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The Beneficiary's Perception of their Awareness of Delay in Payment in Social Security Benefits in Tanzania

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The study investigates beneficiaries' perceptions of their awareness of social security benefit delays, the relationship between employers' responsibility and social security benefit delays, and the effects of persistent NSSF bureaucracy on social security benefit delays in Tanzania. An explanatory study design was employed in this study with the use of a mixed quantitative and qualitative approach. The study included 150 NSSF customers and 5 key informants from employers. Data collection was conducted using a questionnaire and interview guide, respectively. This study examined NSSF beneficiaries' perceptions in Tanzania regarding delays in social security benefit payments. It reveals that a substantial proportion of customers attribute delays to employer actions, such as failures in timely contributions and inactivity in following up. The study underscores shared responsibility among customers, employers, and the system. It is concluded that addressing customer views through increased communication, employer engagement, and streamlined processes is critical for improving NSSF system efficiency and customer satisfaction. The study recommended that to improve the efficiency of benefit payments within Tanzania's National Social Security Fund (NSSF), it is advised to increase employer engagement and education, strengthen communication with stakeholders, revise policies to hold employers accountable, streamline bureaucratic processes, modernize operations, and investing in employee training.

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INTRODUCTION

Governments use social security services to ensure assistance of monetary services to low-income or no-income individuals, as well as pensions and other services based on the needs and desires of the customers as the beneficiaries of the services (Achenbaum, 2016). The services provided by social security(s) differ according to the size and economic capabilities of the government. This is because the level of service supply is usually determined by the government's capabilities, as determined by the financial strength of the organizations under the specific jurisdiction (Altman et al., 2015). As a result, some countries' service offerings are more diverse than others.

This is evident in most developed countries; for instance, Australia's social security consists of abundant services, including youth allowances, sickness allowances, age pensions, parenting payments, career payments, rent assistance, telephone allowance, disability support pensions, and mortgage, retirement benefits, health care services, and property coverage (Brown et al., 2019). This is also the case to other countries in the world like in Europe with France and the Netherlands where social investment is taken into account as a crucial 'inclusive citizen' (van Hooren & Ledoux, 2023).

This is contrary to most social security service schemes in developing countries, which provide limited services to some segments alone and few among the public due to the financial capacity and capability of the government(s) (Altman et al., 2015). This may translate into some client dissatisfaction, provided they are aware of the possibility of extended services. Also, the level of public awareness and perception of the services is limited, affecting the voluntary engagement among the majority, especially those residing in the informal sectors (Garton, 2018). Tanzania, in particular, has social security services that are

primarily provided by the government of the United Republic of Tanzania (URT) through established and mandated entities as organisations responsible for providing social security services on behalf of the government (Mdoe, 2014). The National Social Security Fund (NSSF) and the Public Service Social Security Fund (PSSSF) are the current organisations (Kimuganyila & Daninga, 2023). The National Social Security Fund (NSSF) is responsible for employees in the private sector, whilst the Public Service Social Security Fund (PSSSF) is responsible for employees in the public sector.

The existence of social security entities in this manner has been attributed to the fact that there have been five social security organisations, which were all publicly owned for several years, including the National Social Security Fund (NSSF) (Mdoe, 2014). The entities operated autonomously as independent from each other, and the public was free to become members in any entity of choice to access social security benefits (Mtulya, 2016). However, in 2017, the government merged four former entities and established the public service social security fund (PSSSF), and the National Social Security Fund (NSSF) was left though with changed roles (URT, 2019).

Social security services have been mostly provided to the least segment of the population in the country, particularly those residing in the formal sector as employees of different organisations, both public and private (Harper, 2014). However, the majority of the individuals residing in the informal sector do not have direct access to social security services. The organisations have a window of supplementary schemes, whereas individuals residing in the informal sector may voluntarily decide to become members and be included with the rights towards served with social security services (Mdoe, 2014).

This is seen in the lump amount that retirees expect to get after retiring from the services that they tend to delay and are paid later than predicted among consumers (Mtulya, 2016). This has been a source of concern for customers and service providers because the situation is seen to be influenced by a variety of factors, the majority of which are not related to social security entities (Lawrence, 2020). This is because access to receiving payments necessitates the completion of certain procedures, which most people are unfamiliar with and find difficult to seek guidance and reply to in order to be served as soon as feasible. Also, the situation is perceived to be influenced by limited employers' responsibility towards paying part of their contribution to the employees (Mdoe, 2014).

