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Effectiveness of Service Provision to Pensioners: A Case of Public Service Social Security Fund Beneficiaries in Dar Es Salaam, Tanzania

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Abstract

The human right to social security is not yet a reality for the majority of the world's population despite the extension of social security fund in many parts of the world. This study aimed at assessing the effectiveness of service provision to pensioners in Tanzania. Specifically, the study sought to examine the ways in which PSSSF use in delivering its services to pensioners; assess the effectiveness of PSSSF in delivering its services to pensioners and explore the challenges faced by PSSSF when discharging its duties to pensioners. The study employed a cross-sectional survey research design to collect data involving 73 respondents (pensioners) and 6 PSSSF managers as key informants who were conveniently and purposely selected. The study used both primary and secondary data. The Qualitative and Quantitative data were analyzed using Thematic and Descriptive data analysis method respectively. Findings revealed that, service provision by PSSSF are effective to a great extent. It was further revealed that, the manual means of service delivery was found to be the mostly used by PSSSF in delivering its services to users. The study recommends that PSSSF should be more innovative by embracing use of information technology to ensure that the services delivered to the pensioners are efficient and effective enough to make Pensioners appreciate the services.

Key words: Effectiveness, PSSSF, Pensioners, Service Delivery

1. Introduction

Social security funds are social insurance programme covering the community as a whole or large sections of the community that are imposed and controlled by a government units (Salvi *et al.*, 2020). The funds generally involve compulsory contributions by employees or employers or both, and the terms on which benefits are paid to recipients are determined by government unit (Reis et al., 2015). Globally, many countries have experienced the rapid establishment and growth of pension funds (Salvi et al., 2020). The growth of these institutions is one development that countries have given considerable attention because of the sensitivity of the transactions involved in pension funds. Pension funds act as an important stimulus to capital markets in most countries where they exist through financial intermediation (Ibid). Pension funds tend to complement, and hence stimulate development of capital markets, while acting as substitutes for banks. Growth of pension funds is also the consequence of a number of non-financial and demand-side features (Babalos and Stavroyiannis, 2020; Nyangarika and Bundala, 2020).

Historically, Germany was the first country in 1889 at the urging of the famous Chancellor, Otto Von Bismarck to introduce social security fund. The reason behind establishment was due to the fact that all people throughout all of human history have faced the uncertainties brought on by unemployment, illness, disability, death and old age (ILO, 2019). In the realm of economics, these inevitable facets of life are said to be threats to one's economic security and to overcome them social security funds was the choice. It was expected that social security would address the permanent problem of economic security for elderly by creating a work related, contributory system in which workers would provide for their own future economic security through taxed paid while employed (Ary, 2020).

Globally, many countries have experienced the rapid establishment and growth of pension funds (Salvi *et al.*, 2020). The growth of these institutions is one development that countries have given considerable attention because of the sensitivity of the transactions involved in pension funds. Pension funds act as an important stimulus to capital markets in most countries where they exist through financial intermediation (Ibid). Pension funds tend to complement, and hence stimulate development of capital markets, while acting as substitutes for banks. Growth of pension funds is also the consequence of a number of non-financial and demand-side features (Davis, 2020).

In African countries, pension funds perform diverse activities that are beneficial to both individuals and the economy at large. For instance the funds induce capital and financial market development through their substituting and complementary roles with other financial institutions, specifically commercial and investment banks. As competing intermediaries for household savings and corporate financing (Bayar et al., 2022), pension funds foster competition and may improve the efficiency of the loan and primary securities markets. This results in a lower spread between lending rates and deposit rates, and lower costs to access capital markets.

