

Life Improvement on Retired Civil Servant in Tanzania: an Analysis of Social Security Policy in Tanzania

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Abstract—Since the main aim of social security is to help individuals maintains a reasonable standard of living when faced with social and economic contingencies, different countries including Tanzania develop specific policy in ensuring the proper provision of social security service towards their people. It is in this line therefore this paper providing critical analysis of social security policy with respect to the life improvement of retirees from public service sector in Tanzania. Using household survey data on pensioners from western region of Tanzania, which comprises of Geita, Kigoma and Kagera, this study employs an interpretive paradigm analysis to robustly identify, understand and suggest sources of retirement income as well as determine significant impact of these income sources with respect to financing consumption expenditure of retirees specifically after their retirement.

The study was conducted in Western Region-Tanzania since it is among the leading regions in terms of poor efficiency on Social Security System provision for retired employees in Tanzania (Regional Administrative Secretary, 2010). The study employed both quantitative and qualitative approaches. Qualitative research entails as means for exploring and understanding the meaning; individuals or groups ascribed to a social human problem (Creswell, 2009). While qualitative approach dominated a large part of the study as it sought to generate the general theme from the analysis and interpretation of the collected data basically on challenges facing retired teachers in processing terminal benefit of their pensions. Most of the complaints revolved around were inadequacy of benefits, delays in payments, lack of up-to-date information about the schemes, complains about the amount which individual contributing to the scheme made as well as estimated benefits. Apart from this study, further researches especially on operationalizing surveys and in-depth interviews are highly encouraging for the aim of overcoming these identified limitations. The findings of the study will be of additional knowledge to the management different social security agencies found in Tanzania. This is due to the challenges they faced during the implementation of their social security strategies in realizing life improvement of retirees. The findings also hoped to benefit the Government of United Republic of Tanzania especially on institutions that concerning with management, implementation and proper supervision of policies, procedures and directives that regards to civil service retirement and statutory benefits issues visa vie social security policy implementation in Tanzania. The study contributes to the scanty literature on retirement income by robustly identifying the alternative sources of retirement income and their importance or significance to pensioners in

Tanzania. It may also be used as a source of reference for other researchers based on life improvement on retired civil servant in general.

Index Terms—Civil Servant, Retirees, Social Security Policy, Social Security Services Tanzania.

I. INTRODUCTION

Social security protection is regarding by the United Nations as a basic human right. In developed countries like America, it is settled and well granted. As pointed by Dye (2008) that, today one third of population of United State of America is “entitled” to some form of government benefit which providing in the form of social service. Social insurance entitlements may be claimed by persons regardless of income or wealth. Entitlement to social security and Medicare is determined by age, not income or poverty.

II. II.DEFINITIONS OF TERMS

A. Social Security

Refers to the protection people in need are given by the society. This is done as a community measure addressing social and economic distress that would otherwise cause reduction or stoppage of income to the retirees. This loss of income can be permanent or temporary (Tungaraza, et al, 2002). This study adopts the above definition by studying the extent to which civil servants who have retired from their professional career are covered by the social security schemes.

B. Retiree

In this paper is similar to the pensioner. It refers to an employee or worker who has stopped working or reached the end of his professional career (Merriam-Webster, 2012). Retirement defined differently by different scholars. Some scholars referred it as one time event employment payment during end of employment time while others perceived as the start of new phase in employment life (Moffatt and Heaven, 2017) Work refers to a job one is employed to do before retirement. This can be a permanent and pensionable job. Thus, both the terms pensioner and retiree are used interchangeably in this paper.

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C. Social Security Benefit

Is an offer in various ways to help the clients/employees/workers save for retirement, income and social distress including sickness, employment injuries, occupational diseases, maternity, old age, invalidity, death and unemployment (Tungaraza et al, 2002). It is based on beneficial payment on how much a retired person earned during his or her career. The high payment an employee gets before he retires is directly related with the higher social security benefit. Social Security benefits are paid once as a gratuitously every month to the retired employees who were giving their monthly remittances to the social security schemes during their working years. This study looks at the gratitude and monthly pension paid to retirees. The study adopts the above definition by studying Tanzanian civil servants in Western region who have retired from their professional career.

