PUBLIC COMMUNICATION AND SOCIAL SECURITY DELIVERY IN TANZANIA

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ABSTRACT

Less than 30 per cent of the world's population is covered by some form of modern social security scheme. In the African continent the coverage in some places is well below 10% of the population. Tanzania and its East African neighbours Kenya, Uganda, Rwanda and Burundi are no exception. This research explores the factors that restrict the widening of social security coverage in Tanzania and discusses whether or not lack of effective communication is a contributing factor.

 In Tanzania, traditionally societies are known to have practiced some form of social insurance within specific communities including tribe, clan, and extended family. This study examines whether there has been a shift of attitudes from traditional social security towards modern social insurance arrangements It also explores the types of communication that are taking place and suggests ways in which such communication can be improved for more effective results. Furthermore the study evaluates awareness and level of understanding of the public regarding modern social security schemes. It measures acceptability and willingness of people to learn about the schemes and it explores the factors that hinder participation. Grunig J. (1992) and other authors from the developed world have suggested concepts of excellent communication including two way asymmetrical and symmetrical approaches. This study looks at the application of these approaches in Tanzania.

Surveys were conducted in nine regions involving workers from both formal employment and the informal sector: fishing, mining, farming, livestock keeping, small scale business and other self-employed personnel. The need to investigate the

informal sector comes from the fact that more than 80% of the active labour force make their living through such ventures. Finalist students from A level secondary schools and teacher training colleges were investigated as these are just about to enter the employment market and could share their knowledge and experience as dependents.

Interviews were conducted with stakeholders within the insurance industry itself including service provider institutions in Tanzania, the retirees, academicians, aged group associations, the unemployed, communication practitioners and members of the public. These were recorded and for those who did not wish to be recorded, notes were taken. For quantitative data SPSS and STATA software were utilized while NVivo and ATLAS were deployed as tools for qualitative data analysis. More qualitative data were obtained through secondary sources and interviews conducted in Burundi and Uganda. The aim was to establish if there were any similarities in social security coverage and its communication aspects with cross border neighbours.

Modern communication theory (Grunig and Hunt, 1984) emphasizes a two-way rather than a one-way relationship between an organisation and its stakeholders. The subject of symmetrical and asymmetrical communication is addressed with regard to establishing the type of communication taking place and suitability of the same. Other theories related to effective communication are examined. These include diffusion of innovation theory and mass communication. The practices of social security schemes in Tanzania appear to show that there is a need to apply a tailor made communication approach to fit local realities.

The study establishes that modern life challenges coupled with the effects of globalisation have eroded the value and practicability of traditional social security. Hence, societies have sought for an alternative solution but most people do not look at modern social security providers as their way forward. The survey has established that only about 20% of the population accepts modern social security systems. Moreover the communication approaches used by the main service providers are mainly tactical as they do not go deep enough to address the information needs. In addition, the level of interaction required between the service providers and their potential clients is insufficient. Social security institutions carry the image of being huge financial institutions, donating and participating in a wide range of social activities. On the contrary, however, they do not seem to play an active part in assisting their contributors who have lost employment. In this regard the institutions fail to demonstrate care beyond paying the basic entitlement.

The present research found a lack of savings culture, a low degree of risk appreciation, and the common belief that when faced with social and economic contingencies, society in general, family members, or one's own assets would come to the rescue. Most of these shortfalls could be addressed with the application of effective communication strategies including conduct of a public communication campaign that includes a special national campaign. The findings have also established that low income, fragmentation of the schemes, unattractive benefit packaging, unfriendly restrictions and corruption have had an impact on the low coverage. Finally, there are suggestions regarding the need to adopt a more suitable communication frame work that could be applied in addressing the deficiencies uncovered during the study. This should make a substantial difference.

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Acronym and abbreviations

BOT – Bank of Tanzania

BRELA – Business Registration and Licensing Authority

CBOs – Community Based Organisations

CEO – Chief Executive Officer

CIPR – Chartered Institute of Public Relations

COMESA – Common Market for Eastern and Southern Africa

CRM – Customer Relationship Marketing

CWT – *Chama cha Walimu Tanzania* (Tanzania Teachers' Union)

CHF – Community Health Fund

DARUSO – Dar es Salaam University Student Organisation

ECASSA – East and Central African Social Security Association

EAC – East African Community

EPZ – Export Processing Zone

FYP – Five Year Plan

GDP – Gross Domestic Product

GEPF – Government Employees Provident Fund

GESS – Global Extension of Social Security Resource

GNT – Gross National Product

GPS – Government Pension Scheme

IDA – International Development Agency

ILO - International Labour Organisation

IMF – International Monetary Fund

INSPIRE – Institute for Practice, Interdisciplinary Research and Enterprise

IPC – Investment Promotion Centre

IPRA – International Public Relations Association

ISSA – International Social Security Association

IT – Information Technology

LAPF – Local Authority Provident Fund

LAPT –Local Authority Pension Trust

MDGs – Millennium Development Goals

MIMS – Members Identification Management System

MP – Member of Parliament

NBS – National Bureau of Statistics

NGOs – Non Governmental Organisations

NHIF – National Health Insurance Fund

NIMRI – National Medical Research Institute

NPF – National Provident Fund

NSSF – National Social Security Fund

RBA – Retirement Board Authority

PHC – Primary Health Care

POC – Parastatal Organizations' Committee

PPF - Parastatal Pension Fund

PRCA – Public Relations Consultants Association

PS – Permanent Secretary (in government ministry)

PSPF – Public Sector Pension Fund

SACCOS – Savings and Credit Cooperative Society

SADC – Southern African Development Corridor countries

SHIB – Social Health Insurance Benefit

SMS – Short Message Service

SSIS – Small Scale Industrial Strategy

SSNIT – Social Security and Insurance Trust of Ghana

SSRA – Social Security Regulatory Authority

TACAIDS – Tanzania Commissions for AIDS

TAHLISO – Tanzania Higher Learning Student Organisation

TAJA – Tanzania Journalists Associations

TAMWA – Tanzania Media women Association

TANU – Tanganyika African National Union

TASAF – Tanzania Mainland Social Action Fund

TCCIA – Tanzania Chambers of Commerce Trade and Industries

TLS – Tanzania Library Services

Tshs – Tanzanian Shillings

TIC – Tanzania Investment Centre

TTC – Teachers Training Colleges

TUCTA – Trade Union Confederation of Tanzania

TUGHE – Trade Union of Government and Health workers.

TZ - Tanzania

TZS – Tanzanian Shillings

UDSM – University of Dar es Salaam

UN – United Nations

URT – United Republic of Tanzania

VIBINDO – *Muungano wa Vyama vya Wafanya Biashara Ndogondogo* (Union of

small business enterprises).

