EXAMINING VOLUNTARY SOCIAL PROTECTION IN TANZANIA'S INFORMAL SECTOR: EVIDENCE FROM DAR ES SALAAM, MOROGORO, AND MANYARA

[5]Judith Msangi

Abstract

This paper examines the voluntary coverage of social protection within Tanzania's informal sector. Social protection is increasingly recognized as an important tool for poverty reduction in low and middle-income nations, and it is the central goal of social policy. In particular, the paper aims to examine permanency and consistency, compliance, and contribution capability on the coverage of the social security scheme. Since the paper examines the significance of social protection to the community, a multiple regression analysis was employed to analyze data collected in three regions: Dar es Salaam, Morogoro, and Manyara. The 361 five-point Likert scale questionnaires were distributed to gather data from the respondents as the primary source of information for this study. All formulated hypotheses were tested, and the results demonstrate a significant relationship between CC and CSS. The results from the regression coefficient showed that there is no significant relationship found between Compliance Status (CS), Permanency Contribution (PC), and Social Security Schemes Coverage (CSS). These findings suggest that employees working in the informal sector can contribute to social security schemes. Therefore, the government should develop inclusive and accessible social protection policies tailored to the informal sector.

Keywords: *Informal Sector, Social Protection, Voluntary Requirement, Compliance, and Permanency Contribution*

INTRODUCTION

Social protection is increasingly recognized as an essential tool for poverty reduction in low and middle-income nations, and it is the central goal of social policy (UNRISD, 2006; Wiman *et al.,* 2007). This is because, apart from deprivation in terms of income and consumption, the defining intention of poverty is vulnerability to shocks and contingencies, including both natural and human-made disasters (Tostensen, 2008). With this fact, social protection systems are inevitable and should be the focal point of social and economic development policies. The Sustainable Development Goals outlined in the 2030 Agenda for Sustainable Development emphasize the role of social protection in reducing poverty and inequality, as well as promoting human development (International Labour Organization [ILO], 2021). Social protection can help to promote empowerment and security by improving risk management and facilitating higher return investments by poor people. It further supports human capital development by expanding the capabilities of poor and vulnerable individuals and helping break the intergenerational transmission of poverty (George, 2023; Olopade *et al.,* 2019). More than 60% of the global workforce is employed in informal employment (ILO, 2018), and 55% of the global population lacks access to social security due to their involvement in the informal sector.

[5]Judith Msangi, Lecturer, Department of Human Resource Management, Institute of Social Work, judith.msangi@isw.ac.tz

According to Masabo (2019), expanding social security coverage to the informal sector can be achieved by making key information accessible and available to everyone, thereby encouraging them to join the social security schemes. In Tanzania, 91% of all employed workers (including agriculture) work in the informal economy and only 3% work in the formal sector, accommodating mostly those with formal education (Riisgaard *et al.,* 2021). The majority of those in the informal sector are people with low level of education or no education (Ibid). Excluding agriculture, the proportion of people in informal employment is slightly lower, as 67% of all employed individuals work outside agriculture (ILO, 2000, 2021). The informal sector is the primary focus in this article because it carries a significant number of people compared to those employed in the formal sector.

Although social protection is important in Tanzania, little research has been conducted to study the factors influencing the coverage of social protection in the informal sector. Studies by Masanyiwa *et al. (2020), Masabo (2019), and Masalangi (1998) support this contention, arguing that little has been written about the development of social security in developing countries in* Africa, including Tanzania.   Therefore, this study aims to examine the development of social security in Tanzania, focusing on permanency and consistency, compliance, and contribution capability in terms of the coverage of the social security scheme.

LITERATURE REVIEW

Formal and Informal Social Security in Tanzania

Tanzania has a large workforce employed in the informal sector, particularly in agriculture, with a significant proportion being subsistence farmers (peasants) compared to those employed in the formal sector (Masabo, 2019). The existing social security schemes do not adequately cover the labour force working in the informal sector despite their ability to contribute to schemes, including those in the informal economy (Nino-Zarazua *et al.,* 2010). Current estimates suggest that formal social security programs cover less than 3% of Tanzania's total employed labour force, as they are employed in the formal sector, including the government, where joining the social security schemes is mandatory, not optional (Riisgaard *et al.,* 2021). Approximately 90% of the labour force lacks any form of social protection, and even the remaining 10% coverage is declining due to ongoing day-to-day reforms, which reduce formal employment (Olomi, 2009). The limited coverage of social security schemes for individuals working in the information sector hinders the rapid growth of both the individual and national economies (Habtom & Ruys, 2007).