Nowadays, Pension payments to retirees have been and continue to be a big problem in Tanzania, which requires immediate attention. Most of old age people who served in the public sector are dependent on terminal benefits as their major source of income after retiring from public services. The terminal benefits for the retirees in Tanzania are managed by different Pension Funds which are National Social Security Fund (NSSF), Parastatal Pension Fund (PPF), Local Authorities Provident Fund (LAPF), Public Service Pensions Fund (PSPF), Government Employees Provident Fund (GEPF), Public Service Retirement Benefit Scheme (PSRB), National Health Insurance Fund (NHIF), Tanzania Social Action Fund (TASAF), Social Action Trust Fund (SATF) and Zanzibar Social Security Fund (ZSSF). These Pension Funds are responsible for the payment of gratuities, and other benefits in respect of the service of retirees.

III. STRUCTURE OF PENSION SCHEMES IN TANZANIA

Beyond policy formulation and regulation, Central Government Authorities and the Prime Minister's Office, Regional and Local Government Authorities in Tanzania Mainland and Ministry of Finance in Zanzibar as main employers and custodians of Pension Funds which are responsible for the way Terminal Benefits are being processed in the country (nao.got.tz, 2009).

The history of Social Security Scheme in Tanzania goes back beyond the colonial era. Msalangi, (2003) identified presence of certain form of social protection even before the coming of Colonial system that were organized by customary laws and norms. The informal and traditional social protections practiced were based on family and community assistance. There were assistances during the time of festivals and contingencies like famine, diseases, death and old age. People were depending on family and clan members for communal assistance in the form of cash, food or sort of a kind. The formal social security schemes seen today are revealed by Eckert, (2004) who says are a product of colonialism introduced to save the interests of some Europeans and few Tanzanians elite who were working for the colonial Government.

Warioba Leticia et al (2003) defined it as based on a three-tier structure that seeks to utilize various funding sources for provision of better protection to the country's population. These structures schemes also seek to address needs of different groups in the society with respect to income and degree of vulnerability. The structures are as follows:-

A. Social Assistance Schemes

This constitutes provision of services such as primary health; primary education, water, food security and other services on a means tested basis. These services are usually financed by the government and Non Governmental Organizations.

B. Mandatory Schemes

These are usually compulsory and contributory schemes financed by both employer and employee during the working life for terminal and short term benefits.

C. Voluntary or Supplementary Schemes

The schemes under this tier include personal savings, co-operative and credit societies, occupational pension's schemes and private schemes; managed by employers, professional bodies, community based organizations and other private sector actors.

All schemes unofficially adopted a tendency of member withdrawals of protection. This increasingly trends of pre-mature membership withdrawal from social security schemes in Tanzania forced the government to develop and passed a law to confine this benefit. However, in few days after the law has been enacted, retirement and social services stakeholders like members, activists, scholars and some politicians revoked over it to the extent that made the government to detach the amendment and allowed payments to members retrenched and wishes to terminate membership with the Scheme to continue (Parliament of Tanzania (2012) and The Citizen, 26 July 2012). Barya (2011) observed Tanzania that, although major efforts taken by the government in improving her social security schemes in general but it does not change much as compared to the social security system inherited from colonial era. Tanzanian social security schemes are still embraced and under performance. He concluded it as the main reason for these schemes to have many shortfalls. The social security scheme coverage does not keep pace with population growth. In 1998 all social security schemes had put together approximately 800,000 members (NSSF, 1998). The total population at that epoch was about 30.6 million people (CIA World Fact book, 1998). Hence the members represented only 6.5% of the total working population. In 2013 an ILO source declared that the membership of contributory schemes was still 6.5% of the active workforce.

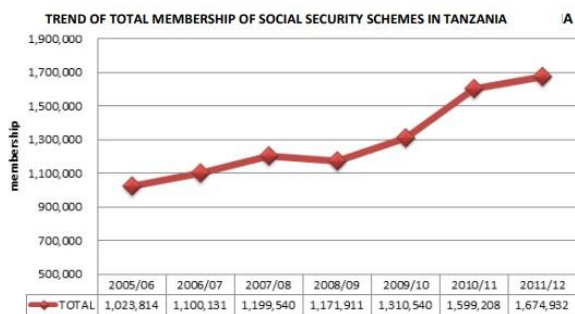


Fig 1: Membership/coverage trend in Tanzania from 2005 – 2012. Source: Social Security Regulatory Authority –Tanzania (SSRA, 2013). Also available at <https://www.ssra.govt.tz>

Tough, Pension funds are the principal sources of retirement income for millions of people in the world (Sze, 2008). They are also important contributors to the GDPs of countries and a significant source of capital in financial markets (Omondi, 2008). Saidi (2010) found that the NSSF has not put in place, a proper management system that ensures the effective implementation of their strategies in proper provision of social services for retirees. This has made the strategic goals and objectives of NSSF to be appeared as ambiguous to some staff members who are key partners in the whole implementation process.