WESTADI – Welfare Scheme for Tanzanians in Diaspora

WHO – World Health Organisation

WTO – World Trade Organisation

ZIP – Zanzibar Investment Policy

ZSSF – Zanzibar Social Security Fund

UCCB – Universal Child Care Benefit

UN – United Nations

CHAPTER 1

INTRODUCTION

1.1 Rationale and social security background

According to a recent International Labour Organization (ILO) report, only around 27% of the world's population is covered by formal social security arrangements. The situation is worse in developing countries where the ratio is below 10% (ILO, 2014). In Tanzania the take-up is so low that it is estimated to be less than 10% of the population (ILO, 2008a). Over the years the ratio has never been above 6.5% of the active labour force. Most people appear to consider formal social security as irrelevant to their lives. Many others have not been brought to a position where they can make a decision on subscribing to any of the existing social security schemes. This research proposes to find out why this should be the case, whether poor public communication is a factor, and if so in what ways should it be improved to address the situation.

The International Social Security Association (ISSA) (2014) has discussed the need to extend social security to over a billion internal and international migrant workers and their dependents. It argues that for the majority of the world's population even legal rights to social security implied by Article 22 of the Universal Declaration of Human Rights (1948) and the ILO's recent (2012) resolutions on national social protection floors have not done much to improve the situation. The most recent data from the Social Security Regulatory Authority of Tanzania (2013) shows that less than 4% of the total population and 6.5% of the active labour force are registered with a modern social security scheme in the country. It is noticeable that the 2013 SSRA figure of 4% is well

below the 2008 ILO estimate. The East and Central African Social Security Association (ECASSA) (2012) give 5% as the East and Central African average.

Social security in Tanzania covers three distinctive branches: basic protection which involves government intervention in the form of social assistance to the destitute and those who could pass the means test; the mandatory contributory schemes; and the privately administered supplementary personal or employer based arrangements. All these are voluntary in nature and mostly suit individuals with sufficient disposable income unless they are solely funded by the employer.

Mchomvu, Tungaraza and Maghimbi (2002) express their discomfort with the way most Tanzania literature defines social security. In their view the definition is inadequate as it is biased toward public or salaried employees whereby it concentrates on the replacement of lost or significantly reduced income due to social and economic contingencies. They prefer Holzmann and Jorgensen (2000, p.3) who define social protection as "public interventions to (i) assist individuals, households and communities better manage risk, and (ii) provide support to the critically poor".

However, the ILO and ISSA as well as other institutions including the Tanzania ministry responsible for social security appear to have the same outlook. They recognize other important aspects of social security, but place emphasis on the replacement of income as the dominant feature of the social security function. In the wake of the diminished government role in society, economic challenges and effects of globalization, societies are expected to shoulder more responsibilities through individual, community-based and non-governmental institutions' arrangements. Spelling out stakeholders' responsibilities

in promotion and sustenance of the social security function, the national policy advocates that the community as one amongst the stakeholders should maintain a self-help programme and also be responsive to the needs of the vulnerable poor.

In the past, traditional customs and arrangements were applied whereby the community was an important factor in social security and support. The extended family rather than the immediate family was the norm. The extended family structure ensured that a safety net existed. The terms "brother" and "sister" included cousins, not just "same mother, same father" offspring. Children were sent long distances to board with relatives who lived near a school. In later years these children would repay their debt by helping out these relatives financially in their old age. As a result of this, supporting children at school became a form of investment in one's own future as well as in the children's. Accepting responsibility for the elderly was part of family and community life. Traditional customs and arrangements, however, have weakened under the pressure of urbanization and other aspects of the modern world. For the introductory chapter of this thesis, Chagga society offers insights into traditional social protection and how it has changed. The Kilimanjaro region which is the domicile of the Chagga has the highest number of elderly people (60+) in the country (2012 census, National Bureau of Statistics, 2014). Hence provisioning of social protection to a vulnerable group such as the elderly is a crucial matter.

Discussion on modern social security will follow, introducing the new concept as opposed to the traditional one for which the Chagga community will serve as an illustration. Labour mobility, market demand, globalisation and technological advancements have brought social and economic changes that require different social

security provision. Hence there will be an elaboration of the modern approach with a brief history and profile of service providers in Tanzania. There are three main aspects to social security participation: scope, adequacy and inclusiveness.

A number of theories will be considered in Chapter 2, Literature review. These include Diffusion of innovation by Rogers (2003 edition), and also Grunig's four models (1984) and Excellence theory (1992). Other writers such as Roper (2005) and Gregory and Halff (2013) are against the imposition of global theories, According to Miller (1989) persuasion is a tool of public relations. Wakeman (2012), Yeomans (2006) and others on public sector communication will also be considered. All these concepts will be critiqued. The literature will then be drawn upon to help conceptualise the research foundation which is covered in Chapter 3, Conceptual foundation.

The characteristics of communication practices in Tanzania are reviewed in Chapter 8 (Stakeholders involvement: review of issues and critical discussion) and Chapter 9 (Integrating requirements with provision: an evidence-based evaluation). Options available to authorities and communication practitioners are discussed, emphasising the use of effective public communication to address the situation. The term 'practitioners' is used instead of 'professionals' to reflect the fact that most of those in charge of communication functions work from their experience rather than on the basis of academic qualifications. This is also what happens in South Africa, Nigeria, Kenya, and other East African and developing countries in general (Skinner and Mersham, 2009, Mbeke, 2009 and Koper et al (2009).

1.2 The Chagga from Kilimanjaro

The Chagga of the Kilimanjaro region are a good example of a traditional society that has undergone major change. Modern life has affected many areas from culture, economic activities and now family structure and life style. They form one of the most organized and modern populations in Tanzania, living in the best agricultural region along the slopes of Mount Kilimanjaro (Kurtz 1978, p.32). The climate in the region is good for agriculture, and the Chagga were early adopters of modern farming including the use of fertilizers and irrigation systems. Following the monetization era, the Chagga now use excess banana and maize produce to generate the much needed cash to meet family and other social requirements. However, Smith (1998) criticizes the move of going for cash as it has led many families to oversell their food stocks, only to face hunger and malnutrition that has hit children and women much harder. Further, the Chagga are generally very active entrepreneurs. For thousands of years they have applied new methods of cultivating coffee and banana, their main crop which has given them a good return. Their earlier conversion into Christianity gave them an advantage in terms of access to education system well before other tribes joined in. Kurtz (1978) observed that by 1968, 75% of the young people were literate contributing 12% of leadership-elite that according to Kernel (1988) is well educated, well-off and powerful.

The money brought into the area each year by travellers climbing the highest mountain in Africa (Kilimanjaro) is substantial. Schools and hospitals had been established by Christian missionaries' way back from the colonial era. Yet despite the presence of foreigners, the Chagga have been able to maintain their social and economic traditions for a long time to a considerable degree, and still do so. The Chagga are known for

aspiring to own houses in their home area. They are also credited for making a lot of effort in ensuring that they bury their fellow villagers, relatives and family members not only within the village but within family-owned pieces of land. Women married to Chagga husbands are also recognized as part of the husbands' clan hence they are buried where their men originate from. Their culture, innovativeness in income generating activities and common bond in social groupings, distinguishes them from other tribes including their closest neighbours from Pare and Meru as well as some Kenyan tribes across the border.