As people develop through their lifetime they have an expectation that a time will come when they will be able to retire. In developed countries some people found their pensions are sufficient to provide a basic level of income (Mwakipesile 2018). Others may have an opportunity to accumulate wealth without using pension schemes perhaps through their business ventures or other assets. But most people will want to supplement what they have with some form of pension scheme. Many employers also take the view that, while their employees are working, they should be building up an entitlement to a pension when they retire (Matimbwa, 2018). Pension arrangements have a number of advantages such as; when people come to retire they will experience a reduction in income - a pension makes up for some of this loss of income in retirement; also pension schemes can provide protection in the form of lump sums and pensions to dependents in the event of a member's death; and in order to encourage pension schemes, most of the countries provides tax relief on contributions made to pension schemes and the growth in their investments (Ng'uthu, 2019).

Today there is much debate on the role of pension funds in economic development. Some believe pensions funds are a beneficial tool for creating a sustainable economic model, but others believe these funds undermine national wealth and social harmony (Ng'uthu, 2019). At the opposite of OECD nations, African countries show very little activity in the pension funds industry. We believe that under ethical conditions pension funds can indeed be used in a viable African economic model for community development and industrial well-being (Leautier, 2017). In fact, Africa is regarded as the New Eldorado, and is attracting many foreign based private or public investment companies, sovereign wealth funds and even pension funds gradually. Sadly, while foreigners continue to play a major role in growth investments, African pension funds' contributions to this growth are dismal. Indeed, African countries do not have strong pension funds to drive savings. They heavily rely on alternative vehicles to transform savings into

investments. The continent still needs to institutionalize, optimize its savings system and develop its own pension funds offerings in order to better control its investment plans (Matimbwa, 2018).

Despite the extension of social protection in many parts of the world, the human right to social security is not yet a reality for the majority of the world's population. According to International Labour Organization (ILO) estimates, only 45 per cent of the global population is covered by at least one social protection benefit, while the remaining 55 per cent as many as 4 billion people is left unprotected (ILO, 2017). Of all regions of the world, the proportion of people who are covered by at least one social protection benefit is lowest in Africa where, despite significant progress in the extension of social protection coverage, only 17.8 per cent of the population receives at least one social protection cash benefit, with significant variation across countries (ILO, 2017).

Social security in Africa dates back to pre-independence period when civil service pensions and employment injury schemes were introduced (Mwakipesile, 2018). There has been, however a steady expansion of more modern forms of social security schemes particularly following the accession of independence by many countries (Ng'uthu, 2019). There is at present, however no in depth study of effectiveness of social security service provisions as well as arrangement or schemes have developed in the way they have, nor has there been an in depth analysis of the structure of the current institutions, the range and scope of covers as well as the process of benefit delivery.

In East African Region, social security pensions cover only a small percentage of the workforce mainly those in government employment (Turner, 2014). Tanzania, Uganda, Rwanda and Burundi cover less than 10 percent of their population, while Kenya covers 15 percent (Kambonyo, 2019). Lack of coverage is due in part to contribution evasion by employers and employees who are covered under the law but who do not contribute. Also coverage for self-employed workers is generally voluntary and workers in the informal sectors generally are not covered (Okothi, 2021). Most people in old age depend on traditional arrangement through their families or clans. Social security programs in the region have high administrative expenses. Some funded systems managed by government agencies have made questionable investment, resulting in financial losses to the funds (Omondi, 2008). In the context of Tanzania, Article 11(1) of the Constitution of the United Republic