Permanency and Consistency, and the Coverage of Social Security

Enterprises in the informal sector face several challenges, including a lack of premises, and some are also seasonal (Olomi, 2009; Dau, 2003). The absence of permanent premises and inconsistent operations due to seasonality may hinder the coverage of social security schemes. A fixed business location could make it easier for social security authorities to monitor compliance with regulations. However, informal businesses often operate without formal structures and are closely tied to their owners' personal circumstances. It can be easier for the social security scheme to monitor whether enterprises in the informal sector comply with regulations if they have specific premises. Bangens and Soderberg (2011) highlight additional challenges in extending social security to this sector. While permanency and business consistency influence social security coverage, research on their specific impact in the informal sector remains limited. However, studies on the influence of the permanency

and consistency of businesses in the informal sector are still scant**.** Therefore, it can be hypothesized as follows:

H₁: *Permanency and consistency influence the coverage of the social security scheme*

Compliance Requirements and Coverage of Social Security Scheme

Compliance with the requirements of the social security scheme is considered to be the most crucial aspect in the relationship between the employer and the social security scheme (ILO, 2001). Lack of compliance may result in penalties and other legal actions being imposed on the defaulters. This may lead to lack of incentives to register with the schemes. Firms in the informal sector may be motivated not to register since they will face several penalties and other legal actions. However, scholars like Bangens and Soderberg (2011) argue that penalties and legal actions may not deter enterprises from registering with the social security scheme. It is the bureau and legislation that mainly focus on the formal sector, which acts as a barrier. However, this study includes the enforcement of compliance as one of the factors that may influence the coverage of social security schemes (Miti *et al.,* 2021). Gassmann and Behrendt (2006) argue that low coverage is a critical issue in current social security systems, with most informal workers excluded. The majority of the population, most of whom work in the informal economy, are not covered. The provision of social assistance to vulnerable groups is limited (Masanyiwa *et al.,* 2020). Most of the support provided is in the form of emergency relief and disaster management. Therefore, based on compliance requirements, it can be hypothesized as follows:

H₂: *Compliance with social security requirements influences the coverage of the social security scheme*

The Contribution Capability and the Coverage of the Social Security Scheme

Most enterprises in the informal sector are small-scale (FSDT, 2012) and often face financial constraints (Bangens & Söderberg, 2011). These limitations hinder their ability to make consistent contributions to social security schemes as mandated by law (Dau, 2003). Since many informal businesses operate at subsistence levels (Olomi, 2009; Muyot, 2022), their limited contribution capability restricts the expansion of social security coverage within the sector. This may not motivate informal businesses to register in the social security scheme or prompt the scheme to focus on these sectors. However, like other factors, the existing literature has not been able to explain the relationship between the contribution capacity and the coverage of the social security scheme. People cannot contribute to society and their own well-being unless they have the capacity to do so and can satisfy their basic needs (Deneulin, 2006). This fact justifies government intervention and financing in health and education services, as well as in food and housing. Social security mechanisms can play an important role in the financing and the provision of access to these services (Fang *et al*., 2019; Ginneken, 2003; Segrott *et al.,* 2016). Social insurance often plays an essential part in the financing of health care and government subsidies can improve access to food, education and housing. The main functions of social insurance are to make provisions for various capacity deprivations (contingencies), to avoid indebtedness, and to make household expenditure more predictable (Marmor *et al.,* 2014). Therefore, it is hypothesized as follows:

H₃: *Contribution capability influences the coverage of the social security scheme*

Theoretical Literature Review

Social Security and Life Cycle Accumulation Theory

The social security and life cycle accumulation theory, developed by Kotlikoff (1939) describes the importance of social security schemes to people, especially during retirement age. It encourages participation in the scheme as a strategy for saving for the future. Therefore, the theory highlights the importance of considering social security schemes for all individuals, including the self-employed (French, 2005).

The theory considers the social security scheme vital during retirement age, where saving through the social security scheme plays a significant role in retaining the wealth of retired employees (Ibid). Therefore, this theory relates to the study of compliance with the requirements of social security schemes. However, this study used economic theory to enrich the scope of understanding.

Economic Theory

An individual may make rational decisions when they receive proper information about Social Security. Rational choice is a context for understanding and modeling economic behaviour (Uzonwanne, 2016). In this regard, individuals may choose whether to join the social security scheme based on their assessment of its cost. This study is supported by economic theory, which suggests that information can influence saving behavior. However, if changing the saving behaviour/decisions is perceived to be too costly or complicated, it may not influence actual decision (Carter and Skimmyhorn, 2018; Hastings *et al.,* 2013). Employers may make a rational decision if they are capable of contributing and they can fulfill all compliance requirements of the social security scheme.

Conceptual Framework

A conceptual framework shows the relationship between two main concepts: independent and dependent constructs. The independent constructs are composed of three variables: Permanency and Consistency (PC), Compliance with social security requirements (CS), and Contribution Capability (CC). The dependent construct is composed of the Coverage of Social Security Scheme (CSSS) variable.

