

**FACTORS AFFECTING PRIVATE SECTORS' MEMBER
CONTRIBUTIONS TO NATIONAL SOCIAL SECURITY FUND: A CASE
STUDY OF MOROGORO NATIONAL SOCIAL SECURITY FUND**

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CERTIFICATION

The undersigned certifies that he has read and recommends for acceptance by the Open University of Tanzania a dissertation titled: "**Factors affecting private sectors' member contributions to National Social Security Fund**" in partial fulfilment of the requirements for the award of the degree of Master of Social Work (MSW).

.....
John P. A. Msindai

(Signature)

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I, **Winfrida Mahali**, declare that the work presented in this dissertation is original. It has never been presented to any other University or Institution for the same purpose. Where other people's works have been used, references have been provided. It is in this regard that I declare this work is my original work done by the researcher. It is hereby presented in partial fulfilment of the requirements for the award of Degree of Master of Social Work (MSW).



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DEDICATION

This dissertation is dedicated to God the Father.

ACKNOWLEDGEMENT

I thank God for giving me the health that made me to complete this study. My sincere appreciations goes to my husband Mr. Victor Laurean Mganda for the support and everything. The sincere appreciations goes to my children Victor, Warren, Malcom and Enzo. I extend my appreciations to Pastor Stanford Kijenga, Kuluthumu Ally and my sister Eunice Nkindwa for the support and everything. The sincere appreciations goes to my supervisor Dr. John P. A. Msindai, for assisting me in the preparation of this thesis and supporting and correcting my work until the accomplishment was attained.

ABSTRACT

The study determined factors affecting private sectors members' contributions in social security organizations in Tanzania. The study was guided with three specific objectives; to identify factors that prevent private sectors members to regularly contribute to the National Social Security Fund; to evaluate awareness of members in the private sectors on the importance of regularly contributing to National Social Security Fund; and to assess the impact of inadequate members contributions to National Social Security Fund. The study was guided by Compliance Theory and adopted the mixed method design using a sample of 75 respondents obtained through random and purposive sampling techniques. Information to address the study gap were obtained using questionnaires and interviews Data from questionnaires were computed in SPSS software that relevant statistics were generated to present the results; and those from interviews were analysed using content analyses which were narratively presented complemented by themes as quotations. Findings revealed that membership contribution by the private entities is affected with various factors including corrupt practices by some social security practitioners, awareness issues, no-compliance deliberate action and others. Despite that, the perception of private sector entities towards members contribution in the social security services is negative with the situation still keep on persisting. Furthermore, the situation pertaining to non-compliance towards membership contributions among private sector entities has negative effects to the beneficiaries. The implication of the results is that membership contribution by the employers is very important for efficiency purposes and the beneficiaries well-being. This signifies any defects of that kind should be dealt upon with the aim of being eradicated.

Keywords: *Social Security, Private Sector, Private Sector Members, Social Security Contributions.*

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LIST OF ABBREVIATIONS

ILO	International Labour Organisation
NSSF	National Social Security Fund
PSSSF	Public Service Social Security Fund
TASAF	Tanzania Social Action Fund
GePG	Government Electronic Payment Gateway

CHAPTER ONE

INTRODUCTION

1.1 Overview

The chapter describes the study assessing factors affecting private sector members' contribution in social security organizations in Tanzania. The chapter begins with the background to the problem, it is followed by the statement of the problem, research objectives and questions, significance of the study and the organization of the study.

1.2 Background to the Problem

Social security services are important in the society since they enable the members that have been contributing to the fund to access various benefits at the time of need, retirement and old age in order to live comfortably (Pennings, 2018). Social security services assure provision of various services including retirement benefits, monthly pension payments, health insurance, access to credits using the pension since it is paid as the salary to the beneficiary. This is a right every member enjoys whether is/was in formal employment or informal sector provided that has been contributing as per the laws and regulations of the particular country become liable to enjoy the benefits (Altman, *et al*, 2019).

Social security services vary as per jurisdictions in terms of size, membership and the benefits offered (Achenbaum, 2019). This is due to the fact that the size of the entities depends with the economy of the particular country. This is the case because social security services in most account in the jurisdictions are public organizations since it is the duty of the government to ensure that its people get access at least to

all basic needs and obtain all key necessary services including social security services especially at the time of retirement and old age (Brown *et al*, 2019).

Since that is the case, the size of the economy tends to determine the nature and size of the social security in the particular country (Garton, 2018). In developed states social security have been existing since 19th Century in some countries like Canada, Australia and others that the sector and the entities have grown to the extent they comprise of multiple services offered to the public including the homeless and the disadvantaged groups that have never been members but the government pays them money every months or under certain agreed duration with the aim of surviving to at least access basic needs (Saving, 2018).

In developing countries in most cases especially in Africa and other parts social security is not properly and well developed though some countries have established entities in the name and practices of social security (Ferarra, 2019). They vary in the process despite the fact that are few since some constitute active entities engaged in the provision of social security services. This is the case with Kenya and Uganda for instance both constitute National Social Security Fund (NSSF) engaged in the safekeeping, collection, investment and distribution of retirement benefits to the members that have been contributing to the scheme(s) (Achenbaum, 2019).

According to ILO's World Social Protection Report 2024–26 (ILO, 2024), more than half of the world's population (52.4%) are covered by at least one social protection benefit for the first time, from 42.8% in 2015. However, 3.8 billion people remain

completely uncovered by the social security schemes. In some East African countries such as Uganda, about 2.4 million people were members of Uganda's NSSF as of the middle of 2024, and the organization had received UGX 1.92 trillion in contributions. Just 16% of Uganda's 15.3 million employees were enrolled in any retirement benefit plan; 34% of eligible workers were represented by the 1.95 million members of NSSF, of whom 20,000 were in voluntary schemes (NSSF Uganda, 2024). Due to mandated increased rates, NSSF payments in Kenya reached KES 59.14 billion by the same year, a 132% increase from the previous year having 3 million subscribers with a target of 5.2 million by 2027. Nevertheless, over 84% of Kenyans are still not covered (NSSF Kenya, 2025).

Tanzania in particular constitute an active social security sector engaged as well in the collection, safekeeping, investing and distribution of the retirement funds to the members that have been contributing and become liable by law to enjoy the benefits (Skinner, 2020). The sector comprise of two main entities in the sector with the Public Service Social Security Fund (PSSSF) engaged in the management of public sector employees; and the National Social Security Fund (NSSF) engaged in the management and handling of the employees engaged in the private sector entities (URT, 2019).

Though the sector comprise of the two entities still beneficiaries and contributing members are individuals employed in the formal sector both in the public and non-public entities (Mtulya, 2019). Membership is mandatory by law that the total contribution by law is 20% of the employee salary; but the contributions are shared between the employer(s) and the employee(s) with the law requiring 10% from the employer and 10% from the employees. Though some entities in the course of

motivating their employees tend to reduce the burden of contribution from the employees and the employer pays more (Mdoe, 2019).

For instance, Tanzania public organizations in most entities the employer contributes 15% and the employee contribute 10%. In fact, the retirement benefits and the monthly pension may be complete and due for payment provided that both parties have successfully contributed as required by law. Since that is the case, though the law requires compliance to it in the practice prior to social security services still among private entities in Tanzania compliance to the members contributions has been and still is a challenge (Harper, 2020). Many are difficult to submit their contributions subjecting the employees in trouble upon getting their retirement benefits after they retire.