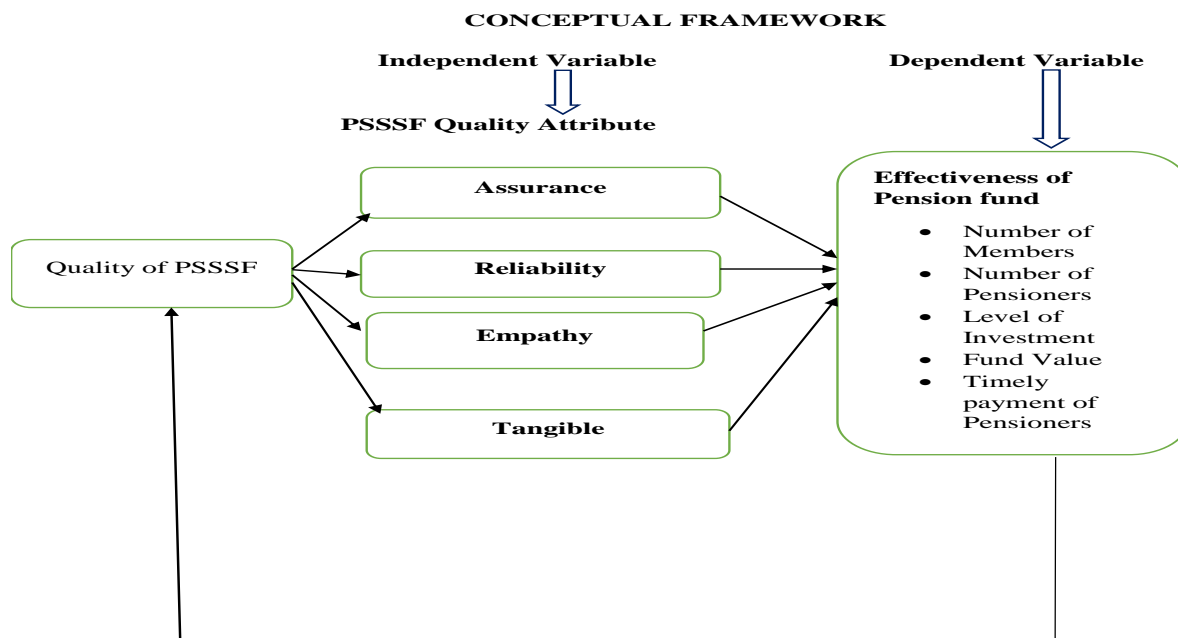
of Tanzania makes a commitment *inter alia* to 'social welfare at times of old age' (United Republic of Tanzania 1977 and amendment of 2018).

Commitments to provide support for the elderly are also made in the Universal Declaration of Human Rights of 1948 and ILO Conventions. The National Social Security Fund Policy (Ministry of Labour, Youth Development, and Sports 2016) states the importance of extending social welfare services to the elderly for accomplishing inclusive socio-economic development, poverty alleviation, and equitable social welfare in Tanzania Mainland. Furthermore, the country has established a social security extension strategy that aims at expanding the coverage of social security to all people, especially marginalized people and workers in the informal economy (URT, 2018). Tanzania Mainland established the National Social Security Fund Policy under the Ministry of Labour, Youth Development, and Sports in 2003 with the objective of expanding the coverage of social protection, particularly to workers in the informal economy. The policy specifies three areas as the focus for the development of an effective social protection sector, namely mandatory schemes, social assistance for the vulnerable, and voluntary market-based schemes (URT, 2018). The voluntary market-based schemes are viewed as supplementary social security schemes that could provide an effective platform for extending social security coverage towards workers in the informal economy. However, in practice the supplementary social security fund tend to cover people from the formal economy who are already covered by mandatory schemes (Sagna, 2018).

It is revealed further that the retirement age in Tanzania Mainland is 60 years (Davis, 2020). Extrapolating from the 2012 population census, it has been estimated that there were 1.28 million people aged 60 years and older by the end of 2019 in Tanzania Mainland, comprising 4.4 per cent of the population. Just over half (52.4 per cent) of those aged 60 and older were female (NBS *et al.*, 2018). With respect to non-contributory social protection, for most of the last decade the United Republic of Tanzania has been providing social assistance via the Productive Social Safety Net (PSSN) programmes under the Tanzania Social Action Fund (TASAF), which is implemented across the country (TASAF, 2017). It is within this context that most countries in the developing world and international organizations alike are emphasizing the importance of social security protection, not only as a means of shielding the poorest and most vulnerable people from the worst impacts of a sudden shock to the economy but also as a means of making the growth process stronger and more inclusive (Rudolph, *et al.*, 2019). It is against this background that the need to conduct this study to assess the

effectiveness of social security fund on service provision to pensioners in Tanzania becomes imperative.