Figure 1: Conceptual framework
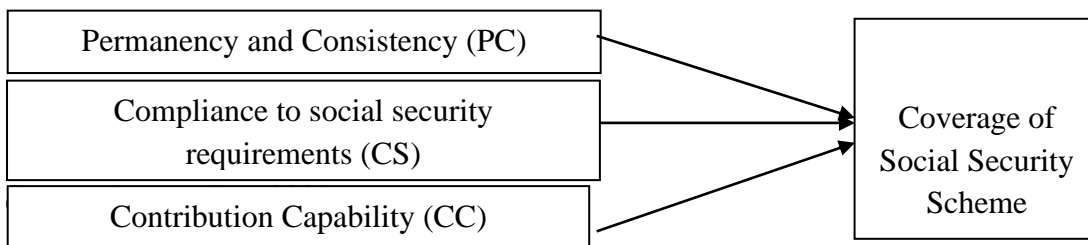
Source: Field Data (2024)

RESEARCH METHODOLOGY

This study employed a cross-sectional design, utilizing a quantitative approach to test the hypotheses. The five Likert point scale questionnaires were distributed to 399. However, only 361 were collected from SME owner-managers in three regions, Dar es Salaam, Morogoro, and Manyara. The regions were selected based on the fact that they boost large business densities compared to other regions in Tanzania (Financial Sector Deepening Trust [FSDT], 2012). The Statistical Package for the Social Sciences (SPSS) version 21 was used to perform multiple regression analysis. A pilot study was conducted to confirm the reliability of the data using Cronbach's alpha test.

FINDINGS

In this study, multiple regression analysis was used to examine the predictive ability of a set of independent variables on the dependent variable (Prasad, 2018). This allows comparison of independent variables and finding the best set of variables that predict a dependent variable (Frost, 2017). This paper aimed to examine the relationship between the Informal Sector (IS) and the Coverage of Social Security Scheme (CSSS). It focused on three variables: Permanency and Consistency (PC), Compliance with Social Security requirements (CS), and Contribution Capability (CC). The variables were assessed in terms of their predictive power (Ochonogor & Amah, 2021). Multiple regression analysis was used to determine the strength of relationship between variables by determining how well the data fits the model and how much of the variance in the dependent variable (CSSS) is explained by the independent variables (informal sector factors) to: provide an indication of the relative contribution of each independent variable, determine the statistical significance of the results in both the model and individual independent variables, estimate model coefficient, and to test the hypotheses of the study (Ochonogor & Amah, 2021). The following are the results of the multiple regression analysis conducted to achieve the objectives of the study on the Informal sector and Social Protection coverage as a voluntary requirement in Tanzania.

The model summary provides useful information on how well the model fits the data. The table below presents the information from the analysis. The multiple correlation coefficient, represented by R, is considered the best measure of the quality of prediction for the dependent variable. Frost (2017) provides a guideline on how to assess the degree of correlation between variables. He states that if R lies between 0.10 and 0.29, it indicates a slight correlation, 0.30 and 0.49 indicate a medium correlation, while 0.50 and 1.0 indicate a significant correlation.

Table 1: Model summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.241[a]	.058	.050	.954
a. Predictors: (Constant), PC, CC, CS				

Source: Field Data (2024)

The results from the model summary indicate that the value of the correlation coefficient R is 0.241. This implies that there is a correlation between variables. The value shows that all informal sector factors are good indicators for the coverage of the social security scheme. This is supported by Frost (2017), who argues that if the value of the correlation coefficient R is above 50 percent, it indicates that the data fit the model, implying a strong relationship between the variables. Frost (2017) proposes that the highest R square (above 50%) is

considered to be one of the indicators of a good model. The results from the analysis (Table 1.0) indicate that the value of R square is 0.58. This value implies that informal sector factors explain 58% of the variability in coverage of the social security scheme, and 42% of the variation is attributed to other factors indicated in the model. This means the proposed informal sector factors precisely predict the coverage of the social security scheme.

The adjusted R square shows how much of the variance of the coverage of the social security scheme is explained by the informal sectors included in the model. Frost (2017) argues that the low discrepancy between R square and adjusted R square indicates a good fit of the model. Table 1 indicates R square, which is 58% and adjusted R square which is 50%. Stephen (2018) argues that for a good model, adjusted R square should always be less or equal to R square. This study aimed to test whether the independent variables (informal sector factors) significantly predict the dependent variable statistically (coverage of the social security scheme). The F-test was used to test whether the overall regression model was a good fit for the data at the selected probability level. It was intended to check if the informal sector factors (PC, CS, and CC) statistically predict coverage of the social security scheme (CSSS).