In recent times, members of Chagga communities have been known to establish, own and run business ventures in other East African countries, in Europe and even in North America. In the southern part of Africa including Swaziland, Zimbabwe, Botswana and Lesotho, Chagga are presented as amongst the most successful medical practitioners, lecturers, business persons and professionals. Though they are far away from their traditional and ancestral practices, they still identify themselves with the Chagga community wherever they are. They may not be taking part in *Mbege* (a very common local brew) drinking sessions nor do they engage in annual family reunions at Moshi and surrounding areas, yet in all aspects they keep their Chaggahood with them regardless of lifestyle, culture and place of living. Far away from *Kihamba* ─ a Chagga family plot with home-grown bananas which are their main staple food, Chagga meet fellow Chagga and form an alliance in any part of the world. In such a situation there is a dilution of culture and other traditional practices be they marriage, faith and belief, altering their social and economic aspects of life.

Over the years, the Chagga have traditionally maintained a very important kind of gathering known as *ndesi.* This particular event involves roasted or boiled goat accompanied by drinks such as *mbege*. When one needed assistance be it in the farm or building a house, all that was required was to organize food and drinks and invite fellow villagers. Regardless of how big the task was, members of the community would do their best to finish the assignment and carry on with the merry making aspects. This arrangement was very useful in securing availability or a helping hand for the sick, disabled and widowed whenever something needed to be done. In a way those arrangements provided some form of traditional social security. In such situations, even those who would not wish to drink *mbege* would take their share by at least joining the organized meal and the festivity that goes with it. All able bodied persons would turn up and render their support as this was the expected thing to do. Even children had their own share of assignments be it looking after the younger siblings or washing dishes. Women would fetch firewood and water, and cook. There was no way one could miss the occasion without eyebrows being raised. Sanctions were in place for those refusing to cooperate including being alienated from fellow members.

Their standard of living was seriously eroded when cash crops were introduced and paid employment began. It is argued that cash crops replaced the much needed food crops while the distribution of proceeds from the sale of the crops did not translate into enough food, in particular for the women and children. Howard and Millard (1997, p.143-49) further argued that men were leaving their wives and children to go in search of employment elsewhere. Introduction of cash and the prominent position that the new medium of exchange was given forced a lot of men to look for paid employment. Land

scarcity was also regarded as a contributing factor, plus much improved fertility. Raikes (1988) linked the higher rate of child malnutrition in mountainous areas to sales of cash crops, increasing income disparities and poverty for the majority. Similar problems were experienced in other indigenous communities including the Haya in Kagera region and the Nyiramba in Singida.

Gone are such eras. Nowadays there are Chagga street children and young people coming together in small gangs known as "jobless corner" or *vijiweni* [literally, sitting on dead stones]. Howard and Millard (1997) discussed worsened child malnutrition and looming poverty in the Chagga community. They went further to share the outcome of interviews with Chagga women engaged in prostitution. During such interviews the women acknowledged that they were in the business to fend for their children following the death of a husband or a husband running away. Rapid demographic and social changes brought by modernization made it less effective to utilize the same traditional means such as preparing food and drink (*ndesi*) to solicit community support. Not only has the culture changed dramatically, but there is also a serious shortage of manpower that can render such support in the rural areas. Children form the major proportion of a rural community and are very often being looked after by a single mother or by grandparents.

Urbanization and poverty have contributed to rural migration and changes in life style that the local community regards as moral decay that has resulted in a lot of social and economic upheavals. Children born of unemployed young people in the cities are sent to the villages to be cared for by older relatives who are already struggling. The scourge of HIV has left many children in towns and cities vulnerable to abuse. Those who

managed to return to the villages have to face very harsh social and economic realities of low income and shortage of manpower. Researching on Kenya, Swadener et al. (2000, p.2) ask whether 'the contemporary African village (and nation-state) continues to share responsibility for raising its children in "traditional' ways"'. It is unfortunate that nowadays the loss of young productive workers in rural areas is an increasing trend. In the past, HIV/Aids related loss was largely an urban phenomenon. Now the same is happening to the rural population, with widows and orphaned children finding themselves in the hands of the older generation in the villages. The situation applies to other tribes and ethnic groups across the country where customs and traditions differ due to historical background. This is the case even in the coastal areas which interacted with the Arabs and to a large degree adopted their culture, customs and practices, including embracing Islam. Yet when it came to social protection, like their northern counterparts, it was down to the extended family. Similar findings were made in the south, east and western part of the country where despite colonial influence by the German and British rulers, traditional social security was very effective. However, now they all face similar situations as Smith (2001) discovered when investigating the Haya tribe and other communities in the north western part of the country along Lake Victoria.

1.3 Failure of traditional mechanism and the introduction of modern social

insurance arrangements

Traditional social security mechanisms are failing to catch up with the ever worsening situation. The old, the orphaned, the widowed, the sick and disabled are all suffering and no immediate solution is in sight. While in some areas there is unemployment due

to the scarcities of resources such as land and capital, in other areas the issue is underemployment due to lack of manpower. There are simply not enough mature people who are healthy enough and have the energy to work in the rural community and till the land. The matter is made more urgent by the fact that the rural population forms over 80% of the country's total population. Both continuity and change have been features of Tanzanian society from the colonial period to the present. Government institutions and policies intended for the entire country were put in place firstly by the Germans in 1897 and then by their post-1918 successors, the British. After independence in 1961 the Tanzanian leader Julius K. Nyerere took the path of African Socialism. He famously said that "while some nations aim at the moon, we are aiming at the village". This brought rural dwellers together into collective villages where services could be centralized. O'Neill (1990) states how *ujamaa* and the Village Act of 1975 caused disruption and unintended sufferings among those whom it was meant to benefit. Plans to simplify provisioning of clean water, health care and education through villagization could not be achieved without affecting agricultural production, dislocating properties and wealth — in most cases goats and cattle. These were not popular moves. Amongst other drawbacks they tended to disrupt traditional society. Such changes brought discomfort to those affected especially those forced to move to new areas leaving behind what some regarded as sacred land dedicated to them by their ancestors.

However one good feature of Nyerere's time in office was that there were very few street children, which happens today under the liberalized economic policies of his successors. Nyerere, who ruled the country from independence in 1961 to his

retirement in 1985, was a strong believer in locally owned policies that placed societal well-being and development as a collective responsibility (Mwakikagile, 2009). The policy was *Ujamaa na Kujitegemea* (socialism and self-reliance). The new policies had the common good and equality as the cornerstone of society's existence, together with shared values, opportunities and expectations. Taxation was the main instrument used to finance the needs of the destitute and those in acute need of social and economic protection. Such needs included free education and health care as well as settlements for deprived groups such as housing for lepers. At a local village level those who were disadvantaged by being sick, disabled or widowed, aged or orphaned would receive direct support from fellow villagers. These being part of the village would be cushioned against all social and economic contingencies by having a much larger community around them. Thus, even when they become less able to carry on working, the wider community would support them. This created an important social security guarantee. Being aware that failure to work together is equal to isolating oneself served as a good reminder to anyone who was hesitating to participate in such endeavour. This could be similar to contributing to a social security scheme now where the present and future consequences should be sufficient to deter one from walking away from such schemes.

Many social and economic programmes were initiated in order to improve the wellbeing of the Tanzanian community. They included declaring war against poverty, ignorance and disease. It was thought that the elimination of such enemies would change the lives of the people in the social and economic arena. Socio-economic re-structuring policies that were accompanied with increasing capitalism made a significant change in the way the communities behaved in both urban and rural areas.