The NSSF offers a number of benefits to its members. These benefits include invalidity benefits for people who are unable to work for the rest of their lives because of disease or disability, and retirement pensions, which provide income to members after they reach retirement age. While maternity benefits assist female members following childbirth, survivors' benefits are given to dependents of deceased members. Additionally, NSSF provides workplace injury benefits, which pay for medical costs and damages for fatalities or injuries sustained on the job. In partnership with the National Health Insurance Fund (NHIF), members can also apply for funeral grants to assist with health insurance and burial expenses. Together, these programs support workers' and their families' social welfare and financial security (NSSF, n.d.).

One of the challenges NSSF faces is that some employers choose not to send contributions at all or delay them, often in cooperation with unethical employees or encouraged by those employers. Other challenges include insufficient coverage, particularly in the informal sector, and a lack of awareness about the importance of social security. To address these issues, measures were implemented to enforce mandatory electronic payments through the Government Electronic Payment Gateway (GePG) and to impose a 5% penalty for late payments. Additionally, awareness campaigns have been promoted through various channels such as brochures, flyers, and media campaigns, along with efforts to expand coverage through local initiatives and improved procedures (ibid.)

Some private entities reach a point of paying the employees' salaries by cash to avoid such contributions to pay. This therefore has been a common behaviour that needed to be envisaged further in Tanzania since it keeps on persisting. This brought about the concern to undertake the inquiry with the aim of addressing the situation in Tanzanian environment.

1.3 Statement of the Research Problem

The response of the private sector organizations regarding social security members' contributions payment as employers has been and still is a major challenge regardless of the fact that it is a statutory requirement that must be complied (Van Ginneken, 2019). This has been a common behaviour to the extent that the employees as they retire suffer the consequences since they find their lump sum is very small contrary to the expectations which become a problem with the social security entity as the service provider (Ibid).

Efforts have been made by the social security entities including follow ups, fines, issuance of legal charges to some companies including closure of some entities (Skinner, 2020). Regardless of that, still the situation keep on persisting. This necessitates the need to envisage further in the area to address the concern in Tanzanian environment. Therefore, several studies have been conducted in social security sector in Tanzania such as payment delays (Chao, 2023), beneficiaries perception on the entities (Nanyaro, 2021), customer/client satisfaction (Katala, 2021) and others. However, all studies further recommended the need to envisage on the private entities members contribution since it is noted as a major challenge. This signified that indeed little studies had been conducted in the area which was the gap that needed to be filled. Hence, the study was conducted to assess factors affecting private sector members' contributions in social security organizations in Tanzania.

1.3 Research Objectives

1.3.1 Main Objective

The main objective of this study was to determine factors affecting private sectors members' contributions in social security organizations in Tanzania.

1.3.2 Specific Objectives

- i. To identify factors that prevents private sectors members to regularly contribute to the National Social Security Fund.
- ii. To evaluate awareness of members in the private sectors on the importance of regularly contributing to National Social Security Fund.
- iii. To assess the impact of inadequate members contributions to National Social Security Fund.

1.4 Research Questions

- i. What are factors that hinder private sectors members' contribution in social security organizations?
- ii. What are the perceptions of employers in private sectors on the contributions to the social security organizations?
- iii. What are the effects of inadequate members' contributions to the beneficiaries of social security?

1.5 Significance of the Study

The study is essential in several aspects, it uses both quantitative and qualitative methods to identify subtle factors influencing private sector compliance with social security contributions. It also provides a reproducible framework for comparable research in developing nations. From a policy perspective, the results should help Tanzanian policymakers and the National Social Security Fund create more focused, evidence-based measures to improve compliance and inclusion in the private sector. Practically speaking, the study offers useful advice to NSSF administrators in Morogoro and elsewhere on how to increase stakeholder participation, expedite operating procedures, and eventually fortify social protection coverage for workers in the private sector. The study may enable the generation of other areas to enrich the body of knowledge in line with the gaps that may be identified.

1.6 Scope of the Study

The study was situated in social security sector and practices by private sector organizations towards their reluctance in issuance of payment of their contributions

to the employees. Therefore, the study intended to bridge the gap along the identified area with the aim of generating knowledge and way forward measures towards the persisting behaviour in Tanzania.

1.7 Limitations of the Study

The study was constrained by two key issues that first and foremost the time allocated for the inquiry undertaking is limited while the researcher is employed which becomes a setback in getting ample time for the conduct of the study. Also, the other main concern is the collection of information that there may be challenge in acquiring the information as expected since some of the respondents may delay and others may refuse to respond at all. However, the noted concerns were overcome in the way that first the researcher complied with the set schedule and ensure the accomplishment of the study as per the set time. Also, with collection of data the researcher distributed the large number of the questionnaire at least 10% extra to cover the uncertainties that were caused by the respondents.

1.8 Organization of the Study

The study was conducted in the way that it was organized in five chapters. The first one consisted of the overview of the study. The second chapter described the literature review of the study. Chapter three described the research methodology of the study. The fourth chapter described the findings of the study, analysis and the discussions of the results. The last chapter described the summary of the study, conclusion and recommendations; as well as areas for further studies.

CHAPTER TWO

LITERATURE REVIEW

2.1 Overview

The literature review was carried out in order to find out what other researchers have done, so that we do not repeat what has already been investigated. The chapter begins by defining various terms and concepts and then describes the theories guiding the study, reviews empirical literature and identifies the research gaps for the study ending up with the erection of the conceptual framework. Since that is the case, the study consists of the description that is shown in the manner that is as follows.

2.2 Definition of Terms and Concepts

2.2.1 Social Security

Social security refers to the form of social welfare scheme that seeks to assure the needs and wants of people in the society on social account are attained (Garton, 2018)

2.2.2 Private Sector

Private sector is the part of the economy in the country or jurisdiction that consist of non-state actors operating under profit making (Brown *et al*, 2019). This is the case because in the market, economy and the society there are several non-state actors including non-profit organizations but they differ with private entities that are established and operating firms, organizations, companies and corporations seeking profit maximization as the end result.

2.2.3 Private Sector Members

Private sector members with reference to the study imply social security

beneficiaries or customers employed by the private sector organizations (Altman, *et al*, 2019). They are essential for the study since the inquiry is situated along such parameters.

2.2.4 Social Security Contributions

Social security contributions refer to the payments made by the beneficiaries of the services based on the legal framework guiding social security services and practices in the country (Garton, 2018). The contributions vary as per the jurisdiction based on the legal system of the country. With the case of Tanzania, the contributions are 20% of the gross salary whereas 10% is deducted from the employee and 10% is supposed to be paid by the employer.

2.3 Theoretical Literature Review

This study was guided by the Compliance Theory which is stated in line with the description as follows.

2.3.1 Compliance Theory

This is a management theory that emphasize on the act and pattern of conforming to the rule that may be law(s), policy(s), standards and specifications (Silveira *et al*, 2012). This is essential among different actors in the society(s), community(s), group(s), state(s) regardless of the sector and the size. The theory suggest that compliance is essential since it assures successful maintenance and realization of law and order in different social, political and economic settings between and among people as well as several others actors (Norris-Montanari, 2017).

The theory suggests further that compliance is very important and in most cases as it is set within the law becomes mandatory something to be executed that failure to do entails the enactment of other means that may affect the well-being of the activity(s) and the society at large (Malyshev, 2008). Therefore, the theory is essential since it urges compliance to be respected by all actors regardless of the tasks and activities and jurisdictions concerning issues related with legal affairs to assure well-being of the societies (Weinberg, 2011).