The predictor is considered statistically significant if its P value is less than 0.05; otherwise, it is considered insignificant. The data in the ANOVA table show that the F-ratio is given by $F(3, 35) = 7.193$, $P = 0.000$. The good fit of data in this analysis of the regression model implies that the informal sector is statistically significant in predicting the coverage of the social security scheme (as indicated in the data).

Table 2: ANOVAa

ANOVAa						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	19.643	3	6.548	7.193	.000[b]
	Residual	318.621	350	.910		
	Total	338.265	353			
a. Dependent Variable: SC			*F statistics = 7.193; P< 0.000; df= 353*			
b. Predictors: (Constant), PC, CC, CS						

Source: Field Data (2024)

It was essential for the study to determine the contribution of the informal sector factor included in the model to predicting the coverage of the social security scheme. The study results provide an avenue for social security funds to consider the informal sector. It proposes that each informal sector included in the model contributes to the coverage of the social security scheme. The study used standardized coefficients from Table 3, which compares different informal sector factors by considering the β values. Using a standardized coefficient ensures that all values for each of the different informal sector factors are on the same scale, making comparisons easier. The coefficients table represents the standardized coefficient β values for each informal sector factor, with their significance marked. The β values represent the contribution of each informal sector factor to the coverage of the social security scheme. Results from Table 3 show that the β values under standardized coefficients for CC, CS, and PC were 0.240, 0.034, and 0.084, respectively. Since the study aimed to compare the contributions of each informal sector factor by considering the β values, the results suggest that CC has the largest β value, followed by PC and CS. This indicates that CC has a significant correlation with the coverage of the social security scheme, followed by CS and PC, which exhibit very low correlation power.

Table 3: Coefficients

Coefficientsᵃ						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.320	.588		5.643	.000
	CC	-.360	.079	-.240	-4.530	.000
	CS	.049	.079	.034	.623	.533
	PC	.232	.150	.084	1.547	.123
a. Dependent Variable: SC						

Source: Field Data (2024)

Multiple regression analysis was used to test the proposed hypotheses (H1, H2, and H3) related to the coverage of the social security scheme and informal sector factors. Results from the regression coefficient show that there is a significant relationship between CC and CSSS (β = -0.240, Significant at 0.000). Results from the regression coefficient show that there is no relationship between CS and CSSS (β = 0.034, significant at 0.533) and PC and CSSS (β = 0.084, significant at 0.123).

DISCUSSION OF FINDINGS

The results show that Contribution Capability (CC) has a positive influence on the Coverage of Social Security Schemes (CSSS). Therefore, there is a high capability of the people who are working in the informal sector to contribute to the social security schemes. The informal sector employees are aware of the advantages of social security schemes for their future benefits. The finding is supported by Wang *et al. (2023),* who argue that the social security scheme is essential for maintaining the well-being of employees after retirement (Masanyiwa *et al*., 2020). Most of the people working in the informal sector are often uncertain about their future after retirement. People working in the informal sector are willing to contribute to the social security schemes only if the schemes can accommodate them. As Hafsari & Seftiani (2022) point out, the challenges of social security schemes have not been adequately addressed to introduce a scheme suitable for the large number of informal sector workers. Umap (2023) and Nyland *et al.,* (2016) argue that the informal sector requires special attention, despite its ability to contribute to the scheme, because employees in this sector do not receive sustainable monthly contributions like their formal counterparts. According to Brownie *et al.,* (2018) and Meng *et al.,* (2019), the unsustainable monthly contributions to the schemes are caused by unstable income due to factors such as unpredictable financial and marketing conditions.

CONCLUSION AND IMPLICATIONS

This study aimed to investigate the informal sector and coverage of social security schemes in Tanzania. It focused on the coverage of social security schemes in the informal sector. The results revealed that the Contribution Capability has a positive influence on the coverage of social security schemes in Tanzania. This means that informal sector employees can contribute to the social security schemes. Therefore, employees from the informal sector are capable of contributing to the schemes. However, there is a doubt on permanency and consistency. The government, through social security funds, should create a friendly scheme for employees in the informal sector, allowing them to also benefit from these schemes.

RECOMMENDATIONS

The results revealed that Contribution Capability has a positive influence on the coverage of social security schemes in Tanzania. This means that employees in the informal sector can contribute to social security schemes. Therefore, it is the role of the government, through social security funds, to develop a friendly scheme for employees working in the informal sector. The special scheme is essential because employees in this sector have distinct characteristics compared to those working in the formal sector.

LIMITATION

This paper used 361 instead of 399 participants after failing to collect all the distributed questionnaires from the respondents. The capability of the informal sector to contribute to social security schemes in Tanzania should not be generalized, nor should it be concluded that all employees in the informal sector have the same financial capacity. A significant number of employees in the informal sector receive very little money, which affects their daily consumption.