Like many other countries in Africa, modern social security as first introduced in Tanzania focused on wage-earners who had been separated from their customary environment by the demands of urbanization, commercialization and industrial change. It was meant to replace social protection only available at the time via traditional social arrangements in their native environment — as observed in the case of the Chagga. Many years down the line, modern social security has not succeeded in covering all those in the formal wage-earning environment, and is very far from reaching the non-wage earning population, known as the informal sector.

A national social security mechanism was designed and appropriate service provisioning institutions were created. The seven institutions providing social security services in the country are the National Social Security Fund, the Parastatal Pension Fund, the Local Authority Pension Fund, the Public Service Pension Fund, the Government Employees Provident Fund, the National Health Insurance Fund and the Zanzibar Social Security Fund. The first six operate mainly on the Tanzania mainland while the seventh offers similar services in Zanzibar. Apart from the National Health Insurance Fund (NHIF) all others maintain individual members' accounts, offer cash and other benefits including retirement pension or provident fund (one-off lump sum payment).

In a provident fund a one-off payment is usually made to the retirees. This is made up of the retiree's contribution and interest accumulated over the period. On the other hand a pension fund provides a regular monthly (periodic) payment to qualified retirees. The relationship between the scheme and the retired member is shorter in a provident fund and longer (for life) in the case of a pension. Other approaches in modern social

security are defined benefit schemes and defined contribution schemes. The main difference between the two is the fact that in a defined benefit scheme, members' entitlements (rewards) whether in cash benefit or in kind (for example services such as maternal care and hospitalisation) are spelled out while in a defined contribution scheme rewards from their savings depend on the performance of the fund.

1.4 Social security institutions in Tanzania and the services they provide

1.4.1 Local Government Pension Fund - LAPF

The fund was established in 1944 when the then Tanganyika was a British Protectorate. It was a provident fund catering for the small number of local government employees at that time. After independence the scheme survived until 1972 when the local authority bodies in the form of town councils and district council were disbanded. The scheme came to life again following their re-instatement in 1982. The revamped Local Authority Provident Fund was made an autonomous body with its own Board of Trustees in 2000. The scheme is now operating as a pension fund under the Social Security Regulatory Authority (SSRA) which took over the supervision of all the mainland schemes with effect from 2012.

1.4.2 Public Service Pension Fund – PSPF

The fund came into existence in 1999 following enactment of the Public Service Retirement Benefits Act of the same year. Initially PSPF targeted civil service workers and public servants serving in the central government and its agencies. However, with changes brought by the SSRA the scheme accommodates workers from all sectors in its two schemes; the main scheme providing defined benefit services and the voluntary

'supplementary' scheme accommodating those non-compulsory members who joined the scheme mainly from the informal sector.

1.4.3 The National Social Security Fund – NSSF

This is the largest fund partly because it was established in 1964 covering the private sector, public institutions and non-pensionable government workers. In 1971 it became an autonomous body as the National Provident Fund Scheme. Later it was converted to a comprehensive social insurance scheme to ILO standards. It offers a wide range of benefits including retirement pension. Out of nine benefits recommended by ILO the scheme omitted unemployment and child care benefits as the two appeared to be too complex and may not directly be administrable in a less developed country like Tanzania. NSSF prides itself of having a wide network of offices.

1.4.4 PPF Pension Fund (formerly Parastatal Pension Fund) – PPF

This was formed in 1978 to cater for the growing public corporations and the nationalised commercial and public service organs known as *Mashirika ya Umma* (parastatal organisations). From its establishment, unlike other sister institutions, PPF has always been a pension fund. PPF lost members due to parastatals being privatised or dissolved completely forcing large numbers of workers to claim their benefits at the same time. The PPF Act had to be amended limiting retirement pension to only those who reach 55 years and above. The fund changed its name to PPF Pension Fund in order to compete for members from all economic and service sectors.

1.4.5 Government Employees Pension Fund – GEPF

The fund is now known as Government Service Pension Fund following recent changes to its Act (2013). Inevitably, the changes that were meant to accommodate conversion from a provident fund to a pension fund also included change of name from Government Employees Provident Fund (GEPF) to simply GEPF Pension Fund. The scheme was then able to accommodate voluntary members. It widened the scope of employees to all other categories of employment.

1.4.6 Zanzibar Social Security Fund – ZSSF

The scheme operates in the islands of Zanzibar covering employees on the other side of the Union. While workers serving union government and other mainland based institutions are covered in the previous mentioned schemes, those employers that are based in Zanzibar and those of Zanzibar government and its affiliates must contribute to ZSSF Scheme. Unlike other mainland schemes, ZSSF does not pay withdrawal benefit for those losing or leaving employment prior to attaining 55 years of age. One of the main problems affecting growth of membership in mainland Tanzania which also impacts on national average figures is the practice of paying workers who leave or lose employment regardless of their age.

1.4.7 The National Health Insurance Fund – NHIF

This is the only scheme in which members do not maintain individual accounts. It is dealing only with provisioning of medical care to its members and their dependants. Earlier, only government workers and related agencies were covered but later it included workers from other sectors of the economy. Despite stiff resistance at its infancy stage, the scheme now enjoys relatively positive support though at times

disruptions occur. NHIF has been among the fastest growing funds in Tanzania in relative terms, especially after introducing community health scheme known as Community Health Fund – CHF. The main reason is the fact that the scheme mostly affects people in the rural areas where the majority of the population is based.

The country has a population of around 45 million people, but the impact of these social security schemes is yet to be seen in a number of areas. They have very limited coverage, are fragmented, and offer different benefits sometimes under differing benefit structures. The introduction of the National Social Security Policy in 2003 and the Social Security Regulatory Authority were designed to address such a situation by overseeing social security operations in the country. The Regulatory Authority has just begun its operations. There are a lot of expectations on the role and functions of this Authority. It is expected to deal widely with issues that affect the industry by making necessary changes whenever necessary. Members expect a better access and strong intervention in the matters of their interest with regard to operations of their social security schemes. The players in the market are looking for much more than just an overseer. They expect the Regulatory Authority to address intra-scheme and inter-schemes issues, and to speak on their behalf to the government. Social security funds have raised a number of issues with the government including seeking tax exemption for their investment income. So far they have not been successful.

However, there is still the bigger question of the low public response to take up modern social security measures that would protect people against social and economic contingencies now and in the future. Such action would widen and increase social security coverage and make many people enjoy access to the benefits being offered.

Widening in this case refers to expanding the membership base by covering those who are traditionally left out.

1.5 Recent development; limited involvement of stakeholders

At the Local Authorities Pension Fund stakeholders' conference in February 2012 participants referred to the need to do more to attract and accommodate workers and members of the public engaged in non-formal employment. For many years the industry placed no serious value on those who work in this sector of the economy and instead concentrated its activities on the relatively small number of formal sector employees. In commercial terms this would represent a new market, indeed unchartered territory. In Tanzania the informal sector includes workers such as farmers, livestock keepers, small scale traders, transport workers and fishermen. There are also small scale miners, transport workers, domestic servants, sportsmen and women and a lot more whose employment may not result in a constant regular income. These form more than 80% of the active labour force in the country. Such calls for inclusion of non-formal employment workers have been heard at most recent social security gatherings in Tanzania, elsewhere in East Africa, and beyond.

