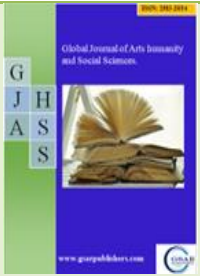


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THE EFFECTIVENESS OF INSTITUTIONAL MECHANISMS IN THE ADMINISTRATION AND DELIVERY OF PENSION BENEFITS IN TANZANIA: A CASE STUDY OF THE NATIONAL SOCIAL SECURITY FUND IN MWANZA REGION

By

HELLEN F. MOSHA

2nd Year LLM Student at St. Augustine University of Tanzania, Mwanza, Tanzania



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Corresponding author

HELLEN F. MOSHA

Abstract

The administration and delivery of pension benefits depend not only on the existence of pension laws but also on the effectiveness of institutions responsible for implementing those laws. This article examines the effectiveness of institutional mechanisms in the administration and delivery of pension benefits in Tanzania, with particular reference to the National Social Security Fund (NSSF) in Mwanza Region. The article is based on doctrinal and empirical legal research. Documentary review was used to examine relevant legislation, regulations and other legal materials, while interviews and questionnaires provided information on the practical operation of pension institutions. The findings indicate that Tanzania has established institutional mechanisms for regulating, supervising and administering pension benefits through institutions including the Social Security Regulatory Authority (SSRA), NSSF and other relevant bodies. However, the effectiveness of these mechanisms is affected by delays in processing pension claims, discrepancies in contribution records, inadequate communication with beneficiaries, weaknesses in institutional coordination and difficulties in accessing complaint mechanisms. The article finds that the institutional mechanisms are partially effective. Although the necessary administrative structures and procedures exist, weaknesses in implementation affect the timely, transparent and accessible delivery of pension benefits. The article recommends strengthening pension record management, improving communication with beneficiaries, reducing unnecessary delays, clarifying institutional responsibilities and making complaint and dispute-resolution mechanisms more accessible.

Keywords: Pension Benefits, Institutional Mechanisms, NSSF, Pension Administration, Social Security, Tanzania.

INTRODUCTION

Pension benefits form an important part of social security protection because they provide financial support to members who retire from employment and to beneficiaries who qualify for other benefits prescribed by law. In Tanzania, pension administration is governed by a legal and institutional framework established to regulate social security schemes, protect members and beneficiaries, and ensure the proper administration and payment of pension benefits.ⁱ

The administration of pension benefits involves several institutional responsibilities. The Social Security Regulatory

Authority (SSRA) performs regulatory and supervisory functions over social security schemes, while pension funds are responsible for registering members, receiving and managing contributions, maintaining members' records, processing claims and paying benefits to eligible beneficiaries.ⁱⁱ The National Social Security Fund (NSSF), in particular, operates under the National Social Security Fund Act, which provides the statutory basis for the establishment, administration and operation of the Fund and the payment of benefits to eligible members.ⁱⁱⁱ

The effectiveness of these institutions cannot, however, be determined merely by their existence or by the powers assigned to them by legislation. It also depends on whether those powers are



exercised efficiently, transparently and through procedures that enable eligible members to obtain their benefits within a reasonable period. This is important because pension administration involves the management of members' contributions, verification of employment and contribution records, assessment of claims and payment of benefits. Weaknesses at any of these stages may affect the practical enjoyment of pension rights.^{iv}

Despite the existence of the legal and institutional framework, challenges continue to arise in the administration and delivery of pension benefits. The study found concerns relating to delays in processing and payment of benefits, discrepancies or gaps in contribution records, inadequate communication with beneficiaries, weaknesses in institutional coordination and difficulties in accessing complaint mechanisms. These challenges demonstrate that the effectiveness of pension administration depends not only on the availability of laws and institutions but also on their practical implementation.^v

This article therefore examines the effectiveness of institutional mechanisms in the administration and delivery of pension benefits in Tanzania, with particular reference to the National Social Security Fund (NSSF) in Mwanza Region. The analysis focuses on the operation of institutional mechanisms relating to registration, contribution management, processing of pension claims, payment of benefits, communication with beneficiaries and handling of complaints. The assessment is concerned with whether these mechanisms effectively translate statutory pension entitlements into accessible and timely benefits. The article is based on doctrinal and empirical legal approaches. Documentary review was used to examine relevant legislation, regulations and institutional materials, while interviews and questionnaires provided information concerning the practical operation of pension administration in Mwanza Region. The findings indicate that pension institutions have established the necessary administrative structures, but their effectiveness is affected by implementation difficulties, particularly delays, record discrepancies, communication problems and limited access to complaint mechanisms.^{vi}

