



Assessing the impact of social security fund on the private sector of Tanzania

Nyagwegwe Chaulo Wango *

Institute for Educational Development, Aga Khan University, East Africa

Abstract

The private sector was included under NSSF in 2018; therefore, the study assesses the efficiency and performance of the inclusion of this segment. The study investigates the perceptions of informal economy actors toward contribution to the social security schemes. It explores conditions that limit informal economy workers from joining social security schemes that provide protection, particularly given their vulnerability and income insecurities. The study employed a case study approach. Qualitative methods were used to collect data through interviews with informal actors involving motorcycle taxis, food vendors, and fishers in Dar es Salaam. Furthermore, the National Social Security Fund (NSSF) was interviewed. The study shows that the reform of the national social security fund for the private sector has provided a powerful platform for informal sector actors to enroll on the social security scheme. Enrolments, registrations, and benefits regulations have become easy for informal actors in joining the NSSF. The study recommends that the informal sector actors be incorporated through informal organisations and urged to join National Social Security Fund.

Keywords: Informal sector; Informal groups; Social security; Informal economy

Published by ISDS LLC, Japan | Copyright © 2022 by the Author(s) | This is an open access article distributed under the Creative Commons Attribution License, which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited.



Cite this article as: Wango, N.C. (2022), “Assessing the impact of social security fund on the private sector of Tanzania”, *International Journal of Development and Sustainability*, Vol. 11 No. 12, pp. 383-396.

1. Introduction

In 2018, the National Social Security Fund was reformed to provide social security services to the private sector, the self-employed and the informal economy [NSSF Act pg. 58th Annual 2018 Article 6]. The National Social Security Fund (NSSF) was established by the Act of Parliament No. 28 of 1997 to transform the previous National Provident Fund (NPF) into a comprehensive social security fund (United Republic of Tanzania, 2018). The functions of NSSF are the Registration of members, Collection of contributions, Investing of the collected contributions and Payment of benefits to members. The aim is to increase membership by providing social security to groups that do not traditionally benefit from social service even though they are actively involved in production activities that contribute to the national economy (Wango, 2022). The idea was also to support Government's efforts to reduce poverty and promote economic development (Chitambo, 2001; Mbegu, 2019).

The provision of social security benefits in Tanzania, like in several other countries, is mainly the responsibility of the public authorities (Kashaga, 2013). The structure of the social security scheme often determines the arrangements for its administration. To serve the members of the informal economy, the NSSF launched the National Framework of Social Security for Informal Sector in 2018 through the NSSF Act of 2018 (NSSF, 2018).

Thus, social security schemes which provide universal and means-tested benefits are more likely to be directly administered by the state (Rwegoshora, 2012). But there is a broad spectrum of institutional arrangements ranging from direct administration by the Government Departments to reliance on private sector management. Where the social security tradition (or the contributory principle) is most vital, schemes are generally administered by a public institution supervised by a board of directors or trustees and invariably legally autonomous (NSSF 2018). For instance, the NSSF board comprises employers, workers, and government representatives. Other community sections and experts such as Government, workers and employers are also represented.

Social security is regulated by the Social Security Regulatory Authority (SSRA). The main functions and duties of SSRA are to register all members, custodians, and social security schemes, regulate and supervise the performance of managers, custodians and social security schemes, and issue guidelines for efficient and effective operations of the system (Rwegoshora, 2012).

In addition, it protects and safeguards the members' interests, registers, regulates, and supervises the administration of social security schemes, protects and defends the welfare of the members, controlling and oversees the administrators. Furthermore, SSRA advises the Minister on policy matters relating to social security, city, and cassettes and promulgates broad guidelines applicable to all managers, custodians, and social security schemes; regularly monitor and reviews the social sector's performance and initiates studies and reforms in the social sector (ILO, 2004). The body also appoints an interim administrator of schemes, and where necessary, it facilitates the extension of social security coverage. It further conducts campaigns on public awareness and sensitisation on social security (Wango, 2022; Kashaga, 2013).