Timely, adequate information, planned, sufficient two way symmetrical as well as asymmetrical communication should be seen to offer a solution to addressing those aspects of communications that would contribute to the low coverage, underutilization of benefit and service delivery. Stakeholders' involvement should be key in identifying the need for services/products, when and where they should be delivered, how they are to be packaged, access criteria and qualifying conditions, procedures and guidelines,

relationship management, marketing and promotion strategies. A full investigation is required to establish why the public is not responding to social security schemes to the extent that less than 10% of the population is covered.

Social security scheme coverage does not keep pace with population growth. In 1998 all social security schemes put together had approximately 800,000 members (NSSF 1998). The total population at the time was 30.6 million people (*CIA World Fact book* 1998). Hence the members represented only 6.5% of the total working population. In 2013 an ILO source declared that the membership of contributory schemes was still 6.5% of the active workforce.

(http://www.ilo.org/gimi/gess/ShowCountryProfile.do?cis=215).

More details on the enrolment and contributions trend are shown below:-

TREND OF TOTAL MEMBERSHIP OF SOCIAL SECURITY SCHEMES IN TANZANIA   A

	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12
TOTAL	1,023,814	1,100,131	1,199,540	1,171,911	1,310,540	1,599,208	1,674,932
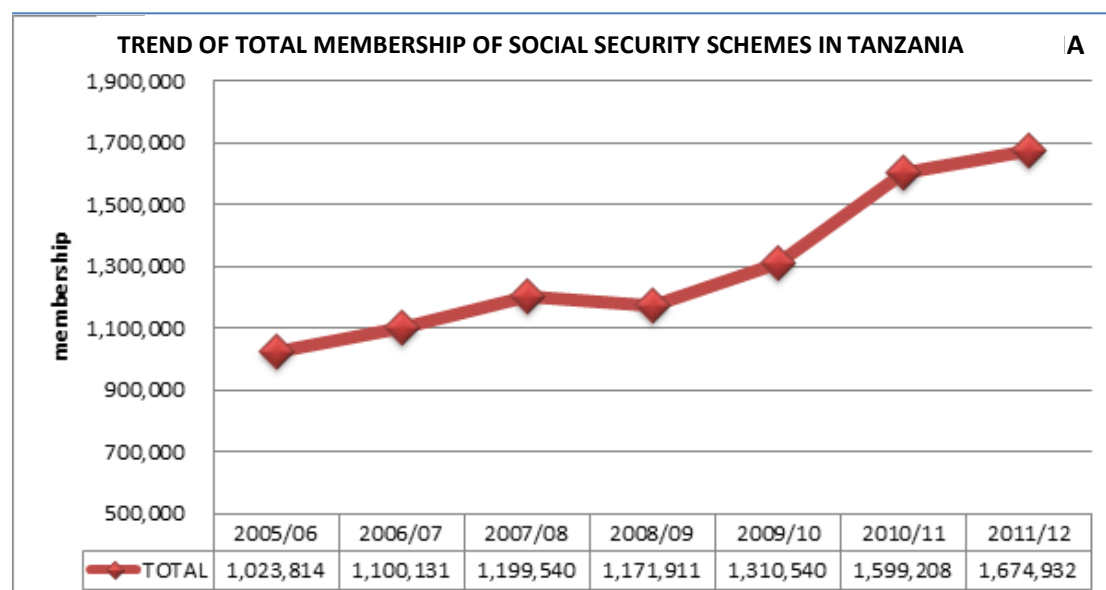
Figure 1:1 Membership/coverage trend in Tanzania from 2005 – 2012

Source: Social Security Regulatory Authority –Tanzania (SSRA, 2013) also available at https://www.ssra.govt.tz

The Trend of the Total social security contributions, Tanzania Mainland (figures in Billions)

	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12
TOTAL	295.48	405.96	507.53	749.86	842.43	1177.99	1355.46
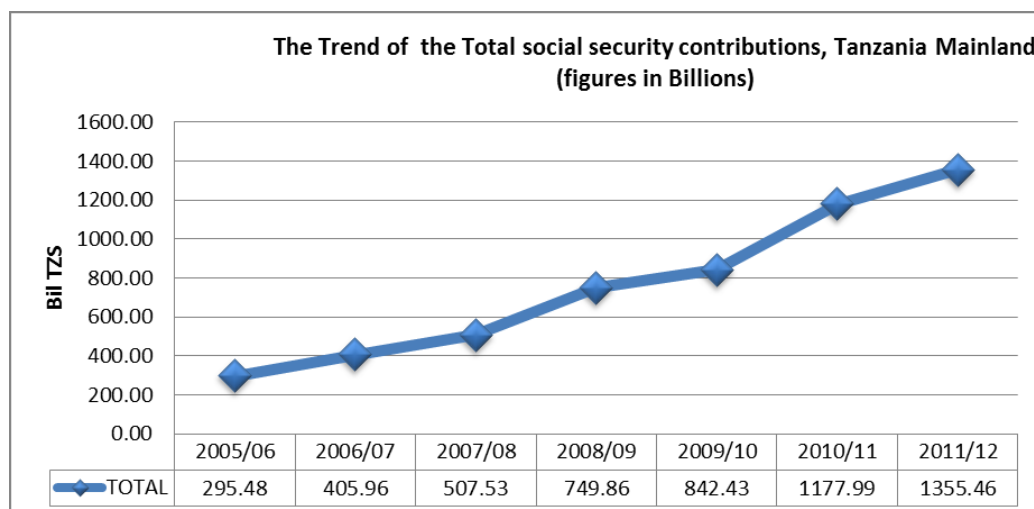
Figure 1:2 Seven year growth trends for social security contributions in mainland Tanzania. Source: Social Security Regulatory Authority of Tanzania (SSRA, 2013).

However, the National Social Security Policy (2003) gives more conservative National Bureau of Statistics and National Labour Force Survey figures of 5.4% coverage for the 16 million labour force and 2.7% for the then total population of 33.5 million. These figures are broken down from a total coverage of 871,000 for all schemes to 363,000 for NSSF, 193,000 for PSPF, 180,000 for PPF, 90,000 for NHIF and 45,000 for LAPF. Though the data provides slightly different figures that can perhaps be attributed to being gathered at different times, they paint a dismal picture of social security coverage in Tanzania.

Some of the existing schemes heeded stakeholders' calls — strongly supported by the International Labour Organization — to incorporate plans of action that would facilitate enrolment of the informal sector workers. Though such actions are taken to address the

low coverage, the low utilization of services offered and the self-defeating premature withdrawals by those already in the schemes poses serious questions on whether communication plays or does not play a significant role in the current situation. Increased coverage refers to an increase in the number of those being registered in such schemes regardless of the fact that they are from the traditional base or from new sources. The Ministry of Labour through the National Social Security Policy highlighted the fact that even in the mandatory schemes only 85% of those liable have been registered.

Tanzania society that used to be covered by traditional means finds it hard nowadays to access the same level of assistance and services. The Chagga, the Haya, the Masai and other ethnic groups in Tanzania whether in the rural or in the urban areas cannot escape the harsh reality of the disappearance of the extended family structure and communal support that existed and used to be taken for granted in the past. The working population now has experienced a rapid commercialization and industrial development that brought about significant social and economic changes that are still taking place.