This is further evident with private sector entities that some employers tend to be less compliant in paying their part of the contribution, and the employees, knowing that at the time of service, still kept quiet and shifted all the blame to the social security services (Mtulya, 2016). Furthermore, the situation is perceived to be influenced by persisting bureaucracies by the organisations in the process that sometimes may cause delay. This fosters the need to undertake the study in the area because the problem keeps on persisting despite re-structuring measures and several other encounters in the process to improve service delivery to the customers, including delay in payment.

Social security services, regardless of the fact that they have been mostly concentrated on the individual workers in the formal sector since it is a mandatory and statutory obligation to be members and contribute to the schemes still voluntary membership is still allowed with poor response from customers among those workers in the informal sector (Harper, 2014). In that case, social security organisations are important in the country since they provide social security services, especially to the people serving as customers to live comfortably, especially after retirement (Garton, 2018).

However, payment of the benefits to the customers has been difficult to be issued on time despite several re-structuring efforts and means to improve service delivery. The situation keeps on persisting, which constitutes the need to undertake the study further to address the situation in the context. Regardless of that, the studies further recommended that it is essential to inquire about the payment delays in recent times which is certain that little studies have been undertaken in the area, which is the gap to be filled. In that case, the study intends to assess factors contributing to the delay in payment of social security benefits in Tanzania. The general objective was to explore the beneficiaries' perception of their awareness of the delay in payment of social security benefits in Tanzania. This study was guided by the question “what is the beneficiary's perception about their awareness of delay in payment in social security benefits in Tanzania?”

Justification of the Study

The study is relevant on the ground that it seeks to show the rationale for the delay in payment for social security services in Tanzania. The study seeks to address the situation to have harmonious practices that may facilitate the positive response of customers and convince those residing in the informal sector to willingly volunteer to become members. In addition to that, the findings may enable the policymakers to design the appropriate measures to improve the situation of delays in payments, which may automatically benefit customers and generate legitimacy of the public to the services. Moreover, the study facilitates the conduct of other studies since it may be useful to generate other gaps to be filled. Furthermore, the study may foster the fulfilment of the studies since it is the requirement that is supposed to be exhausted to ensure completion of the program.

Scope of the Study

The study's scope included both geographical and content scope; the survey was carried out in the Dar es Salaam Region in 2023, where National Social Security Fund (NSSF) offices are located. It was also the location of the study's target group, which was responsible for providing the essential

information. The study looked at the elements that contribute to social security fund delays. As a result, the researcher focused on identifying those issues and devising solutions for why some institutes are delaying reporting their monthly contributions, resulting in the existence of delayed welfare pensions for NSSF members.

LITERATURE REVIEW

There are few studies on the reasons that lead to delays in payment of members in social security funds. For example, Saving (2018) investigated the growth of the social security sector in the United States in terms of performance and prosperity, Brown et al. (2019) assessed the relevance of social security policy in a changing environment in terms of organisational performance, Vrooman (2019) investigated the impact of social security institutions and their impact in Dutch society, and Achenbaum (2016) investigated the pattern of vision and revisions in social security organisations. In Tanzania, Mdoe (2014) examined the innovative measure towards launching the diaspora scheme among nationals to enjoy social security services. Mtulya (2016) assessed frauds that have been committed in the National Social Security Fund (NSSF) in the projects implemented. Most of the consulted literature have focused on areas other than the current topic under study, which is the factors leading to delay of payments of members of social security funds. The current study aims to bridge this gap by focusing on factors that lead to delays in payments of social security funds to members.

