

THE INFLUENCE OF PERCEIVED VALUE OF SOCIAL SECURITY PROGRAMS ON ENGAGEMENT OF INFORMAL SECTOR WORKERS AT THE SIDO MARKET - MBEYA

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DOI: <https://doi.org/10.5281/zenodo.17310421>

Published Date: 10-October-2025

Abstract: Social protection and social security systems are increasingly recognized as vital mechanisms for safeguarding the welfare of workers, yet their accessibility and effectiveness among informal sector workers remain a pressing concern in developing economies. This study examined the influence of the perceived value of social security programs on the engagement of informal sector workers at the SIDO Market in Mbeya, Tanzania. Despite the essential role that social security systems play in providing financial security, workers in the informal sector, particularly in developing countries like Tanzania, face challenges in accessing these benefits. The study highlights that factors such as low income, financial instability, and lack of awareness contribute to the low participation rates in social security programs. It specifically investigates how informal workers perceive the benefits of these programs, focusing on long-term security, healthcare, and income replacement during times of hardship. The findings suggest that while workers recognize the potential long-term benefits, skepticism regarding the reliability and immediate value of the programs remains a significant barrier to engagement. The research further explored how factors like trust in government institutions, financial literacy, and program flexibility impact the willingness of informal sector workers to participate in social security schemes. A lack of trust in the efficiency of benefit disbursement and the perceived complexity of participation are major deterrents. However, the study reveals that when programs offer flexibility, such as mobile-based contributions and tailored outreach strategies, informal workers are more likely to engage. The Protection Motivation Theory (PMT) and the Theory of Planned Behavior (TPB) provide useful frameworks for understanding how workers assess the risks and benefits of engaging in social security programs. These theories emphasize that enhancing workers' perceived ability to participate and addressing their immediate financial concerns could significantly improve engagement rates. Lastly, the study highlights the need for local social security programs to adapt to the unique challenges of informal workers by offering immediate benefits such as healthcare and emergency financial assistance, alongside long-term retirement savings. By addressing the specific needs and concerns of informal sector workers at the SIDO market, policymakers can design more effective outreach strategies that foster trust and improve participation in social security programs. The study concludes by recommending flexible contribution models, increased transparency, and awareness campaigns to boost participation among informal workers.

Keywords: Social Security, Informal Sector, Perceived Value & Engagement.

1. INTRODUCTION

Social security systems play a crucial role in reducing poverty, providing income security, and fostering social welfare for individuals across both formal and informal employment sectors (International Labour Organization [ILO], 2020). These systems act as a safety net, offering support during times of unemployment, illness, or retirement, and contribute to national economic stability. However, despite the growing recognition of social protection as a fundamental human right, workers

in the informal sector who form a significant portion of the global workforce continue to face challenges in accessing these essential benefits. Worldwide, approximately 61% of workers are employed in the informal economy, yet they are largely excluded from national social protection schemes (ILO, 2021). This exclusion is driven by various barriers, including irregular income, limited awareness of benefits, mistrust of government institutions, and administrative inefficiencies (World Bank, 2022). Innovative solutions, such as micro-pension schemes introduced in countries like India and the Philippines, offer promising models for extending social security coverage to informal workers (Rani & Furrer, 2021; Ngala & Matimbwa 2019). These approaches highlight the necessity for adaptable, context-specific policies to address the unique challenges of informal sector workers, rather than adopting one-size-fits-all solutions (ILO, 2020).

In Africa, where the informal sector accounts for more than 85% of employment (African Development Bank [AfDB], 2021), the challenge of integrating informal workers into social security programs is particularly pressing. Informal workers in Africa often face low-income, unregulated, and precarious employment conditions, compounded by financial illiteracy, lack of trust in pension schemes, and unclear policy frameworks (AfDB, 2022). However, countries like Rwanda and Kenya have made strides in improving social security coverage for informal workers by leveraging mobile technology and flexible contribution models (Mutemi & Ngugi, 2022). These efforts illustrate the potential for localized, flexible solutions that address the realities of informal workers in Africa, although questions of scalability and long-term sustainability remain (AfDB, 2023).