The informal economy has been left behind at this regulation stage because it is generally difficult to manage (Wango, 2022). Strategies, rules, and regulations must be firm before the total inclusion of the informal economy in social security schemes is monitored and maintained. This paper assesses the implication of the transformation for coverage of the National Social Security schemes from public employees to the private sector, particularly informal actors. The paper aims to assess the effectiveness of social security funds on the

beneficiaries, particularly the informal sectors, after modifying regulations to include the informal and private sectors under the NSSF. This qualitative research study involves interviews with the NSSF authorities and a few beneficiaries under the informal social organisation.

1.1. Social security provisional in Tanzania

The Government provides social security through policies, rules, regulations, and the legal framework. These legal frameworks provide formalities and standards for social security facilities (Rwegoshora, 2012). Most legal instruments focus more on the formal sector, which looks more organised than the informal economy (Spitzer, 2009). Some roles deal directly with the provision of social security, and others have no direct relationship with social security but facilitate it (Kashonda, 2005).

The formal sector is generally where entry to employment is restricted, the wage is comparatively high, and the condition of work and service is better and, to a large extent, well protected by law (Msangi, 2009). In particular, the general labour and social security laws within an organised sector are applicable. This includes the public and the organised private sectors (Wuyts, 2006).

Workers in the formal sector are well-organised in trade unions and can easily influence a decision to regulate their social security matters (Willmore, 2007). They are well-positioned to demand and to have themselves assured protection of their income, health, and standard of living in all eventualities (Wango, 2022). Most of these employees are employed by the Government.

Social support measures are conceived, designed, and developed (Udoh, 2015). Informal social support systems which operate among colleagues, neighbourhood groups, and friends have been criticised for failing to provide long-term and adequate protection against various risks to their members (Msangi, 2009).

Their coverage depends on one's ability to contribute and is automatically disqualified from membership. Lack of financial resources cannot alleviate the poverty of their members because they can only provide benefits for the short term (Wangwe and Mmari, 2013). Moreover, these forms of social security are confined to a small geographical area (Tungaraza, 2005). One of the most glaring features of most informal social security systems is that people must be organised and have specific binding regulations (Mbegu and Mjema, 2019). It is essential to show that informal social support systems may play a critical role in extending social security to categories of informal economy workers. These informal systems exist alongside social security (Dhemba, 1998). Firstly, this is because informal social systems represent a way of life for the African people. Secondly, it responds to the inadequacy of the social security fund. Thus, it fills the gaps left by the social security fund (Narayan, 1999).

2. Methods

A qualitative method was employed to obtain data from the study areas, which was, in turn, analysed to inform the results. The study was conducted on food vendors, bodaboda and fishermen to capture and understand the phenomenon in nature. The respondents identified based on their longevity and experience, including those who are continuously paying their contribution or have had social or economic hardship that requires the association group to step in and support them. The cases were selected taking into account the nature of

informal activities and the existence of groups, associations or organisations known to provide social security welfare support to their members. The following table illustrates the criteria for selecting the organisations.

Table 1. Case Selection Criteria

Informal Social Organization	Reasons for Selection	Remarks
Fishermen	Operated by predominantly active low-income people Fast-growing economic/livelihood area Fairly stationary operational area Well established with a capital Depict opportunity to contribute to the social security scheme	This old informal economy sector is growing and has a reasonably stable income.
Food vendors	Many low-income women active players Responsible for providing care to families (single-headed families) Some/most do not have a permanent address Depict to potential to contribute to the social security scheme Informal food is unrecorded and unlicensed	The food vending sector is a significant industry/livelihood sector, especially for low-income females across cities in Tanzania with good income opportunities.
Motorcycle taxis " <i>Bodaboda.</i> "	Highly risky and vulnerable due to exposure to accidents The rapidly growing self-employing, especially for youth Depict potential to contribute to the social security scheme	This new informal sector livelihood option is growing fast and has a stable income source.

Source: Authors, 2020

The study applied key informant interviews, in-depth interviews, focus group discussions, observation, and documents.

Table 2. Distribution of the Focus Group Discussion

Informal Social Organization	No. FGDs	Gender composition		Total
		Male	Female	
Fishermen	2	9	0	9
Food vending	2	3	16	19
Bodaboda	1	18	1	19
Total	5	30	17	47

Source: Field Work, 2020

The NSSF officials were interviewed to get their understanding of the impact that the NSSF can have on the informal sectors. Documents such as the NSSF Act of 2018 and the National Social Security Policy were reviewed to provide further insight into the situation.