IV. THE ROLE OF SOCIAL SECURITY INSTITUTIONS

International Social Security Association defines social security institutions as insurance programs and social assistance that offers mutual benefit to qualifying members. It embraces national provident funds, pension schemes and other social arrangement schemes that, according to the respective country policies, forming part of strategy on social protection program for that country (ISSA 1927 Constitution, 2007).

In Tanzania, the dominant scheme is social insurance which due to low economic capability of the government is mandated to issue a free coverage to all citizens, although there are some basic steps that the government is taking care of. They are including free primary education and health care to the elders or retired. However this is just being recently implemented into actions though it has been signed as a country law for several years without being practiced. It is believed that despite a number of available Social Security institutions, the coverage is still very limited. Baruti (2007) had seen Tanzanian to have potential opportunities to be covered by available institutions. However it is only of recent efforts that the government has intervened to extend coverage with informal sectors which is considered as green pastures for all schemes within the country.

Maghimbi et al, (2002) recognized that, available opportunities for Social Security institutions in the country have not been covered well by any of the schemes. He further identified that Social Security Institutions in the country have failed to contribute equitable economic growth and are there to flourish the rich out of the sweat of the poor members of these schemes. The institutions are emphasizing on marking things like credits granted to some of the business people from contributions made by the civil servants during their

working years and other investments made which are utilized by well off people leaving the retired civil servants not to enjoy their sweats. However, investment made by these institutions apart from offering employments, they are also contributing to the GDP and thus contribute to the economic growth of the country. He continued to suggest that, retirees should be given first priority when it comes to credit facilities. The table below shows the Social Security

Type of investment	Name of Social Security Scheme			
	NSSF	LAPF	PSPF	PPF
Government securities	156.94	104.78	212.66	86.88
Corporate bonds	8.45	2.08	11.99	42.08
Bank deposits	149.29	55.04	167.50	178.87
Equities	62.99	15.54	86.00	73.37
Real estate	198.17	21.39	16.51	62.07
Loans	280.66	10.47	182.70	72.57
Total	856.49	209.70	677.35	515.79

Institution investments.

Source: Baruti (2009)

Table 1 above, indicates investments made by six (6) Social Security Institutions in the country that accumulated to 677.35 \$ million in the year 2009 only. This creates employments opportunities, attracts more investors and contributes to the country's GDP. Government Securities have helped the government to implement some of its objectives as planned in the main budget together with in recurrent expenditures in which some the Social Security members are amongst. Following a move to strengthen Social Security Schemes in the country, the government formed a regulatory authority in 2008 to oversee this sector. The board is Social Security Regulatory Authority, (SSRA) under provisional Act, No. 8 of 2008. SSRA is mandated with roles to regulate, supervise, guide, monitor, coordinates, and facilitate extension of Social Security Sector in Tanzania. It is expected to play an important role in regulating variations within social security schemes.

V. METHODOLOGY

The study employed an interpretive paradigm which is a qualitative approach in order to explore and have a better understanding about the meaning and issues affecting individuals but with high potential impact on larger communities. When dealing with matters relating to individuals but with high potential impact on larger communities are being evaluated, the application of a research tool that is flexible with procedures developing in response to the ongoing analysis is vital in ensuring a systematic uncovering of facts and figures that adequately

reflect the situation (Hartley, 2002). The study was conducted in Geita, Kagera and Kigoma the western region of Tanzania. According to Regional Administrative Secretary (2010), this western region is among the leading regions in terms of poor efficiency on Social Security provision for retired employees and social security policy implementation in general. Such condition provides the target population refers to the large group to which the researcher wishes to generalize the results of the study (Kothari, 2004). For this study all retired civil servants, justification for the selection of the Western Region as the strategic study area.

