

Awareness and Attitude towards Public Pension
A Case of Informal Workers at Saba saba Market in Dodoma
Municipality, Tanzania

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ABSTRACT

The study was conducted at Saba saba market in Dodoma Municipality with the objective of assessing awareness and attitude towards public pension. Study design was cross-sectional with the sample size of 282 respondents and 6 key informants. Sampling procedures consisted of both random and purposive sampling. Methods of data collection were interview and focus group discussion in which the structured questionnaire, Likert Scale and check list were tools of data collection on awareness and attitude of the respondents. Quantitative data were analyzed by Statistical Package of Social Science (SPSS) computer software by using descriptive and inferential statistics such as frequencies, percentages and chi-square test (χ^2) to determine association between socio-demographic characteristics and awareness on public pension. Qualitative data were analyzed through content analysis. Findings revealed that majority of respondents never heard about public pension. The findings also revealed that among the minority with awareness, it was 26 to 35 years of age which was more aware than less or more years of age. Marital status with more awareness on public pension was the married than the rest. Female sex also was more aware than males. Level of education which had more awareness on public pension was the primary education group than less or higher levels of education. However, the overall findings from (χ^2) test revealed that sex and marital status were socio-demographic characteristics which were significantly associated with awareness on public pension whereby ($\chi^2 = 3.840$; $p = 0.050$ and $\chi^2 = 9.725$; $p = .021$). Age and levels of education were negatively associated with awareness on public pension whereby the results of $\chi^2 = 5.797$; $p = 0.215$ and $\chi^2 = 4.085$; $p = 0.252$). The findings further revealed that majority of the respondents had unfavorable attitudes towards public pension. Based on these findings recommendations have been indicated.

Key words: Self-employed, urban, pension funds, information, television

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1.0. INTRODUCTION

Public pension is an element of social protection and social security. This makes it to be one of the social security rights for all as agreed by United Nations General Assembly (1966) on social security. All the working people from the formal or informal sectors of the economy have to be entitled to the pension benefits. Public pension guarantees an individual inflow of income during retirement. Stewart & Yermo (2009) argued that pensions play a vital role in poverty alleviation of the elderly which constitute one of the most vulnerable groups in any society. The results in Brazil demonstrated that poverty rates in household with pension beneficiary were 13% lower than the households without pension beneficiary (Afenyadu, 2014).

According to Dorfman (2015) there are four pension designs in which the first is the non-contributory pension (Zero-pillar) in which the state or employers may transfer financial assistance to the old age universally or by means test without requiring the beneficiaries to make financial contribution for benefits in advance before retirement. The second, is the mandatory contributory pension schemes (1 or 2nd pillar) which is entirely based on pay-as-you go. Mandatory contribution pension is further divided into the defined benefits and defined contribution (Wang et al, 2014; Heenkenda, 2016). In defined contribution scheme, the contribution to the investment come from the predetermined fraction of the worker's salary while the benefit payout at retirement is usually not specified. The worker and employer contribute and deposit the cash into the individual worker's account for the retirement benefits provided on the basis of investment performance.

In defined benefits pension scheme, workers make contribution during their working age and at the age of retirement they earn annuities based on formula taking into consideration of the period of service and average earnings (Kayitare, 2016). Tanzania pension system takes features from both schemes because the workers and their employers from the formal sector for instance are required to contribute to pension saving of twenty percent of their salaries (Government Retirement Benefits Fund, 2013; Public Service Pensions Fund, 2017; PPF Pensions Fund, 2015). But the mechanism of financial percentage to be contributed by workers and employers vary between these public pension funds. Informal workers too are also supposed to contribute part of their income to pension funds but based on their level of incomes from self-employment activities. In spite of contribution to pension funds, the harmonization rules of 2014 defines the pension benefits formula to be used to compute enrolled members' benefits at retirement (United Republic of Tanzania, 2014). Advance information on the amount of cash plus interests can be easily understood by pension participants.

