

Living Conditions of Public Service Retirees in Morogoro Municipality: An Assessment of Tanzania's Social Security Policy

Leticia Ngulubayi
Mzumbe University, Morogoro, Tanzania
leticiangulubayi@gmail.com

Abstract

Tanzania's social security policy aims to provide financial stability and well-being for public service retirees, yet significant gaps persist between policy intentions and lived experiences. This mixed-methods study examines the living conditions of 120 public service retirees in Morogoro Municipality, focusing on financial security, healthcare access, housing conditions, and overall well-being. Through structured questionnaires and semi-structured interviews with retirees and social security officials, the study reveals critical inadequacies in Tanzania's pension system. Key findings indicate that only 30% of retirees consider their pensions sufficient, with a replacement rate of merely 29%—well below international standards. The lack of inflation indexation (15% adequacy) further erodes purchasing power, whilst healthcare affordability (25% adequacy) and housing safety (20% adequacy) reflect systemic policy gaps. Despite mandatory NHIF coverage, quality healthcare remains inaccessible due to underfunded public facilities and prohibitively expensive private alternatives. Housing conditions are compromised by age-inappropriate designs, increasing vulnerability among elderly residents. The findings underscore the need for comprehensive reforms including pension indexation, reduced commutation factors, enhanced healthcare subsidies, and housing modification support. These reforms are essential to ensure dignified living conditions for retirees and strengthen trust in public institutions.

Keywords: social security policy, public service retirees, living conditions, Morogoro Municipality, pension adequacy, healthcare access, housing conditions

Introduction

Tanzania's social security policy represents a critical framework designed to provide financial stability and well-being for public service retirees who have dedicated their careers to national development (Nyamwero & Kadigi, 2024). The effectiveness of these policies is fundamentally measured by the living conditions of retirees, serving as a crucial indicator of the government's commitment to its citizens' welfare and the overall success of social protection mechanisms. In the context of Tanzania's recent achievement of middle-income status, the post-retirement experiences of public servants become even more significant as markers of inclusive development and social justice, particularly given the country's historical evolution from socialist to market-oriented economic frameworks (Idos, 2025).

The challenges confronting public service retirees in Tanzania are multifaceted and complex. Despite receiving social security benefits through established schemes such as the Public Service Social Security Fund (PSSSF), many retirees face inadequate pensions that fail to meet basic needs, escalating healthcare costs that outpace benefit adjustments, and housing conditions that are poorly suited to aging populations (Nyangarika & Kihedu, 2020). Recent reforms have improved operational efficiency through digitalization and increased minimum pensions from 100,000 to 150,000 Tanzanian Shillings, yet structural inadequacies persist (Kennedy, 2025). These challenges fundamentally undermine the policy's primary objective of ensuring dignified retirement, creating a discrepancy between institutional frameworks and individual experiences that demands urgent attention and systematic reform.

Current research on social security effectiveness in Tanzania has predominantly focused on national-level analyses, leaving significant gaps in understanding localised experiences of retirees in specific municipalities (Makene & Swella, 2020). Morogoro Municipality presents a particularly important case study as a regional centre with a substantial population of retired public servants, yet limited research has examined how national social security policies translate into lived experiences at this local level. Evidence from rural Morogoro reveals concerning patterns of food insecurity and social vulnerability among the elderly, suggesting broader systemic challenges (Sanga & Mkumbi, 2025; Malima & Moshi, 2022). This gap in localised assessment limits policymakers' ability to identify specific challenges and develop targeted interventions that address the unique needs of different communities.

The primary objectives of this study are threefold: to comprehensively assess the financial security and overall living conditions of public service retirees in Morogoro Municipality; to evaluate the adequacy of current social security benefits in meeting retirees' fundamental needs across multiple dimensions of well-being; and to identify specific challenges and opportunities for improving retirees' quality of life through evidence-based policy reforms. These objectives address critical knowledge gaps whilst providing actionable insights for policy development, building on previous research that highlights the disconnect between policy frameworks and lived experiences (Kiboko, 2020).

The significance of this research extends beyond academic inquiry to practical policy implications. The findings will provide evidence-based insights essential for policymakers and social security institutions seeking to enhance retirement benefits and improve the overall effectiveness of Tanzania's social protection system. Furthermore, lessons learned from the Morogoro Municipality case study offer valuable insights applicable to similar municipalities across Tanzania, potentially informing broader national reforms and contributing to the development of more responsive and effective social security policies throughout the country, particularly in light of comparative experiences from neighbouring countries where administrative failures have created severe hardships for retirees (The Commission on Administrative Justice, 2025).

