

Voluntary Contributions to Pension Schemes: A Study Among Actors in the Informal Economy in Tanzania

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Abstract

The research delves into the participation of informal economic actors in voluntary contributions to pension schemes. It sheds light on the difficulties faced by the Social Security Fund in reaching out to informal actors regarding membership and voluntary contributions. The study investigates the operations and strategies employed by informal social organizations, such as the bodaboda association, food vending network, and fishing group, to encourage members to contribute voluntarily. Through qualitative methods, interviews with pension scheme participants were conducted to comprehend the initiatives aimed at including excluded individuals, particularly those engaged in the informal economy. Following the NSSF Act 2018 revision, there is no alternative arrangement to provide coverage for informal workers besides the formal social security. This study contends that excluding a significant portion of the population from pension schemes limits social services in Tanzania. Informal economy actors willingly contribute to informal social organizations. The contribution assists in addressing the challenges associated with irregular incomes. It was observed that the administrative and regulatory structure designed for the formal sector is not conducive to informal actors, mainly due to bureaucratic processes related to contributions and provisional pensions.

Keywords: voluntary contributions, pension schemes, informal economic, informal actor

1. Introduction

The emergence of pension schemes aimed to address the growing economic vulnerability and poverty (Devereux et al., 2015). Many individuals face challenges in saving adequately for their future needs, particularly when dealing with financial obligations during old age (Diamond, 1977; Poterba, 2014). The uncertainty surrounding old age in the context of pension schemes reflects the belief that households may struggle to safeguard their

livelihoods against external shocks (Barrientos & Hulme, 2005).

Historically, until the late 19th century, several countries did not actively engage in pension schemes. This was attributed to the strong family ties based on mutual assistance that traditionally provided support and security to communities and families (Feldstein & Liebman, 2002). Families typically invest in their economic security through reciprocal arrangements, such as relying on their children for support in their old age. However, societal changes, including shifts in financial security, have diminished the traditional family-led establishment of informal social organizations for protection (Wango, 2021). Consequently, pension schemes have become increasingly crucial in protecting individuals in their old age. The protective measures offered by pension schemes include social allowances, social insurance, and social assistance (Kaseke, 2000). These elements contribute to ensuring the well-being of individuals as they age, addressing the financial challenges associated with growing old.

Projections indicate that by 2045, the global population aged 60 and above will surpass the number of children under 15, a trend expected in both developed and developing countries (URT, 2010). Elderly individuals are particularly susceptible to poverty stemming from economic shocks, natural disasters, political instability, and pandemics like HIV/AIDS. Consequently, the elderly face a heightened risk of unemployment, reduced income if they do secure employment, and increased reliance on family and friends for sustenance (Rwegoshora, 2016). The pension scheme is intricately designed to offer a reliable source of continuous income for individuals who have lost their earnings due to retirement, disability, or the death of a family provider. This encompasses regular cash transfers to older individuals, enhancing financial security (Barrientos, 2014). The pension scheme, as a policy response, seeks to fortify household resilience and mitigate vulnerability, especially among those with low incomes, by safeguarding household consumption and capital investment (Hulme, 2005).

The World Social Protection Report (2017-2019) details global efforts to expand protection, acknowledging that these endeavors have not been robust enough to encompass a significant portion of the world's population. In terms of public spending, only 2.3% of the global GDP is allocated to pension schemes, ranging from 0.5% in Africa to 5.9% in Western Europe, to ensure income security during the working age (Ackson, 2007). Currently, only 27% of the global population has adequate access to full pension benefits, leaving 73% either partially covered or not covered at all (Wango, 2022). Criticism has been directed at informal social systems operating among colleagues, neighborhood groups, and friends for their perceived failure to offer sufficient security on various risks for their families (Msangi, 2009). They tend to cover contingently on the individual capacity to contribute, and those unable to do so are automatically disqualified from membership.

In many Third World countries, particularly among the urban poor, a significant portion of the active labor force is involved in informal income and employment generation activities (Kombe & Kroibich, 2006). Research indicates that the informal economy plays a crucial role in empowering and increasing the incomes of impoverished individuals. Over the past decade, there has been increased attention in development fields towards the informal economy to escape poverty (Wango, 2022).

Global economic instability, conflicts, and climate change have contributed to the growth of informal economic activities, further emphasizing their significance in social, political, and financial outcomes (Thorp et al., 2005). The slow transition from agriculture to manufacturing and service economies in many developing countries, including Tanzania, has spurred the expansion of informal economic activities (Kombe, 2015). The informal economy's substantial contribution to poverty reduction is evident, especially in rural areas where approximately three-quarters of the population relies on agriculture for their livelihoods (World Bank, 2012).