The third pension design according to Dorfman is the voluntary, regulated occupational or personal saving and insurance arrangements often known as the third pillar. It can be organized by different sectors of employment to cater for their members. The fourth is the other informal voluntary saving arrangements such as the household assets, savings or transfers which support the old age. Out of all these pension designs the mandatory contributory pension arrangements under the public pension funds also constitute some element of the voluntary design in which the informal workers are invited to contribute for the retirement benefits as is the case in many public pensions funds of Tanzania. In spite of the room being left for informal workers contribution in public pension, the pension coverage in Tanzania has been among the minority (World Bank, 2014) similarly like Rwanda (Ntibitura, 2013). According to International Labour Organization (2001) those who tend not to be covered are those who work in the informal economy. But, it has not been clear as to whether the informal workers had awareness and positive attitude as important individual characteristics for enrolment and participation in the public pension schemes. This paper therefore aims to assess the awareness and attitude of the informal workers at Saba saba market towards public pension. Empirical data on these self-employed workers' awareness and attitude will act as a base for policy formulation among stakeholders in order to promote coverage of the informal sector by public pension at the market.

2.0. DATA AND METHODOLOGY

2.1. Study Area

The study area was Saba saba market which had self-employed workers in petty businesses. The market was located in one of the central locations of Dodoma Municipality. Many of the self-employed workers at this market were engaged mainly in the sale of consumable goods and services. Consumable goods consisted of vegetables, fruits, cereal crops in shops and kiosks, clothing, and utensils. Some of them were offering services such as restaurants, hair salon, barber shops, furniture and pubs. Others offered transport services by motor pick-ups, motor cycle riding and carts. The market had leadership such as the chairperson, secretary, bursar and various committees' members as stipulated by the market association constitution (2014).

2.2. Data Collection

Data were collected through a cross-sectional study design at the market. Population of the study was 1,200 registered self-employed workers. Sample size was 282 respondents while key informants were six individuals drawn from among the market leadership and committees' members. Random sampling by lottery was used to constitute the sample elements while purposive sampling was applied to obtain the key informants. Methods of data collection consisted of interview in which the tool was structured questionnaire that also included the statements to be responded on five points Likert Scale to generate quantitative data on awareness and attitude. Focus Group Discussion (FGD) also was used through a check list as a tool to collect qualitative data from the key informants.

2.3. Data analysis

Data were edited and entered into Statistical Package of Social Sciences (SPSS) version 20 as a tool for data analysis. Quantitative data were analyzed by using descriptive statistics such as frequencies and percentages on public pension awareness. A chi-square test (χ^2) of independence was also used to determine the association between socio-demographic characteristics and awareness on public pension at 5% levels of significance. Furthermore, analysis of respondents' attitude was analyzed from the responses on the Likert scale that were rated with five points scale whereby 5 = strongly agree, 4 = agree, 3 = neither agree nor disagree, 2 = disagree and 1 = strongly disagree of which had to be indicated by respondents on the attitudinal statements. Qualitative data from the key informants was analyzed through content analysis by formulation of themes regarding the awareness on public pension and presented by quotation.

3.0 RESULTS AND DISCUSSION

3.1 Socio-Demographics of Respondents

Most of the respondents constituting (44.3%) ranged from 26 to 35 years of age of which belonged to the youth age group. Those who ranged from 36 to 45 years of age were 24.1% followed by 16 to 25 years and 46 to 55 years of age as shown in Table 1. The respondents who were in the age category of 56 to 65 years formed the minority group and could be referred as individuals who had to receive the retirement pension benefits (United Republic of Tanzania, 2014). The findings also revealed that the most leading sex of respondents at the market were females (61.0%) while males comprised (39.0%). However, these results at the market differed from those which were found by Mohd (2015) in Kuala Lumpur among the service workers, shop and market sales workers, craft and related trades where the number of males and females respondents in the study about the provident fund was almost the same. Probably, the results differed from Kuala Lumpur because as argued by Daudi (2011) in an African context, women have been more represented in the informal labor force than males.

Furthermore, the marital status of the majority of the respondents was married (65.5%) followed by the singles (29.1%). Other respondents' marital status constituted the widow and the separated as shown in Table 1. Level of education of the respondents was mainly primary education

(59.9%) and secondary education (31.2%). Others had completed tertiary education while non-formal educational achievers were the minority. The findings at the market were contrary from Amlan & Shrutikeerti (2016) who found the majority of the respondents in their study on the defined contribution pension scheme had college and university education. This was attributed to the fact that India had higher rate of enrolment in tertiary education consisting of 18% (British Council, 2014) while Tanzania enrolment still lagged behind to 5.5% as found by the United Republic of Tanzania (2014).