Furthermore several efforts have been instituted by the government to social security funds so as to improve service provision. These include recruitment of competent staff, automation of the services and enhancement of top management support, however despite of these efforts still challenges of poor performance persist. This is evidenced by existence retirees’ claim on untimely disbursement of their pension benefits (Mugube and Lyimo, 2019). These complaints have become critical to the extent that some members are planning to quit from PSSSF. Although most public servants are members of public service social security funds by law, the services received after retirement are not promising and they do not get on the right time. With this light therefore the current study intended to assess the effectiveness of service provision to pensioners a case of Public Service Social Security Fund Beneficiaries in Dar es Salaam, Tanzania.



Source: Authors

1.2 Problem statement

Several efforts have been instituted by the government of Tanzania to social security funds so as to improve service provision. Despite the existence of favourable policy framework and improvement in recruitment of competent staff, automation of the services and enhancement of top management support social protection service delivery has not reached the majority of Tanzanians, and where

it exists, challenges of customer dissatisfaction with PSSSF performance is still mentioned (Matimbwa, 2018). Retirees' claim on untimely disbursement of their pension benefits have almost not ceased (Mugube and Lyimo, 2019). The complaints have become critical to the extent that some members are planning to quit from PSSSF. Although most public servants are members of public service social security funds by law, the services received after retirement are not promising and they do not get on the right time. While some studies such as Bikker and De Dreu (2009), Stewart and Yemo (2009), Hosea (2018) and Semango (2015) have tried to focus on the elderly health related social security schemes, a few have tried to focus specifically on social security pension schemes in Tanzania. This study therefore focuses on understanding the effectiveness of Social Security Fund on service provision to pensioners in Tanzania using PSSSF as a case study. In light of this, the study intended to assess the effectiveness of service provision to pensioners considering the Public Service Social Security Fund (PSSSF)-Dar es Salaam as a case in this study. The findings from this study of can be used by trustees to improve operations and affect the performance and sustainability of service providers.

1.3 Objectives

The main objective of this study was to understand the implementation of Public Service Social Security Fund services to pensioners in Dar es Salaam, Tanzania. Specifically, the study sought to examine the ways in which PSSSF use in delivering its services to pensioners in Ilala Municipality, to assess the Pensioners' attitude towards PSSSF's effectiveness in delivering its services to pensioners and to explore the challenges faced by PSSSF when discharging its duties to pensioners.

2. Methods

The study was essentially based on the assessment of the effectiveness of public service social security fund on service provision to pensioners in Tanzania focusing on Ilala Municipality in Dar es Salaam regional offices. Data for this study was collected for two months from August to September 2021. The study participants were pensioners' public service's social security funds in Dar es Salaam office and key informants who were knowledgeable of the objectives of this study. This was a cross-sectional research design that focused on a population consisting of all pensioners who are the beneficiaries of PSSSF as the key stakeholders of the social security funds. The Sampling Frame was 264 pensioners who get their service from PSSSF Ilala branch The Yamane formula (1967) from a population of 264 pensioners was adopted to get a sample size of 73 respondents that is depicted as

$n = N/1 + Ne^2$; whereby, n = Sample size required, N = Total Population of the study, e = margin of error, used 10% in order to have manageable sample size. A Purposive sampling was used to select respondents to be included in the study. Structured questionnaires and Key informant interviews were used to collect the primary data which were quantitatively and qualitatively analyzed using Descriptive statistics and thematic analysis respectively.

The validity of instrument was tested using Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of sphericity and produced 0.684 or 68.4 %, hence reliable as it is above 0.5 or 50% which is the cut-off.