In Tanzania, where over 70% of the workforce is engaged in the informal sector (National Bureau of Statistics [NBS], 2021), faces similar barriers to social security participation. Despite the introduction of voluntary contribution plans by the National Social Security Fund (NSSF) and the Workers' Compensation Fund (WCF), participation among informal workers remains low, with key obstacles including inconsistent income, limited awareness, and perceptions of inaccessibility (Msuya, 2020).

The SIDO (Small Industries Development Organization) market in Mbeya offers a unique setting to examine these challenges. As a hub for informal entrepreneurs involved in small-scale manufacturing, trade, and services (SIDO, 2021), it mirrors the broader issues faced by informal workers in accessing social security benefits. Despite SIDO's role in promoting small businesses, informal traders in the market remain largely excluded from national social security schemes (Mlyansi, 2022). This study aims to explore the factors influencing engagement with social security programs at the SIDO market, focusing on how perceived value, awareness, and income stability shape informal workers' decisions to participate in social protection schemes. While much of the existing literature on social security participation focuses on broad national-level statistics and policy recommendations, there is a lack of empirical research that examines the micro-level factors affecting social security engagement at specific local markets like SIDO. Contextual factors such as market structure, financial literacy, and the role of informal business operations in shaping participation have been insufficiently explored (Mwakabumbe, 2023). This study aims to fill this gap by providing a localized analysis of the factors influencing informal traders' engagement with national social security programs, thereby offering practical insights that can inform policies and outreach strategies designed to increase social security inclusion for informal workers in Tanzania.

1.2 Theoretical Framework

1.2.1 Protection Motivation Theory (PMT)

The Protection Motivation Theory (PMT), developed by Rogers (1975), provides a framework for understanding how individuals assess risks and make decisions regarding protective behaviors, such as enrolling in social security programs. The theory distinguishes between two cognitive processes: threat appraisal and coping appraisal. Threat appraisal involves evaluating the severity and vulnerability of a risk, while coping appraisal concerns an individual's perception of the effectiveness of protective measures and their ability to implement them (Rogers, 1983). In the context of informal sector workers at the SIDO market in Mbeya, many traders may have a weak threat appraisal, prioritizing immediate financial needs over long-term risks like old-age poverty or health issues (Msuya, 2022). However, modifying coping appraisal, for instance by integrating mobile money systems as seen in Kenya's Mbao Pension Plan (Mutemi & Ngugi, 2022), can enhance perceived ability and accessibility, leading to increased participation. PMT is highly relevant in this study as it helps explain how informal workers at the SIDO market assess the perceived risks and protective benefits of social security, influencing their willingness to engage in such programs (Brintha, 2022).

1.2.2 Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB), developed by Ajzen (1991), posits that an individual's intention to perform a behavior is influenced by three factors: attitudes, subjective norms, and perceived behavioral control. This theory is particularly useful for understanding informal sector workers' participation in social security programs. Informal traders at the SIDO market in Mbeya may view social security contributions as a financial burden rather than a long-term investment, especially due to limited financial literacy and the lack of immediate benefits (Mlyansi, 2022). TPB suggests that positive attitudes toward social security, social pressure from peers (subjective norms), and confidence in one's ability to participate (perceived behavioral control) are key to encouraging participation. Simplifying the enrollment process and offering flexible contribution options, like mobile money platforms, could enhance control and ease of participation, ultimately increasing engagement in social security programs (AfDB, 2023). By applying TPB, this study can assess how these psychological and social factors influence informal workers' decisions to engage with social security schemes at SIDO market and offer targeted interventions to improve participation (Blakeman, 2023).