3. Results and discussion

The section presents the review framework around social, economic, and institutional attributes that influence access to social security by informal actors. Informal organisations such as bodaboda associations, beach groups, and food vending networks provide financial support to the members who often experience difficulties in their daily activities, such as accidents, trade-related challenges and sickness. The financial support goes a long way in improving the informal sector members' lives.

3.1. Social attributes

In 2011, the NSSF conducted a study to assess how NSSF could extend social security coverage to the informal economy. The study examined the avenues for developing social security services in the informal economy. In particular, the study was set to determine pressing social needs in the sector, assess flows of income and their reliability, and propose modalities for extending social security services to the industry.

Further, there is a broad social demand ranging from old age benefits to social security extension in the education sector. The idea was to broaden the social security range to infuse her gifts with conventional ones, such as informal sectors. Most informal sector actors, such as food vending and motorcycle operators, struggle to survive. They also lack security in their economic operation.

Members act as security for each other. However, when they associate by joining networks or groups such as food vendor networks (*mama ntilie*), the networks bind them as a group. This consists of norms, values, and trust. The default of one person is the default of all members in the network or group. The critical issue is that informal networks become a social fabric that brings diverse actors together to contribute to their future. The informal organisations in the community are networking, usually having some structure, rules, or legal entity but sometimes just an informal network (World Bank, 1995).

3.2. Economic attributes

NSSF assessment study (2011) reiterated that informal actors are low-income earners, which means their productivity and financial capital are minimal and uncertain (United Republic of Tanzania, 2011). At the same time, their income is small. Thus, persuading informal economy operators to join social security schemes is challenging. Besides, extended families are a hindering factor as most have several dependents. Their daily income cannot sustain their needs, including school fees, sick parents, and unemployed relatives living with them (Rwegoshora, 2016).

Most potential informal sector beneficiaries have unreliable sources of income, a situation that increases administrative expenses and leads to potential irregular contributions. Due to this, social security schemes may find it hard to make follow-ups because members keep shifting. The saving propensity can be achieved only if the income of the informal economy is stable (Kashaga, 2013).

The lack of protection for informal sector actors is a problem for achieving the Sustainable Development Goals (SDGs), particularly goals one on ending poverty; goal three on ensuring healthy lives and promoting well-being; goal five on achieving gender equality and empowering women and girls; goal eight on promoting sustained, inclusive and sustainable economic growth, full and productive employment and decent work; goal ten on reducing inequality; and goal 16 on promoting peace, justice and strong institutions (ILO, 2017).

Since the Government considers NSSF a social security scheme provider for private-sector actors, including self-employed persons, the target is to cover 94 per cent of the labour force working in the informal sector by 2038. This would require the state to cover the cost (Mboghoina and Osberg, 2010). However, it was noted that because most informal economies are poor and only a few can afford to contribute constantly, there is a need to have social systems that distinguish between contributory and non-contributory beneficiaries (Mpedi, 2003). Non-contributory programmes mainly target the neediest and vulnerable, like the elderly, children, and the disabled (Wango, 2022).

In many countries, the extension of the secure social to the informal sector has focused on the extension of contributory mechanisms and has contributed to the formalisation of employment (Wango, 2022). This approach prioritises informal workers who are relatively close to the formal economy, have some contributory capacity and are more easily included in social insurance mechanisms. This approach combines legislation changes with measures to remove financial and administrative barriers, such as adapting contribution rates and benefit packages. Examples include maternity and unemployment insurance workers in South Africa facilitating registration and collecting taxes and contributions.

Besides, a social security scheme coverage extension in Tanzania cannot depend on the formal sector that considers social and economic practices (Mwami, 2000). A country can extend social security coverage by having a sound regulatory framework, appropriate policy design, policy implementation, and good governance to enable informal economy actors to stabilise financially (Musonye, 2013). Other constraints and challenges can be resolved if the policies are appropriate and social security is a country's priority and well regulated.