The need for social protection could not be greater, and subscribing to modern social security funds may well be the best way forward. Yet society appears to be shunning the schemes that are meant to provide them with social and economic coverage against contingencies that could result in loss or severe reduction of income. There is uncertainty as to factors that affect low coverage, and about the role of strategic communication in improving such a situation.

This investigation is an attempt to fill the void by identifying key elements that affect the take-up of social security schemes and improving the knowledge of social security communication that should enhance coverage and utilization of benefits.

About 65% of Tanzania's population is made up of people under the age of 25 (NBS, 2015). A substantial proportion of these are students, and this research attempts to find out their level of awareness about modern social security. These are the workers of tomorrow. The investigation that follows reveals an on-going shift from the traditional to new ways of life. Many Tanzanians are caught between the two.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

This chapter presents an overview of the literature on the debates and issues related to the problem of social security provision. It discusses matters that mark out the width and depth of the study area and provides a premise for linking the present study and earlier investigations. Furthermore an analysis is made of contributions by leading scholars in the areas of study, which are then related to the problem addressed by the present research.

2.2. Modern social security arrangements: a development issue

Social security has evolved differently in various countries of the global south. It can be traced back to village societies where there were traditional systems of social security and hunger insurance (Platteau, 1988). Contradicting views come from Popkin (1979) who argues the absence of social security mechanisms in most traditional village communities from which most southern countries are still emerging.

In the long established practices, clan and families would offer some sort of social security coverage. The old would be taken care of by the younger generation, for example through the famous "food and drink" (*Ndesi*) referred to earlier. The same would apply to those with disability, the sick and recently delivered mothers. For the widows and orphans the clan would decide whether to share them amongst themselves or help them where they were. A widow (please note not a widower) had the choice of returning to her clan, remaining where she was, or being inherited by one of her

deceased husband's male relatives. The male dominant culture regarded women as dependants hence, despite working very hard to bring food and income to their families, they had no say over wealth and properties in such communities (Howard and Millard, 1997, p.151-165). In the western part of the country alongside Lake Victoria, widows if they so wished could move to another place or island to establish a new life where they could own property and also have an opportunity to break away with their past.

However, the most common characteristic observed in traditional women is endurance. Most of them would choose to remain within marriages that do not work — even when they are abused and mistreated. This is because their main concern is the welfare of their children. Such women would pay a very high price by tolerating beatings and other derogatory treatments and remain committed to such relationships for what they regard as the current and future security of their children. It is a fact that customs and later religious teaching also had a hand in tolerance. Mothers would state that the only reasons making them stay in such intolerable conditions would be the interest of the children fearing that their departure will leave them vulnerable to misery and frustrations in the hand of unknown stepmothers or the relatives of the husbands (Smith 2001).

This research will investigate the current situation. However, at this juncture it is interesting to pose a question on whether sacrifices made by such mothers in ensuring social and economic welfare of their children can be extended to making sacrifices in terms of contributing to a social security scheme. By registering and contributing to a social security fund, these women and their dependants would be assured of short term benefits now and in case of invalidity, old age or death, there will be a stable source of income that would cover them and their children as the case may be.

Following independence in most southern hemisphere countries, national governments took the responsibility of spearheading social security, initially in what Burgess and Stern (1989, p.8-9) describe as "public action at the household, community and state level to remove or reduce deprivation or vulnerability". They argue that the developing countries have long and persistent low standards of living and deprivation affecting the majority of the population. The population also has very little influence on the way things ought to be run to address their situation (Midgley 1984).

According to Atkinson (1989), social security benefit in developed countries covers areas such as unemployment, medical care, family income support and education. This level of benefit cannot be offered by developing countries. Even when available, social security benefits only a few people in the South due to infrastructure, economic, administrative and viability limitations. However, Burgess and Stern (1989) maintain that despite failure to fully protect their citizens against social hazards like unemployment, disease, widowhood, ageing and maternity support, governments are still best placed to play a leading role in designing, adopting, facilitating and guaranteeing activities that would provide social security services to the majority. Schubert and Balzer (1990) add their voices by discussing the increasing pressure being faced in the developing countries in designing social policies that would adequately address social security concerns. They state that governments in the South have a crucial role in the labour market which is a source of income for many.

Thus it is appropriate to dwell on actions by governments and their institutions in recording social security history and performance in Southern countries. It is interesting to note that they all suffer exactly the same problem which is that the majority of the

population is not covered by social security systems initiated, supported, supervised or guaranteed by their respective states (Ehret 2002).

Countries in the South could loosen the grip of sickness and poverty by improving access to treatment and public support through a well-established modern social security system. Such a process could take the place of traditional arrangements practised by their ancestors and still being used in many communities though in limited ways. In the case of widows whose partners have died of HIV, life becomes intolerable due to social stigma and lack of medical services as well as nutritional support.

Where ignorance prevails, the social tradition of inheriting relatives' wives only adds more suffering as more people are likely to be infected with HIV hence more deaths. This had spiralling effects as more deaths results in more orphans, widows and widowers. The situation brings more poverty that contributes to more sickness as well as ignorance because of the low capacity to support young ones acquiring proper school education. Writing about research methods, to avoid undue generalisations Hammersley (1993) emphasises the importance of qualitative studies that enhance understanding.

Though modern challenges require the latest approaches to tackle them, in many cases it ends up with restoration of abandoned practices dropped in the wake of western civilisation and development (Goran, 1995). According to Article 22 of the 1948 United Nations Universal Declaration of Human Rights everyone has the right to social security. This is to be organised on a national basis. The emphasis is on the state rather than on the local community. Hence a more westernised (modern) form of social

security is adopted where the state and its institutions take the driving seat. Governments regardless of ideology are all under intense influence and pressure from what Dutta-Bergman (2005) called dominant nations led by the United States to follow Western approaches such as democracy and strong civic societies. The opening of their domestic markets to free trade in his view benefits the developed markets in advanced nations. At the heart of such agenda is 'self', a notion that Hofstede (1984) views as Eurocentric and that gives no room for collective community participation.

2.3 Contemporary social security arrangements in East Africa

Though it is the second largest region in the world and 20% of the world's land mass (Skinner and Mersham, 2009), Africa is one continent with all of its members falling within the description of developing countries. There is wide variation of their level of social, economic and also cultural development. Skinner and Mersham (2009, p.267) declared that "so challenging is the social, political, geographical and economic diversity of Africa, that for many communications professionals in the commercial sector, Africa remains out of bounds". However, despite such differences Skinner and Mersham go on to say that there are common areas that have been influenced by geographical proximity and population composition which could have historical explanations. Most of the countries in North Africa have similar features in many spheres including advanced social security models and coverage. Those around South Africa such as Namibia, Swaziland and Lesotho form another block with certain common factors that could be linked to their close integration with South Africa as the largest economy which also has the most advanced social security systems. The same situation applies to East and West Africa which continue with structural economic reforms accompanied by a new

focus on informal sector coverage as the necessary step towards improved social security inclusion. Those that were under British colonial rule have formed an alliance known as the East African Community (EAC). Kenya, Tanzania and Uganda have now been joined in the EAC by Burundi and Rwanda, which were under Belgian rule. British administration added a layer of similar government to residents who already had traditional cultural family ties.