2. LITERATURE REVIEW

Barrientos (2019) found that the perceived value of social security programs is a crucial determinant in informal workers' decisions to engage with such schemes. His research emphasizes that informal workers are more likely to participate in social security if they believe the programs offer tangible, reliable benefits such as pensions, healthcare, and income replacement during times of hardship. However, when the perceived benefits are seen as unreliable or difficult to access, informal workers tend to disengage from these programs. In the case of Tanzania, where many informal workers operate in highly unstable financial conditions, the long-term nature of traditional social security schemes can seem irrelevant. For example, in markets like SIDO in Mbeya, where workers prioritize immediate financial needs, the promise of distant benefits may not appeal to those facing daily financial pressures (Msuya, 2022). Therefore, Barrientos' findings suggest that for social security schemes to be effective in increasing participation among informal sector workers in Tanzania, they must emphasize immediate, tangible benefits that align with the workers' urgent financial needs.

Gough (2020) explored the importance of institutional trust in determining the perceived value of social security programs. His study revealed that negative perceptions of government efficiency, such as delays in benefit disbursements and bureaucratic inefficiencies, can significantly diminish informal workers' trust in social security programs. In Tanzania, this is especially relevant as public institutions such as the National Social Security Fund (NSSF) and the Workers' Compensation Fund (WCF) are often perceived as inefficient, leading to widespread mistrust among informal sector workers. As Gough's findings suggest, this mistrust reduces the perceived value of social security programs, making informal workers hesitant to engage in them. To address this, the study suggests that enhancing transparency, improving the efficiency of benefit disbursement, and using clear communication strategies are essential to rebuilding trust. In the SIDO market, where workers might already have reservations about the reliability of government-run programs, these measures could improve participation by reassuring workers about the actual value of enrolling in such schemes.

Sabates-Wheeler and Devereux (2021) highlight the importance of program flexibility in increasing social security participation, particularly among informal workers. Their research found that rigid contribution structures, which are incompatible with irregular income flows, often deter informal workers from participating in social security programs. This is a critical barrier in Tanzania, where many informal workers at the SIDO market experience income instability due to seasonal and fluctuating earnings. The introduction of flexible payment systems, such as Kenya's Mbao Pension Plan, which allows workers to make mobile-based micro-contributions, has shown promise in increasing participation (Mutemi & Ngugi, 2022). For Tanzanian social security programs like NSSF and WCF to enhance their perceived value among informal workers, they must offer more flexible contribution models. These models should accommodate the income fluctuations commonly experienced by informal sector workers, allowing them to contribute in a way that suits their financial capabilities. Introducing mobile money platforms and offering more adaptable, low-threshold contribution schemes could significantly increase engagement among informal workers at the SIDO market.

Kabeer (2019) and Ikasu & Matimbwa H (2019) discuss the crucial role of awareness in the participation of informal workers in social security schemes. He argues that a lack of awareness regarding eligibility, benefits, and enrollment procedures is a significant barrier to participation. In Tanzania, many informal workers at the SIDO market may not be aware that they are eligible for social security programs such as the NSSF and WCF. The absence of clear, accessible information about the programs often leads to under-enrollment. Kabeer emphasizes that tailored, localized outreach efforts

are essential to bridge these informational gaps and ensure that informal workers understand their rights and the benefits they can receive from social security schemes. In the context of SIDO market, the study suggests that awareness campaigns should be designed to meet the specific needs of informal workers, using accessible language, clear communication, and community-based outreach strategies to raise awareness. Such efforts could greatly increase participation by ensuring that workers are fully informed about their eligibility and the advantages of engaging with social security programs.

Chen, Carré, and Vanek (2020) explored the impact of financial literacy on informal workers' participation in social security programs. Their study found that low levels of financial literacy among informal workers are a key deterrent to engagement in long-term social security schemes, such as pension plans. In Tanzania, many informal sector workers, including those at SIDO market, often prioritize short-term financial needs over future savings, making them less likely to engage with pension schemes that require long-term commitment. This financial behavior is compounded by a lack of understanding of concepts such as compound interest, savings planning, and risk management, which are essential for informed decision-making about social security. The study advocates for introducing tailored financial education programs to improve financial literacy among informal workers. For informal traders at the SIDO market, such programs could address gaps in knowledge and equip them with the tools to make better financial decisions, ultimately encouraging greater participation in social security systems. By enhancing financial literacy, social security institutions like NSSF could help informal workers see the long-term benefits of participation, improving their engagement and securing their financial futures.