3.3. Institutional Opportunities

It has been noted by Musonye 2013 that for the social security scheme to thrive, good governance should improve efficiency, accountability, transparency, and capacity of the institutions offering social services, respect for human rights and the rule of law (Musonye, 2013).

This implies that the institution of the social security scheme must be well elaborated. NSSF respondents noted that the organisation had revised its Act of 1997 to suit informal sector actors. This will ensure compliance with engagement with the private sector, resulting in widespread benefits. However, the NSSF ought to be based on a sound administrative and legislative structure concerning the roles and obligations of the members to pay their contributions, receive benefits, and make the system work (Fukuyama, 2001).

Increasing transparency, curtailing corruption opportunities and providing regulatory frameworks for protecting beneficiary rights are critical considerations. An essential component of improving governance is the creation of protective barriers around the social security institution to prevent interference from outside interests, including from Government, and facilitate precise allocation of responsibilities and oversight mechanisms (Spitzer, 2009).

The creation or strengthening of regulatory institutions will place the members' interests at the centre of their activities. The considerations should entail the inclusion of the self-employed. If the informal economy actors are considered less privileged, it would mean that there would be no equality in the access to social security schemes. Also, there ought to be freedom of choice (Musonye, 2013).

For NSSF to enhance coverage of informal actors in the informal economy included administrative procedures like providing physical, online, or mobile access points, the registration of workers and contributions to be simple, understandable, accessible, and adapted to the needs and capacities of the informal workers by reducing the number of required documents.

3.4. Awareness creation and social security for informal sector

The NSSF is the largest pension scheme in Tanzania whose services have been extended to cover the private sector, including salaried employees and informal economy actors. Since 2018, the NSSF has been using different approaches to reach potential members, including informal economy actors. The methods to get informal economy actors have targeted their working areas. The NSSF has also taken initiatives to create awareness among different informal groups through workshops, seminars, billboards and flyers, broadcasts, and commercials. It has also made initiatives to reach out to informal sector businesses at the workplace, i.e., boda-boda or Bajaj stands. Through advocacy, the NSSF also has reached more people to join and contribute to social security. In an interview with an NSSF officer, he noted.

“NSSF has been using multiple approaches to attract informal economy operators to join the scheme; a lot of sensitisation and campaign has been done through the media and outreach. The scheme has even reached out to farmers, traders and bodaboda operators with social security information and services.”

Discussion with bodaboda operators commended the NSSF for regularly visiting their association to educate respondents about the benefits of joining the social security scheme. For instance, respondents at Tegeta Kwa Ndevu noted that in 2019, the NSSF team met the bodaboda association twice. Brochures were distributed among the bodaboda operators. However, food vendors still claimed little knowledge of social security schemes.

Asked why they thought some people claimed they were unaware despite efforts made by NSSF, an official said the approach of reaching people with information had been made through the public media such as televisions and radio and billboards. Still, some people need access to this kind of information. NSSF respondents noted that the ways and approaches they use to get clients who work in the informal economy include contacting their savings groups and reaching them in churches, social clubs, and others.

“We recently arranged to recruit members from saving and credit cooperative societies (SACCOs). In Arusha alone, we recruited 3,000 members between January 2018 and June 2019.”

Since the NSSF diversified to cover the private sector, it has significantly increased the strategies to reach the informal economy in urban and rural areas. The NSSF respondent added that from the informal economy operating in Kigamboni Municipality, they recruited 267 members through the Africa Inland Church (AIC). They said that Ubungu Municipality is a leading area in Dar es Salaam with a good record of registered informal sector workers who have joined NSSF.

3.5. Membership in NSSF by informal economy actors

An official of the NSSF noted that contributing to social security is not mandatory for citizens due to poverty and low-income levels. The informal economic sector comprises. Generally, most people working in the informal economy have limited knowledge of social security schemes and their importance.

- Persons are doing business informally but earning significant incomes.
- Traders in the medium income group.
- Small entrepreneurs and vendors whose earnings are low and are living hand-to-mouth beset with many risks; and
- Unemployed or underemployed people, including youth.

The NSSF officer underlined that the fund is currently concentrating on reaching actors in the informal economy, which has been left behind for too long. The NSSF focus is not only on formal sectors, such as Government employees but also on the private sector, including the informal economy.