Following its detachment from the north, the emerging nation of South Sudan put in an application to join this alliance. It is very likely that they will be accommodated. The new nation which heavily depends on its northern neighbour as the outlet route for its oil and other exports, as well as for imports, is desperately searching for alternative facilities to reduce its vulnerability. The East African Community especially neighbouring Kenya and Uganda offer just that.

In Africa, countries often have colonial drawn borders that in many cases divide people sometimes from the same clan and family. There are many ethnic groupings that are found in all three countries, identifying themselves with the same languages, customs, culture and ancestral background (Smith, 2001, p.62-70). In one case a member of a family was vice-president of Kenya (Arthur Moody Awori MP) while his brother (Aggrey Awori MP) was in the Ugandan parliament.   It is no wonder that from a historical perspective the way social protection measures were instituted and practiced by the residents of this region were very similar. Those with a nomadic life style such as the Masai who are found in both Kenya and Tanzania used their livestock as their insurance then and for the future.

Those who were settled depended on the farmland and their produce like the Chagga in Tanzania, the Kikuyu in Kenya and the Baganda in Uganda. Both the pastoralists and the farmers (mostly peasants) had one thing in common. They depended on their family affiliations for support against social and economic hazards. Children and close relatives (the extended family) were crucial for one's future sustenance. Also ─ as has been explained ─ one's participation in social activities with the community was an important premium for receiving support and assistance oneself.

Following the advent of new colonial administration in the region, commercialization and the subsequent increase in the movement of labour, people and capital across various locations, a need for a more flexible social protection approach became obvious. The colonial government introduced retirement schemes for the few that it employed as civil servants, but left the bulk of the population uncovered. They also introduced a tax system that in a very small way supported education and health, although such activities were mainly the domain of churches, missionaries and other charitable organizations.

2.4 Modern social security approaches in Tanzania

In Tanzania modern social security started during the colonial era. However the schemes benefited only a tiny fraction of the population. When the Germans introduced the hut tax (the first tax ordinance) towards the end of the 1800s the main objective was said to be educative. The tax regime was used to force the indigenous people to accept paid employment. The hut tax contributed to local uprisings such as the famous *Majimaji* [water water] war in the southern part of the country (now known as Ruvuma)

which challenged the new rulers. In that battle the Germans faced very stiff opposition from Africans who added their bravery to the belief that when the white men pulled the trigger the local magic would turn those bullets into water (*maji*), hence they were not going to be harmed. Because of this false belief many lives were lost, but the opposition was so memorable that it was recorded in German history books.

After independence, the new indigenous government came with tax based social security measures covering old age, health and education only for these to be abandoned as unsustainable. Though non-contributory arrangements continued for those in the civil service, the rest were introduced to a contributory scheme under the ministry responsible for labour and social welfare. The ministry supervised the establishment of statutory government provident funds such as the National Provident Fund (NPF) which was part of the Labour Department until the 1970s. It was then given autonomy as an independent institution, under the same ministry that was responsible for labour matters. Further, there was the Local Government Provident Fund that was answerable to the ministry responsible for local administration.

All other funds such as the Parastatal Pension Fund (PPF), the Government Employees Provident Fund and now the Public Service Pension Fund were placed under the ministry responsible for finance (Social Security Act, 2008). Other arrangements included non-contributory schemes such as the one covering political leaders such as the president, the speaker, members of parliament and also those covering the army and the judiciary. These portfolios were under the auspices of the ministry responsible for finance.

The number of members and the beneficiaries from existing schemes are still negligible as compared to the size of the population in the country and the fact that traditional social protection practices were dominant in all 158 ethnic groups in Tanzania. Even with industrialisation and the aftermath of commercialisation many Tanzanians for a long time depended on traditional social support means and some continue to do so to date. Despite the establishment of more than seven social security schemes yet many people are outside such provisioning. Therefore Article 22 of the Universal Declaration of Human Rights is being compromised. Most people are left out because of problems of scope, adequacy and inclusiveness (ISSA, 2014). The ILO which is made up of 183 member states is working closely with other international bodies including the European Union (EU) in the area of commerce, finance, economic and regional organs 'to promote an integrated and coherent approach decent work and fair globalisation' (ILO, 2015).

ILO's Decent Work Agenda (2015) places social protection among its key objectives. However ILO collaborates with organisations such as the World Trade Organisation (WTO) and the World Bank – organisations of which authors such as Roper (2005) are critical. Critics of hegemony might be alarmed by such collaboration. How might employment, sustainable enterprise and income opportunities be affected? Even Grunig (2006) admits that ultimately it is the dominant coalition or the organisation that is likely to reap the most benefit. According to Roper (2005) it is the 'dominant nations' with their neoliberal policies that drive the agenda.

2.5 Historic aspects of public relations in Tanzania

Public relations related activities can be traced back prior to the colonial era in Tanzania as in other African countries such as Nigeria, Kenya and South Africa. Apart from the Chagga, the country is made up of more than 158 ethnic groups (URT, 2015). Some have migrated from as far as the Middle East and from the northern, central and southern parts of Africa. Such movement and settlement would require intensive communication and able leadership that would keep the group in order, including fighting-off opponents along the way and in their new settlements (Katabaro, 1987).

In their struggle for self-determination leaders such as Mkwawa of Iringa, Mirambo of Tabora, Bushiri along the coast and Kinjekitile in the south had to mobilise their people to fight invaders. In the Maji Maji (water water) war some sacrificed their lives in the misguided belief that the white man's bullets would not harm them as the bullets would turn into water.

In the areas that had a strong missionary presence like Kilimanjaro the Chagga leaders had a lot of say in negotiating their presence and the subjects would listen to the leader's order hence, there had to be some sort of common understanding if their stay and mission were to be sustained. It was argued that building of schools and medical facilities in the areas was good public relations and would result in a positive attitude to the recipients of such services. But more so the education content and style would advocate new ways to be better than the existing ones and that to hold on to the old ways is to deter ones' advancement. Escobar's (1995) use of the term 'westernization project' is relevant here. Critics go as far as alledging that teachings like 'Love your

enemies', 'Servants obey your master in all things' and 'When struck on the left cheek simply turn the right cheek' were colonial attempts to gain acceptance.

Some elements of public relations practices were also seen at play where the majority of these ethnic groups retained a go-between or a chief spokesperson. Most tribal leaders would not speak directly but through an appointed spokesperson. In the case of Kenya orders were given through a medium who would be a person respected in the community (Mbeke, 2009). It is such a person who would talk, act as a mediator and in some cases an interpreter between strangers/visitors and the chief. There was also a specific format of conveying important messages. This is a practice that still goes on today as per author's experience in Tanga rural communities. They will use mosque loudspeakers or specific drumbeats to announce important events including death of a member of the community, public gatherings, a public ceremony, ritual or religious functions. According to Rensburg (2011, p.190) 'the integration of 'western' high-tech knowledge with traditional, indigenous ways of thinking and doing – particularly from emerging economies - will deliver benefits in different application areas'.