INSTITUTIONAL MECHANISMS FOR THE ADMINISTRATION AND DELIVERY OF PENSION BENEFITS IN TANZANIA

The administration and delivery of pension benefits in Tanzania is supported by an institutional framework that assigns different responsibilities to institutions responsible for regulation, supervision and administration of social security schemes. The Social Security Act, Cap. 135 R.E. 2023 provides the principal framework for the regulation and supervision of the social security sector, while the National Social Security Fund Act, Cap. 50 R.E. 2023 provides the statutory basis for the establishment, management and administration of the NSSF. The effectiveness of pension administration therefore depends upon the proper exercise of these institutional responsibilities and the extent to which they facilitate the realization of members' statutory entitlements.^{vii}

The Social Security Act establishes the institutional basis for supervision of the social security sector and assigns supervisory responsibilities to the relevant regulatory authority. The regulatory framework includes supervision of social security schemes, inspection and examination, registration of schemes and measures intended to promote efficiency in the management of the sector. The regulatory function is important because pension administration involves the management of contributions and benefits belonging to members and beneficiaries. Effective supervision provides an institutional mechanism through which compliance with legal requirements can be monitored and members' interests protected.^{viii}

At the fund level, the NSSF has a direct responsibility for the administration and delivery of benefits to its members. The National Social Security Fund Act establishes the Fund and provides for its management and administration. The Act assigns the management of the Fund to its Board and provides for the administration of its day-to-day operations.^{ix} The Fund's statutory responsibilities include functions connected with registration of members, collection and management of contributions and payment of benefits. The NSSF itself identifies registration, collection of contributions, investment of collected contributions and payment of benefits as among its core functions.^x

The legal framework also imposes specific administrative obligations on the Fund in relation to the management of members' pension rights. Section 56 of the National Social Security Fund Act requires the Board, among other matters, to make adequate arrangements for the preservation of pension rights and to maintain contribution credits for insured persons in a manner that allows such records to be available for inspection by the insured person. This provision is significant to institutional effectiveness because accurate and accessible contribution records are necessary for determining and administering pension entitlements.^{xi}

The statutory framework further provides a specific mechanism intended to promote timely payment of retirement benefits. Section 51 of the National Social Security Fund Act requires the Fund to pay retirement pension benefits within sixty days following the date of retirement, subject to the statutory conditions. Where the Fund fails to make the payment within the prescribed period and the member is not responsible for the failure, the Act provides for payment of the principal sum together with a statutory penalty. The provision demonstrates that timely delivery is not merely an administrative preference but forms part of the statutory responsibilities governing the administration of pension benefits.^{xii}

The effectiveness of institutional mechanisms should therefore be assessed against these statutory responsibilities. The existence of a pension institution is not, by itself, sufficient to establish an effective pension system. Institutional effectiveness also requires adequate administrative capacity, proper management of members' records, compliance with statutory procedures and mechanisms through which members can obtain information and pursue concerns arising from pension administration. Literature on social security law similarly recognizes that the practical protection of

social security rights depends upon effective institutional implementation in addition to formal legislative recognition.^{xiii}

The regulatory framework also recognizes the importance of complaints and dispute resolution in pension administration. The Social Security Act provides for disputes between members or beneficiaries and social security schemes to be referred to the regulatory authority and requires every scheme to establish an internal mechanism for handling members' complaints before matters are referred for regulatory review. This arrangement creates an institutional pathway through which members may challenge administrative problems and seek resolution without relying solely on ordinary judicial proceedings.^{xiv}

Institutional coordination is consequently an important component of effective pension administration. The regulatory institution and pension funds perform different but complementary functions. The regulatory institution provides supervision and oversight, while the pension fund undertakes the direct administration of members' contributions and benefits. A clear division of responsibilities enables regulatory supervision to operate alongside the day-to-day administration of pension benefits. Where these functions are properly coordinated, the institutional framework is capable of providing both administrative service delivery and regulatory protection. The legal and institutional framework therefore demonstrates that Tanzania has established formal mechanisms for the administration and delivery of pension benefits. The NSSF has statutory responsibilities relating to the management of the Fund and payment of benefits, while the social security regulatory framework provides mechanisms for supervision, compliance, inspection and complaints. The principal issue of institutional effectiveness is consequently not whether institutions exist, but whether their statutory mandates are translated into efficient, transparent and timely administration of pension benefits.^{xv}