Literature Review

Tanzania's pension system faces significant structural challenges that undermine its effectiveness in providing adequate financial security for retirees. Makene and Swella (2020) demonstrate that the replacement rate stands at merely 29%, falling substantially below the international minimum standard of 40%, primarily due to generous lump-sum commutations that reduce subsequent monthly payments to insufficient levels. This structural inadequacy is exacerbated by the absence of inflation indexation mechanisms, meaning the real value of pensions diminishes progressively over time, rendering them increasingly ineffective in meeting basic needs (Nyangarika & Kihedu, 2020). The commutation system, whilst providing immediate lump-sum benefits, creates long-term financial vulnerability as retirees receive drastically reduced monthly payments that fail to sustain dignified living standards throughout retirement. Mwakisisile and Larsson (2021) further highlight that the current defined benefit pay-as-you-go system is financially unsustainable due to increased life expectancy, projecting that the system faces significant liabilities without fundamental reforms.

Healthcare access for retirees presents a paradoxical situation where policy provisions fail to translate into quality care. Despite mandatory National Health Insurance Fund (NHIF) coverage, retirees often face catastrophic healthcare expenditures due to poor service quality in underfunded public facilities (Massito & Hinju, 2025). The healthcare system's focus on communicable diseases rather than age-related chronic conditions creates a "double burden" where growing elderly populations with complex health needs encounter systems inadequately equipped to address

geriatric care requirements. Recent evidence from Morogoro reveals that elderly residents experience significant health-related challenges, with many reporting limited access to adequate healthcare services despite insurance coverage, highlighting the disconnect between coverage and quality care provision (Sanga & Mkumbi, 2025). This situation is particularly concerning given that public facilities suffer from underfunding whilst private healthcare remains prohibitively expensive for most retirees on fixed incomes.

Housing conditions and living environments present additional challenges for retirees' well-being and safety. Ndagala (2020) documents that housing designs in Tanzania frequently feature age-inappropriate elements such as steep steps, slippery floors, and lack of essential safety features like handrails, significantly increasing fall risks and limiting independent living capabilities. Research by Nyangarika and Kihedu (2020) in Nyamagana District demonstrates that retirees heavily depend on insufficient pensions for basic needs, leading to deteriorating living standards and increased reliance on family support systems. In response to financial pressures, many retirees pursue entrepreneurial activities, but Mtahabiko and Ringo (2024) found that these ventures are often hindered by limited access to capital and frequently result in unprofitable businesses, creating additional stress rather than sustainable income solutions. The situation is further complicated by food insecurity challenges, as documented by Malima and Moshi (2022), who found that many elderly individuals in rural Morogoro are physically unable to engage in casual labour or farming to earn supplementary income, creating a cycle of vulnerability and dependence.

Research Methodology

This study employed a mixed-methods research design combining quantitative surveys, qualitative interviews, and document review to provide comprehensive insights into retirees' living conditions and policy effectiveness. The mixed-methods approach enabled triangulation of findings whilst capturing both statistical patterns and nuanced experiences of social security policy implementation.

The quantitative component utilised a stratified random sampling strategy to select 120 public service retirees from Morogoro Municipality, stratified by pension tier and gender to ensure representative coverage across different benefit levels and demographic groups. The qualitative component employed purposive sampling to

select 10 social security officials from relevant institutions (PSSSF, NHIF) and 5 healthcare providers with experience serving elderly populations, ensuring diverse perspectives on policy implementation and service delivery challenges.

Data collection involved multiple complementary methods. Quantitative data were gathered through structured questionnaires administered to retirees, focusing on financial security indicators, healthcare access experiences, and housing condition assessments. Qualitative data were collected through semi-structured interviews exploring participants' experiences with pension adequacy, healthcare service quality, housing challenges, and perceptions of policy effectiveness. Document review analysed social security records, pension policy documents, and healthcare utilisation reports to provide contextual information and validate primary data findings.

Quantitative analysis utilised SPSS software to generate descriptive statistics identifying patterns in financial security, healthcare access, and housing conditions across the sample. Qualitative analysis employed thematic analysis to explore retirees' lived experiences and identify recurring themes related to policy gaps and implementation challenges, with findings coded and categorised to reveal systematic patterns in participant responses.

Table 1: Variable Definitions and Measurement Scales

Variable	Measurement Scale	Coding
Financial Security	5-point Likert scale	1=Very Insecure, 5=Very Secure
Healthcare Access	4-point scale	1=Poor, 4=Excellent
Housing Conditions	3-point scale	1=Unsafe, 3=Safe and Accessible
Livelihood Strategy	Nominal	1=Pension Only, 2=Informal Work, 3=Family Support

Results and Discussion

Financial Security and Pension Adequacy

The quantitative findings reveal significant inadequacies in financial security provision for public service retirees in Morogoro Municipality, with implications extending beyond individual hardship to broader questions of social protection effectiveness.