Table 1: Data Validity

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.684
Bartlett's Test of Sphericity	Approx. Chi-Square	247.853
	Df	210
	Sig	.038

The test-retest method was used to measure the reliability of the instrument and was checked using Cronbach's alpha formula ($\alpha = \frac{1}{N} \sum_{i=1}^N (r_{ii} - \bar{r})^2$); Where σ^2 = variance of one test item. Other variables are identical to the KR-20 formula. Reliability Statistics showed the value of the coefficient alpha or Cronbach's alpha for the research scale was 0.734 or 73.4 %, which is an acceptable value for the internal consequence of the conceptual construction of the investigated scale Table 2.

Table 2: Reliability Statistics

Cronbach's Alpha	N of Items
.734	21

3. Results

3.1 Demographic Characteristics of Respondents

3.1.1 Gender

The study findings show that 44 (60%) of the respondents were females while 29 (40%) were males, as presented in figure 1 demonstrates. This implies that the views of both sexes were considered in this study on evaluating the effectiveness of the PSSSF on service delivery to pensioners. The findings contradicts with Heidari, et al. (2016) who observed that Sex and gender differences are often overlooked in research design, study implementation and scientific reporting.

Hence considering both sex was imperative because the labor force activity of both men and women has increased (Munnell, 2015).

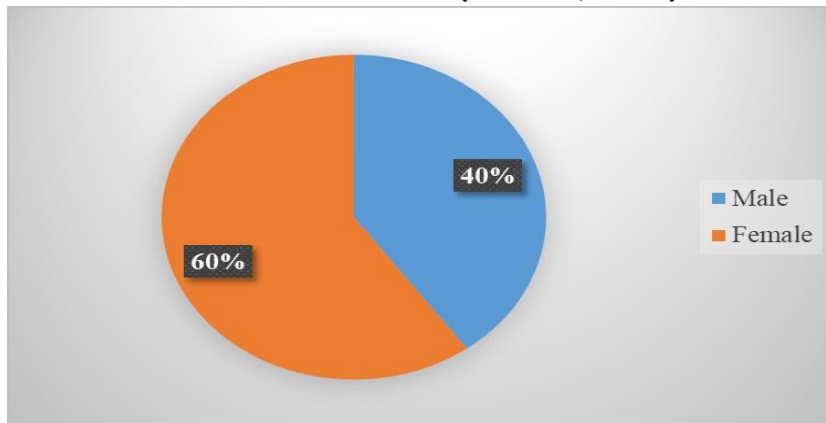


Figure 1: Distribution of Respondents by sex

3.1.2 Age

The age group of the respondents was used by the researcher to determine the age distribution among the PSSSF's pensioners. Respondents were asked to indicate their age. The findings (Table 3) revealed that the respondents aged 51-60 years were 4 (5.4%), 61-70 years were 21 (28.6%), 71-80 years were 38 (51.8%) and only 10 (14.2%) respondents were aged between 81-90 years. Age profile of respondents is vital in investigating their views about a particular phenomenon under investigation. The finding is in line with, the study by Valaei *et al.*, (2016) who established that there is a direct relationship between age and the time or retirement. In view of this, it was significant for this study to examine the age range of the respondent so that the services provided by them could be assessed and recommended accordingly.

Table 3: Distribution of Respondents by Age (n=73)

Age	Frequency	Percent
51– 60	4	5.4
61 – 70	21	28.6
71 – 80	38	51.8
81 – 90	10	14.2
TOTAL	73	100

Source: Field Data (2021)

3.2 Ways employed by PSSSF in delivering its Services to Pensioners

The first objective of this study was to find out the ways in which PSSSF employs in delivering its services to pensioners. Several questions were asked related to

this objective just to ensure that all issues linked to it are well captured. Respondents were requested to indicate ways which are used by PSSSF in delivering its services to customers (Pensioners). Because each way has its style, it was therefore important to study which ways were used by PSSSF. Findings revealed that 34 respondents (47%) indicated that the Manual way of delivering services is used by PSSSF, 22 respondents (30%) reported the Electronic System is used while 17 respondents (23%) said both Manual and Electronic ways are used (Figure 2). These findings imply that PSSSF has managed to use electronic information system to communicate with clients and in this ways queries are handled on time. The use of ICT is important because it is cost efficient and effective, it enable organizations applications including pension funds to simplify work operation and enhance service quality. The findings also is in line with the studies by Dangol *et al.* (2021); and Eke and Salihu (2021) who noted that the use of manual systems in services delivery pose several challenges including long and unnecessary queues, unnecessary delays in transaction, human errors and requires many workforce which is expensive compared with automated service provisions.