METHODOLOGY

The study was carried out in the Dar es Salaam office of the National Social Security Fund (NSSF) because it is the largest social security agency in Tanzania at present, and the region served was useful in ensuring information generation. Because the pattern of knowledge development was accomplished using a causal link approach, the investigation was conducted using an explanatory study design. This research

used both quantitative and qualitative approaches. Customers of social security organizations were deliberately included in the study's population as beneficiaries of the schemes and services provided to generate adequate and reliable data. The sample size was generated from the NSSF customers of the Kinondoni main office as respondents for this study. The sample size was derived through the description by Webb (1991) such that, with the population being 100-1000, 10% served as the sample size. Also, as the population is between 1000- 2000, 5% is considered the appropriate sample size. Moreover, with the population exceeding 2000, 1% is considered the sample size. Hence, the population of customers for the organizations and employees in the study area exceeded 2000, therefore 1% was selected as the accurate sample size. So, based on Webb's sample size description, a total of 150 NSSF beneficiaries in the study area constituted the sample size and 5 key informants from the employers were selected to gather qualitative information involving the customer service manager, benefits manager, and quality assurance manager to generate detailed information on the issue under study. Random sampling was used to obtain the Social Security Fund beneficiaries and purposive sampling techniques were used to obtain key informants. Data were collected using the questionnaire survey and in-depth interviews with beneficiaries and the key informants respectively to generate well-detailed information through the questionnaire and interview guide. Descriptive statistics were used to analyse quantitative data while content analysis was used to analyse the qualitative data.

FINDINGS

The beneficiary's perception about their awareness of delay in payment in social security. The NSSF customers were asked to agree or disagree with the statement "Delay of Payment of customers' benefits is caused by employer' and below are their responses.

Table 1: Delay of payment of customers' benefits is caused by the employer.

Response	Frequency	Percentage (%)
Strongly disagree	30	20
Disagree	40	26.7
Neither	-	-
Agree	60	40
Strongly agree	20	13.3
Total	150	100.0

Source: Primary Data (2023)

This study's findings show that 20% of the respondents strongly disagree that payment delays are caused by their employers (*Table 1*). This suggests that a portion of the customers do not perceive their employers as a major factor contributing to the delay in benefit payments. A slightly higher proportion (26.7%), about a quarter of the respondents, disagree that their employers cause delays in benefit payments. This indicates that some customers do not attribute the delays to their employers. On the other hand, the largest proportion, 40%, agree that the delay in their benefit payments is caused by their employers. This suggests that a substantial portion of the customers believe their employers play a role in the delays they experience. A smaller portion (13.3%) strongly agree that the delay is caused by their employers. This implies that the majority of respondents agree while a smaller subset feels disagree about this perception.

The results suggest that a major portion of the customers (53.3% - the sum of 'Agree' and 'Strongly Agree') perceive their employers as playing a role in the delay of benefit payments. This perception could have implications for how they interact with the social security system and their employers. It may warrant further investigation into the causes of these delays and communication between the National Social Security. The above findings resonate with Mtulya (2016), who reports that, at times, delays in social security payments are due to employer mishaps in submitting their employee contributions.

Furthermore, the respondents were asked to state their level of agreement or disagreement with the statement, "Since it is the responsibility of the employer to pay on time, sometimes the employer fails to make it on time leading to delayed payments". Their findings are as follows.

Table 2: Sometimes the employer fails to effect payment on time leading to delayed payments.

Response	Frequency	Percentage (%)
Strongly disagree	20	13.3
Disagree	40	26.7
Neither	-	-
Agree	70	46.7
Strongly agree	20	13.3
Total	150	100.0

Source: Primary Data (2023)

A small portion (13.3%) of the respondents strongly disagree that an employer's failure to pay on time leads to delays in benefit payments (*Table 2*). This suggests that a minority of the customers do not attribute the delays to their employers' actions. About a quarter of the respondents (26.7%) disagree that the employer's failure to pay on time leads to delays in benefit payments. This indicates that a major number of customers do not strongly believe that their employers are solely responsible

for the delays. Nevertheless, the largest proportion, 46.67%, agree that the employer's failure to pay on time does lead to delays in benefit payments. This suggests that a substantial portion of the customers perceive their employers as playing a role in the delays they experience. A small portion (13.3%) strongly agrees that the employer's failure to pay on time leads to delays in benefit payments. This implies that while a large number agree, a smaller subset feels very

strongly about this perception. According to the findings, a sizable proportion of consumers (60%) agree or strongly agree that their employer's failure to pay on time causes delays in benefit payments.