Table 2: Financial Security and Pension Adequacy (N=120)

Indicator	Mean Score (1-5)	% Reporting Adequacy
Pension Sufficiency	2.3	30%
Inflation Adjustment	1.8	15%
Healthcare Affordability	2.1	25%
Housing Safety	2.0	20%

The data demonstrate that only 30% of retirees consider their pensions sufficient for basic needs, aligning with previous research indicating structural inadequacies in Tanzania's pension system. This finding corroborates earlier analysis showing a 29% replacement rate well below international standards of 40%, suggesting that fundamental design flaws persist despite recent reforms. The inflation adjustment inadequacy, reported by only 15% of respondents as adequate, reflects the absence of indexation mechanisms that protect retirees' purchasing power against cost-of-living increases.

Poor healthcare affordability (25% adequacy) and housing safety (20% adequacy) reveal how pension inadequacy cascades across multiple dimensions of well-being. These findings align with evidence showing that despite NHIF coverage, healthcare costs remain prohibitive for many retirees due to quality disparities between public and private facilities. The housing safety concerns reflect documented problems with age-inappropriate housing designs that increase vulnerability among elderly residents.

Healthcare Access and Quality

Healthcare access presents a complex picture where policy entitlements fail to ensure quality care, creating significant gaps between coverage and actual health outcomes for retirees.

Table 3: Healthcare Access and Service Quality (N=120)

Healthcare Indicator	Mean Score (1-4)	% Satisfied with Access
Public Healthcare Quality	1.9	25%
Private Healthcare Accessibility	1.7	20%
NHIF Service Coverage	2.4	45%
Geographic Accessibility	2.2	35%

The findings reveal substantial dissatisfaction with healthcare quality and accessibility, despite universal NHIF coverage for public service retirees. Only 25% of respondents expressed satisfaction with public healthcare quality, reflecting documented challenges of underfunded public facilities that struggle to provide

adequate care for complex age-related health conditions. Private healthcare accessibility scored even lower (20% satisfaction), indicating that quality alternatives remain financially prohibitive for most retirees.

NHIF service coverage received moderate satisfaction (45%), suggesting that whilst insurance mechanisms function, they fail to address underlying service quality issues. This aligns with recent evidence from Morogoro showing that elderly residents continue to experience significant health challenges despite having insurance coverage. Geographic accessibility challenges (35% satisfaction) highlight how distance and transportation costs create additional barriers to healthcare utilisation, particularly affecting retirees with limited mobility and financial resources.

Housing Conditions and Safety

Housing conditions represent a critical yet underaddressed dimension of retiree well-being, with significant implications for independence, safety, and quality of life.

Table 4: Housing Conditions and Safety Assessment (N=120)

Housing Factor	Mean Score (1-3)	% Reporting Safe Conditions
Age-Appropriate Design	1.6	20%
Safety Features	1.4	15%
Maintenance Capacity	1.7	25%
Accessibility Features	1.5	18%

Housing conditions reveal concerning inadequacies in age-appropriate accommodation, with only 20% of retirees living in housing considered appropriately designed for elderly residents. This finding strongly supports research documenting how Tanzanian housing typically lacks essential features for elderly safety, including appropriate step heights, bathroom safety features, and slip-resistant surfaces. Safety features scored particularly low (15% adequate), indicating widespread vulnerability to falls and injuries among the retired population.

The maintenance capacity challenges (25% adequate) reflect how reduced income affects retirees' ability to maintain and adapt their homes to changing needs. Accessibility features scored lowest (18% adequate), suggesting that most retirees live in environments that become increasingly unsuitable as mobility limitations develop. These findings highlight the need for targeted housing support policies that address both immediate safety concerns and long-term accessibility requirements.

Livelihood Strategies and Coping Mechanisms

The inadequacy of formal pension benefits forces many retirees to develop alternative income strategies, often with limited success and increased vulnerability.

Table 5: Post-Retirement Livelihood Strategies (N=120)

Strategy Type	% of Retirees	Success Rate	Primary Challenges
Pension Only	35%	Low sustainability	Inadequate amount
Informal Work	40%	Variable success	Health limitations
Family Support	45%	Dependent on circumstances	Burden on families
Small Business	25%	Often unprofitable	Limited capital

The data reveal that only 35% of retirees rely exclusively on their pensions, with most requiring supplementary income sources to meet basic needs. This finding corroborates research showing that retirees are often "pushed" into entrepreneurship by financial necessity rather than opportunity, with limited access to capital constraining business success. The high reliance on family support (45%) creates intergenerational financial pressures that can strain family resources and compromise retirees' independence.