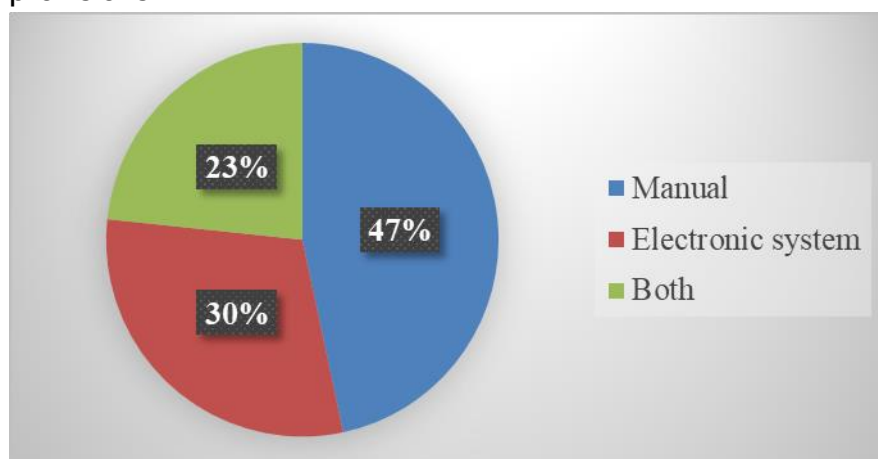


Figure 2: Ways PSSSF use in Delivering its Services to Pensioners (n=73)
Source: Field Data (2021)

3.3 Mostly Preferred Way of Service Delivery by the Clients/Pensioners

Respondents were asked to state which way is mostly preferred by customers or clients or pensioners. Findings revealed that 34 (46.4%) respondents said both, 22 (30.4%) said Electronic System while only 17 (23.2%) said Manual System is a preferred way as summarized in figure 4.3. It is clear from figure 3 that the majority of respondents established that both systems are mostly preferred by pensioners (clients) to be used in the day to day delivery of services by PSSSF. This is excellent because in developing countries like Tanzania over reliance on

one system is of great risk for instance, relying on electronic systems that depend on the availability of reliable electricity cannot be effective due to the fact that electricity is not reliable. The findings were supported by information obtained from one of the key informants who said:

“Most of retired living in villages where electricity is a challenge and they cannot afford to pay for it. The electronic system implemented by PSSSF will not be useful to them...they still prefer manual system in communicating with the officials which they think is more secured.... but for those lived in town prefer electronic system”.