3. METHODOLOGY

This study aimed to investigate the factors influencing the engagement of informal sector workers in social security programs, specifically at the SIDO market in Mbeya, Tanzania. To achieve this, a convergent mixed-methods research design was adopted, combined both quantitative and qualitative approaches to collect and analyze data. The integration of these methods enabled triangulation, ensuring a robust and comprehensive understanding of the factors influencing participation in social security schemes such as the National Social Security Fund (NSSF) and the Workers' Compensation Fund (WCF). The primary factors explored included perceived value, awareness, and income stability, all of which were expected to influence the engagement of informal sector workers in these programs.

The SIDO market in Mbeya was selected as the study location due to its significance as a key informal market where a diverse group of informal workers including traders, artisans, and small-scale business owners engage in various economic activities. This market was chosen because it is representative of the challenges and opportunities informal workers face in accessing social security programs, providing a valuable context for the research. The target population for this study comprised 1,026 informal workers, with a sample size of 287 workers determined using Yamane's formula, ensuring the statistical validity of the findings. Stratified random sampling was employed to ensure proportional representation across different business categories, including market traders, artisans, and small-scale business owners, thus enabling the study to capture a wide range of perspectives from various types of informal sector workers.

Data collection was carried out through two primary methods: structured questionnaires and semi-structured interviews. The structured questionnaires, designed to gather quantitative data, focused on variables such as awareness of social security programs, perceptions of the value of these programs, and income stability. The quantitative data enabled the study to assess the broader trends and relationships between these variables. In addition, semi-structured interviews were conducted with key informants, including market leaders and social security representatives, to gain qualitative insights into the personal experiences, cultural perceptions, and barriers that influence engagement with social security schemes. The qualitative data provided deeper context and understanding of how informal workers perceive and interact with social security systems, offering rich insights into the factors driving or hindering participation.

The data analysis involved both descriptive and inferential statistical techniques. Descriptive statistics, including frequency and percentage analysis, were used to summarize the responses from the structured questionnaires. This allowed for an overview of the patterns and trends in the data, helping to identify key variables influencing engagement with social security programs. Inferential statistics, such as regression analysis, were used to assess the relationships between the key independent variables (perceived value, awareness, and income stability) and the dependent variable (engagement in social security programs). The regression analysis provided insights into the strength and direction of these relationships, offering a clearer understanding of the factors that significantly impact participation. For the qualitative data, thematic analysis was applied to identify recurring patterns and themes emerging from the interview responses. This approach facilitated the extraction of insights that could not be captured through quantitative methods alone, enriching the overall understanding of the factors influencing social security engagement.

The study adhered to rigorous ethical standards to ensure the protection and confidentiality of all participants. Informed consent was obtained from each participant, with a clear explanation of their rights, including the ability to withdraw from the study at any point without consequences. All collected data were securely stored to maintain privacy, and personal identifiers were omitted to protect participants' anonymity. These ethical practices ensured the credibility and integrity of the study, as well as the trustworthiness of the findings. By combining a rigorous research design with ethical considerations, this study provides valuable insights into the factors influencing informal sector workers' engagement with social security programs in Tanzania, offering practical recommendations for enhancing participation in these crucial schemes.

4. RESULTS OF FINDINGS

The perceived value of social security is crucial because it directly affects individuals' willingness to participate. If informal workers see social security programs as beneficial providing long-term security, financial protection during hardship, and reliable support in times of emergency they are more likely to engage. Therefore, understanding these perceptions is essential in developing effective strategies to increase enrollment and active participation in social security programs, particularly among informal sector worker