In countries like Tanzania, where a significant portion of the workforce is engaged in informal employment, the pension scheme primarily covers a few workers in formal sectors (Okulo, 2011). Informal workers, however, often fail to see the importance of being protected by the pension scheme, overlooking the risks they face in their working environments (Wango, 2022). Informal economy actors share similar needs with formal employees, such as access to loans, financial instruments, savings, and pensions to support them in their old age. However, they encounter challenges in accessing financial institutions like banks, and the informal support systems in countries are weakening due to demographic patterns, cultural behavior, and socio-economic contexts, leaving vulnerable populations more exposed to downside risks (Wango, 2023). Consequently, these actors rely on informal social organizations, networks, and associations for protection (Wango, 2021). Wealthier individuals in urban areas have health insurance and pension schemes, helping in contingencies.

In Tanzania, the pension scheme's scope and membership coverage are limited, with only 8.1% of the population covered (Wango, 2022). This underscores the need for a responsive, context-relevant, and comprehensive national social support system that can adequately address the socio-economic challenges faced by disadvantaged groups and translate Tanzania's economic growth into increased protection for the most vulnerable (Wango, 2023). Voluntary contributions to pension schemes have been introduced in many countries to help workers and families manage risks in response to complex social and economic challenges (Musonye, 2013). This voluntary contribution allows low-income individuals to contribute easily, safely, and affordably, facilitated by the accessibility of mobile money (Wango, 2022). Pension schemes organize informal actors into voluntary member schemes, where they contribute premiums based on the amount they wish to receive as pension benefits in their old age or during unemployment. However, there is a need for increased uptake and contributions. This study aims to explore the social, cultural, and institutional challenges hindering people's voluntary contributions to the pension scheme in Tanzania.

2. Methodology

The study utilized a qualitative approach to gather information from key respondents involved in informal social organizations. The obtained information was thoroughly analyzed to derive meaningful results. The study focused on active members of informal social organizations, with the key respondents being individuals engaged in food vending, bodaboda operations, and fishing. The identification of respondents was centered on informal workers who actively participate in these informal social organizations.

3. Findings

This articulates the framing of the findings, emphasizing the current state of the social, economic, and institutional attributes that impact the voluntary contributions made by informal workers to pension schemes..

3.1 Social Attributes

The pension scheme undertakes a study to assess the potential expansion of pension scheme coverage. The study's objectives included identifying crucial social needs within the sector, evaluating income flows, and proposing strategies for widening pension services. One notable recommendation from the study was to broaden coverage to encompass the informal economy. The findings underscored the positive impact of informal social organizations that provide financial support to their members facing adversities such as death, accidents, and illness, contributing significantly to the well-being of informal workers.

Many actors in the informal sector, including food vendors and motorcycle operators, grapple with the challenge of maintaining a reasonable standard of living. These individuals also express a need for enhanced protection in their economic activities. However, when they organize themselves into informal social organizations, a sense of group cohesion emerges, and the default or misfortune of one person affects the entire network or group. In this collective structure, members become a security buffer for one another, with a shared responsibility for each other's well-being. The distinctive feature lies in the informal networks evolving into a social fabric that unites diverse actors, fostering a common goal of livelihood improvement and the attainment of a progressive standard of life.

3.2 Economic Attributes

The social security fund assessment study in 2011 highlighted that member of the informal economy face challenges of low earnings primarily due to limited financial capital (URT, 2011). This economic constraint, coupled with insufficient income, acts as a barrier preventing informal workers from actively contributing to pension schemes. The study recognized that major daily income earned by these individuals is inadequate to meet various needs, such as school fees and supporting their family members (Rwegoshora, 2016). Wango (2023) further emphasized that the presence of extended families, often with numerous dependents, exacerbates this hindrance.

The social security fund targets reaching 94% of self-employed people by 2038 after being mandated by the government to cover the private sector. However, it is acknowledged that most informal economy participants are economically challenged, and only a few can consistently afford to contribute. Consequently, there is a recognized need for a pension scheme tailored to their capacity to contribute.

Internationally, efforts to extend secure pension schemes to the informal economy workers have primarily ensured the implementation of mechanisms for the contribution to the scheme, contributing to the formalization of employment. This strategy prioritizes informal self-employed close to formal employment who can contribute to the scheme to ensure being

linked to the social security system. This involves legislative adjustments and strategies to eliminate economic and organizational barriers and adapt contribution rates and benefit packages. For instance, in South Africa, initiatives include maternity and unemployment insurance for workers, involving streamlined registration processes and collecting taxes and contributions.