The theory is connected to the study since the persisting behavior and practices regarding private sector members contributions in social security organizations entails compliance problem. Since that is the case, the issue being statutory requirement possesses concerns that are necessary to be addressed in line with the context because they tend also to raise the concerns on the legitimacy of the institutions. This therefore fosters the need to conduct the study to address the concern in the respective Tanzanian environment.

2.4 Empirical Literature Review

Katala (2021) assessed satisfaction of the clients and or customers in social security services provision in Tanzania. The study employed survey design that the findings indicated that the level of satisfaction among customers in the service delivery is not good because first the services are less reliable as are accompanied by lots of delays and irregularities. Also, the services constitute poor or limited response and the mode of membership being statutory requirement with obedience and compliance being without question. This affects the satisfaction of customers. The study further recommended inquiring on the concern that is highly problematic regarding

members contribution by private organizations. The study conduct entails the situation is being addressed.

Chao (2023) explored factors influencing delay in payment among social security beneficiaries as customers in Tanzania. The study was conducted using survey design that three independent variables were identified for testing namely limited beneficiaries awareness, employer's responsibility and bureaucracy that is persisting. The results indicated that all three independent variables were found significant to the delay on payment towards beneficiaries in social security. The implication is that delay in payment in social security services in Tanzania is influenced with bureaucracies that keep on persisting, beneficiaries awareness on the requirements and the way forward to get their money; and employers responsibility as most either delay or do not pay their contributions to the employees. The study further recommended that it is essential to inquire on the private sector entities towards paying their contributions since it is a major setback towards efficiency in delivering services. The conduct of the study seeks to address the concern in Tanzania.

Nanyaro (2021) examined the perception of customers in the social security services in Tanzania. The study employed cross sectional survey design that the findings indicated that perception of customers in most account in the social security services is negative since most are always dissatisfied with the services as a result of the delays. Also, some are negative because of limited understanding on the services they may need and desire that they are less aware on the means to access them and issue complaints to the service providers. The negative perception has been persisting that fosters the need to change on the practices and the behaviours of

social security services provisions. The study further recommended the need to address members contributions by private sector entities there are several setbacks. The conduct of the study seeks to address the concern in Tanzania.

Mhagama (2023) assessed the role of retirement education to the public sector employees in Tanzania. The study employed survey approach that the results indicated that retirement education is useful since it fosters readiness to the employees in the services towards preparation for retirement. Also, the education is essential since fosters acceptance of the retirement since it is an inevitable encounter in the public services unless one resigns before retirement and engage in the non-public sector. The study further recommended the need to envisage members' contributions by private sector organizations that the conduct of the study seeks to address the concern in Tanzanian environment.

Mshana (2023) examined the effect of merging on performance in social security organizations in Tanzania. The study employed survey design with the results indicated that the merger in the sector entities culminated into the existence of two main social security organizations with one focused on serving employees in the public sector; and the other one serving employees in the private sector. Regardless of that, efficiency has been noted to the government in terms of expenditure reduction and control but sense of monopoly has been established in the sense it may affect service delivery and quality. The study further recommended the need to envisage further towards contributions by private sector organizations that the conduct of the study seeks to address the concern in Tanzania.

Swai (2019) assessed factors affecting willingness to join supplementary schemes services by the customers in the social security services in Tanzania. The study employed cross sectional design that findings indicated that limited level of awareness by the beneficiaries on the services has been the causative factor for the existing and persisting situation in Tanzania. Also, the level of societal perception on the scheme is still low and poor that fosters its escalation prior to its neglect. The study further recommended the need to envisage on the members contributions by sector entities that the conduct of the inquiry intends to address the situation in Tanzania.

2.5 Research Gap

A review of existing literature reveals that social security services in Tanzania have faced various operational and administrative challenges, contributing to negative perceptions and dissatisfaction among beneficiaries. While the government has undertaken significant reforms aimed at improving the efficiency and accessibility of these services, there remains a notable gap in understanding the specific factors influencing member contributions from the private sector to the National Social Security Fund (NSSF). Empirical studies reviewed tend to provide general recommendations without deeply analyzing the unique barriers and motivators affecting private sector compliance.

Furthermore, the participation of individuals from the informal sector in the NSSF remains critically low, despite their substantial presence in the national workforce. This underscores a lack of comprehensive research that addresses both the contribution behavior of private sector members and the limited inclusion of

informal sector workers. Therefore, this study was designed to fill this gap by exploring the underlying factors affecting private sector members' contributions to the NSSF, with a specific focus on the Morogoro region.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter described the methodology for undertaking the study in ensuring that the specific objectives of the study were fulfilled and assuring that the knowledge gap which has been identified was filled. The chapter began with study design, study area, followed by definition of population of the study, sample size,—sampling procedures, data collection process and analysis and ethical issues.

3.2 Research Design

Research design refers to the process and modality to assure information gathering and filling process in the study (Creswell, 2012). Research design is a logical and systematic plan prepared for directing a research study. It constitutes the blue print for the collection, measurement and analysis of data. It is the plan, structure and strategy of investigation conceived to obtain answers to research questions. The plan is the overall scheme or program of research.

The study used a mixed research design whereby both qualitative and quantitative approaches were used. To obtain a full understanding of the variables influencing private sector members' payments to the NSSF in Morogoro, this study used a mixed research methodology, integrating quantitative and qualitative methodologies. While the qualitative insights recorded participants' perceptions, experiences, and contextual circumstances, the quantitative data offered quantifiable trends and patterns. This combination improved the findings' validity, reliability, and depth, enabling a more in-depth examination of the problem.

3.3 Research Approach

The study used both qualitative and quantitative approaches. Qualitative approach was used in the process of knowledge generation because the focus of the inquiry is on the why and how pertaining to the issue under study. According to Creswell (2014) qualitative approach seeks to determine the why and how regarding the phenomenon under study which is the opposite of the quantitative approach that intends to focus on what, when and where regarding the phenomenon under study.

Quantitative research involves analyzing and gathering numerical data to uncover trends, calculate averages, evaluate relationships, and derive overarching insights. It's used in various fields, including the natural and social sciences. Quantitative data analysis employs statistical techniques for processing and interpreting numeric data. Research designs in the quantitative realm outline how data were collected and analyzed with methods like experiments and surveys. Questionnaires, which will be used extensively in this study, generated a lot of data that required quantitative treatment. Qualitative methods complement quantitative research by focusing on non-numerical data, adding depth to understanding. By using a combination of both approaches was able to gain a comprehensive understanding of phenomena.

3.4 Research Paradigm

In keeping with the mixed-methods approach utilized to investigate the many factors impacting private sector contributions to the NSSF in Morogoro, a pragmatic research paradigm was used for this study. Rather than being restricted to a single philosophical position, pragmatics stresses the application of methodologies that best address the research topic. Both positivist (quantitative) and interpretivist (qualitative)

worldviews can be integrated because of it (Saunders, Lewis, & Thornhill, 2009).

3.5 Area of the Study

According to Kumar (2019), the practice field in which you are conducting your study is called the subject or study area. The selected study area was NSSF in Morogoro region because it is the social security organization in Tanzania that is legally mandated to engage in the provision and management of social security services specifically to the private sector organizations. Morogoro region has many private sector industries and enterprises including medium and large-scale farms and firms. There are also many private schools and institutions of higher learning. This, therefore, makes the area useful for the gathering of relevant facts for the study.