Table 1: Perceived Value of Social Security

Statement	1 (Strongly Disagree)	2 (Disagree)	3 (Neutral)	4 (Agree)	5 (Strongly Agree)	Frequency (%)
Social security provides valuable long-term benefits.	58 (20.2%)	65 (22.6%)	47 (16.4%)	58 (20.2%)	59 (20.6%)	100%
I believe social security helps protect me during financial hardship.	45 (15.7%)	62 (21.6%)	53 (18.5%)	75 (26.1%)	52 (18.1%)	100%
Social security is a reliable source of support for emergencies like medical expenses.	60 (20.9%)	72 (25.1%)	56 (19.5%)	47 (16.4%)	52 (18.1%)	100%
I trust that social security programs will help me in case of temporary disability or loss of income.	68 (23.7%)	74 (25.8%)	48 (16.7%)	49 (17.1%)	48 (16.7%)	100%
The benefits from NSSF/WCF are worth the contributions I would make.	72 (25.1%)	69 (24.0%)	57 (19.8%)	49 (17.1%)	40 (13.9%)	100%

Source: Researcher 2025

The findings from the survey suggest that informal sector workers at the SIDO market display a neutral to positive perception regarding the value of social security programs. A significant number of respondents (20.6%) strongly agreed that social security provides valuable long-term benefits, and 20.2% agreed that these programs help protect them during financial hardship. However, the neutral response rates were also notably high, particularly when it came to assessing the reliability of social security for emergencies, such as medical expenses or income loss due to temporary disability. For instance, only 17.1% strongly agreed that the benefits from NSSF/WCF are worth the contributions made, indicating that many respondents view the cost-benefit ratio of social security programs with skepticism. These results resonate with findings from Msuya (2022), who observed that many informal workers in Tanzania perceive social security programs as offering insufficient value relative to the financial commitment required. This perception is a significant barrier to participation, as informal workers often prioritize immediate financial needs over long-term benefits. Msuya's study aligns with the findings of this research, indicating that social security's value proposition needs to be reconsidered to appeal to the immediate needs of informal workers.

Additionally, a lack of trust in social security programs is evident, as many respondents either disagreed or were neutral about the reliability of social security during temporary disability or income loss. This low level of trust mirrors the conclusions of Barrientos and Hulme (2022), who discussed how low-income workers, especially in the informal sector, often harbor mistrust toward formal social security systems due to previous negative experiences or inefficiencies in benefit disbursement. The Tanzanian context, as highlighted by Msuya (2022) and Kisanjara & Matimbwa (2024) reveals that many

informal workers have limited trust in the state's ability to effectively deliver on its promises of social security. This skepticism can act as a deterrent to engagement, as workers may perceive the social security programs as too bureaucratic, inefficient, or irrelevant to their immediate needs.

The perceived value of social security among informal workers at SIDO market also suggested that these programs need to be framed as more than just long-term solutions, as the participants appear to value short-term financial protection and emergency support more. This finding is consistent with Grech (2022), who argued that informal sector workers in Africa, including those in Tanzania, are more likely to engage with social security programs when immediate benefits, such as health coverage or emergency financial assistance, are emphasized over long-term retirement savings. Grech (2022) further noted that pension schemes, when marketed primarily as long-term benefits, are often dismissed by informal workers who live in a state of financial instability and prioritize urgent financial needs. In line with this, the findings from SIDO market suggest that to improve engagement, social security institutions like NSSF should highlight both immediate and long-term benefits, such as coverage for health emergencies and income replacement during periods of disability, to better meet the realities faced by informal workers.

From Interview Respondent

"The NSSF has introduced several strategies to demonstrate the value of social security programs to informal sector workers. These include community outreach programs, workshops, and one-on-one consultations at market centers like SIDO in Mbeya. They also utilize local influencers and peer groups to promote awareness, showing how others have benefited from the programs. Additionally, NSSF has made efforts to simplify the enrollment process and offer flexible contribution options, especially for those with irregular incomes. To measure perceptions, they conduct surveys and feedback sessions after community meetings, which help them gauge how workers view the programs in terms of reliability and benefit adequacy." [Informal Compliance Officer –24 July 2025 at 10:30 A.M]

The respondent highlighted the key strategies that NSSF employs to increase engagement among informal sector workers, such as direct outreach, localized workshops, and leveraging peer influence. These efforts are particularly valuable in addressing the knowledge gap and building trust, which are often barriers to engagement in social security programs. The use of local influencers is a powerful tool in overcoming skepticism and fostering a sense of community around these programs. Furthermore, the NSSF measures perceptions through feedback sessions and surveys, which is an important step in understanding workers' concerns and adjusting the program to better meet their needs. This response indicates that while NSSF is making strides in demonstrating the value of its programs, continuous evaluation and adaptation based on workers' feedback are essential for sustained participation and trust-building in the informal sector.