A. Interview with social security providers

The security service providers included participants from: National Social Security Fund (NSSF), Parastatal Pension Fund (PPF), Local Authorities Provident Fund (LAPF), Public Service Pensions Fund (PSPF), Public Service Retirement Benefit Scheme (PSRB), National Health Insurance Fund (NHIF), and Tanzania Social Action Fund (TASAF). The Government Employees Provident Fund (GEPF), Zanzibar Social Security Fund (ZSSF) and Social Action Trust Fund (SATF) did not participate. The interviews were semi-structured for both participants.

Though not arranged in hierarchical order in line with Langer (2001), the initial questions were general in nature, designed to put the interviewees at ease while further more specific questions that requiring in-depth knowledge and details were followed.

For the social security providers, the main sources of information were heads of departments and operatives from marketing including members’ services, compliance and recruitment. They form a point of contact between an organization and its members. Generally these key individuals are highly qualified and competent.

B. Interview with retirees

Four in-depth interviews which lasting nearly 30 minutes each were conducted with retirees and other respondents: These subjects, along with others who went through shorter interviews, reflect the width of this inquiry. The whole interviews were recorded for further justification. Swahili was the language used during the interview so as to obtain the subject’s response in a way that clearly represented the respondent’s real knowledge and experiences. The translations had to take into account the local context, hence other senior citizens who were competent in both English and Swahili were involved in verifying and authenticating meanings. Words in the right context are essential if one has to grasp intended meaning.

During this research the elected participant represented whole population. In Ary et al. (1996) asserted that since it is not possible to deal with the whole population in a research; there were need to identify a portion of the population called a sample. Therefore, the sample represents the actual characteristics of the whole population (Cohen et al., 2000). Sample for this study was drawn from retired civil servants, social security service providers, government institutions and civil servants who are left with no more than 5 years to retire. This study involved 169 respondents who are self volunteered to assist our research. The volunteers selected were categorized as shown in the table 2 below.

Name of Respondent’s Institution	Respondent’s Gender		
	Male	Female	Total
National Social Security Fund (NSSF)	5	8	13
Parastatal Pension Fund (PPF)	7	4	11
Local Government Provident Fund (LGPF)	10	5	15
Public Service Retirement Benefit Scheme (PSRBS)	6	3	9
National Health Insurance Fund (NHIF)	11	11	22
Tanzania Social Action Fund (TASAF)	5	6	11
Workers who have 5 years to retire (near to retire)	23	20	43
Academics	13	12	25
Members of the aged society	5	10	15
Government organization	2	3	5
TOTAL	87	82	169

Source: Researcher, 2017

C. Attitudes to Social Welfare

i. Traditional custom

Social security sector in Tanzania has a long history even before the coming of colonialists. Traditionally most of the Tanzanians practice an informal and traditional social security systems built on family and/or community support. In times of contingencies such as famine, diseases and old age, individuals have depended on family, clan members or members of the community for assistance in the form of cash or kind. Formal social security is a product of colonialism, where it was available for some Europeans and few Tanzanians who were worked for the colonial Government. The independent Tanzania inherited the social security structure as it was during the colonial times.

After independence, the Government of Tanzania introduced a series of policies, rules, procedures and measures so as to reverse the situation that prevailed during the colonial era. Among them was the establishment of statutory social security schemes. However, tax financed social services have proved to be unsustainable as evidenced by introduction of cost sharing in sectors such as education and health (National Social Security Policy, 2003).

Socio-economic and political changes which occurred in Tanzania from mid 1980s to 1990s necessitated the changes on Tanzanian social security structure. It was in 2003 where the government introduced national Social Security Policy. The policy liberalized the social security sector by re-organizing the activities of social security providers to respond market demands as related to free market economy. Some of the social security funds available during that time included the National Social Security Fund, the Parastatal Pension Fund, the Local Authorities Provident Fund and the

Public Service Pensions Fund. Traditional social security mechanisms were failing to catch up hence experienced the ever worsening situation.

ii. The Modern Custom

According to Isaka (2016), Social Security Sector has been changing dramatically. The National Social Security Fund has recently introduced a Welfare Scheme known as WESTADI which concerned with Tanzanians who are residing in a foreign country. In the case of dead body for example, the body will be transported back to his domicile with one person accompanying it without incurring any expenses. That is to say, transportation costs of the dead body and the accompanied person are covered by National Social Security Fund.