3.6 Study Population

People who you want to find out about are collectively known as the study population (ibid.) The study population consisted of employees, employers and retired people in Morogoro region in different organizations. In the study area there are many people, of whom they are employed in the private sector and others in the public sector. Some are retired people who are receiving pension. Since that is the case, with the situation the population is infinite because with private sector entities there are many informal which is difficult to determine the exact number. Despite that, on the unit of analysis or inquiry for that matter; the study used individuals in generating information to answer research questions and filled the study gap.

3.7 Sample Size

The study sample sizes consisted of employees in two categories of sample sizes

which include the key informants and the ordinary category of employees. In totality, the study include 75 respondents in all sample sizes for the study. It include 70 from the ordinary category of employees sample size because they were several and obtained to participate in the study since the issue is a challenge that needs to be overcome. Besides that, 5 key informants were selected from the management and key departments for the generation of well-detailed facts for the study.

The selection of the sample sizes is well justified using Webb (1991) suggesting that as the population lies between 100 and 1000, 10% can be used as the relevant sample size. If the population of the area is between 1000 and 2000, then 5% can be used as the sample size. Moreover, with the area population being above 2000, then 1% may be used as the sample size. Therefore, the study area consists of the population of 362 whereas 10% is sufficient measure to the extent that the selected sample size is consistent.

3.8 Sample Selection Techniques

The purpose of sampling in quantitative research is to draw inferences about the group from which you have selected the sample (Kumar, 2019). The sample of the study was selected using both random and purposive sampling techniques. Random sampling technique was used to obtain and pick respondents from the ordinary employees because of the number and the nature of the participants since they were many and could be picked by chance. Purposive sampling technique was used to obtain respondents from the key informants since were used as respondents to obtain in-depth information.

3.9 Methods of Data Collection

Data were gathered using primary and secondary data collection methods, Primary data were obtained from questionnaires and interviews, while secondary data were obtained from archives, offices and libraries.

3.9.1 Primary Data Collection Methods

3.9.1.1 Questionnaire

Questionnaire refers to the data collection method with questions written and printed on paper given to the respondent to provide the answers without being influenced by the researcher (Gillham, 2008). The method is mostly used in situations requiring the collection of information from the large number of respondents to save time. In this case, the method was used and applied to the ordinary employee category because the number of respondents was high enough to be generated quickly using the approach in short period.

3.9.1.2 Interviews

Interview refers to the one to one dialogue between the researcher and the respondent on the issue under study (Polak & Green, 2015). It is a data collection method which gives the opportunity for the researcher to capture in-depth insight of the issue which is being envisaged since has the opportunity to get clarifications and ask questions as pleased. The method was used to collect information from the key informants since they served as key respondents to obtain well-detailed facts on the issue under study. It was used to a few purposively selected employees.

3.9.2 Secondary Data Collection Methods

Secondary data were collected using documentary review method whereas

documents in line with study were reviewed in connection with the study objectives to enhance knowledge generation process. The data were obtained from various reports in offices, e.g. NSSF. They were used to complement primary data as facts which were obtained from the field as fresh hand information in the discussion of the study findings.

3.10 Data Analysis

The information collected were grouped into qualitative and quantitative settings. Facts which were obtained from the questionnaires were computed in SPSS program version 23.0. The results were described in the form of descriptive statistics specifically percentages, frequency tables, charts and histograms. Facts which were collected using interviews were analyzed using content analysis approach whereas they were narratively presented with significant themes to support the findings in knowledge generation process. The study is qualitative though was complemented by descriptive statistics.

3.11 Validity and Reliability

3.11.1 Validity

This is the data quality measurement that seeks to assure accuracy on the facts as findings for the study. Since the study employed subjective reality testing, basically face validity was employed in the sense that data collection instruments were generated and approved by the supervisor for collection of information to take place. Construct validity followed with the facts gathered from multiple sources until the point of saturation was realized. Therefore, verification of the results was conducted in the sense that after report was written the researcher formally visited the

respondents for validation process and once that was complete the report was submitted.

3.11.2 Reliability

Reliability refers to how consistently a method measures something. If the same result can be consistently achieved by using the same methods under the same circumstances, the measurement is considered reliable. For example, you measure the temperature of a liquid sample several times under identical conditions. The thermometer displays the same temperature every time, so the results are reliable.

3.12 Ethical Considerations

Ethics were well maintained in the sense that first and foremost the document adhered to originality as was not plagiarized. Also, the conduct of the study adhered to all university standards and regulation pattern. Moreover, data collection process adhered to confidentiality of the respondents as all their personal information were treated confidential. Research clearance was obtained from the Open University of Tanzania (OUT) and permissions from various authorities to grant permission towards information gathering process.

CHAPTER FOUR

STUDY RESULTS, ANALYSIS AND DISCUSSIONS

4.1 Introduction

The chapter describes the results of the study supported with the facts as findings guided by the research questions or objectives. The results were complemented with the analysis and the relevant discussions in the manner that is illustrated as follows.

4.2 Demographic Profile of the Respondents

The study gathered results on the demographic profile of the participants as the respondents based on the facts in line with the age, gender and education levels of the respondents. Therefore, the description is illustrated in the manner that is as follows.

4.2.1 Age of the Respondents

The study describes the results on age of the participants that table and Figure 4.1 below provide the results as follows.

Table 4.1: Age

		Frequency	Percent
Valid	21-35	20	28.6
	36-50	37	52.9
	51+	13	18.6
	Total	70	100.0

Source: Field Data (2024).

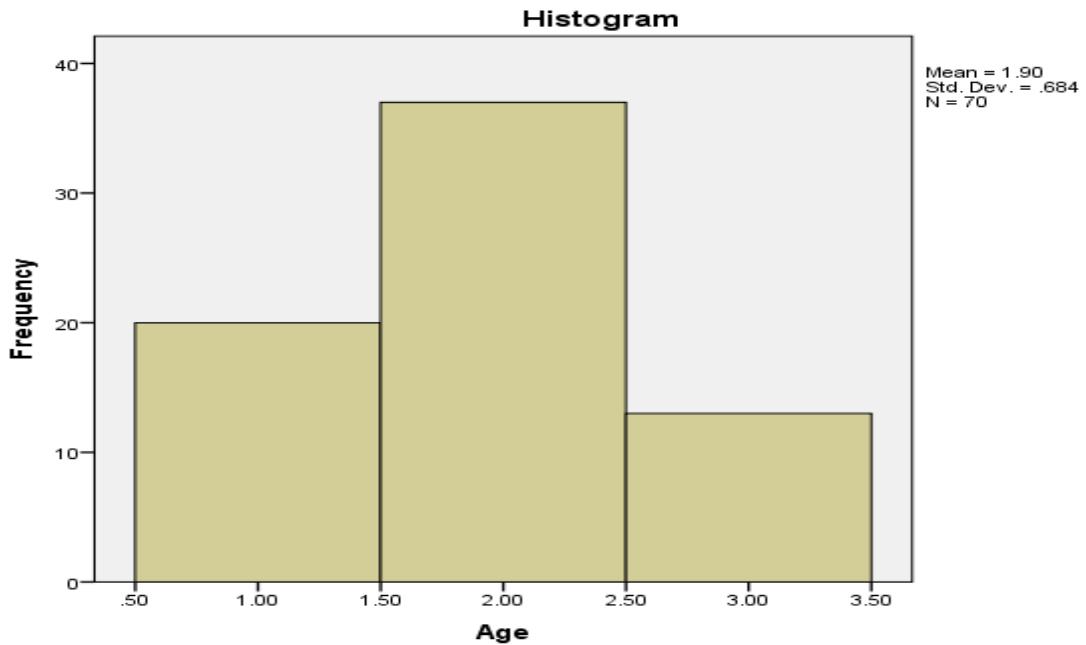


Figure 4.1: Age

Source: Field Data (2024).