5. DISCUSSION OF FINDINGS

The findings indicate that the perceived value of social security programs significantly influences engagement among informal sector workers at the SIDO market in Mbeya. Survey results show a mix of neutral and positive perceptions, with a notable portion of respondents recognizing the long-term benefits and financial protection provided by social security programs. However, skepticism remains high regarding the reliability and cost-benefit ratio of these programs, as reflected in the low percentages of respondents who strongly agreed that the benefits are worth their contributions. These findings align with Msuya (2022), who noted that informal workers in Tanzania often perceive social security schemes as offering limited immediate value relative to the financial commitment required. This perception serves as a barrier to participation, emphasizing the need for social security institutions to communicate both short-term and long-term benefits effectively to appeal to informal workers' immediate financial concerns. A lack of trust in social security programs emerged as another critical factor affecting engagement. Many respondents expressed neutrality or disagreement about the reliability of programs during periods of temporary disability or income loss, highlighting a general skepticism toward formal social security institutions. This observation corroborates the findings of Barrientos and Hulme (2022), who reported that informal workers often harbor mistrust toward formal systems due to prior inefficiencies or bureaucratic hurdles. In the Tanzanian context, as Msuya (2022) and Matimbwa and Ochumbo (2019) observed, limited confidence in the government's ability to deliver promised benefits can discourage informal workers from enrolling, indicating that improving institutional credibility and transparency is crucial.

These trust issues highlight the importance of strategic interventions that build confidence, such as timely benefit disbursement, transparent procedures, and consistent communication with program participants. The study also emphasizes

the need to frame social security programs as providing both immediate and long-term benefits. Informal workers at the SIDO market appeared to value short-term financial protection, such as emergency health coverage and temporary income replacement, over distant retirement benefits. This aligns with Grech (2022), who argued that informal sector workers in Africa are more likely to engage with programs that address pressing financial needs rather than long-term savings. Interview responses further underscore this point, revealing that NSSF has begun leveraging community outreach, localized workshops, peer influence, and flexible contribution models to increase engagement. These strategies highlight the importance of demonstrating tangible benefits in ways that resonate with informal workers' day-to-day realities, suggesting that emphasizing immediate value alongside long-term security can enhance participation and trust in social security programs.

6. CONCLUSION AND RECOMMENDATIONS

6.1 Conclusion

This study examined the factors influencing the engagement of informal sector workers at the SIDO market in Mbeya with social security programs, focused on the National Social Security Fund (NSSF) and the Workers' Compensation Fund (WCF). The findings indicate that the perceived value of these programs plays a crucial role in determining participation. Informal workers showed a mixed perception, with many recognizing the potential long-term benefits but questioning the immediate value, particularly regarding reliability and the cost-benefit ratio. Additionally, a lack of trust in government-run programs, coupled with financial instability and insufficient awareness, further hindered engagement. Despite these challenges, the study highlights the importance of addressing informal workers' immediate financial concerns, improving communication and trust, and offering flexible contribution models to enhance participation in social security programs.

6.2 Recommendations

Based on the findings, it is recommended that social security programs, such as NSSF and WCF, be reframed to emphasize both immediate and long-term benefits to attract informal sector workers. This could include providing coverage for urgent needs, such as healthcare and income replacement during periods of temporary disability. Moreover, efforts to build trust through transparent and efficient benefit delivery, along with simplifying the enrollment process, are essential to encourage participation. Social security institutions should also increase awareness by conducting localized outreach campaigns that use community influencers and peer networks to disseminate information in accessible formats. Lastly, offering flexible contribution models, such as income-adjusted or mobile-based payment systems, would accommodate the irregular income patterns of informal workers, making participation more feasible and attractive to this group.

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