This perception illustrates the potential role that employers may play in consumer delays. To address these concerns and increase the efficiency of benefit payments, additional investigations, talks, and potential changes in communication between businesses, customers, and the National

Social Security Fund may be required. This study's findings are consistent with Saving (2018), who criticizes delays in sending employee payments to employers.

Conversely, the respondents were asked to state their level of agreement or disagreement with the statement, "Employers are not active in the making early follow up of contribution of customers to social security funds, this cause a delay in payment" their findings are as follows.

Table 3: Employers' late follow-ups on the customers' contribution to social security funds

Response	Frequency	Percentage (%)
Strongly disagree	10	6.7
Disagree	30	20
Neither	-	-
Agree	90	60
Strongly agree	20	13.3
Total	150	100.0

Source: Primary Data (2023)

Table 3 presents that a very small portion (6.7%) of the respondents strongly disagree that employers' lack of activity in following up contributions leads to payment delays. This suggests that a minority of the customers firmly believe that employers' inactivity is not linked to payment delays. One-fifth of the respondents (20%) disagree that employers' lack of activity in following up contributions leads to payment delays. This indicates that a notable number of customers do not strongly attribute the delays to employers' inactivity. Furthermore, the majority, 60%, think that employers' requirement for additional engagement in following up on contributions causes benefit payments to be delayed. This shows that a sizable proportion of customers believe their employers are to blame for the delays they encounter. A tiny percentage (13.3%) strongly believes that employers' failure to follow up on contributions results in payment delays. This implies that while a large number agree, a smaller subset feels very strongly about this perception.

The results indicate that a majority of the customers (73.3%) agree or strongly agree that employers' lack of activity in following up contributions leads to delays in benefit payments. This perception highlights the potential role employers may play in delays, as perceived by the customers. Further investigations, discussions, and potential improvements in communication between employers, customers, and the National Social Security Fund may be necessary to address these concerns and improve the efficiency of benefit payments. The above findings resonate with Brown et al. (2019), who assert that poor follow-up by employers plays a role in facilitating delays for pensioners.

In addition, the respondents were asked to state their level of agreement or disagreement with the statement, "Employers are not active in paying their contribution for their employees; this has a negative effect directly on the payment of customers on time" their findings are as follows.

Table 4: Inactive payment of contributions by employers negatively affect the payment of customers on time.

Response	Frequency	Percentage (%)
Strongly disagree	20	13.3
Disagree	35	23.3
Neither	-	-
Agree	70	46.7
Strongly agree	25	16.7
Total	150	100.0

Source: Primary Data (2023)

Table 4 shows that 13.3% of respondents strongly disagree that employers' inactivity in paying contributions to their employees harms customers' payment delays. This suggests a minority view that employers' inactivity does not impact payment delays. 23.3% of the respondents disagree that employers' inactivity in paying contributions to their employees affects payment delays. This indicates that a large number of customers do not strongly believe in the negative impact of employers' inactivity. Nearly half (46.7%) of the respondents agree that employers' inactivity in paying contributions to their employees hurts customers' payment delays. This suggests that a larger portion of the customers perceive a connection between employer inactivity and payment delays. A small but notable portion (16.7%) strongly agrees that employers' inactivity in paying contributions for their employees directly impacts customers'

payment delays. This implies a subset of respondents who strongly believe in the negative impact.

According to the findings, the majority of consumers (63.3%) agree or strongly agree that companies' procrastination in paying employee contributions harms payment delays. This perspective indicates that customers have a strong belief in the potential link between employer action and timely benefit payouts. Addressing these misconceptions through improved communication, employer participation, and policy changes may help customers understand and expect payment timings. In addition, the respondents were asked to state their level of agreement or disagreement with the statement, "Employers don't play well their part to social security funds, and this leads to late payments" their findings are as follows.

Table 5: Employers not playing well their role in Social Security Funds

Response	Frequency	Percentage (%)
Strongly disagree	15	10
Disagree	40	26.7
Neither	-	-
Agree	75	50
Strongly agree	20	13.3
Total	150	100.0

Source: Primary Data (2023)

The findings present that 10% of respondents strongly disagree that employers not playing their part in social security funds leads to late payments (Table 5). This suggests a minority view that employers' actions do not affect payment delays. Moreover, 26.7% of the respondents disagree that employers not playing their part in social security funds leads to late payments. This indicates that a large number of customers do not strongly believe

in the direct impact of employers' actions on payment delays. Nonetheless, half (50%) of the respondents agree that employers not playing their part in social security funds leads to late payments. This suggests that a large portion of the customers perceive a connection between employer actions and payment delays. Also, a small but notable portion (13.3%) strongly agrees that employers not playing their part in social

security funds directly leads to late payments. This implies a subset of respondents who strongly believe in the direct impact.