AREA FOR FURTHER STUDIES

Another study may focus on the role of social protection in improving the community and financial well-being. This is because most social security schemes focus on improving the well-being of retired employees and do not prioritize enhancing community well-being in general. That is why the beneficiaries of social security are those who were members and contributed to the schemes.

REFERENCES

Ackson, T., & Masabo, J. (2010). Social Protection for the Informal Sector in Tanzania.

Adam, A.M. (2020). Sample size determination in Research. *Journal of Scientific Research & Reports*, 26(5): 90-97.

Adeniran, T. V,. & Johnston, K. (2018). ICT utilization within experienced South African small and medium enterprises. *The Electronic Journal of Information* Systems in Developing Countries, 64(1), 1-24. https://doi.org/10.1002/j.1681 4835.2014.tb00458.x.

Afriyie, D. O., Hooley, B., Mhalu, G., Tediosi, F., & Mtenga, S. (2021). Governance factors that affect the implementation of health financing reforms in Tanzania: an exploratory study of stakeholders' perspectives. *BMJ Global Health,* 6(8).

Afriyie, S., Du, J., & Musah, A. I. (2019). Innovation and marketing performance of SME in an emerging economy: the moderating effect of transformational leadership. *Journal of Global Entrepreneurship Research,* 9(1). https://doi.org/10.1186/s40497-019-0165-3.

Ahmad, Z. and Yaseen, M. (2018). Moderating role of education in the succession process of small family businesses in Pakistan. *Journal of Family Business Management,* 8(3), 293-305. https://doi.org/10.1108/jfbm-12-2017-0041.

Albrecht, J., Navarro, L., & Vroman, S. (2009). The effects of labor market policies in an economy with an informal sector. *The Economic Journal*, 119(539), 1105-1129.

AlKalbani, A., Deng, H., Kam, B. H., & Zhang, X. (2019). Information security compliance in organizations: an institutional perspective. *Data and Information Management,* 1(2), 104-114. https://doi.org/10.1515/dim-2017 0006.

Atuo, F. A., Jun, F., O'Connell, T. J., Agida, J. A., & Agaldo, J. A. (2020). Coupling law enforcement and community-based regulations in support of compliance with biodiversity conservation regulations. *Environmental Conservation*, 47(2), 104-112. https://doi.org/10.1017/s0376892920000107.

Babbie, E. (2004). The Practice of Social Research, 10th Edition, Singapore, Thomson Asia Pte, Ltd.

Bailey, C (2003). Extending Social Security Coverage, *International Social Security Association.*

Bångens, L., & Söderberg, B. (2011). Mobile Money Transfers and Usage Among Micro and Small Businesses in Tanzania. Implications for Policy and Practice." Retrieved from www.gsma.com/mobilefordevelopment.

Bångens, L., and Söderberg, B. (2011). *Mobile Money Transfers and Usage among Micro- and Small Businesses in Tanzania. Implications for Policy and Practice.* Retrieved from www.gsma.com/mobilefordevelopment.

Béné, C., Wood, R. G., Newsham, A., & Davies, M. (2018). Resilience: new utopia or new tyranny? Reflection on the potentials and limits of the concept of resilience in vulnerability reduction programs. IDS Working Papers, 2012(405), 1-61. https://doi.org/10.1111/j.2040-0209.2012.00405.x.

Binyaruka, P., Robberstad, B., Torsvik, G., & Borghi, J. (2018). Who benefits from increased service utilization? Examining the distributional effects of payment for performance in Tanzania. *International Journal for Equity in Health,* 17(1).

Boni, Y., Firihu, M. Z., Adam, H. P., Suraya, R. S., & Herdiansyah, H. (2021). Development Performance of Economic Growth Typology in Southeast Sulawesi Province. *International Journal of Business, Economics & Management,* 4(1).

Branicki, L., Sullivan-Taylor, B., & Livschitz, S. R. (2019). How entrepreneurial resilience generates resilient SMEs. *International Journal of Entrepreneurial Behavior &Amp; Research*, 24(7), 1244-1263. https://doi.org/10.1108/ijebr 11-2016-0396.

Bromley, R. (1978). Introduction – The Urban Informal Sector: Why is it worth discussing? *World Development*, v6, n9/10, pp. 1033-1039.

Brown, A., Lyons, M., & Dankoco, I. (2010). Street traders and the emerging spaces for urban voice and citizenship in African cities. Urban Studies, 47(3).

Brownie, S., Docherty, C., Al-Yateem, N., Gadallah, M. H., & Rossiter, R. (2018). Developing a national competency-based curriculum for technical nurses in Egypt. *Eastern Mediterranean Health Journal,* 24(09), 922-932. https://doi.org/10.26719/2018.24.9.922.