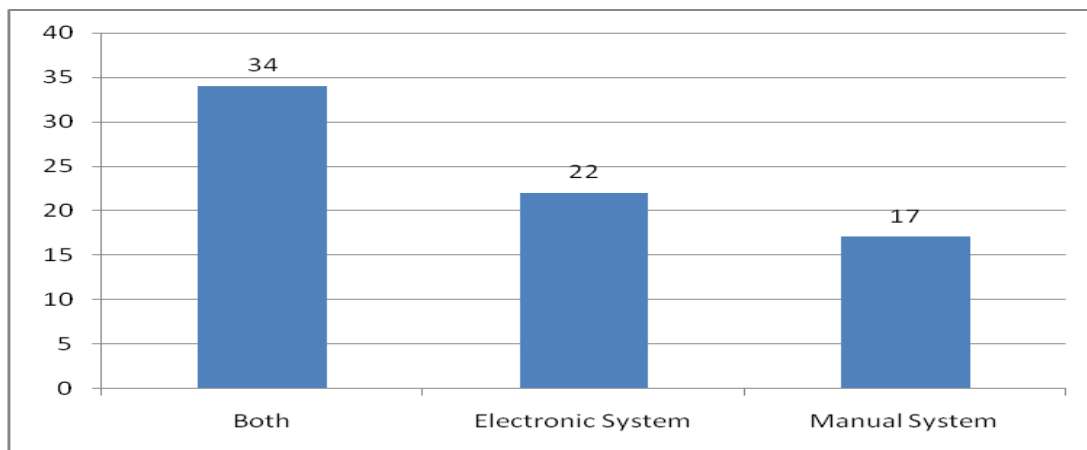


Figure 3: Mostly Preferred ways of Service Delivery by the PSSSF Clients (n = 73)

Source: Field Data (2021)

However the few who manage to afford the cost are able to access and share information through internet. The findings concur with the study by Ogundaini et al. (2021) noted that healthcare professionals return to paper-based systems when the design of health ICTs do not consider contextual conditions of work activities and the possible situations of use. On the other hand, a manual system that highly depends on paper-based work is slow and sometimes the information may easily get lost and its tracking cannot be easy.

3.4 Communication Ways Preferred by PSSSF Customers

Furthermore, the PSSSF clients (pensioners) were asked to reveal the ways in which PSSSF Customers prefer as a means for communication. It was important to know the means of communication that clients use so that service providers could be advised to shift and align with the customers’ requirements. Findings show that 41 (57.1%) PSSSF customers prefer face to face, 16 (21.5%) respondents

prefer short messaging services, 8 (10.7%) prefer phone call and social media was preferred by only 8 (10.7%) of respondents as indicated in Table 4.

Table 4: Communication Means Preferred by PSSSF Customers (n =73)

Communication Means Preferred by Customers	Frequency	Percent
Face to face conversation	41	57.1
Phone call	8	10.7
Short Messaging Services	16	21.5
Social Media	8	10.7
TOTAL	73	100

Source: Field Data (2021)

Findings in Table 4 shows that the majority of the respondents established that most of the customers prefer face to face conversation as the means for communicating with the service providers at PSSSF. This implies that it is likely customers are not aware of other communication means that could be used to reach the service providers. However, due to cost that could be involved by the customers to reach the PSSSF it is important to ensure that PSSSF service is innovative by ensuring that their customers are aware of various means that could be used to reach them. Face-to-face conversation is the basic form of human communication, and also the one that permits the richest and most natural interaction (Foster, 2019). The findings was supported by word from one of the key informants who said that:

“Most of clients (pensioners) said they served as public servants for many years and they used computers in workplaces... So, currently their eyes have been affected and they cannot see properly... The only means they can comfortably rely on is face to face communication, they want to visit the PSSSF offices and present their queries”

These findings also imply that despite of the benefits of electronic information system but use of it for long time had some effects on vision ability for frequent users. This is also supported by Matimbwa (2019) who reported that technology use make people lazy and in terms of aspect it may lower ability to see.

3.5 The Effectiveness of PSSSF in Service Delivery to Pensioners.

The results as indicated in Table 5 revealed that majority of respondents reported the PSSSF service delivery was effective. Very few of respondents (3.6%) indicated that the effectiveness of PSSSF in service provision to its clients was low. The rest (30.4%) reiterated by saying the PSSSF effectiveness in service provision

was moderate. The findings are contrary to Matimbwa (2018) who established that the public social Security fund service effectiveness is uncertain.

Table 5: Perceived PSSSF’s effectiveness in services provision (n=73)

Rate of effectiveness	Frequency	Percent
Low	3	3.6
Moderate	22	30.4
High	5	7.1
Very high	43	58.9
TOTAL	73	100

3.6 Pensioners Satisfaction with PSSSF Service Provision

When respondents were requested to indicate the satisfaction levels of pensioners as key clients of PSSSF, Majority of them (77%) reported they were satisfied with the services provided. The remaining (23%) were dissatisfied with services provided by PSSSF (Table 6).