The extension of social security scheme coverage in Tanzania cannot solely rely on the formal employment framework, as it needs to consider the social and economic practices unique to the informal sector (Mwami, 2000). A more inclusive and tailored approach is required to address the challenges faced by informal workers in contributing to pension schemes.

3.3 Institutional Attributes

Musonye (2013) emphasizes that good governance is essential for a pension scheme to thrive to enhance transparency, accountability efficiency, and the institutional capacity to provide social services. It also calls for a commitment to human rights and the rule of law. This underscores the importance of a well-elaborated institutionalization of the pension scheme. Respondents from the social security fund explained that the organization revised its 1997 Act to accommodate informal actors, ensuring alignment with private sector engagement for broader benefits. However, the success of the social security fund hinges on a robust legislative structure and administration delineating the functions and obligations of members in contributing, receiving benefits, and sustaining the system (Fukuyama, 2001).

Enhancing governance includes establishing protective barriers around the pension scheme institution to shield it from external influences, including governmental interference. This involves clearly defining obligations and implementing oversight procedures (Zena, 2009).

The creation or strengthening of regulatory institutions should prioritize the members' interests, with specific consideration for including the self-employed. Failing to address the needs of informal actors might result in unequal access to pension schemes. The concept of freedom of choice is also essential in this context (Musonye, 2013).

Social security fund's efforts to expand coverage for informal actors involve simplifying administrative procedures. This includes providing physical, online, or mobile access points, and ensuring that workers and contributions are registered as straightforward, comprehensible, and easily accessible. Adaptations have been made to meet informal workers' demands and capabilities, such as reducing the required amount of provided evidence. These adjustments aim to make the pension scheme more accessible and user-friendly for individuals in the informal sector.

3.4 Significance of Voluntary Contributions to Pension Scheme

This section outlines informal actors' day-to-day operations and strategies to save donations in their pension scheme organizations. It sheds light on the challenges faced by the social security fund in engaging with informal actors.

3.4.1 Social Security Fund Membership on Informal Actors

Social security fund respondents highlighted that, due to high poverty levels and the low and irregular incomes prevalent in the informal economy, contributing to a pension scheme is considered optional for individuals engaged in informal work. Emphasizing the importance of contributions, the official stated that participating in any pension scheme is crucial to prevent economic and social distress resulting from a halt in earnings or a significant reduction due to circumstances like illness, maternity, employment injury, unemployment, disability, old age, or death.

To extend coverage to the private sector, including informal workers, the social security underwent significant transformations. Established by the Act of Parliament No. 28 of 1997, it evolved from the National Provident Fund (NPF) into a comprehensive pension fund. In 2018, further reforms enabled the social security fund to offer pension scheme services to the private sector, self-employed individuals, and those in the informal economy. The National Social Security Framework for the Informal Sector was launched in the same year to increase membership by providing a pension scheme to groups actively involved in production activities that traditionally did not benefit from social services.

Social security fund has expanded its social security services to cover not only the public sector, including government employees but also individuals in the private sector, specifically those engaged in the informal economy. Actors in the informal economy may include individuals conducting informal works operating in the medium-income group, vendors with low earnings facing various risks, and unemployed individuals, including youth, engaged in informal trading and income-generating activities.

Interviews with social security fund officials revealed that many individuals working in the informal economy, particularly those with low incomes, need awareness about pension schemes and their significance. The current focus of the social security fund extends beyond the public sector to encompass the private sector, especially the informal economy, signifying a redirection and expansion of its recruitment base.

'... In the past, pension scheme mainly focused on public sectors, particularly Government and parastatal employees. Currently, pension scheme concentrates primarily on the private sector, including Bodaboda operators, street vendors, and the self-employed, as long as they can afford to contribute. However, the challenge is that most of the actors in the informal economy have low incomes and are not knowledgeable and aware of pension benefits.'

Asked why they are now focusing on the informal private sector employees, the social security fund Official noted:

"While initially, the social security fund covered employees in the private sector, favorable legislation changes provided provisions to include all workers rather than just employees of the informal sector. This move has increased opportunities and support mechanisms to try and reach most private sector actors not covered by formal pension schemes."

Further probing into the total number of informal sector members of the social security fund,

he revealed that there were about 1,500,000 members in 2019¹. Explaining how they recruit informal sector actors, he noted;

“We seek informal actors and go to their places of work such as markets (gulio), the streets, and shops with information necessary to educate them. Often those who are attracted and convinced get registered to the scheme.”