Busingye, J. (2019). Dynamics of loan delinquency by SME owners in Uganda. *Advances in Social Sciences Research Journal*, 6(10), 353-360. https://doi.org/10.14738/assrj.610.7220.

Canagarajah, S and Sethuraman, S.V. (2001). Social Protection and the Informal Sector in Developing Countries: Challenges and Opportunities, Social Protection Unit, Human Development Network, the World Bank.

Carbó-Valverde, S., Rodríguez-Fernández, F., & Udell, G. F. (2019). Trade Credit, the Financial Crisis, and SME Access to Finance *Journal of Money, Credit and Banking,* 48(1), 113-143. https://doi.org/10.1111/jmcb.12292.

Carr, Marilyn and Martha. (2001). Globalization and the Informal Economy: How Global Trade and Investment Impact on the Working Poor. Background paper commissioned by the ILO Task Force on the Informal Economy. Geneva, Switzerland: International Labour Office.

Carter, S.P., and Skimmyhorn, W. (2018). Can Information Change Personal Retirement Savings? Evidence from Social Security Benefits Statement Mailings.

Creswell, J.W. (2009). *Research Design: Qualitative, Quantitative and Mixed Methods Approaches.* Thousand Oaks, California: Sage Publications.

Dau, R.K. (2003). Extending social security coverage through micro-insurance schemes in Tanzania: International Social Security Association.

David, R.J. & Hans, S.K. (2004). A Systematic Assessment of Empirical Support for Transaction Cost Economics." *Strategic Management Journal*, 25(1), 38–58.

Deneulin, S. (2006). Individual Well-being, Migration Remittances, and the Common Good. The European Journal of Development Research, 18(1), 45-58.

DFID. (2005). ―Social transfers and chronic poverty: Emerging evidence and the challenge ahead, p. 6, A Department of International Development (DFID) Practice Paper, London.

Ellis, F., Devereux, S., & White, P. (2009). Social protection in Africa.

Fang, H., Eggleston, K., Hanson, K., & Wu, M. (2019). Enhancing financial protection under China's social health insurance to achieve universal health coverage. BMJ, l2378. https://doi.org/10.1136/bmj.l2378.

French, E. (2005). The effects of health, wealth, and wages on labor supply and retirement behavior. The Review of Economic Studies, 72(2), 395-427.

FSDT. (2012). National Baseline Survey Report for Micro, Small, and Medium Enterprises in Tanzania, Ministry of Trade and Industry.

Gassmann, F and Behrendt, C. (2006). Cash benefits in low-income countries: Simulating the effects on poverty reduction for Senegal and Tanzania, Social Security Department, International Labour Organization.

George, K. (2023). Contribution of human capital to poverty reduction in rural areas of Uganda. A case of Kisoro district. Journal of Poverty, Investment and Development, 8(2), 22-47.

Ginneken, W. (2003). Extending social security: Policies for developing countries, ESS Extension of Social Security, International Labour Review.

Ginneken, W. v. (2018). Social Security for the Informal Sector: A New Challenge for Developing Countries. International Social Security Review, 52(1), 49-69. https://doi.org/10.1111/1468-246x.00033.

Habtom, G.K. and P. Ruys. (2007). Traditional Risk–Sharing Arrangements and Informal.

Hafsari, T. A. and Seftiani, S. (2022). National health security as an effort to increase social welfare: Challenges for informal sector participants in the Yogyakarta Special Region. Proceedings of the Universitas Lampung International Conference on Social Sciences (ULICoSS 2021). https://doi.org/10.2991/assehr.k.220102.052.

Hastings, Justine S., Brigitte C. Madrian, and William L. Skimmyhorn. (2013). Financial Literacy, Financial Education, and Economic Outcomes." Annual Review of Economics 5(1): 347–73.

Help Age International. (2006). *A Transformative Agenda for the 21st Century: Examining the Case for Basic Social Protection in Africa*. Background Briefing for the Intergovernmental Regional Workshop, Livingstone, Zambia.

Ibarra, D., Bigdeli, A. Z., Igartua, J. I., & Ganzarain, J. (2020). Business Model Innovation in Established SMEs: A Configurational Approach. *Journal of Open Innovation: Technology, Market, and Complexity,* 6(3), 76. https://doi.org/10.3390/joitmc6030076.

ILO. (2000). Employment and social protection in the informal sector; ILO activities concerning the urban informal sector: Thematic evaluation, Committee on Employment and Social Policy.

ILO. (2001). Social security: Issues, challenges, and prospects.

ILO. (2013). The Informal Economy and Decent Work: A Policy Resource Guide Supporting Transitions to Formality. Geneva: International Labour Office.

