceptual Framework

Figure 2 presents the SILVER framework, which summarizes the six policy dimensions shaping retirement reform outcomes.



[Figure 2: The SILVER Framework]

The six components of the SILVER framework were derived inductively through the thematic analysis. These dimensions consistently recurred in the interview data as the primary evaluative criteria by which participants interpreted and assessed the reform, reflecting actor-centered logics rather than externally imposed analytical categories. Their

emergence underscores the value of an inductive approach in capturing the operative concerns embedded within institutional practice. The acronym functions as an organizing heuristic rather than a hierarchical ordering of variables; it provides analytical coherence without implying relative weighting or causal primacy among the dimensions.

Component	Explanation
S - Sustainability of Pension Systems	Extending retirement age delays pension obligations and supports the short-term fiscal capacity of public pension arrangements.
I - Institutional Knowledge Retention	Retaining experienced professionals preserves procedural expertise and continuity of administrative practice.
L - Labour Market Mobility	Retirement policy shapes generational mobility and the pace of workforce turnover in public institutions.
V - Vitality of Youth Employment	Labour market access for younger professionals depends in part on vacancies generated through workforce renewal.
E - Equity Across Generations	Retirement rules allocate opportunity between older and younger cohorts, with social cohesion consequences.
R - Renewal of Public Institutions	Effective governance requires continuous integration of new skills, perspectives, and approaches.

What the framework achieves analytically is a rejection of single-axis evaluation in favor of a multidimensional assessment of retirement policy. Retirement reform cannot be meaningfully evaluated through pension arithmetic alone, nor solely through labour market access or productivity metrics. Each dimension is relational and co-constitutive, interacting with and conditioning the others within a broader system of labour governance. A narrow evaluative lens risks obscuring these interdependencies and, in doing so, misrepresenting both the distributional and institutional consequences of reform. The SILVER framework, therefore, foregrounds the need for integrative policy analysis, in which fiscal sustainability, labour mobility, productivity, and intergenerational equity are assessed concurrently. Within this approach, effective policy design is not a matter of optimizing a single variable but of managing trade-offs across interconnected dimensions in a manner that preserves systemic balance and long-term institutional functionality.

10. Theoretical Contribution of the Study

This study advances retirement policy scholarship along two interrelated axes: conceptual specification and analytical reframing. First, it introduces the concept of the Silver Ceiling, which isolates and theorizes a structural condition that existing frameworks acknowledge only implicitly, namely, the systemic constraints on labour mobility generated by prolonged tenure in hierarchically organized labour markets. Second, it develops the SILVER framework as a governance-oriented analytical tool for evaluating retirement reforms in contexts characterized by labour surplus rather than labour scarcity.

The dominant body of retirement policy literature has been produced within, and for, aging economies (Barr & Diamond, 2008; OECD, 2023). In these settings, extending working life is analytically coherent as a response to tightening labour supply, rising old-age dependency ratios, and fiscal pressure on pension systems. When this policy logic is transposed into economies defined by youth bulges,

structural unemployment, and constrained formal sector absorption, however, its effects are neither neutral nor equivalent. The divergence is not merely empirical but structural; the same intervention operates within fundamentally different labour market equilibria. The Silver Ceiling concept captures one such divergence by naming the condition under which delayed retirement, while individually rational and fiscally defensible, collectively generates bottlenecks in promotion, restricts entry, and inhibits intergenerational labour mobility. In doing so, it extends internal labour market theory by foregrounding the systemic consequences of disrupted generational turnover.

The SILVER framework builds on this conceptual foundation by reframing retirement policy as a problem of labour market governance, not a narrowly defined issue of pension design. Its six dimensions, namely pension sustainability, institutional knowledge retention, labour mobility, youth employment vitality, intergenerational equity, and institutional renewal, operate as analytically interdependent variables. The framework enables simultaneous evaluation of these dimensions, thereby avoiding the reductionism inherent in single-metric optimization. This multidimensionality is particularly salient in contexts where the public sector functions as a primary employer of skilled labour and where employment rules have distributive and political-economy effects that extend beyond fiscal balance.

The broader contribution of the study is both methodological and conceptual. It foregrounds the necessity of contextual calibration in policy transfer, challenging the implicit universalism that often underpins the diffusion of retirement reforms. Policies that are functionally effective in aging economies cannot be assumed to yield equivalent outcomes in youthful labour markets without substantive adaptation. Such adaptation must be grounded in empirically informed analysis of local labour market dynamics rather than in the uncritical transplantation of external policy templates. The Silver Ceiling concept and the SILVER framework provide a structured basis for rethinking retirement reform within labour-surplus economies, contributing to a more context-sensitive and analytically robust approach to comparative labour policy.

11. Conclusion

Zimbabwe's decision to extend the public service retirement age to 70 constitutes a substantive intervention in labour governance, situated at the

intersection of demographic structure, fiscal sustainability, and institutional design. From a fiscal and administrative perspective, the reform is intelligible: it defers pension liabilities and retains scarce expertise in a context marked by sustained emigration of skilled professionals. When situated within Zimbabwe's demographic and labour market realities, however, characterized by a pronounced youth bulge, constrained formal sector absorption, and prolonged school-to-work transitions, the reform generates a parallel set of structural tensions. These competing logics are not contradictory but coexistent, reflecting the multidimensional nature of retirement policy.