The study results describe facts on age of the participants that 28.6% were aged 21-35 years, while 52.9% of the respondents were aged 36-50 years and 18.6% of the respondents were aged 51 years. The implication of the results is that employees in the social security sector comprise of the participants in different age groups being the young age, mid aged and the aged approaching towards retirement. The statement is connected with the views by Brown, *et al.*, (2019) suggesting that employees in the social security sector are individuals with different age groups including the young, mid aged and the aged with some retired but still working under contract.

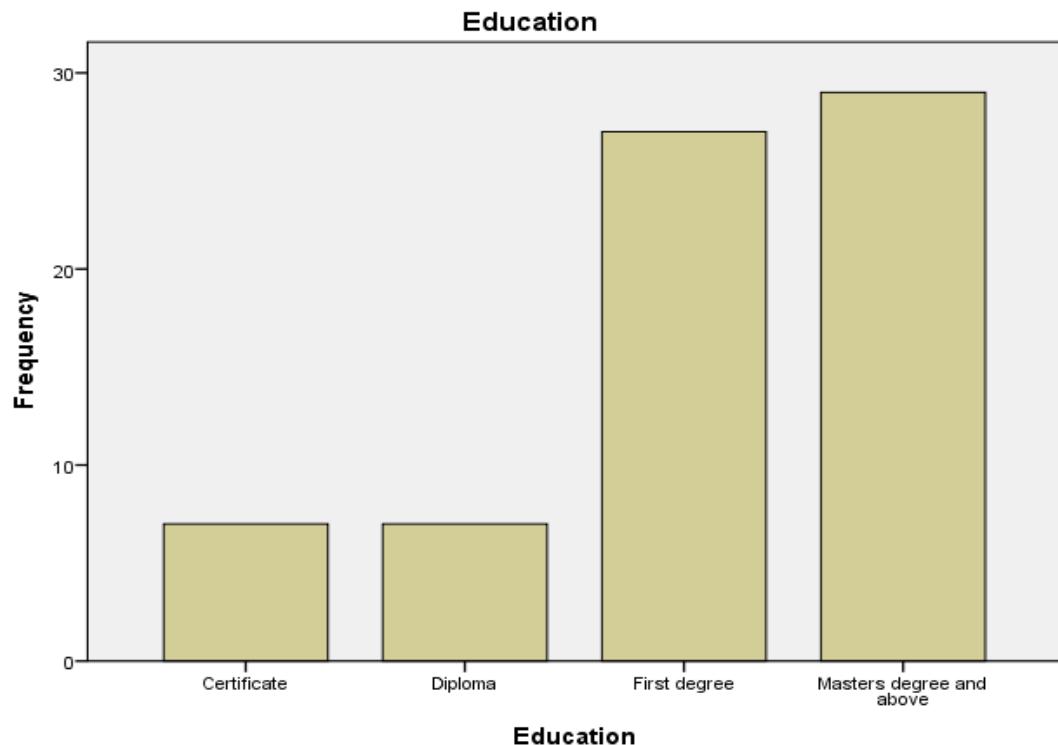
4.2.2 Education Level of the Respondents

The study results also gathered facts on the education level of the participants with results shown in table and Figure 4.2.

Table 4.2: Education Level

		Frequency	Percent
Valid	Certificate	7	10.0
	Diploma	7	10.0
	First degree	27	38.6
	<u>Masters degree and above</u>	29	41.4
	Total	70	100.0

Source: Field Data (2024).

**Figure 4.2: Education Level**

Source: Field Data (2024).

The study results describes facts on the education level of the participants for the study that 10% of the respondents had certificate qualification, while 10% of the participants also had diploma education, 38.6% had first degree and 41.4% of the respondents had postgraduate qualifications. This implies that employees in the

social security sector in Tanzania are well educated formally with adequate credentials as practitioners. The statement is connected with Achenbaum (2019) suggesting that social security sector is among the key sector entity in the country that the practitioners both in the developed and developing countries constitute adequate levels of formal education to execute the duties in accurate and precise manner.

4.2.3 Gender of the Respondents

The study results further consist of the collected results on the gender of the participants that table and Figure 4.3 illustrates the results.

Table 4.3: Gender

		Frequency	Percent
Valid	Male	48	68.6
	Female	22	31.4
	Total	70	100.0

Source: Field Data (2024).

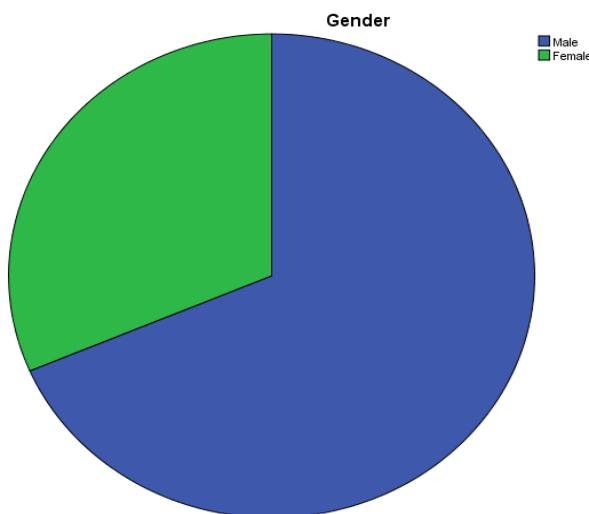


Figure 4.3: Gender

Source: Field Data (2024).

The study results indicated the outcome on facts on age of the participants that 68.6% of the respondents were male, while 31.4% of the respondents were female. This implies that employees in social security sector in Tanzania comprise of the individuals both men and women. The statement is connected with the views by Katala (2021) suggesting that employees in the social security usually comprise of the employees in all sexes. The ratio always varies since the criteria for selection are merit based.

4.3 Factors Hindering Private Sectors Members' Contribution in Social Security Organizations

The study revealed findings on factors hindering private sectors member contribution in social security organizations through the selected sample sizes for the study. The ordinary employees to begin with revealed that corrupt practices by some social security organizations practitioners leads to the occurrence of the situation. This is attributed by the fact that social security organization through compliance department some of the practitioners tend to be unethical and engage in the corrupt practices that brings comfort to some employers to keep on being less compliant to the payment issuance on their employers contributions.

Also, the other concern is limited awareness of the employees pertaining to the duty of the employer(s) to contribute their share in the social security. This is the case because some of the employees in several private companies possess limited knowledge regarding the employers duty towards contributing in the social security organizations which is taken as the advantage as well and the employers get along with the situation and become less compliant.

Despite that, the other issue of concern is the burden perception to the employers that in the private entities employers as owners of the businesses operate for profit maximization with efforts and means to minimize the costs of operations. Since that is the case, payment of employees contribution to the social security organizations is perceived as the way towards increasing operating costs that fosters the execution of the means towards non-compliance. Furthermore, the other concern is the desire towards non-compliance by the employers and some employees. This is the case because some employers deliberate decide to be non-compliant by not including them in the systems as formal employers of the organizations and pay them their gross salaries as net salaries. This becomes the gains enjoyed by both the employers and employees while affecting compliance in the social security entities.