‘... NSSF only focuses on the private sector that ropes bodaboda operators, street vendors and the self-employed if they can afford to contribute. Still, the challenge is that most of the actors in the informal economy are not knowledgeable and aware of social security benefits.

The NSSF Act 2018 provided criteria for private sector actors to join the schemes. It highlighted standards for registered and unregistered businesses with government authority and can contribute about Tsh 20,000/ per month. According to an NSSF official, most people are unaware of services, benefits offered, and the opportunities associated with social security schemes. Thus, many think that social security schemes are primarily concerned with the formally employed.

3.6. Benefits flows of the scheme

The National Social Security Fund (NSSF) provides seven benefits packages: old-age benefits, invalidity benefits, survivor’s benefits, maternity benefits, employment injury benefits, funeral grants, and social health insurance. Details of the benefits of these packages are summarised in Table 1.

Table 3. Package of Benefits by NSSF

Benefits	Description of benefits, coverage, and qualifying criteria	Remarks
Retirement Pension	This benefit is provided under Section 24 to a member who has remitted not less than 180 monthly contributions (About 15 years of services) and has attained the pensionable age of sixty. Section 24 sets the maximum pension at 67.5 per cent of the average earnings during the pensionable service. Under Section 26, a person who retires but does not meet the above criteria for receiving a pension would get by such the members are computed by taking the last monthly salary times the number of months they have contributed to the fund.	Mandatory contributions Qualifying conditions include attainment of pensionable age of 60 years, and the member must have made at least 180 monthly contributions to the Fund. This doesn't appear feasible for the informal sector, most of whom cannot guarantee the 150 monthly contribution in 15 years of service.
Invalidity Benefit	For a member to get this benefit, he/she must have made at least 180 monthly contributions or at least 36 contributions, 12 of which are in the last 36 months. Section 29 sets the invalidity rate at 30 per cent of the average monthly earnings of the member, and in no event would such benefit be less than 80 per cent of the national minimum wage. An invalid who does not meet the criteria for an invalidity pension may qualify for the invalidity extraordinary lump sum whose computation is the same as explained in (i) above. Notable is that under Section 32, this benefit has special procedures to be followed before the grant and during the period one enjoys the benefit. Thus, it may be withdrawn if set conditions are not adhered to.	Voluntary contributions of employed persons The benefit is granted to those members who leave employment before retirement due to permanent invalidity—conditions demanding the continuous ability to pay for a long time. Most informal sector actors can hardly meet the condition.

Table 3. Cont.

Benefits	Description of benefits, coverage, and qualifying criteria	Remarks
Survivor Pension	Section 36 avails a specific lump sum to the deceased survivor who does not qualify for a survivor pension. Another notable feature under Section 37 is that the dead would have been entitled to a retirement or invalidity pension. The survivor would get a lump sum payment of 24 times the retirement or invalidity pension before reaching the monthly payment.	Mandatory contributions This benefit is availed to the survivors of a deceased member only if the member would have qualified for an invalidity pension if he had suffered such fate or would have qualified for assistance had he claimed the same.
Funeral Grant	This benefit is granted under section 38 of the reimbursement basis to the family member of the deceased member who incurred the expenses, and the amount remains at the board's discretion.	Mandatory contributions The deceased people must be active contributors to the scheme for the family to benefit.
Employment Injury	This benefit is provided under sections 39 and 40 to members who suffer injury in the cause of their employment and for being temporally incapable; a member is entitled to 60 per cent of the average daily earning for up to twenty-six weeks and permanent disability, a maximum of 70 per cent of the average monthly earnings.	Mandatory contributions The active contributor will benefit from employment injury.
Maternal Benefit	To qualify for this benefit, a female member must have a minimum of 36 monthly contributions to her credit.	Mandatory contributions The active contributor will benefit from maternal benefits.

Source: National Social Security Fund Act No 28 of 1997

NSSF provides schemes for various groups, such as the SACCOS, the Wakulima Scheme, the Madini Scheme, the Wavuvi Scheme, and the Hiari Scheme (NSSF, 2018). All workers, including private-sector employees, can be covered. The NSSF Operations Officer noted that the fund established the informal economy scheme considering that people working in this sector can join the fund and benefit from various opportunities, including health coverage and soft loans.