According to the findings, the majority of customers (63.3%) agree or strongly agree that employers failing to contribute to social security funds can result in late payments. This perspective indicates that customers have a firm belief in the probable link between employer activities and payment delays. Addressing these misconceptions through improved communication, employer participation, and regulatory changes may contribute to improved consumer comprehension and payment deadline expectations.

Furthermore, the study interviewed 5 key informants from employers, and their responses concerning the question "**Are you an active member of social security funds?**" are as presented below.

Key informant 1 reported by saying.

"...Yes, I am an active member, and I believe in leading by example" (Key informant 1, 02nd October 2023).

This response suggests that the informant is actively engaged with the Social Security Fund, emphasising their commitment to the program and it indicates that the manager underscores a sense of responsibility and a desire to set a precedent for other employees. This reflects a strong dedication to the social security system.

Key informant 2 said, *"...No, I am not an active member. I have private retirement plans in place"* [Interviewed on 02nd October 2023]. This response indicates that the informant has chosen to pursue private retirement arrangements instead of relying solely on the social security fund. It showcases a preference for alternative means of financial security during retirement, which is a personal choice.

Key informant 3 said, *"...No, I am not currently a member because I have reservations about the system's efficiency"* [Interviewed on 02nd October 2023]. The informant expresses scepticism or concerns about the efficiency and performance of

the social security system as reasons for not being an active member. Their response highlights the need for the system to address these reservations, which may be influencing their decision not to participate.

Key informant 4 said, *"...While I am not an active member myself, I recognise the importance of social security"* [Interviewed on 02nd October 2023]. This response reveals an informant who, despite not being an active member, acknowledges the broader societal significance of social security. The manager is aware of the fund's role in providing financial security to employees and their dependents, underscoring the societal value of the program.

Key informant 5 claimed, *"...I had considered becoming an active member if the system were more user-friendly and responsive to changing needs"* [Interviewed on 02nd October 2023]. This informant's response indicates an interest in the social security system but implies that they perceive room for improvement. They express a desire for a more efficient, user-centric system that can adapt to the evolving needs of the workforce, suggesting that the current system may not fully align with these expectations. These responses offer a range of perspectives among key informants, reflecting their diverse attitudes and experiences regarding active membership in social security funds.

Conversely, the key informants were asked the question, "For how long have you been a member of social security funds?" their responses are as follows.

Key Informant 1 claimed that; *"...I have been a member of social security funds for over two decades"* [Interviewed on 02nd October 2023]. This response indicates a long-standing commitment to social security funds, suggesting that the employer has been actively participating in the system for a substantial period. Their response may reflect a deep understanding of the Social Security program and its benefits.

Key Informant 2 observed that; *"...I have never been a member myself, but I ensure that all my*

employees are enrolled" [Interviewed on 02nd October 2023]. This response suggests that the employer, while not personally participating, is dedicated to enrolling their employees in social security funds. Their focus is on ensuring that their workforce benefits from the program, even if they do not partake themselves.

Informant 3 said that; *"...I used to be a member, but I opted out due to administrative challenges"* [Interviewed on 02nd October 2023]. The employer's response reveals that they were previously an active member but discontinued their participation due to administrative hurdles or issues they encountered. This provides insights into the challenges that some employers may face in their interactions with social security funds.

Informant 4 claimed that; *"...I have been a member for about five years now"* [Interviewed on 02nd October 2023]. This response indicates a relatively recent engagement with social security funds, suggesting that the employer has joined the program in the last five years. This may reflect evolving attitudes and decisions regarding participation.

Also, Informant 5 reported *"... have never been a member, and I have reservations about the system's efficiency"* [Interviewed on 02nd October 2023]. This response highlights that the employer has never been an active member due to concerns about the efficiency of the social security system. Their reservations may stem from issues they perceive in the system's performance or administration.