Table 1. Socio-demographic characteristics of respondents, $n = 282$

Socio-demographics	Frequency	Percentage
Age		
16 – 25	52	18.4
26 – 35	125	44.3
36 – 45	68	24.1
46 – 55	29	10.3
56 - 65	8	2.8
Sex		
Males	110	39.0
Females	172	61.0
Marital Status		
Married	184	65.2
Single	82	29.1
Widow	14	5.0
Separated	2	.7
Education		
Non-formal	5	1.8
Primary	169	59.9
Secondary	88	31.2
Tertiary education	20	7.1

3.2 Awareness on Public Pension

Respondents were asked if they had ever heard about public pension. Table 2 below shows that about one third (32.3%) who responded to the question had ever heard about public pension while two third (67.7%) never heard about it. The findings at the market is in line with Ainooson (2011) who also found that the majority of the respondents were not aware about the Social Security National Insurance Trust (SSNIT) that was responsible to administer pension in the Ghanaian informal sector. Similarity in results implies that there has been inadequate availability of pension awareness campaigns by public pension funds in Tanzanian and Ghanaian informal sector workplaces. The study further assessed the pension benefits members knew to have been provided by the public pension. The majority mentioned retirement benefits (75.8%) and withdrawal benefits among others as shown in Table 2. Most participants in the Focus Group Discussion (FGD) that was conducted also reported:

“Public pension schemes like the National Social Security Fund, Parastatal Pensions Fund provide retirement benefits that consist of gratuity lump sum, annuity and withdrawal benefits for members who may wish to cease membership or lose income for contribution.” (FGD participants).

Surprisingly, a good number of the respondents still had knowledge of withdrawal benefits being one of the pension benefits provided to the members by public pension funds. This was a misinformation among respondents because according to the Social Security Authority (2016), the

government had finalized a plan to restrict the pension contributors from withdrawing their contributions once they lost income or jobs. Instead, arrangements in the pensions funds were made to pay a certain monthly percentage of income as unemployment benefit until the individual obtained a new job or stabilized the income sources. According to the authority, this could protect individual pension contributions whose goal was to support members once they retired from employment of which began at fifty five or sixty years of age as per United Republic of Tanzania (2014). However, the overall findings about pension benefits which had been heard at the market were a bit contrary to Goursat & Pellerano (2016) who found that most of the informal workers in Zambia had no idea about the benefits offered by the National Pension Scheme Authority. The non-compliance of results was because of the fact that in Zambia it was much harder to access information from public agencies and institutions unlike Tanzania (African Platform on Access to Information, 2013).

Data from Table 2 also reveals that the majority of respondents who heard about public pension gained information from the television (48.4%) and radio (39.6%) than pension staff, friends, co-traders and newspapers. These findings at the market partly did not comply with Aboagyewaa (2013) who found that most of respondents from informal sector in Accra had obtained information about the old age retirement pension benefits; withdrawal accounts benefits, death and survivor benefits provided by SSNIT mainly from the fund officials and friends. The results differed because in Ghana the SSNIT was primarily a public pension fund that was dealing with the informal sector workers. Therefore, its staff spent their working time with the informal sector workers than the Tanzanian pension funds staff which were mainly concerned with formal sector employees' pension than the informal sector (The Mohanna, Foundation, 2014).

As displayed by Table 2 the study findings also revealed the age of respondents which had more awareness on public pension ranged from 26 to 35 years old (45.1%) followed by 36 to 45, 16 to 25, 46 to 55 and 55 to 56 years of age. The results to some extent contradicted Arnone (2004) argument that older individuals were likely to be more knowledgeable on pension financial matters than the younger age. The reason for these differences in results probably was based on the fact that the majority of the younger age at the market was curious in seeking information from various sources that could improve their financial wellbeing than the old age that approached and or were in terminal exit age. The results also indicated that age was negatively associated with awareness on public pension among the study population whereby the $\chi^2 = 5.797$, $p = .215$. This implied that information on public pension had not adequately reached the various age groups in the study population. Sex of the respondents which had more awareness on public pension at the market was females (52.7%) than males (47.3%). These results also were contrary to Ulrichs (2016) who found that females had limited awareness about the public pension schemes. The reason behind is that once females in an urban area had access to self employment in the informal economy, they could seek more information about their future income security than males. The findings also revealed that sex at the market was significantly associated with awareness on public pension whereby the $\chi^2 = 3.840$; $p = .050$ which indicated that both males and females had efforts in becoming conversant with public pension but at different levels.