Another example is for social security member to be allowed to nominate up to four dependents in Tanzania who will receive free medical care as benefits of member's due to his entitlements in the fund. Up to 2017 the annual premium is US \$ 300. Under this arrangement the member only receives services while actively contributing. At least in this area the national social security funds has defied Grunig's 1989 suppositions that an organization approaching communication with an asymmetrical worldview must have a closed system; information flows out of the organization and not into it. WESTADI showed a response to society's needs. Issues of awareness of modern social security arrangements including survival benefits for a family that has lost a parent, spouse (bread earner) was tested. The point was to find out how well was the community informed.

VI. ANALYSIS

Findings from this research indicate that, employees from public sector have a positive attitude towards saving. It goes back with pride and history of Tanzania. Moreover, when asked why they had this view, the respondents replied by referring to: parental/family advice; peer advice life experience; the burden/responsibility upon their children; future unpredictability and common sense as the avenues that informed their attitudes towards saving.

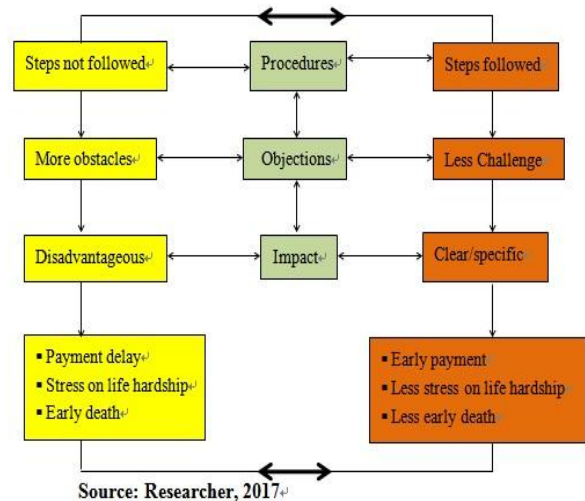
This attitude can be summed by an officer from National Social Security Fund, (NSSF) who emphasized that "Saving is must for today's world. The unpredictability of events means that as a responsible parent, you must struggle and find a way albeit small to prepare for your old age and to give hope. I save little by little and hopefully, I will not be a burden to anyone when time comes after my retirement". However, the lives of retired informal sector workers was a daily struggle to meet basic needs, usually in poor working conditions where people endure long working hours for minimal and fluctuating income (Chambers, 2015). They had neither income nor social security.

A. Challenges Faced by Retired Civil Servants.

The findings shows that, challenges facing retirees in accessing their pension benefits is a combination of factors facilitated by employer, employees themselves during their employment periods, available policy and laws as well as pensionable institutions.

Although, there are various studies which has been done concerning with challenges facing pensioners, but they were

not examining the effective process of retirement on social security fund to retired civil servants with focus to current social security system, challenges on adequate provision of appropriate social security services to the retired civil servant and come-up with strategies which will be used by the government and concern institutions; to curb the existing gap in the cause of provision of social security services to retired civil servant particularly in public institutions.



The above figure was developed by the researcher after collecting information from the participants. On the other hand, another officer from Public Service Pensions Fund (PSPF) who had experience of ten years of working with civil servants explained that, payment of the retirees should be done within a one week after their retirement. Moreover, he explained that if the employer submits the required documents on time then the payment will be provided as early as within a week. This is because the PSPF office usually prepares the budget in a yearly basis.

B. Lack of Clarity for Chain of Reporting

The social security sector lacks a clear co-ordination at national level as each social security fund/scheme reported to a different Ministry with differing operational rules and procedures. Thus their contribution rates, beneficial structures, qualifying conditions as well as plans and priorities from one social welfare institution is differ to another one. This can also be justified in the study of Bandawe (2010) who argued that, of all the National Social Security Fund (NSSF), Parastatal Pension Fund (PPF), Public Sector Pension Fund (PSPF), Local Government Provident Fund (LAPF) charge 20% contribution rate while National Health Insurance Fund (NHIF) charges 6% rate. Zanzibar Social Security Fund (ZSSF) charges 15% while Government Employees Provident Fund (GEPF) charges 25% which identified to have high contribution rate of 25%. The table 3 below summarizes Bandawe's demonstration. This leads to lower benefits from social security institutions

upon retirement. Generally, drawing from Dau (2003) presentation, the NSSF (2010) Annual report showed that still there is unfair competition among the Social Security Funds in the; registration of members.