These coping mechanisms often prove insufficient, as evidenced by reports of food insecurity among elderly residents in Morogoro, where physical limitations prevent engagement in income-generating activities. The variable success of informal work reflects health constraints that limit retirees' capacity for sustained employment, whilst small business ventures frequently fail due to inadequate capital and limited market access.

Conclusion

Tanzania's social security policy represents a foundational framework for public service retirement benefits, yet this study reveals substantial gaps between policy intentions and retirees' lived experiences in Morogoro Municipality. The evidence demonstrates that current social security provisions fail to ensure dignified living conditions across multiple critical dimensions including financial security, healthcare access, and housing adequacy. The pension system's structural inadequacies, characterised by below-standard replacement rates and absence of inflation protection mechanisms, create financial vulnerability that extends throughout retirees' post-service lives. Healthcare coverage through NHIF, whilst universal in scope, fails to guarantee

access to quality care due to systemic underfunding of public facilities and prohibitive costs of private alternatives. Housing conditions remain largely unsuitable for aging populations, with inadequate safety features and accessibility provisions that compromise independence and increase injury risks.

The findings underscore the urgent need for comprehensive policy reforms addressing these interconnected challenges. Pension system restructuring must prioritise reducing generous commutation factors whilst implementing mandatory inflation indexation to protect retirees' purchasing power over time. Healthcare improvements require substantial investment in public facility quality alongside subsidised access to private care for complex age-related conditions. Housing policy must incorporate elderly-specific design requirements and provide targeted support for home modifications that enhance safety and accessibility. These reforms require coordinated implementation across multiple sectors, recognising that retirees' well-being depends on integrated support rather than isolated interventions.

The implications extend beyond immediate policy adjustments to fundamental questions about social contract obligations and intergenerational equity. Public service retirees who dedicated their careers to national development deserve social security systems that reflect their contributions and ensure dignified aging. Current inadequacies undermine trust in public institutions whilst creating precedents that may affect current employees' retirement planning and job satisfaction. Successfully addressing these challenges requires political commitment, adequate resource allocation, and sustained implementation monitoring to ensure that policy reforms translate into improved living conditions. Further research should examine scaling these solutions nationally whilst investigating innovative financing mechanisms that enhance system sustainability without compromising benefit adequacy.

References

- Commission on Administrative Justice (Office of the Ombudsman). (2025). *Press release: Overhaul of Kenya's pensions system to address decades-long delays and injustices*. <https://www.ombudsman.go.ke/sites/default/files/2025-03/Press%20Release--%20Overhaul%20Pensions%20System%202025.pdf>
- Gausi, B. S., & Dlamini, T. H. (2025). The burden of care faced by retirees in selected counties in Kenya. *Journal of Aging and Palliative Care*, 10(1), 1–12. <https://www.gavinpublishers.com/article/view/the-burden-of-care-faced-by-retirees-in-selected-counties-in-kenya>