During the discussions, it was disclosed that in 2011, the government had undertaken a study exploring how the social security fund could broaden pension coverage to include the informal economy. The study's primary objectives were to identify crucial social needs in the sector, evaluate the reliability of income flows, and propose effective modalities for extending pension services to informal actors. The study confirmed that informal actors constitute the majority of low-income earners, facing challenges with minimal and uncertain productivity and financial capital. Significantly, the assessment highlighted the difficulty in persuading informal economy operators to enroll in pension schemes unless accompanied by robust and targeted sensitization campaigns (Report of 2011).

When the official was queried about the current status of contributions and the promotion of voluntary contributions, the response was not provided in the provided text. If you have a specific response or additional details, please share them, and I'll be happy to assist further.

“Workers in the informal economy are required to pay TSh 20,000 per month as contributions to be a pension scheme member.”

When asked about the nature of pension schemes—whether they should be mandatory or voluntary—the respondent pointed out that this is a complex issue. In the context of the informal economy, when workers are given the choice to join, most often, they opt not to due to their low and irregular incomes. The priority for many in the informal sector is addressing immediate concerns related to their primary sources of livelihood, rather than allocating a portion of their income to a pension scheme.

However, to accommodate informal workers, the official highlighted that individuals wishing to join the social security fund must be members of an association or a community-saving group. This requirement aims to create a collective approach, encouraging informal workers to participate in pension schemes through group affiliation. The respondent emphasized the importance of fostering a sense of community and association membership to facilitate the inclusion of informal workers in pension programs.

“Experience shows that it is easier to extend coverage to already organised groups because regular contributions in these groups are already accepted and practised. The only challenge with schemes is how much to contribute to ensuring financial viability.”

On the other hand, publicity and advocacy were also stressed as a strategy to encourage

¹ In 2019, it was estimated that there were about 20,000,000 informal sector operators in Tanzania

voluntary enrollment. As such, the social security fund is set to reach more people to join and voluntarily contribute to the pension scheme through such activities.

“Social security fund 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 contacted farmers, traders, and bodaboda operators with pension information and services.”

Further probing on reasons for the low level of awareness made by social security fund, the official explained the communication channel repeatedly used had been mainstream media like radio, newspapers, and television. However, some people may need access to these media, especially people with low incomes and those living in rural areas. The official noted that contacting associations and saving groups, reaching out to the public and religious spaces, social clubs, and the like is an effective way to reach the community.

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

The social security fund official provided an example, citing how 2018 they recruited about 267 members through the Mennonite Church (MC) within the informal sector operating in Kigamboni Municipality. Highlighting Kinondoni and Temeke Municipalities as a leading commendable record of informal sector workers' registration in Dar es Salaam, the official showcased the social security fund's efforts to expand its reach to the informal economy in urban areas since diversifying to cover the private sector.

Regarding challenges associated with voluntary contributions, officials acknowledged that administrative costs linked to tracking contributions are generally high. This is due to the ongoing effort required to ensure that informal workers consistently contribute, despite uncertainties, vulnerability to risks, and having non-permanent addresses, among other factors. As noted by Lambin and Nyssö (2022:11), the irregular and uncertain incomes among informal workers pose challenges to joining pension schemes, particularly when these workers do not perceive significant benefits from such schemes. When asked whether they entered into any form of agreement with the associations, saving groups, or religious bodies as a strategy to help them recruit and monitor the performance of the members who have joined social security fund, the official noted:

“We use the informal social organisations as an entry point; we then connect with the individuals we register in our social security fund database and issue a membership card.”

However, the respondent stated that more adequate human resources are needed to overcome obstacles that stand in the way of efforts to expand pension schemes among those involved in the informal economy. There are also limited technological resources, such as computer software packages, that would make the work much more straightforward and efficient. Furthermore, the respondent noted:

“... the resources are limited because the number of contributors is limited;

sometimes members need loans, and those who have taken a loan have not paid it back. The other challenge nowadays is that the law states that pension scheme member cannot draw their real contribution before retirement age. This has discouraged people from joining ... Regarding technology, sometimes the system is down, hence the difficulty in serving our clients on time. We are doing the best we can to eliminate these challenges by investing in advanced technology and hiring a well-skilled employee to cater to 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 it is not mandatory for them like it as it is for the formally employed.”