ASSESSMENT OF THE EFFECTIVENESS OF INSTITUTIONAL MECHANISMS

The effectiveness of institutional mechanisms for pension administration can be assessed by examining whether the institutions responsible for social security are able to translate statutory rights into actual and timely payment of benefits. The Social Security Act, Cap. 135 R.E. 2023 recognizes the right of a qualifying member to receive benefits from the relevant scheme. The institutional framework must therefore be understood in light of this statutory entitlement. The role of pension institutions is not limited to receiving contributions and maintaining schemes; it extends to ensuring that qualifying members are able to obtain the benefits provided by law.^{xvi}

A significant indicator of institutional effectiveness is the existence of mechanisms for ensuring compliance with the law. The Social Security Act gives the supervisory authority powers to supervise schemes, conduct inspections and examinations, issue directions and undertake measures necessary to ensure efficiency in the management of the social security sector. These powers provide a mechanism through which institutional performance can be

monitored and administrative practices can be brought into conformity with statutory requirements. Effective supervision is particularly important because pension funds manage contributions accumulated over a member's working life and administer benefits upon the occurrence of legally recognized contingencies.^{xvii}

The law further places an express obligation on social security schemes concerning the payment of benefits. The Social Security Act requires schemes to ensure prompt payment of benefits to eligible members or beneficiaries. This obligation provides an important legal standard against which the administration of pension benefits may be assessed. It demonstrates that timely delivery is an integral part of pension administration and not merely a matter of institutional convenience.^{xviii} The National Social Security Fund Act, Cap. 50 R.E. 2023 reinforces this requirement in relation to retirement pension. Section 51 requires the Fund, subject to the statutory conditions, to pay due retirement pension benefits within sixty days following the date of retirement. Where the Fund fails to make the payment within that period and the member is not responsible for the failure, the Act provides for payment of the principal amount together with a penalty of fifteen per cent per annum. The provision establishes a clear statutory expectation concerning the time within which retirement benefits should be delivered and provides a financial consequence for failure to comply.^{xix}

Another measure of institutional effectiveness is the capacity to maintain reliable information concerning members and their contributions. Pension administration depends upon accurate records because entitlement and benefit determination require reliable information regarding membership, contributions and employment history. The National Social Security Fund Act requires the Fund to make arrangement for the preservation of pension rights and the maintenance of contribution credits for insured persons. Proper record management therefore forms part of the institutional responsibility for protecting pension rights.^{xx}

The legal framework also recognizes the importance of accessible administrative remedies. The Social Security Act requires every social security scheme to establish an internal mechanism for handling members' complaints before a dispute is referred to the supervisory authority. This arrangement provides members with an institutional avenue for challenging administrative decisions or problems arising in the management of their social security benefits. An effective pension system must therefore provide not only mechanisms for paying benefits but also practical procedures through which members can question decisions affecting their entitlements.^{xxi}

The importance of institutional capacity is also recognized in social security literature. Effective social security protection requires institutions capable of implementing statutory rights through appropriate administrative structures and procedures. The existence of legislation without adequate institutional implementation may limit the practical realisation of social security rights. Pension administration consequently requires sufficient institutional capacity, effective supervision, reliable records and procedures that

enable claims and complaints to be dealt with within reasonable periods. The institutional framework may therefore be regarded as effective where it performs these functions consistently: protecting members' rights, maintaining accurate contribution records, supervising compliance, processing claims within the prescribed periods, paying benefits promptly and providing accessible mechanisms for resolving complaints. Conversely, institutional effectiveness is weakened where statutory responsibilities are not translated into timely and accessible services.^{xxii}

In Tanzania, the legal framework contains several mechanisms capable of supporting effective pension administration. These include regulatory supervision, inspection and examination, statutory requirements concerning prompt payment, maintenance of contribution records and internal complaint procedures. The framework therefore provides a substantial institutional foundation for pension benefit administration. The continuing importance lies in ensuring that these mechanisms are implemented consistently and that institutional responsibility is accompanied by effective administrative capacity and accountability.^{xxiii}

ADMINISTRATIVE EFFICIENCY AND ACCOUNTABILITY IN PENSION BENEFIT DELIVERY

The effectiveness of pension institutions is closely connected with the efficiency of the administrative processes through which pension benefits are determined and paid. The legal framework does not merely establish pension schemes; it imposes responsibilities intended to ensure that members who satisfy the prescribed conditions obtain their benefits. Section 36 of the Social Security Act, Cap. 135 R.E. 2023 provides that a member of a social security scheme is entitled to be paid benefits where the qualifying conditions have been met. The provision places a corresponding responsibility upon pension institutions to administer claims in a manner that gives practical effect to that statutory entitlement.^{xxiv}