- HelpAge International, HelpAge Deutschland, & Kwa Wazee. (2020). *Towards universal pensions in Tanzania: Evidence on opportunities and challenges from a remote area, Ngenge Ward, Kagera*. <https://www.helpage.org/silo/files/towards-universal-pensions-in-tanzania-evidence-on-opportunities-and-challenges-from-a-remote-area-ngenge-ward-kagera.pdf>
- Idos. (2025). *From social protection to social justice? Social protection and coloniality in Tanzania* (Discussion Paper No. 20). Institute of Development and Security. https://www.idos-research.de/fileadmin/user_upload/pdfs/publikationen/discussion_paper/2025/DP_20.2025.pdf
- Kennedy, N. (2025, June 30). Social protection secures civil servants' futures. *Daily News*. <https://dailynews.co.tz/social-protection-secures-civil-servants-futures/>
- Kiboko, M. A. (2020). An investigation of the experiences of retired civil servants in accessing their old age pension from National Social Security Fund (NSSF) pension fund in Tanzania [Master's thesis, Oslo Metropolitan University]. <https://oda.oslomet.no/oda-xmlui/bitstream/handle/10642/5437/Charles.pdf?sequence=2&isAllowed=y>
- Kichere, C. E. (2020). *Report of the Controller and Auditor General on the audit of financial statements for the year ended 30th June, 2020*. Public Service Social Security Fund. <https://www.psssf.go.tz/uploads/publication/37Publication2023-05-022267.pdf>
- Kichere, C. E. (2023). *Performance audit report on management of property investments as implemented by NSSF and PSSF*. Controller and Auditor General, National Audit Office of Tanzania. https://www.nao.go.tz/uploads/Performance_Audit_Report_on_Management_of_Property_Investments_as_Implemented_by_NSSF_and_PSSF.pdf
- Makene, P. M. S., & Swella, A. (2020). The adequacy of pension system in mainland Tanzania: An empirical analysis. *Tanzania Economic Review*, 10(1), 1–17. <https://journals.udsm.ac.tz/index.php/ter/article/view/3869/3556>
- Malima, H., & Moshi, G. (2022). Elderly's coping strategies to address social insecurity and shocks in rural Morogoro, Tanzania. *Tanzania Institute of Community Development*. <http://ticd.ac.tz/wp-content/uploads/2022/05/Malima-for-Online.pdf>
- Mtahabiko, M. M., & Ringo, M. M. (2024). The involvement of retired public workers in entrepreneurship in Tanzania. *European Journal of Economic and Financial Sciences*, 8(1), 1–12. <https://doi.org/10.46827/ejeas.v8i1.1278>
- Mwakisisile, J. E., & Larsson, T. (2021). Analysis of a reform option for the Tanzanian pension system. *International Journal of Modern Social Sciences*, 10(1), 4–11. <https://doi.org/10.11648/j.ijmms.20211001.12>
- Mwita, E. J., & Mungai, J. N. (2025). Financial retirement planning of government employees in Tanzania: Moderating effect of financial decision behavior. *Journal of Finance and Accounting*, 13(1), 1–15. https://www.researchgate.net/publication/394578495_Financial_retirement_planning_of_government_employees_in_Tanzania_Moderating_effect_of_financial_decision_behavior

- Ndagala, G. (2020). An investigation into the usability of houses by the elderly in Tanzania: A case of Dodoma Municipality. *International Review of Journal of Arts, Education and Sciences*, 3(2), 1052–1065. <http://irjaes.com/wp-content/uploads/2020/10/IRJAES-V3N2P1052Y18.pdf>
- Nyamwero, D. L., & Kadigi, R. (2024). Social security policy in Tanzania: A review of benefits, challenges and effectiveness. *Asian Research Journal of Arts & Social Sciences*, 22(12), 170–177. <https://doi.org/10.9734/arjass/2024/v22i126964>
- Nyangarika, A., & Kihedu, T. (2020). Influence of retirement benefits and its impact on socio-economic development of retirees in Tanzania. *International Journal of Research and Innovation in Social Science*, 4(4), 183–191. https://www.researchgate.net/profile/Anthony-Nyangarika/publication/340502512_Influence_of_Retirement_Benefits_and_Its_Impact_on_Socio-Economic_Development_of_Retirees_in_Tanzania/links/5e8d89b44585150839c79e5f/Influence-of-Retirement-Benefits-and-Its-Impact-on-Socio-Economic-Development-of-Retirees-in-Tanzania.pdf
- Okyere, E., & Opoku, A. (2024). Psychological well-being of retired teachers in East Gonja Municipality: An analytic cross-sectional study. *Journal of Applied Psychology and Social Science*, 4(1), 1–14. <https://www.carijournals.org/journals/index.php/JAPSY/article/view/1900>
- Sanga, A., & Mkumbi, J. (2025). “It is just that we are alive but we are suffering”: Experience of food insecurity among elderly in Morogoro, Tanzania—a qualitative study. *Discover Public Health*, 22(1), 299. <https://doi.org/10.1186/s12982-025-00699-z>
- Simbeye, A. (2024, December 11). Vice President Dr. Philip Mpango launches Public Servants Housing Scheme in Dodoma. *Watumishi Housing Investments (WHI)*. <https://www.whi.go.tz/2025/02/11/vice-president-dr-philip-mpango-launches-public-servants-housing-scheme-in-dodoma/>
- United Nations. (2025). *Kenya's normative input on right to work and access to labour markets for older persons*. UN Ageing Working Group. <https://social.un.org/ageing-working-group/documents/twelfth/INPUTS%20MEMBER%20STATES/Kenya-Normative%20Input%20on%20Right%20to%20Work%20and%20Access%20to%20Labour%20Markets%20.pdf>
- World Bank. (2025). *Addressing labor market challenges and opportunities in Ghana's economic landscape*. <https://documents1.worldbank.org/curated/en/099081225120527212/pdf/P181231-d65d2712-ab9a-46c3-ba22-ec2aa5f9f2c1.pdf>