The officer noted that the NSSF would ensure that entrepreneurs who join the fund through the informal economy umbrella association meet their economic and social needs.

"Members from the informal economy start benefiting from various arrangements, including health insurance, after contributing for at least three months."

Other benefits from the NSSF include coverage of medical expenses. In this way, the scheme provides access to essential services throughout the lifetime of the members. Furthermore, the NSSF enhances people's capacity (especially the poor and vulnerable) to escape from the poverty trap and manage risks and shocks that make them fall into poverty.

Asked about the delay in disbursement of support in case of accident/death of the beneficiary, the NSSF official note:

"The sooner the information for accident/death reached our office, the earlier we process the benefit. It is for us to confirm the situation and process benefit based on qualification for whether retirement benefit, funeral grant and employment benefit."

The NSSF process the funds beneficiary within three to six months. NSSF require the pensioner or family member to report timely in case of accident, death, and maternity.

3.7. Administration of Informal Economy Actors by NSSF

According to Ginneken (2003), the costs of ensuring informal workers who are most vulnerable to risks without a permanent address to facilitate tracking contributions are high. In addition, inadequate human resources are also a constraint to increasing social security schemes among the informal economy actors (Chitambo, 2001). Technological resources are also limited. For instance, inadequate equipment, such as computers and other basic software packages, would ease the work (Kinabo, 2003).

Yet another NSSF officer said:

'...the issue of technology, sometimes the system is down, hence the difficulty to serve our clients on time...we are doing the best we can to eliminate these challenges by investing in advanced equipment and hiring well-skilled workers to cater for all technological challenges because if an informal economy client is not served satisfactorily at first instance, it will be difficult for him to come back because, for them, it is not mandatory for them like it is for the formally employed.'

Asked about whether the condition applies to informal sector members who cannot withdraw partial or complete benefits before retirement age; will use the NSSF officer said:

"The huge challenge nowadays is that the law is obvious that before retirement age, a member cannot take away the whole amount of his contribution, and this has discouraged people from seeing"

Real challenges could make social security schemes such as NSSF unattractive to the informal economy actors, especially those of the low-income bracket who wish to respond quickly to an immediate challenge.

4. Conclusion

The paper defines the nature of informal social practices through informal economy actors that highlighted challenges NSSF experienced in reaching out to informal actors. Informal actors would contribute more voluntarily to their existing networks, such as the bodaboda association, food vending networks and fishers' groups.

To propagate voluntary access to the social security fund. However, the review conducted by the NSSF has shown that urban areas like Dar es Salaam experience an influx of active labour force, many of whom are engaged in informal activities. In urban Tanzania, the informal economy empowers and raises incomes for people.

This has been noted that it is due to challenges in managing the informal economy sector that NSSF has not been able to penetrate the sector adequately. The regulations, strategies and rules left behind informal actors and much focus have been on the formal sector. The Government has now prioritised covering the private sector to separate NSSF work in this category.

Acknowledgements

The authors thank food vendors, fishers and the bodaboda Association in Dar es Salaam for their time and cooperation during the field visit and the National Social Security Fund (NSSF) for assisting with this study.

Funding

The researcher funded the study.

References

- Chitambo, A. (2001), "SADC Policy Dimension of social protection". A paper presented in the SADC social security consultative workshop on the development of social protection in the SADC Region, Johannesburg.
- Dhemba, J. (1998), *Options for Extending Formal Social Security into Rural Households*, Social Security Systems in Rural Zimbabwe Kasseke FES: Harare.
- Fukuyama, F. (2001), *Trust: The Social Virtues and the Creator of Prosperity*. London, Harnish Hamilton.
- Ginneken, W. (2003), "Extending Social Security: Policies for Developing countries", ESS Paper 13, Geneva: ILO.
- ILO (2004), *Social Protection in the Millenium Development Goals*, ILO, Geneva.
- ILO (2017), *World Employment and Social Outlook – Trends 2017*, ILO's Trends Econometric ELModels, Geneva Office.