Table 2 further shows that the marital status which had more awareness on public pension was the married (73%) than the single, widow and the separated from their partners. This indicates that those in marriage had efforts in collecting information about the financial matters of which it was shared probably to seek the means to improve the future income security of their families than the counterparts. However, the findings also revealed that marital status was significantly associated with awareness on public pension in which the $\chi^2 = 9.725$, $p = .021$. These results do not comply with Njuguna & Otsola (2011) who found that marital status did not influence the level of pension awareness and knowledge in Kenya. The results did not comply because the informal workers at Saba saba market and those in Kenya were located in different areas which had divergent information needs in their marital relationship. Comparatively, Table 2 also indicates that primary education had more awareness on public pension (52.8%) than non-formal education, secondary

and tertiary education. The results among informal workers at the market were contrary to Hastings et al (2011) argument that individuals with higher education had more knowledge on financial and pension matters than those with lower levels of education. Non-compliance of the results at the market possibly emanated from the fact that respondents who had achieved primary education constituted the majority than those with secondary and tertiary education. However, the level of education results showed that it was negatively associated with awareness on public pension whereby the $\chi^2 = 4.085$, $p = 0.252$ suggesting that education system around the market put less emphasis on pension and social security matters.

Table 2. Awareness on public pension among respondents, $n = 282$

Responses	Frequencies	Percentage		
Have you ever heard of Public Pension				
YES	91	32.3		
NO	191	67.7		
Knowledge of Benefits from Public Pension Schemes ***				
Retirement benefits	69	75.8		
Withdrawal benefits	26	28.0		
Maternity benefits	25	27.5		
Health insurance benefits	20	22.0		
Loan for education	10	11.0		
Funeral grant	10	11.0		
Invalidity pension benefits	5	5.5		
Survivor benefits	5	5.5		
Sources of Information about public pension benefits (n= 91)***				
Television	44	48.4		
Radio	36	39.6		
Pension staff	19	20.9		
Friends	19	18.7		
Co-traders	10	11.0		
Newspapers	11	12.1		
Socio-demographics	Awareness on Public Pension			
	frequency	Percentage	Chi-square χ^2	P-value
Age				
16 – 25	12	13.2	5.797	.215
26 – 35	41	45.1		
36 – 45	22	24.2		
46 – 55	11	12		
55 - 56	5	5.5		
Sex				
Males	43	47.3	3.840	.050
Females	48	52.7		

Marital Status				
Married	66	73		
Single	18	20	9.725	.021
Widow/widower	4	4.4		
Separated	2	2.2		
Levels of Education				
Non-formal	1	1		
Primary	48	52.8	4.085	.252
Secondary	33	36.3		
College/University	9	9.9		

Significant association $p \leq 0.05$, non-significant association $p > 0.05$

*** Multiple responses and percentage exceed 100

3.3 Attitude towards Public Pension

A five point Likert scale with five attitudinal statements was used to measure the attitude towards public pension among those who had heard about it. The respondents were required to indicate whether they strongly agreed, agree, neither agree nor disagree, strongly disagree or disagree to the attitudinal statements. Table 3 shows that the majority (52.7%) strongly agreed that public pension increases financial independence during the old age and thus they were in favor of the statement. These findings at the market were similar with those found in Enugu, Oyo, Kano, Lagos and Rivers states in Nigeria by the National Pension Commission (2014) among the informal workers. The convergence in results indicates that informal workers viewed public pension as a mechanism which exactly ensured income security in future like their counterparts in Nigeria. Further, the public pension funds which existed in pension system being the safer custody for informal sector pension saving was disagreed by the majority of respondents (40.7%). These findings comply with Ansah (2013) who found negative attitude toward pension scheme saving among the market women at Madina in Accra, Ghana. These results suggest that the informal workers did not have trust and confidence in pension funds.

