

Public pensions structure and coverage: a descriptive analysis of pension scheme operations in Tanzania
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This research explores the nature of social security system in Tanzania, looking especially at the formal social insurance provided through contributory pension and social security schemes, in relation to the character of the labour force in Tanzania and the context of expanding its scope. The objective was to examine the existing schemes and to explore its possibility to solve the stated problem of the excluded majority of approximately 92 percent from the formal social security cover. The study mainly employed descriptive analysis of secondary data obtained from various national level surveys and studies conducted by social security institutions and by other researchers. It also involved intensive literature review coupled with collection of qualitative and quantitative information from published and unpublished sources on this subject. The study finds that the level of public expenditure on social security is very low; formal coverage is limited in both scope and levels of benefits; financing structure and regulatory regime makes determination of benefits and membership haphazard and exclusive to the majority of the labour force. The main conclusion is that contributory social security in Tanzania is very limited and difficult to extend to a wider population largely engaged in informal sector in its present form. It recommends an alternative strategy for providing universal non-contributory social security. This, however, will have fiscal implications that need to be evaluated, which the scope of this research does not address, but raise as critical areas that warrants further research.