Timely payment is particularly important in determining the effectiveness of pension administration. The Social Security Act requires schemes to ensure prompt payment of benefits to eligible members or beneficiaries. This requirement is complemented by the National Social Security Fund Act, Cap. 50 R.E. 2023, which prescribes a specific period for payment of retirement pension. Section 51 provides for payment of retirement pension within sixty days from the date of retirement, subject to the conditions prescribed by the Act. The statutory time requirement provides an objective standard against which the administrative performance of the NSSF may be assessed. The legal requirement of prompt payment also demonstrates that administrative efficiency is part of the substantive protection of pension rights. A pension benefit that is legally due but subjected to unnecessary administrative delay may fail to provide the social protection intended by the pension system. The importance of administrative efficiency is therefore not limited to institutional convenience. It directly affects the ability of a retired member to obtain the financial protection attached to his or her contributions.^{xxv}

Record management is another important aspect of institutional effectiveness. The NSSF Act requires arrangements for the preservation of pension rights and the maintenance of contribution credits of insured persons. Accurate records enable the Fund to establish a member's contribution history and determine entitlement in accordance with the law. Effective record management consequently reduces uncertainty in benefit determination and supports accountability in the administration of members' contributions. The statutory framework further provides mechanisms for supervision and inspection. Under the Social Security Act, inspectors may inspect or examine actuarial valuation reports, books of accounts, records and other relevant documents maintained by social security institutions. Such powers are important because institutional accountability requires the activities of pension schemes to remain subject to external oversight. Regulatory inspection enables compliance with statutory requirements to be examined and provides a mechanism for identifying administrative practices that may adversely affect the interests of members.^{xxvi}

Accountability is also supported through regulatory powers to issue directions and take measures intended to ensure efficiency in the management of the social security sector. These powers demonstrate that the regulatory framework contemplates continuing institutional oversight rather than leaving pension funds to operate solely on the basis of their internal administrative arrangements. Effective accountability therefore requires the responsible regulatory institution to exercise its statutory powers where institutional conduct or administrative practices fall below the requirements established by law. Accessibility of remedies forms another component of institutional effectiveness. Section 48 of the Social Security Act provides an institutional mechanism for disputes involving members, beneficiaries and social security schemes and requires every scheme to establish an internal mechanism for handling members' complaints before referral to the regulatory authority. The provision recognizes that effective pension administration requires more than the initial processing and payment of benefits. Members must also have an accessible means of challenging administrative decisions or addressing problems arising during the administration of their benefits.^{xxvii}

From a social security perspective, these administrative safeguards are important because pension rights are ordinarily realized through institutional processes rather than directly through legislation. The effectiveness of a pension system therefore depends on the capacity of the responsible institutions to convert statutory entitlement into actual benefits through transparent and accountable procedures. Literature on social security law similarly emphasizes the importance of institutional capacity and effective implementation in ensuring that formally recognized social security rights are realised in practice. The Tanzanian framework consequently contains several legal mechanisms capable of supporting effective pension administration: statutory entitlement to benefits, prescribed requirements for prompt payment, preservation of contribution records, regulatory inspection, supervisory directions and internal complaint procedures. These



mechanisms provide a legal basis for administrative efficiency and accountability. Their effectiveness, however, depends upon consistent implementation by the institutions responsible for administering and supervising pension schemes. The institutional framework may therefore be considered sufficiently structured to support effective pension benefit delivery, but its effectiveness ultimately depends upon the extent to which statutory obligations are translated into timely payment, accurate administration, transparent decision-making and accessible remedies. The central concern is consequently not the absence of institutional mechanisms, but the need for those mechanisms to operate in accordance with the standards established by the applicable pension legislation.^{xxviii}

INSTITUTIONAL CHALLENGES AFFECTING PENSION BENEFIT DELIVERY

Although Tanzania has established institutions and legal mechanisms for the administration of pension benefits, the effectiveness of the system may be affected by weaknesses in implementation and institutional administration. The principal concerns identified in the study include delays in processing benefits, weaknesses in pension record management, inadequate communication, institutional coordination and accessibility of complaint mechanisms. These concerns are important because the effectiveness of pension protection ultimately depends on whether statutory rights can be translated into actual and timely payment of benefits.