International Labour Office. (1972). Employment, Incomes and Equality: A Strategy for Increasing Productive Employment in Kenya. Geneva: ILO.

Jiang, J., Qian, J., & Wen, Z. (2017). Social protection for the informal sector in urban China: institutional constraints and self-selection behavior. Journal of Social Policy, 47(2), 335-357.

Kamuzora, P. (1999). Extension of Formal Social Security Schemes in the United Republic of Tanzania. Social Security for the Excluded Majority: case studies of developing countries. W. van Ginneken. Geneva, International Labour Organization**:** 95-114.

Kaseke, E. (2010). The role of social security in South Africa. International Social Work, 53(2), 159-168.

Koen, J. D., Horne, E. D., Hauck, N., & Rugg, M. D. (2018). Age-related differences in prestimulus subsequent memory effects assessed with event-related potentials. *Journal of Cognitive Neuroscience*, 30(6), 829-850. https://doi.org/10.1162/jocn_a_01249.

Kotey, B. and Folker, C. (2019). Employee training in SMEs: effect of size and firm type, family and nonfamily. *Journal of Small Business Management*, 45(2), 214-238. https://doi.org/10.1111/j.1540-627x.2007.00210.x.

Kothari, C. R. (2005). Research Methodology, Methods and Techniques, 2nd Edition, New Delhi, New Age International Publishers.

Lerisse, F, Mmari, D. & Baruani, M. (2003). Vulnerability and Social Protection programmes in Tanzania. Research and Analysis Working Group, Dar es Salaam.

Majukwa, D., Fan, S. K., & Dwyer, R. J. (2020). Impact of sustainability strategies on small- and medium-sized enterprises in Zimbabwe. World Journal of Entrepreneurship, Management and Sustainable Development, 16(2), 149 - 163. https://doi.org/10.1108/wjemsd-10-2019-0079.

Maldonado, C. and Sethuraman, S.V. (eds.) (1992) *Technological Capability in the Informal Sector: Metal Manufacturing in Developing Countries*, ILO, Geneva.

Marmor, T. R., Mashaw, J. L., & Pakutka, J. (2014). Social insurance: America's neglected heritage and contested future.

Masanyiwa, Z. S., Mosha, E. S., & Mamboya, S. (2020). Factors influencing participation of informal sector workers in formal social security schemes in Dodoma city, Tanzania. Open Journal of Social Sciences, 08(06), 229-242.

Masanyiwa, Z. S., Mosha, E. S., & Mamboya, S. (2020). Factors influencing participation of informal sector workers in formal social security schemes in Dodoma city, Tanzania. Open Journal of Social Sciences, 08(06), 229-242. https://doi.org/10.4236/jss.2020.86020.

Mboghoina, T., &Osberg, L. (2010). *Social Protection of the Elderly in Tanzania: Current Status and Future Possibilities*. Special Paper 10/5. Dar es Salaam, REPOA.

Mchomvu, A, Tungaraza, F, and Maghimbi, S (2002). Social Security Systems in Tanzania, Journal of Social Development in Africa, Vol. 17, No. 2.

McMillan, M. and Rodrik, D. (2011). Globalization, structural change, and productivity growth.

Meng, Q., Mills, A., Wang, L., & Qin, H. (2019). What can we learn from China's health system reform? BMJ, l2349. https://doi.org/10.1136/bmj.l2349.

Miti, J. J., Perkiö, M., Metteri, A., & Atkins, S. (2020). Factors associated with willingness to pay for health insurance and pension scheme among informal economy workers in low- and middle-income countries: a systematic review. *International Journal of Social Economics, 48(1), 17-37.*

Mkude, M. and Zacharia, G. (2021). Design of gender-specific benefits in social security schemes: experience from Tanzania. *Journal of Social Sciences Advancement, 2(4), 130-134.*

Msalangi, H.K.M, (1998). Origin of Social Security in Developing Countries: The case of African Countries. *The African Journal of Finance and Management*, 7 (1).

Muyot, N. B. (2022). Livelihood vulnerability assessment of the informal food sector in Occidental Mindoro. *Cognizance Journal of Multidisciplinary Studies, 2(6),   22-34.*

Mwanapara, H. J., Mwonge, L. A., & Tlegray, J. B. (2022). The impact of corporate social responsibility on community development: the case of selected universities in Morogoro region, Tanzania. *Asian Journal of Economics, Business and Accounting, 1-8.*   https://doi.org/10.9734/ajeba/2022/v22i1630630.

National Social Protection Framework (2008). Poverty Eradication and Empowerment Division, Ministry of Finance and Economic Affairs.