Table 6: Pensioners Satisfaction with PSSSF service Provision (n=73)

Satisfaction level	Frequency	Percent
Satisfied	51	70
Very satisfied	5	7
Dissatisfied	11	16
Very dissatisfied	5	7
TOTAL	73	100

Source: Field Data (2021)

The results in Table 6 show that the majority of the respondent, equivalent to 77% established that the pensioners are satisfied with the services delivered by the public service security fund implying that, PSSSF has been doing well although pensioners still find some challenges that need to be addressed amicably to enhance trust to pensioners. Hence, efforts need to be invested to ensure all the pensioners are satisfied. However, a different observation was noted from one of the key informants who noted that:

“We are not satisfied with the PSSSF services at all due to the fact that they take a long time in processing our benefits and sometimes some of us die before they receive their payments due to delays caused by PSSSF”.

Although the number of the dissatisfied respondents was less than the satisfied respondents (Table 6), the fact that there are mixed feelings on satisfaction towards services provided by PSSSF there is an implication of some areas of weakness by PSSSF. The PSSSF management has to do something to make sure all complaints are solved on time and in an efficient manner.

3.7 Challenges affecting PSSSF in its service delivery

The study revealed that, the major problems (challenges) facing PSSSF in discharging its duties to pensioners are late submissions of retiree's records from employers (73.2%), lack of retirees' knowledge to process their benefits (69.6%), Inadequate funds to pay retirees (62.5%), Pensioners reluctant to electronic ways of communication (85.7%) and over reliance on paper record rather than electronic system (60.7%) while 33.9% of respondents disagree that poor staff motivation is a challenge to PSSSF in service delivery (Table 7). The findings are in line with Ahmed and Ndyali (2018) who did a study in in Western Region-Tanzania to assess whether there is Life Improvement on Retired Civil Servant in Tanzania and observed that, 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.

Table 7: Challenges facing PSSSF in service Delivery to Pensioners in Dar es Salaam

challenges affecting PSSSF in its service delivery	Scale of measurement	Frequency n = 73	Percent
Pensioners' reluctance to electronic ways of communication.	Disagree	8	10.7
	Neutral	3	3.6
	Agree	62	85.7
Late submissions of retiree's records from employers.	Disagree	8	10.7
	Neutral	12	16.1
	Agree	53	73.2
Lack of retiree's knowledge to process their benefits.	Disagree	10	14.3
	Neutral	12	16.1
	Agree	51	69.6
Inadequate fund to pay retirees	Disagree	22	30.4
	Neutral	5	7.1
	Agree	46	62.5
Over reliance on paper records rather than electronic system.	Disagree	9	12.5
	Neutral	19	26.8
	Agree	44	60.7
Staff poor motivation	Disagree	25	33.9
	Neutral	37	50
	Agree	12	16.1

Source: Field data (2021)

4. Conclusion and Recommendations

Based on findings manual methods of service provision to Pensioners are highly employed method by the public service social security fund in Tanzania in delivering its services. However, a substantial number of respondents indicated that few preferred to use both manual and electronic ways in service delivery while majority of respondents prefer face to face as means of communication with PSSSF staffs. The services provided by the public service social security fund in Tanzania are effective to a great extent and that, the PSSSF Customers were satisfied with the services delivered to them. The pensioners' reluctance to usage of electronic ways of communication, late submissions of retiree's records from employers, lack of retirees' knowledge to process their benefits, inadequate fund to pay retirees and over reliance on paper record rather than electronic system are the main challenges faced by PSSSF in discharging its duties to pensioners Due to old age, retirees are challenged with issues of proper vision and general body strength. Thus, the Electronic system which is preferred by PSSSF must be friendly

and well presented to provide awareness and education to employers, employees as well as pensioners.

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