Furthermore, the responses from key informants are as expounded hereunder.

Key informant 1:

"...In my experience as a customer of these social security funds, there can be delays in paying customers their benefits. I've seen cases where it took longer than expected for beneficiaries to receive their payments" [Interviewed on 02nd October 2023].

This key informant acknowledges that delays in benefit payments can occur, based on their

personal experience. This insight suggests that there are instances where customers may face challenges in receiving their benefits.

Key informant 2 said:

"...I do have a retired customer who faced difficulties when applying for benefits. The process was cumbersome, with lots of paperwork and back-and-forth. It took several months for them to finally get paid" [Interviewed on 02nd October 2023].

This response highlights a real-life case of a customer who encountered challenges during the benefit application process. The mentioned difficulties and extended timeline for payment shed light on the bureaucratic nature of the system.

Key informant 3 observed:

"...I think there is some truth to the idea that some customers are not fully aware of their responsibilities in social security funds. This lack of awareness can potentially lead to delays in payments, especially if they don't meet their obligations" [Interviewed on 02nd October 2023].

The key informant acknowledges that customer awareness plays a role in the efficiency of the system. This suggests that some delays may be attributed to customers not fulfilling their responsibilities in the social security funds.

Key informant 4:

"...While customers may have a role in ensuring the process goes smoothly, I don't believe they are solely responsible for delays in payment. It's a shared responsibility, involving both customers and the system itself" [Interviewed on 02nd October 2023].

This response suggests a more balanced view, emphasising that both customers and the system share responsibility for ensuring timely payments. It implies that improvements can be made on both sides.

Key informant 5:

"... responsibility for educating customers and preventing delays should lie with the social security funds. They should proactively provide clear information and guidance to their members" [Interviewed on 02nd October 2023].

The key informant places the responsibility on social security funds to educate their customers effectively, implying that clear communication and guidance from the funds can help mitigate delays.

CONCLUSION

In conclusion, this study provides valuable insights into the complex web of perceptions held by NSSF beneficiaries in Tanzania regarding the causes of delays in the payment of social security benefits. The findings highlight the multifaceted nature of these perceptions, with a large portion of customers attributing delays to actions taken by their employers. Employer involvement, timely payment of contributions, and active follow-up on contributions play a substantial role in customers' views of what causes these delays.

Furthermore, key informant interviews with employers shed light on the employer community's different viewpoints and experiences. While some actively participate in the system and advocate for leading by example, others look into other retirement plans or question their efficacy. The consensus among key sources is that the Social Security funds bear major responsibility for educating customers and reducing delays, emphasizing the need for clear information and guidance supplied by those funds.

RECOMMENDATIONS

Based on the findings of the study, several recommendations can be made to address the challenges related to delays in the payment of social security benefits within the NSSF system in Tanzania:

Enhance employer engagement and education; NSSF should actively engage with employers to educate them about their responsibilities in

contributing to the timely payment of benefits. This can include workshops, seminars, and easy-to-understand resources for employers.

Strengthen communication: NSSF should improve communication with both employers and beneficiaries to provide clear information regarding processes, responsibilities, and the expected timelines for benefit payments.

Policy enhancement: Consider revising policies to ensure that employers are held accountable for their contributions, with clear penalties for delays. This can serve as an incentive for employers to make timely payments.

Streamline bureaucratic processes: Address the bureaucratic hurdles identified by beneficiaries by streamlining internal processes within NSSF. This can involve reducing the number of departments involved in benefit processing and simplifying application procedures.

Modernise operations; Transition from traditional methods to modern, efficient processes to reduce delays. Implement digital solutions and technology upgrades that can expedite benefit payments.

Invest in employee training; Provide in-service training for NSSF employees to ensure they are well-equipped to handle the complexities of benefits processing. This can lead to more efficient operations and faster payment disbursements.

These recommendations aim to address the multifaceted challenges identified in the study and create a more efficient and customer-friendly process for the payment of social security benefits within the NSSF system in Tanzania. By taking a comprehensive approach that involves all stakeholders, including customers, employers, and NSSF itself, it is possible to majorly reduce payment delays and enhance the overall experience of beneficiaries.

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