Moreover, the other concern is limited awareness among some employers on the social security requirements that though they become aware of the entity(s) still some employers hesitate to issue compliance. This is attributed by the fact that they tend to develop distrust thinking may the situation to be more of a scum to take their money and become less compliant on payment issues. The results therefore are described in table ad figure 4.4 below.

Table 4.4: Factors Affecting Compliance

		Frequency	Percent
Valid	Corrupt practices	24	34.3
	Limited practitioners awareness	19	27.1
	Burden perception	13	18.6
	Non-compliance behavior	11	15.7
	<u>Limited employers awareness</u>	3	4.3
	Total	70	100.0

Source: Field Data (2024).

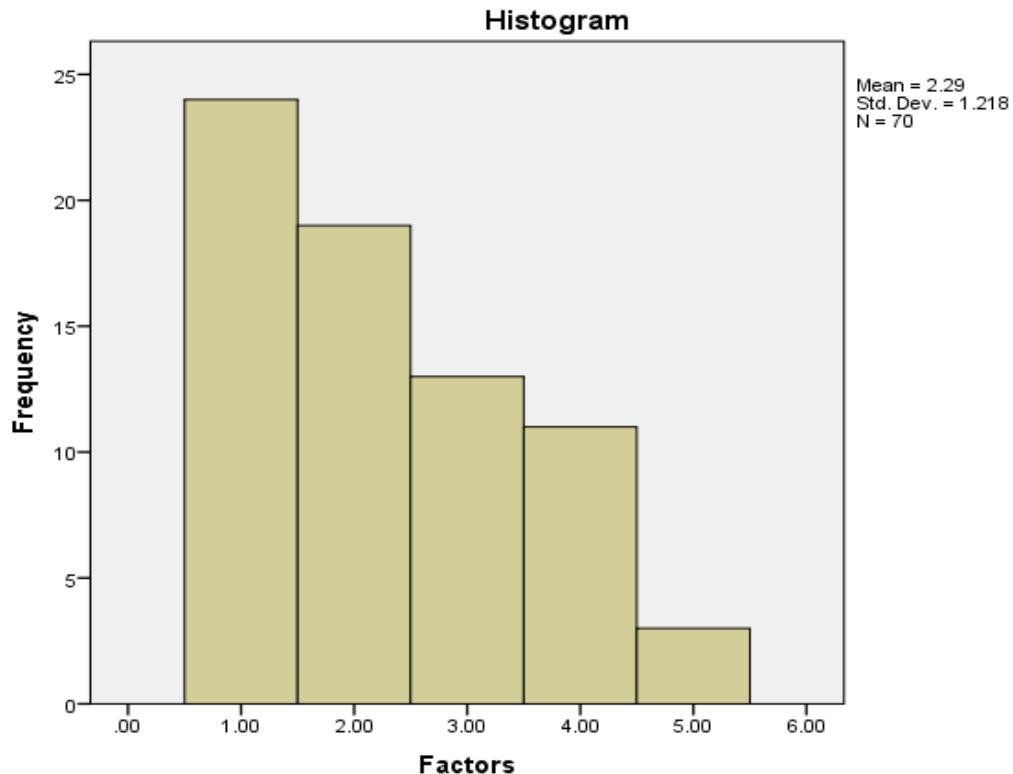


Figure 4.4: Factors Affecting Compliance

Source: Field Data (2024).

The study results indicated factors affecting private entities member's contributions in the social security organizations in Tanzania. The implication of the results is that the situation pertaining to private sector entities compliance in member's contribution payments by the organizations is influenced by both internal and external concerns related to the social security entities behaviour towards them. The statement is connected with Chao (2023) suggesting that social security organizations encounter difficulties to receive contributions from some private sector entities due to the non-compliant behaviour of some entities; and also some of the malpractices behaviour of the employees willing to take bribes and deny the contributions.

Also, Mdoe (2019) suggest that National Social Security Fund (NSSF) encounter shortcomings on the receiving of members contribution to some private entities in the market and the economy since they are non-compliant to pay the contributions on their members pertaining to 10% share which is statutory requirement. The situation is mostly influenced by various concerns mostly associated with the organizations as clients including deliberate evasion from payment, awareness level and others. However, some of the employees in the National Social Security Fund (NSSF) tend to be unethical and engage in the corrupt behaviour fostering the prosperity of the behavior.

Key informants on the other hand revealed several factors affecting members contributions by the private sector entities with one being limited awareness among the employees. This is an issue of concern because most employees in the private sector organizations are less aware on the relevance of social security and the rationale towards employers contribution to the social security entity. This being the case some employers take the advantage of the situation and become less compliant in issuing payments. The statement is supported by the informant T views that;

“Some employers take the advantage of their employees for not being aware of social security and the need for them to pay their contributions. They take it for granted and become less compliant in the payment issuance”.

The other factor is the desire to maximize profit that for the private organizations profit making is the core expectations with the means and measures towards reducing operating costs as much as possible. Since that is the case, social security contributions is perceived as the burden to the organizations amounting to operating

costs that fosters the entities to be less compliant in the payment process. The statement is connected with the views by informant R that;

“The organizations sees the contributions as the burden towards profit generation that they deliberate impose measures to evade submitting their contributions either by not registering some of their employees to the systems and pay them gross salaries as net salaries; and some once they are realized to be noted decide to close the companies and register them by other names”.

The other reason is the internal weakness demonstrated by some of the employees in the social security organization especially the compliance department that they resort to corruption behaviour and become willing to be bribed. This has been affecting compliance in the payment of members contributions. The statement is supported by the informant E views that;

“The corrupt behaviour of some employees especially the compliance department seems to be affecting the compliance level among the private sector entities due to the fact that the bribes leads to the hesitation of payment thinking that they are covered by the internal practitioners”.

The implication of the results is that private sector organizations members contributions is affected by the internal and external issues leading to the occurrence of the situation. The statement is connected with Chao (2023) stating that social security contributions by the employers among private sector organizations tend to be affected by the non-compliant behavior and means by the respective employers and the bad behaviour of some employees in the social security organizations willing to take bribes for their own personal gains at the expense of the organization.

4.4 Employers Perception in Private Sectors on the Contributions to the Social Security Organizations

The study results revealed the perception of the employers in the private sector

entities on the contributions to the social security organizations through the respondents selected for the study. The key informants revealed that the perception is negative on the ground that it is seen as the burden towards the organizations in amounting the operating costs. This is the case because for the private entities salaries constitute higher expenses than with the members contributions is also perceived as the expenses amounting to higher costs in the operations affecting the profitability of the organizations. The statement is in line with the informant views that;

“The private organizations as clients to the National Social Security Fund (NSSF) perceives the contributions as the burden affecting the profit of the organizations as they increase the operating costs like the salaries. This has had implication pertaining to their compliance as well”.

The issue regarding the perception of the private sector entities as the clients on the membership contributions is that the payments are not government statutory requirements but rather a scum for their money to be stolen. This is the case with most foreign companies that as they start operations have been less compliant with the fear that the money is more of a scum that later as they realize and being assured with the government most tend to be compliant. The statement is verified with the informant W that;

“I had once encountered a situation with one client an American Company that was afraid to pay the contributions to its employees until was assured that the money is legal and went to the benefits of the employees and became compliant to this day”.