- Kashaga, F. (2013), "Back to the Roots: a new Social Policy Agenda for the Welfare of the Elderly in Rural Tanzania: the case of Bukoba District", Univesity of Helsinki.
- Kashonda, M. (2005), Employment-based Social Security Systems in Tanzania.
- Kinabo, J. (2003), "Quality of Human Capital for Agricultural Production in Rural areas of Morogoro and Iringa regions, Tanzania", *African Journal of Agricultural Research*, Vol. 6 No. 29, pp. 6296-6302.
- Mbegu, S. and Mjema, J. (2019), "Poverty Cycle with Motorcycle Taxis (Boda-Boda) Business in Developing Countries: Evidence from Mbeya", *Open Access Library Journal*, Vol. 06.
- Mboghoina, T. and Osberg, L. (2010), "Social Protection of the Elderly in Tanzania; Current Status and Future Possibilities", Total Identity Ltd, Dar es Salaam.
- Mpedi, L.G. (2003), "Indirect Social Security", in Oliver, M. et. al. (Eds), *Social Security Legal Analysis*, Nexis Butterworth, Durban.
- Msangi, D. (2009), "The Current Social Security Practice in Tanzania: Challenges and Opportunities", A Paper presented at the Annual Conference PPF, Arusha.
- Musonye, R. and Turner, J. (2013), "*Extending pension and savings schemes coverage to the informal sector: Kenya's Mbao Pension Plan*", Blackwell Publishing Ltd, USA.
- Mwami, J. (2000), *Public Sector Reform in a Poor, Aid-dependant Country, Tanzania, Public Administration and Development 20*, pp. 61-71, John Wiley and Sons, Ltd.
- Rwegoshora, H. (2012), "E-Waste Disposal in Tanzania: The Implications for Income Generation and Poverty Reduction", *Africa Journals Online (AJOL), Huria: Journal of the Open University of Tanzania*, Vol. 12 No. 1 (2012).
- Rwegoshora, H. (2016), "Social Work Implication on Care and Vulnerability of Older People in Tanzania", *Africa Journals Online (AJOL), Huria: Journal of the Open University of Tanzania*, Vol. 23 No. 1 (2016).
- Spitzer, H., Zena, M. and Rwegoshora, H. (2009), "*The (missing) Social Protection for Older people in Tanzania: A Comparative Study in Rural and Urban Areas*", Carinthian University of Applied Sciences, Austria.
- Tungaraza, F.S.K. (2005), "Employment-based Social Security Systems in Tanzania", A Report on National Experts – Labour Law Reform Phase II, Dar es Salaam.
- Udoh, J. (2015), "Taxing the Informal Economy in Nigeria: Issues, Challenges and opportunities", *International Journal of Business Social Science*, Vol. 6 No. 10, pp. 160-175.
- United Republic of Tanzania (2018), The revised National Social Security Act of 2018, Ministry of Labour, Youth, Employment and Persons with Disability, Dar es Salaam.
- Wango, N., Limbumba, T.M., Msoka, C.T. and Kombe, W. (2022), "The Engagement of Informal Social Organisations in Social Security Mobilisation in Tanzania", *International Journal of Social Science Research and Review*, Vol. 5 No. 7, pp. 212-223.
- Wango, N.C, Massam, W.E, Limbumba, T, Msoka, T.C and Kombe, W. (2022), "Exploring Social Protection Opportunities through Everyday Navigations of Women Informal Workers: The Case of Buguruni Food Vending Network in Dar Es Salaam", *International Journal of Regional Development*, Vol. 9 No. 2.

Wangwe, S. and Mmari, D. (2013), "Promoting Micro and Small Enterprises for Inclusive Development: Managing the Transition from Informal to Formal Enterprises", REPOA Working Paper, Ledger Plaza Bahari Beach Hotel, Dar es Salaam, Tanzania.

Willmore (2007), "Universal Pension for Developing Countries", *World Development*, Vol. 35.

World Bank, (1995) "Developing countries can stand alone". Oxford University Press for the World Bank", available at: <http://www.worldbank.org/poverty/voices/reports.htm#cananyone> (Retrieved on Monday 2 December 2019).

Wuyts, M. (2006), "Developing Social Protection in Tanzania within a context of generalised insecurity", Special Paper, No. 06.19.