One of the principal institutional concerns is delay in the processing and payment of pension benefits. The National Social Security Fund Act, Cap. 50 R.E. 2023 establishes a specific statutory period for payment of retirement pension benefits. The existence of a prescribed period demonstrates the legislative intention that pension claims should not remain unresolved indefinitely. Administrative procedures involving verification of membership, contribution records and supporting documents may be necessary, but such procedures should operate within the statutory framework and should not become an unnecessary barrier to lawful entitlement.^{xxix}

A second concern relates to the accuracy and preservation of pension records. Pension administration requires reliable information concerning members, their contributions and employment history. The National Social Security Fund Act expressly requires arrangements for the preservation of pension rights and maintenance of contribution credits. Weaknesses in record management may therefore have consequences beyond ordinary administrative inconvenience because inaccurate records can complicate the determination of entitlement and affect the administration of benefits.

The third challenge concerns communication between pension institutions and beneficiaries. Effective pension administration requires members to understand the conditions governing their benefits, the documents required for claims and the procedures

available where an administrative problem arises. The institutional framework provides various statutory procedures, but their usefulness depends partly upon whether beneficiaries can obtain clear information concerning those procedures. Social security literature emphasizes that effective protection requires institutional arrangements capable of translating formal rights into accessible administrative processes.^{xxx}

Institutional coordination also presents an important consideration. The pension system involves regulatory institutions and pension funds performing different functions. The regulatory framework provides for supervision and oversight, while pension funds undertake the direct administration of members' benefits. Where institutional responsibilities are not clearly coordinated, administrative issues may become difficult to resolve. Effective coordination is therefore necessary to ensure that regulatory oversight and benefit administration operate as complementary components of the same social security system.

Another challenge concerns access to complaint and dispute-resolution mechanisms. The Social Security Act provides for internal complaint mechanisms within social security schemes and establishes a procedure through which disputes may subsequently be referred to the regulatory authority. The existence of this procedure is important because it provides an administrative avenue for addressing grievances. However, an effective remedy requires procedures that are sufficiently clear and accessible to the persons whose rights are affected.

These institutional challenges do not necessarily demonstrate an absence of legal protection. Rather, they demonstrate the importance of implementation. The legal framework contains provisions concerning benefit entitlement, prompt payment, record preservation, regulatory supervision and complaints. The principal institutional question is therefore whether these mechanisms are consistently implemented in a manner that protects members and beneficiaries. The literature further supports the view that social security protection requires effective institutional implementation in addition to statutory recognition. Where administrative structures lack sufficient capacity or where legal responsibilities are not effectively implemented, the existence of legislation may not by itself guarantee the practical enjoyment of social security rights. Pension administration should therefore be understood as a continuing institutional responsibility rather than a process that ends with the enactment of pension legislation.

MEASURES FOR STRENGTHENING INSTITUTIONAL EFFECTIVENESS

Strengthening pension administration requires improvement of the mechanisms through which statutory responsibilities are implemented. First, pension institutions should strengthen pension record-management systems. Accurate and regularly updated contribution records would assist in determining entitlement, reducing unnecessary verification and protecting members' pension rights. This approach is consistent with the statutory

requirement concerning preservation of pension rights and maintenance of contribution credits.

Second, pension institutions should strengthen mechanisms for timely processing of pension claims. The statutory period prescribed for payment of retirement pension should guide administrative procedures from the submission and verification of claims to the final payment of benefits. Internal procedures should therefore be organized in a manner that reduces unnecessary administrative stages while maintaining appropriate verification.

Third, communication mechanisms should be strengthened. Pension institutions should provide members and beneficiaries with clear information concerning eligibility, contribution records, claim requirements, processing stages and available complaint procedures. Accessible information would enable members to identify administrative problems at an earlier stage and would improve transparency in pension administration.

Fourth, institutional coordination should be improved. The responsibilities of regulatory and pension-administration institutions should be clearly defined and effectively coordinated so that members and beneficiaries can identify the appropriate institution when an administrative problem arises. Effective coordination would also strengthen accountability by ensuring that institutional responsibilities are not duplicated or left unclear.

Finally, complaint and dispute-resolution mechanisms should be made more accessible. The internal complaint procedures required under the Social Security Act should provide a practical first avenue for addressing administrative concerns, while the regulatory framework should ensure that unresolved matters can be appropriately escalated. Accessible remedies are necessary to

ensure that pension beneficiaries have a practical means of protecting their statutory rights when administrative decisions or processes adversely affect them.