The respondents also viewed that fifteen years of duration for pension contribution did not favor the informal sector workers as the majority (41.8%) disagreed to the statement. These results indicate that pension duration contribution as stipulated by the United Republic of Tanzania (2014). The findings suggested that common application of the duration of contribution in pension for both formal and informal sector was not appropriate for encouraging favorable attitude. On the other hand, the respondents also were not in favor that public pension funds had effective recruitment efforts of pension participants from the informal sector as almost two third (62.0%) disagreed to the statement that: “there is effective recruitment of pension participants from the informal sector by public pension funds.” Hence, as it was earlier argued by the Mohanna Foundation above, the public pension funds were more allied to recruiting many participants from the formal sector employees. On top of these results, more than half of the respondents (53.8%) also disagreed that there is adequate public pension information at the market. Possibly, this situation at the market existed because as it was argued by Maduga (2015), pension social security providers in Tanzania often provided partial information which failed to go deeper enough to address information needs of the potential clients. Furthermore, almost half of the respondents (49.5%) agreed to the statement that low income in the informal sector was a barrier to public pension participation and thus they were in favor of the statement. As argued by Collins-Sowah *et al*, (2013) low income among the informal workers created difficulties for their integration in pension schemes which galvanized the financial support for them to access capital for income expansion.

Table 3. Respondents’ Attitude towards public pension, $n = 91$

Attitudinal statements	Responses %
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	SA	A	NA/ ND	D	SD	TOTAL
Public pension increases financial independence during old age	52.7	4.4	4.4	26.4	12.1	100
Public pension funds in pension system are safer custody for informal sector pension saving	4.4	6.6	13.2	35.2	40.7	100
Fifteen years of pension contribution favors informal workers	28.6	8.8	8.8	41.8	12.1	100
There is effective recruitment efforts of pension participants from the informal sector by public pension funds	7.6	10.9	9.8	62.0	9.8	100
There is adequate public pension information at the market	7.7	20.9	12.1	5.5	53.8	100
Low income in informal sector is a barrier to participation in public pension	15.4	49.5	13.1	8.8	13.1	100

Key: SA = Strongly Agree, A = Agree, NA/ND = Neither Agree nor Disagree, D = Disagree, SD = Strongly Disagree

3.4. Overall attitudes of informal workers at Saba saba market towards public pension

Based on the attitudinal statements used to determine the attitudes of Saba saba market workers towards public pension presented on Table 3, the findings from adding all the scores from each individuals revealed that minimum and maximum points were 8 and 25 respectively with a total mean score of 16.69. From the attitudinal scores, the data were ranked such that out of all those who responded to the attitudinal statements with scores less than the mean value of 16.7 were considered to have unfavorable attitude while those who had total scores above the mean score were considered to have favorable attitude and those who fell over the mean had uncertain attitude towards public pension. The results indicated on Table 4 revealed that about half of the respondents (47.2%) had unfavorable attitudes towards public pension, 44.0% had favorable and for the minority (8.8%) it were uncertain.

Table 4: Saba saba market workers towards public pension

Overall Attitudes	Counts	%
Unfavorable	43	47.2
Uncertain	8	8.8
Favorable	40	44.0
Total	91	100

4. 0. CONCLUSION AND POLICY RECOMMENDATIONS

Sab saba market had the majority of respondents who never had awareness on public pension. Among the minority who had heard about it, mainly knew the retirement benefits being offered from the public pension schemes. Also public pension awareness at the market was associated with sex and marital status while age and education had negative association, thus being independent of awareness on public pension. Regarding the attitudes towards public pension, it was unfavorable among many respondents. The study derives the following recommendations: awareness campaigns on public pension should be organized directly at the market by the National Social Security Regulatory Authority for all regardless of their age and levels of education. Depth clearer communication strategy based on pension information needs assessment at the market and a trade-off in recruitment efforts of pension participants from informal and formal sectors could help in changing the negative attitudes towards public pension. Policy makers also should adopt a more

favorable shorter duration of pension contribution of the informal workers at the market considering their employment challenges which may differ from formal sector employment.

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