Furthermore, the other concern pertaining to the perception of the private sector entities is the distrust towards the payments. This is the case with some employers that have encountered social security practitioners willing to be bribed that upon

willing to pay the bribes became hesitant towards compliance since they believed to be covered and protected forever. The statement is supported with one of the informant views stating that;

“The clients that issued bribes to the social security employees to refrain from paying the contributions have been hostile towards compliance because they believed and trust that they may be protected at all times”.

The implication of the results is that for profit making organizations in Tanzania members contributions have had negative perception with regard to the compliance by the respective actors in the process. This is connected with Nanyaro (2021) suggesting that profit making entities in Tanzania have been hostile and negative towards social security contributions because they perceive the initiatives as the costs that affect the profitability since they amount to operating costs. Also, Katala (2021) suggest that membership contribution by the private sector organizations in Tanzania is indeed affected with negativity in terms of response and perception. This is attributed by the fact that the entities operate for profit that it is automatic the contributions amount to the operating costs affecting the profitability ratio that the entities could be hostile in the contributions.

4.5 Effects of Inadequate Members’ Contributions to the Beneficiaries of Social Security

The study revealed the effects of inadequate members contributions to the social security beneficiaries using the sample sizes selected for the study. The ordinary category indicated that members as beneficiaries get to be affected by getting low social security benefits after retirement which is contrary to their expectations. This is the case because the situation leads to the beneficiaries to realize that they have

low lump sum and pension as they retire due to the absence of employers contributions. This may result to the beneficiaries being required to consent to take the available contributions while they may be aware that they could take more.

Despite that, the situation may result into delay in the payment of the beneficiaries social security benefits. This is attributed by the fact that once one retires or encounter any situation became liable to be paid the social security benefits and came to be realized that the employer's contributions are lacking becomes querry that delays the payments. This is attributed by the fact that it is either the beneficiaries wait or measures being executed until the employer pay and other processes could take place or agree to consent to take whatever benefits that are available.

Additionally, the situation tend to foster the increasing conflict and hostility between the social security organizations as service providers and the beneficiaries or clients. This is attributed by the fact that once uncertainties arise like the realization of the employers not paying the employees contributions all the blames are forwarded to the social security organizations; while the members do not take into consideration that it is their duty to look at the salary slips and determine whether the employer has also place its contribution. The findings are illustrated using Table and figure 4.5.

Table 4.5: Effects

		Frequency	Percent
Valid	Low social security benefits	26	37.1
	Delay in payments	23	32.9
	Tensions	21	30.0
	Total	70	100.0

Source: Field Data (2024).

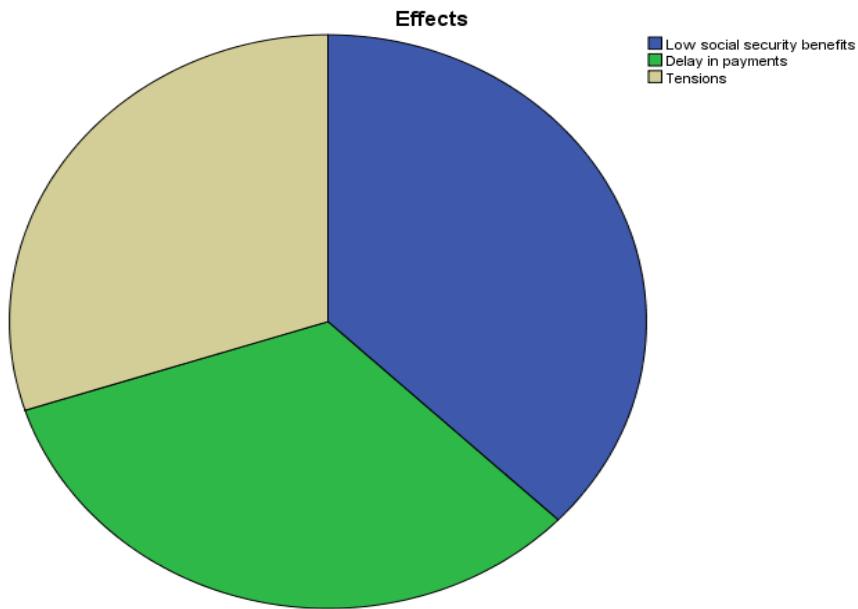


Figure 4.5: Effects

Source: Field Data (2024).

The study results revealed the effects of inadequate members contributions towards social security beneficiaries. The implication of the results is that inadequate membership contributions towards social security beneficiaries constitute negative outcomes to the beneficiaries. This is evident with Chao (2023) suggesting that inadequate members contribution by the employers constitute negative consequences to the beneficiaries since it delays the payment of the social security benefits since it becomes a querry that needs to be addressed for other remedies to be exhausted.

Also, the beneficiaries may get low benefits as both lumpsum and the pension since the contributions are minimal that the benefit reflects the level of the contributions respectively. Additionally, Nanyaro (2021) suggest that inadequate members contribution by the employers fosters increasing tensions between the beneficiaries

and the social security organizations that affect customer relationship management (CRM) respectively.

Key informants on the other hand revealed the effects of the inadequate membership contributions by the employers in social security that enables the beneficiaries to encounter easy delay in the payment of the social security benefits. This is due to the fact that the situation is the querry that fosters the proceedings to be halted until way forward is cleared. Therefore, beneficiaries may be required to choose either to make follow ups until the employer complies or take whatever that is available. The statement is supported by the information that;

“Failure of the employer to issue the contribution to the employee affect the access of the benefits in social security that may either be delayed until the contributions are recovered or the beneficiary to take all that could be found”.

The situation usually leads to the unpleasant relations between the beneficiaries and the service providers as the social security organizations since the final actor is the social security entity. This has been the source of the persisting negative perceptions by the beneficiaries and the public as a whole in the provision of social security benefits. The statement is acknowledged by the informant K stating that;

“Members contributions by the private sector entities as they encounter defects affects the relations between social security organizations and the public. This affects the credibility of the entities affecting its perceptions and public views”.

The implication of the results is that non-compliance of employers membership contributions to the employees affect the beneficiaries negatively since they become on the losing side. The statement is connected with the views by Mtulya (2019) that once beneficiaries lack employers contributions is a major setback since may be

required to wait until the issue is sorted or take the available amount through the consent agreement with the social security entity.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The chapter describes the summary of the study supported with the conclusion and recommendations based on the study results. The chapter describes the areas for further studies with the aim of undertaking future inquiries respectively.

5.2 Summary

The study determined factors affecting private sectors members' contributions in social security organizations in Tanzania. The study was guided with three specific objectives which generated research questions that aimed towards attaining knowledge generation respectively. They include to identify factors that prevent private sectors members to regularly contribute to the National Social Security Fund; to evaluate awareness of members in the private sectors on the importance of regularly contributing to National Social Security Fund; and to assess the impact of inadequate members contributions to National Social Security Fund. Mixed method design was employed in the process of knowledge generation that primary data were used in facilitating information gathering to address the study from the employees in the selected study area through the sample of 75 respondents.

Information to address the study gap were obtained using questionnaires and interviews. The collected results using questionnaires were computed in SPSS software that relevant statistics were generated to present the results. Facts that were collected using interviews were analyzed using content analyses which were narratively presented complemented by themes as quotations. Findings revealed that

membership contribution by the private entities is affected with various factors including corrupt practices by some social security practitioners, awareness issues, no-compliance deliberate action and others. Despite that, the perception of private sector entities towards members contribution in the social security services is negative with the situation still keep on persisting.