Institution Name	Year of Contribution	Coverage	Membership	Contribution Rate		
				%	Es	ers
LAPF	1944	Local government	40,000	20	5	16
NHIF	2000	Government	275,000	6	3	3
PSPF	1999	Central Government	215,000	20	5	15
ZSSF	1998	Government and private	46,000	15	5	10

Source: Bandawe, 2010.

The findings also revealed that 60% respondents knew the contribution rate and the procedures that have to be followed before one received the retirement benefits. While 40% said that they were not aware of the contribution rate and the procedures to be followed.

C. Lack of Innovative Strategies

Nearly most of the social service employees and the members of the Aged Society urged that there is no or lack of innovative idea to new markets. “Presenting new services to our clients is the most difficult situation that our organization faces. Clients do not embrace new initiatives so well, for instance, the new law that was just passed recently by NSSF, with a view of increasing the monthly contribution has not been well introduced to the contributors and other important stakeholders”.

Government regulations especially the one which concerned with decreasing in taxation may have an implication towards the strategies implemented by the social security institutions. Given that, most of them are government owned institutions, they are directly receives the full impact of the laws as the regulating body is an owner of that institution. Government laws are always changing and amending most of time for good purpose but making operations remains stagnate.

On the side of employees who are nearly 5 years to retire, they responded on matters related to lack of trust on the institutions concerns in promoting the successful implementation of a strategy as among major sources for those institutions to lack innovative ideas to new markets. This may be due to inadequate funding, historical and political influences which led the organizations to be marked

for its poor asset management. As a result majority of their clients mostly the retired civil servants lack trust with the organization thus, any idea that concerns funds revision is in most cases received with so much criticism. One of the respondent stated *“The voluntarily age retirement which stated in retirement law is reasonable but most of the civil servant are not ready to undertake that privilege. This is because even after you reach the required retirement age, the pension saved to the retiree is not enough to sustain his retired life”*.

VII. CONCLUSION

Following the findings above, this study mainly concentrate in a developing nation context that has strong belief in its culture values and traditional way of conducting life like Tanzania. Although Tanzania is in the transition period its economic development but the country is advancing and lies on the third fastest growing economy in Africa (Africanexponent, 2016). Additional to all the improvement seen in the communities, including infrastructural, health care, free education and other services, life improvement of a retired civil servant is still lagging behind.

The tendency of having reading phobia in the society may play a vital role on setback the effective and efficient implementation of social security policy in realizing improved life of retired civil servants as well as having social schemes which provides justifiable pensions. Civil servant joining the social security institutions either willingly or unwilling as required by law for all its workers, but they don’t bother to read the requirements of such law especially the clauses which concerning with their statutory benefits and the important benefits during their employment as results, they may feel like treated unfairly at the end of their retirement stages while in real sense they didn’t consider proper ways and keep meaningful attentions during the appropriate time.

Although retirees depends solely on the pension provided under social security schemes still, the provisional statutory benefits does not satisfying their needs. This may be referred to the costs the pensioner given is not relevant with the life cost. Many of the retired civil servants are virtually forced to live very precarious lives as they cannot meet their basic needs. Inadequate service provision, other historically negative factors, observed desperate life among the retirees and delay in pension seemed to be basic factors for poor performance of social service schemes during their efforts in implementing social security policy. Yet there is no dialogue between service providers and the intended beneficiaries with respect to the matters referring too.

Based on the above insight, psychological distress, sense of financial insecurity, inadequate statutory benefits, life hardship of retirees and poor planning of expected retirees before their retirement, may be are the outcomes of poor existing social security policy. Thus, it is the time for the Government of United Republic of Tanzania to review the policy. Rules and regulations should being as prime importance and reflect to both customers’ interests and market orientation. The social security schemes on their side need to learn on how to offer more valued services to their customers. Making the services and providing pension available with easier ways to be reached especially in peripheral areas of the country like Geita, Kigoma and

Kagera. Social security providers should be more innovative and invest in new ideas like uses of technology or electronic access in pension provision which may not only coordinate with all available branches but also fastest the process in general.

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