CONCLUSION

The administration and delivery of pension benefits in Tanzania is supported by an established legal and institutional framework under the National Social Security Fund Act, Cap. 50 R.E. 2023 and the Social Security Act, Cap. 135 R.E. 2023, which provide for the administration of pension benefits, regulatory supervision, maintenance of members' records and mechanisms for addressing complaints. However, institutional effectiveness cannot be determined merely by the existence of these institutions and statutory powers; it depends on their capacity to implement their responsibilities through timely payment of benefits, accurate record management, effective supervision, clear communication and accessible complaint mechanisms. The analysis therefore establishes that the principal concern is not the absence of institutional mechanisms but weaknesses in their practical implementation, particularly in ensuring timely and efficient delivery of pension benefits. This position is consistent with the literature which recognizes that effective social security protection requires institutional capacity and proper implementation in addition to formal legal recognition. Strengthening record management, compliance with statutory payment periods, institutional coordination, communication and accessible dispute-resolution mechanisms is therefore necessary to improve the administration and delivery of pension benefits in Tanzania.

END NOTES

ⁱ The Constitution of the United Republic of Tanzania, 1977; The National Social Security Fund Act, Cap. 50 R.E. 2023; The Public Service Social Security Fund Act, Cap. 371 R.E. 2023; The Social Security (Regulatory Authority) Act, Cap. 135 R.E. 2023.

ⁱⁱ The Social Security (Regulatory Authority) Act, Cap. 135 R.E. 2023, Sections 5-6.

ⁱⁱⁱ The National Social Security Fund Act, Cap. 50 R.E. 2023, sections 1-4.

^{iv} MPEDI, Gysbert & SAPORU, Sibanda (2017), Social Security Law in Africa, Stellenbosch, Sun Press, pp. 21-36.

^v HELLEN MOSHA, Full Research, Chapter Four, findings on the effectiveness of institutional mechanisms in the administration and delivery of pension benefits in Mwanza Region.

^{vi} Ibid.

^{vii} The National Social Security Fund Act, Cap. 50 R.E. 2023; The Social Security Act, Cap. 135 R.E. 2023.

^{viii} The Social Security Act, Cap. 135 R.E. 2023, sections 4-6 and 41.

^{ix} The National Social Security Fund Act, Cap. 50 R.E. 2023, Sections 3-4.

^x Ibid.

^{xi} The National Social Security Fund Act, Cap. 50 R.E. 2023, Section 56.

^{xii} The National Social Security Fund Act, Cap. 50 R.E. 2023, Section 51(2)-(3).

^{xiii} MPEDI, Gysbert & SAPORU, Sibanda (2017), Social Security Law in Africa, Stellenbosch, Sun Press, pp. 21-36.

^{xiv} The Social Security Act, Cap. 135 R.E. 2023, Section 48.

^{xv} TEMBA, Ferdinand Marcel (2025), "The Legal Framework for Protecting Social Security Rights of the Elderly in Tanzania," Journal of Policy and Leadership, Vol. 12 No. 1, pp. 1-16.

^{xvi} The Social Security Act, Cap. 135 R.E. 2023, Section 36.

^{xvii} Ibid, Sections 5 and 41.

^{xviii} Ibid, Section 28,

^{xix} The National Social Security Fund Act, Cap. 50 R.E. 2023, Section 51(2)-(3).

^{xx} Ibid, Section 56.

^{xxi} The Social Security Act, Cap. 135 R.E. 2023, Section 48.

^{xxii} MPEDI, Gysbert & SAPORU, Sibanda (2017), Social Security Law in Africa, Stellenbosch, Sun Press, pp. 21-36.

^{xxiii} The Social Security Act, Cap. 135 R.E. 2023, sections 5, 28, 36, 41 and 48; The National Social Security Fund Act, Cap. 50 R.E. 2023, sections 51 and 56.

^{xxiv} The Social Security Act, Cap. 135 R.E. 2023, Section. 36.

^{xxv} Ibid.

^{xxvi} The Social Security Act, Cap. 135 R.E. 2023, Section. 41.

^{xxvii} Ibid, Section. 48.

^{xxviii} MPEDI, Gysbert & SAPORU, Sibanda (2017), Social Security Law in Africa, Stellenbosch, Sun Press, pp. 21-36.

^{xxix} The National Social Security Fund Act, Cap. 50 R.E. 2023, Section 51.

^{xxx} MPEDI, Gysbert & SAPORU, Sibanda (2017), Social Security Law in Africa, Stellenbosch, Sun Press, pp. 21-36.