The political economy dimension of the reform deserves particular emphasis. Statutory Instrument 197 of 2024 emerged within a context of succession politics and contested constitutional tenure, complicating its reading as a purely technical intervention. The reform's coincidence with the consolidation of senior tenures across security and civil service domains situates it within a broader pattern that extends beyond narrowly conceived labour governance.

Findings emphasize the centrality of experienced professionals to institutional continuity. Senior personnel embody accumulated tacit knowledge, procedural memory, and relational capital that are not readily substitutable. In sectors already affected by skills outflows, extended tenure can stabilize institutional performance. The analysis, however, also reveals a critical qualification: retention, in the absence of structured succession and knowledge-transfer mechanisms, risks producing institutional inertia rather than continuity. The distinction between the two is analytically significant and policy-relevant.

At the same time, the reform reconfigures labour market access. In contrast to aging economies, Zimbabwe's labour market is characterized by excess labour supply, particularly among educated youth. Retirement-driven vacancies have historically functioned as a key mechanism of labour market entry into stable, pensionable employment. Their contraction generates bottlenecks that extend throughout organizational hierarchies, constraining both upward mobility and initial entry. The Silver Ceiling concept captures this structural condition, while the SILVER framework provides a multidimensional lens for evaluating the reform's interdependent effects.

The findings also speak directly to the three institutional positions identified at the outset of this paper. The Public Service Commission's framing of

skills retention and continuity is empirically supported but operationally incomplete without complementary measures such as phased retirement, structured mentorship, and graduate recruitment pipelines. The Zimbabwe National Liberation War Veterans Association's concern about generational succession is empirically supported but requires recognition that an unqualified reversal would expose the public service to renewed outflows of skills. The Zimbabwe African National Union–Patriotic Front War Veterans League and the Zimbabwe National Liberation War Collaborators Association are empirically supported on the question of veteran welfare and pension protection, but, on their own, do not address the distributive consequences for younger cohorts. The most defensible reading of the evidence is that each position is partially correct. Statutory Instrument 197 of 2024 will only honor all three concerns simultaneously if it is implemented alongside the complementary institutional mechanisms that the reform itself does not specify.

Beyond Zimbabwe, these findings contribute to a broader debate across youthful labour markets in the Global South. The diffusion of retirement policy models from aging economies reflects a shared fiscal vocabulary but overlooks fundamental differences in demographic composition and labour market structure. Policy effectiveness is therefore contingent on contextual adaptation. Retirement reform, in such settings, must be treated not as a standardized technical adjustment but as a context-sensitive governance intervention requiring empirical grounding.

12. Policy Recommendations

12.1 Phased Retirement Systems

Introduce structured phased retirement arrangements that allow employees approaching retirement to progressively reduce working hours while retaining advisory, mentoring, or specialist roles. This approach preserves institutional knowledge while incrementally releasing positions for new entrants, easing bottlenecks within internal labour markets.

12.2 Institutionalized Knowledge Transfer Mechanisms

Formalize mentorship and knowledge transfer programs within ministries and public institutions. These should be embedded in performance management systems and linked to succession planning, ensuring that extended tenure translates

into deliberate capability building rather than passive retention.

12.3 Targeted Youth Entry Pipelines

Develop and institutionalize graduate trainee programs, internships, and entry-level recruitment schemes aligned with workforce planning. Such mechanisms are necessary to maintain labour market inflows and to prevent the systemic exclusion of younger cohorts from public-sector employment.

12.4 Occupationally Differentiated Retirement Frameworks

Adopt a differentiated approach to retirement age that reflects variation in occupational demands, health implications, and skill profiles. Physically intensive roles may warrant earlier retirement thresholds, while knowledge-intensive roles may justify extended working lives. This enhances both equity and efficiency.

12.5 Strategic Succession Planning

Embed forward-looking succession planning within public institutions, identifying and developing mid-career professionals for leadership roles. Without such planning, extended tenure at senior levels risks entrenching promotion bottlenecks and weakening organizational renewal.

12.6 Integrated Labour Market Monitoring Systems

Establish robust monitoring mechanisms to track the labour market effects of retirement reform, drawing on data from ZIMSTAT's Quarterly Labour Force Survey and administrative records. Continuous evidence generation is essential for adaptive policy calibration and mid-course correction.

12.7 Post-Retirement Engagement Frameworks

Develop structured post-retirement consultancy and advisory schemes that allow retired professionals to contribute on a time-bound basis. This preserves access to expertise while freeing permanent positions for new appointments, balancing retention with renewal.

12.8 Periodic Statutory Review

Subject Statutory Instrument 197 of 2024 and parallel sectoral instruments to periodic review against observed labour market and pension fund outcomes. Retirement rules should be living instruments responsive to demographic and economic change rather than fixed thresholds.

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