Formal pension schemes face significant challenges in appealing to actors in the informal economy, particularly low-income operators who seek quick attention and solutions to livelihood shocks. The inherent challenges within the pension scheme's internal operations make it challenging to swiftly address the needs of these individuals. Responding to this predicament, pension officials acknowledged that members from the informal economic sector could find success in joining and contributing to the pension scheme, especially if they are part of an association or a community-saving group.

These groups play a crucial role in uniting actors within the informal sector. Members of associations or saving groups act as vigilant overseers, ensuring that agreed-upon contributions are made or remitted, facilitating a more organized and accountable approach to participation in pension schemes within the informal economy.

According to the findings presented in this section, the pension scheme offered by institutions strongly considers economic and institutional factors or consideration in recruiting members, including;

- regular flow of contributions by members, i.e. payment of at least TShs 20,000 per member per month
- members wishing to join the pension fund must be members of an association or organized group already saving members' social and economic interests.

3.4.2 Awareness Creation on Voluntary Contribution to Pension Funds

In 2014, pension scheme initiated the recruitment of voluntary members and the collection of workers' contributions in the informal economy. Recognizing the vital importance of providing information and awareness, the institution aimed to empower informal workers with knowledge about available schemes and opportunities to make informed decisions. Limited insurance literacy has been identified as a barrier to joining and voluntarily contributing to schemes (ILO, 2021). When queried about these opportunities, the pension scheme official highlighted the existence of pension schemes tailored for informal sector actors, such as the Wavuvi Scheme (Fishermen's Scheme), suggesting that informal groups and associations could serve as effective strategies to encourage awareness and promote voluntary membership and contributions to pension funds. These schemes often align with the operations of community or informal social groups. As noted by Masabo (2019), such

schemes are attractive as they enable members to access loans for improving income-generating activities, covering school fees, and participating in saving groups. Cooperative societies and workers' associations play a crucial role in promoting voluntary contributions and pension schemes in general (Lambin and Nyssölä 2022).

To understand the benefits offered by pension scheme and their relevance to informal or low-income workers, officials were requested to provide information on the benefits available to pension scheme members. The findings revealed that the pension scheme provides benefits packages which are as follows:

1. Retirement Pension, a Mandatory contribution qualifying condition, includes attaining the pensionable age of 60, and the member must have made at least 180 monthly contributions to the Fund. This is challenging for the informal sector, most of whom cannot guarantee 180 monthly contributions and 15 years of continued service.
2. Invalidity benefits those voluntary contributions for employed persons. The benefit is granted to those members who leave employment before retirement age. Most informal sector actors need help to meet the conditions.
3. Survivor Pension requires mandatory contributions to members. 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.
4. Funeral Grant Requires mandatory contributions. The deceased person must have contributed actively to the scheme for the family to benefit. The informal sector participates in funeral ceremonies like cooking and sending the body.
5. Employment Injury Requires mandatory contributions. The active contributor will benefit from employment injury. It applies to informal sector actors when they have accidents. The association covers the medical and repair of the motorcycle.
6. Maternal Benefit Requires mandatory contributions. The active contributor will benefit from maternal benefits.

After reviewing and analyzing the information regarding the status of voluntary contributions towards pension funds among informal workers, it is evident that challenges hinder the extension of coverage. Interviews reveal the pension scheme's aspirations to broaden coverage, and although efforts have been made, the scope remains limited. Workers in the informal economy struggle to disengage from their informal social organizations to join pension schemes. This aligns with various studies indicating that, despite government efforts and good intentions, voluntary schemes only cover a small segment of people in the informal economy (Lambin and Nyssölä (2022; Masabo, 2019; Dorman, 2015).

Given the ongoing challenge of voluntary contributions within social organizations, the question arises: What viable options exist to ensure pension coverage for low-income informal social actors?

4. Conclusion

The study highlighted that Dar es Salaam is witnessing a surge in the active labor force, with a significant portion engaged in informal activities. This influx contributes to the growing number

of informal workers involved in income-generating activities, such as bodaboda, food vending, and fishing, who naturally become members of informal networks or groups. Regulations, strategies, and laws related to formal security schemes have largely overlooked informal actors, with a predominant focus on the employed formal sector. This oversight is attributed to challenges in managing the informal economy sector. The government has now recognized the need to prioritize private sector coverage, thereby delineating pension scheme's role in this category.

Within a scheme, the study found that most respondents are not inclined to voluntarily contribute to the scheme, relying instead on bodaboda associations. The Sangaraza bodaboda association members are regarded as essential sources of social support in daily life, particularly when a member faces hardship. Emotional support emerges as a critical component of this social support, involving expressive sympathy at the psychological level.

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Data sharing statement

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