

ABSTRACT

Several measures have been undertaken to extend coverage to the informal sector workers which include the amendment of the Social Security Laws in 2012 and the amendments of the statutes establishing each of the four Pension Funds in Tanzania namely NSSF, PPF, GEPF and LAPF to enable these Funds to register people from the informal sector. Apparently, the majority of the informal sector workers remained uncovered by the Pension Funds. This study aimed at evaluating the accessibility of social security benefits to the informal sector workers with the specific objectives of assessing provision of social security benefits to the informal sector workers, examining the level of enrolment of informal sector workers to the Pension Funds in the recent years and to find out factors affecting the enrolment of informal sector workers to the Pension Funds. Information was collected from the three Pension Funds namely PPF, NSSF and GEPF through key informant interviews. The researcher also obtained secondary data from the Fund's databases. The study found out that all the visited three Pension Funds had in place special schemes designed for the informal Sector workers. PPF had "Wote scheme", GEPF had VSRS and NSSF had "Hiari scheme". It was discovered that a total of 204,779 voluntary members from the informal sector have been enrolled by all the three Pension Funds. The researcher found out that Low income, lack of self-esteem, Low literacy level, lack of awareness, technological challenges, fear of the unknown and remoteness of the informal sector workers are the factors affecting the enrolment of informal sector workers to the Pension Funds. The study recommended subsidy programs, massive awareness, education and benefit design as a strategy of speeding up the process of extending social security services to the informal sector. Put in place a policy that will state the role of the newly established Pension Funds in dealing with the informal sector.