Furthermore, the situation pertaining to non-compliance towards membership contributions among private sector entities has negative effects to the beneficiaries. The implication of the results is that membership contribution by the employers is very important for efficiency purposes and the beneficiaries well-being. This signifies any defects of that kind should be dealt upon with the aim of being eradicated.

5.3 Conclusion

Membership contribution in social security towards employees by the employers in the private sector entities indeed is a problem and a shortcoming since compliance has been a challenge. This has been affecting the beneficiaries and the social security entity especially the National Social Security Fund (NSSF). However, the situation regardless of its magnitude is preventable and could cease to exist provided that drastic measures are executed in actions to assure the getting away of the practice and behaviour in Tanzania.

5.4 Recommendations

5.4.1. Since the situation pertaining to membership contribution in social security by the private sector entities is that way, the study recommends that the social security

should refrain completely from corrupt practices and enhance good practices. This way may enable total compliance since there could be no room and chances for the non-compliance to be supported in any way by the social security entity(s). This way may assure compliance in the membership contributions.

5.4.2. The study also recommends that the government should public announce through special programs that are vocal on the relevance of social security and the need for the employees to request for salary slips and verify the employers contributions towards social security members contributions. This way may assure awareness generation that may serve as the monitoring pattern towards assuring the need for the entities to issue compliance.

5.4.3. The study further recommend that it is essential for the presence of means for any employee to be able to report the existence of such behaviour in the organization whereas investigation may be conducted without the entity knowing who informed the social security to undertake investigations. On top of that, severe penalties and punishment should be employed to the entities caught engaging in the practices.

5.5 Areas for Further Studies

The study was subjectively undertaken in the process of knowledge generation that another may be envisaged on the area using testing the objective reality by means of causal relationship testing. The study focused on the membership contribution among private entities that another inquiry may be undertaken in other areas along social security like the supplementary scheme services, diaspora scheme and others.

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APPENDICES

Appendix i: QUESTIONNAIRE

This is a questionnaire on the study titled “*Factors Affecting Private Sectors Member Contributions to National Social Security Fund: A Case Study of Morogoro National Social Security Fund*”.

Dear Respondent;

Thank for your willingness to participate in this study. It is the study for academic purposes to foster the accomplishment of the Masters Degree program at the Open University of Tanzania (OUT). Confidentiality of the respondents is adhered since no name or any information that may trigger verification of the individual participating in the study may appear in the data collection instrument.

Part I: General Information

1. Gender?
 - a. Male
 - b. Female
2. Age?
 - a. 21-35
 - b. 36-50
 - c. 51+
3. Education Level
 - a. Bachelor Degree
 - b. Masters and Above
 - c. Diploma
 - d. Certificate

- e. Secondary Education
- f. Primary Education
- g. No Formal Education
- h. Other (specify)

Part II: Study Questions

4. What is the situation regarding members contribution among private sector entities in the social security among employers?

.....
.....
.....

5. What is the level of compliance among private sector actors as employers on the payment of their contribution to the employees?

Please give reasons for your answer

.....
.....
.....

6. What are the reasons hindering the private sector employers to be reluctant in paying their social security contributions?

.....
.....
.....

7. Are the employers aware of their requirement towards contributing to the employees? Yes

..... No

.....
.....
.....
.....
.....

8. What is the level of awareness among the employers in the private sector regarding the members contribution in social security?

.....
.....
.....
.....

9. What are the effects for the employers not complying with the payment of the contributions to their members?

.....
.....
.....
.....
.....

10. What need to be done to overcome the influencing reasons on the practices or behaviour?

THANK YOU FOR YOUR PARTICIPATION

Appendix ii: INTERVIEW GUIDE

This is a guide on the study titled ***“Factors Affecting Private Sectors Member Contributions to National Social Security Fund: A Case Study of Morogoro National Social Security Fund”***.

1. What are factors that hinder private sectors members' contribution in social security organizations?
2. What makes the situation persist regardless of the forbidding laws and regulations on the practices?
3. What are the perceptions of employers in private sectors on the contributions to the social security organizations?
4. What are the effects of inadequate members' contributions to the beneficiaries of social security?
5. What can be done to overcome the influencing reasons for the practice?

Appendix iii: Research Clearance Letter



JAMHURI YA MUUNGANO WA TANZANIA
OFISI YA WAZIRI MKUU
SERA, URATIBU, BUNGE, KAZI, VIJANA, AJIRA NA WENYE
ULEMAVU
MFUKO WA TAIFA WA HIFADHI YA JAMII



TEL: 02326144446
FAX: 0232614601

P.O. BOX 147
MOROGORO

EA.307/314/11/03

28 June, 2024

OPEN UNIVERSITY OF TANZANIA,
P.O. BOX 23409,
DAR ES SALAAM.

RE: RESEARCH CLEARANCE FOR A STUDENT WINFRIDA M. MAHALI -PG 2017 00598

Refer above subject from a letter with reference No. OUT/PG 2017 00598 dated 30th May, 2024.

I am pleased to inform you that your request was honor and therefore your student Ms. Winfrida M. Mahali is granted to collect a data for research studies to for a period of 1 July to 1 August 2024.

The approval is on condition that we shall not bear any financial obligation in connection to this assignment.

Please fulfill non-disclosure attached form when you report for the data collection.

Yours,
National Social Security Fund.

Tunajenga Maisha Yako
ya Sasa na Baadaye

Said Malawi

FOR: REGIONAL MANAGER



Jengo la Pensheni la Benjamin Mkapa, Barabara ya Azikiwe/ Jamhuri,
S.L.P. 1322, Dar es Salaam
Simu: +255 22 2163400- 19; Barua pepe: dg@nssf.or.tz

THE UNITED REPUBLIC OF TANZANIA

MINISTRY OF EDUCATION, SCIENCE AND TECHNOLOGY

THE OPEN UNIVERSITY OF TANZANIA



Ref. No OUT/PG201700598

30th May, 2024

Regional Manager NSSF,
P.O BOX 147,
MOROGORO.

Dear Regional Manager,

RE: RESEARCH CLEARANCE FOR A STUDENT WINFRIDA MICHAEL MAHALI PG201700598

2. The Open University of Tanzania was established by an Act of Parliament No.17 of 1992, which became operational on the 1st March 1993 by public notice No.55 in the official Gazette. The Act was however replaced by the Open University of Tanzania Charter of 2006, which became operational on 1st January 2007. In line with the Charter, the Open University of Tanzania missions to generate and apply knowledge through research.

3. To facilitate and to simplify research process therefore, the act empowers the Vice Chancellor of the Open University of Tanzania to issue research clearance, on behalf of the Government of Tanzania and Tanzania Commission for Science and Technology, to both its staff and students who are doing research in Tanzania. With this brief background, the purpose of this letter is to introduce to you Ms. Winfrida Michael Mahali (Registration no PG201700598, pursuing Master of Social Work (MSW) . We hereby grant this clearance to conduct a research titled "Factor Affecting Private Sector Members Contribution to National Social Security Fund " She will collect his data at your office from 01st June to 30th July 2024.

4. In case you need any further information, kindly do not hesitate to contact the Deputy Vice Chancellor (Academic) of the Open University of Tanzania, P.O.Box 23409, Dar es Salaam. Tel: 022-2-2668820. We lastly thank you in advance for your assumed cooperation and facilitation of this research academic activity.

Yours sincerely,

THE OPEN UNIVERSITY OF TANZANIA

Prof. Gwahula Raphael Kimamala

For: VICE CHANCELLOR