Ndunguru, P. C (2007). Introduction to Scientific Methodology, Mzumbe University

Nino-Zarazua, M., A. Barrientos, D. Hulme and S. Hickey (2010) Social Protection in sub-Saharan Africa: Will the Green Shoots Blossom? Brooks World Poverty Institute, Working Paper 116, University of Manchester, Manchester.

NSSF. 2001. The extension of social security protection to the informal sector: The case of agriculture, fishery, mining, and SMME sectors (unpublished study report).

Nyland, C., Smyth, R., & Zhu, C. J. (2016). What determines the extent to which employers will comply with their social security obligations? Evidence from Chinese firm-level data. Social Policy &Amp; Administration, 40(2), 196   214. https://doi.org/10.1111/j.1467-9515.2006.00484.x.

Olomi, D. (2009). *African Entrepreneurship and Small Business Development*. Dar es Salaam: Otme.

Olopade, B. C., Okodua, H., Oladosun, M., & Asaleye, A. J. (2019). Human capital and poverty reduction in OPEC member countries. Heliyon, 5(8), e02279.

Ramdani, B., Kawalek, P., & Quiles, O. L. (2019). Predicting SMEs' adoption of enterprise systems. Journal of Enterprise Information Management, 22(1/2), 10-24. https://doi.org/10.1108/17410390910922796.

Research and Analysis Working Group (2002). Vulnerability and Resilience to Poverty in Social Insurance in Eritrea, Health Policy, Vol. 80, pp. 218-35.

Riisgaard, L., Mitullah, W., & Torm, N. (2021). Social protection and informal workers in sub-Saharan Africa.

Sabates-Wheeler R. and L. Haddad (2005),—Reconciling different concepts of risk and vulnerability: A review of donor documents, Institute of Development Studies (IDS), University of Sussex, Brighton, Brighton, Brighton, Brighton,*www.oecd.org/dataoecd/33/60/36570676.pdf*.

Segrott, J., McIvor, M., & Green, B. (2016). Challenges and strategies in developing nursing research capacity: a review of the literature. International *Journal of Nursing Studies,* 43(5), 637-651. https://doi.org/10.1016/j.ijnurstu.2005.07.011.

Steinwachs L., (2002), Extending health protection in Tanzania – networking between health financing mechanisms, ESS article no.7. ILO, Social Security Policy and Development Branch, Geneva.

Steinwachs, L. (2002), Extending health protection in Tanzania: Networking between health financing mechanisms – ILO.

Swaminathan, Madhura (1991), Understanding the Informal Sector: A Survey, World Institute for Development Economics Research of the United Nations University.

Tanzania: Causes, Consequences and Policy Implications - Tanzania Participatory Poverty Assessment: Main report. Dar es Salaam.

The Social Security (Regulatory Authority) Act (2008).

Tostensen, A. (2008). Feasible Social Security Systems in Africa: Development Issues.

Ulrichs, M., Slater, R., & Costella, C. (2019). Building resilience to climate risks through social protection: from individualized models to systemic transformation. Disasters, 43(S3). https://doi.org/10.1111/disa.12339.

Ulriksen, M. S. (2019). Pushing for policy innovation. The Politics of Social Protection in Eastern and Southern Africa, 122-147.

Umap, S. and Jain, N. (2023). Employment characteristics of regular salaried employees in urban Maharashtra. *Journal of Social Inclusion Studies*, 9(1), 139-160. https://doi.org/10.1177/23944811231176988.

UNRISD (2006), ―Transformative Social Policy: Lessons from UNRISD Research‖, UNRISD Research and Policy Brief 5, *www.sida.se/shared/jsp/download.jsp,* United Nations, New York.

URT (2018), The Public Service Social Security Fund Act, Gazette of the United Republic of Tanzania No. 6 Vol. 99, Printed by the Government Printer, Dar es Salaam.

Uzonwanne, F.C. (2016). Rational Model of Decision Making. Springer International Publishing AG, 1-6.

Wang, Y., He, T., & Xu, Y. (2023). Labor protection, social security contributions, and corporate innovation: evidence from China. *International Journal of Manpower,* 44(8), 1571-1586. https://doi.org/10.1108/ijm-11-2022-0550.

Wiman, R., T. Voipio and M. Ylonen (2007), ―Comprehensive Social Policies for Development in a Globalizing World, National Research and Development Centre for Welfare and Health (STAKES), Helsinki.

World Bank (2001). Social Protection Sector Strategy: From Safety Net to Springboard. Washington, DC: World Bank.

Yusi, S. (2022). The relationship between entrepreneurial spirit and entrepreneurial value in improving business self-reliance: A proposed model. *Journal Riset Bisnis Dan Investasi*, 8(1), 1-13. https://doi.org/10.35313/jrbi.v8i1.3698.