2.5.1. Post-Colonial era

During the colonial era the rulers introduced some level of communication at the then government departments. The locals organized themselves in groups such as the Tanganyika Workers Association. This later teamed up with political movements led by the Tanganyika African National Union (TANU) which was working for independence (Katabaro, 1987). On the isles of Zanzibar, there were also organized movements though mostly based on ethnic background, for example Arab or African. After

independence, in addition to the creation of the ministry responsible for information, press officers were among the first appointees in the ministry that handled labour matters and social welfare. Nowadays, almost all government ministries and most departments have communication officers known as information officers. Right at the heart of the State House (the Office of the President of Tanzania) there is a fully-fledged communication department led by a long experienced and trained journalist.

As in Kenya the journalism profession is more established than the public relations profession (Mbeke, 2009). Degree training in public relations began in the late 1990s and to date only two universities offers master's qualifications in the discipline. Perhaps this is the main reason that very little has been documented about the role of public relations in the country. As Skinner and Mersham (2009) report there is a local chapter of the Public Relations Association in Tanzania; one among the few in Africa yet to demonstrate full growth. While South Africa is having at least sixteen universities offering communication management courses at various levels, the same report mention only three in Tanzania. However Tanzania has one big advantage if it is to utilize its full communication potential. This is the use of one national language - Swahili - against many languages in some other African nations.

2.5.2 Prohibition of cultural (ethnic) languages

In 1997 the Government introduced a Cultural Policy document which elevated Swahili to the status of being the only official language to be used in public and official organs. It was a follow up to sections of the Newspaper Act of 1976 that banned publications in tribal languages accompanied by a later directive applying to radio communications.

Both were lauded as the right ways of promoting solidarity and common social values as opposed to factionalism.

Lipembe (2011) argues that this move by the Tanzania government authorities disadvantaged ethnic expression. However it does provide a communication specialist with a tool that allows him to reach many communities without having to resort to or learn their local vernacular. It does not eliminate the need to look unto internal (within communities) ethos and communication complexity. This has to do with culture, level of economic and social development to which Grunig et al (2006) include literacy and access to information. With improved literacy level, availability of cheap technology such as mobile phones, access to radio, exposure to television and print media (Mass media instruments), it is possible to reach a substantial number of people. It may be possible to persuade them to adopt a required move such as participation in a social security undertaking. Miller (1989) points out that persuasion does not appear to have a place in the American communication specialist Grunig's two way symmetrical model.

2.6 Two-way communication

Grunig and Hunt (1984) list four models of communication between organizations and their stakeholders/publics. The fourth and the one they consider most appropriate is the two-way symmetrical model of public relations. This emphasizes a two-way rather than a one-way relationship between an organization and its stakeholders. If well conducted a two-way communication approach would ensure that a proper continuous dialogue is established between organisations and their stakeholders with a view of promoting mutual understanding and in business terms advance their core business objectives. It

implies that each side listens to the other before, during and after the transaction. He went further and refined the model by emphasising the role of a practitioner being an expert in management and social science. Such a person has to have the support of the dominant class or authorities if he is to function effectively. Therefore he can handle the complexity of communication demanded by the two-way model (Grunig, 1992). Grunig et al. (2001) explain that a public communication campaign being goal oriented may not necessarily seek mutual beneficial relationship between an organization and the public. They have in mind the unethical considerations of some commercial campaigns such as tobacco.

From such a perspective an excellent model of communication would seem to be one where a product or service is designed with stakeholders in mind, selling packaging and delivery as well as after sales feedback as part of the process. In such a situation any potential issue is brought to attention, risks are mitigated and an amicable solution is found hence averting a possible crisis. It also emphasises the importance of scanning both the internal and external environment as a pre-requisite to meet communication goals that in turn will translate into the desirable objective be they political, social or economic. Gregory (2006) goes further to extend external areas to macro (the wider world) and the task (the job to be done) environment.

Critics point out that such a model assumes ethical notions and balanced relations/negotiations between an organisation and its stakeholders. They argue that theorizing a globally applied model amounts to imposing a model that may work well in one environment and fail in another. Some even see ulterior motives such as imperialism and hegemonic tendencies at play, driving communication practices in the

direction that the dominant forces want for the interests of the ruling class. Roper (2005, p.70) defines hegemony as 'domination without physical coercion through the widespread acceptance of particular ideologies and consent to the practices associated with those ideologies'. Roper argues that the two-way symmetrical and two-way asymmetrical models have not taken into account global realities.

Bardhan and Weaver (2011) believe that the time is not ripe to erase the old ways. They acknowledge that globalisation, cultural factor and postmodern approaches need to be looked into, but they challenged Grunig's theory for not adequately covering socially constructed paradigms and the dominance issue. Earlier critics such as Toth and Heath (2002) came with rhetorical perspectives as alternatives. Grunig and some of his critics seem to agree that building relationships with publics is vital (Grunig and Huang, 2000). According to Pfau and Wan (2006) advocacy of persuasion is an essential means/vehicle of the communication process that will contribute to an organisation's success.

Most communication practices take place at corporate level at what Haywood (1991) calls communicating in the language that publics prefer. He refers to a meeting of minds following exchange of communication. An assumption is made that once the organization's view is heard clearly by aligning the choice of channels, delivery style and timing its stand has to be respected. This may not necessarily be voluntary. Complex communication approaches can be the results of what Cornelissen (2008) calls 'societal and market dynamics'.

The cost of aligning the actual performance of an organization with stakeholders' expectations in this instance may not appear to be justifiable. An asymmetrical approach may appear to be cost-effective but a symmetrical approach may well turn out to be a better investment in the long run. Hopefully this point will be validated during the in-depth examination of key Tanzanian social security players that this research investigation is conducting. However Grunig (2001) argues that for practical reasons an asymmetrical approach may well be the only option and is not necessarily inferior. Proponents of persuasion refute Grunig's claim that the persuasive model advanced by Bernay is inclined to manipulate publics for the benefit of the organisation. They refer to fund-raising and other acceptable public relations functions as inherently persuasive. Pfau and Wau (2006) dismiss the dividing-up of public relations into symmetrical or asymmetrical as an over-simplification.

Public information is where one side has a viewpoint and wishes the other to adopt it without expecting to be asked to amend it. Unwillingness to make concessions or to deflect from the predetermined goal is termed the one-way asymmetrical model. On the extreme case is the traditional communication model referring to an organization which puts its message across using the most convenient means at its disposal, targeting as many people as possible (large mass), hoping that the target audience will receive the message in due course. Rensburg (2004, p.164), however, acknowledges that some excellent communication approaches are difficult to apply in Africa where much is done by dictation (for example, a 2014 Tanzanian government unilateral decision to change the marking criteria for a national examination so that a greater proportion of pupils pass). The truth is that if democracy is better enshrined the situation may change**.**

The amount of communication required to win and maintain support cannot be over-estimated. The researcher sees the importance of environment scanning and stakeholder mapping as a prerequisite for effective communication management. Wakeman (2012) has written about the necessity for better skills and experience in order to accommodate new demands in local government communication. Further processes could be the involvement of such stakeholders in initiating, nurturing and promoting relations that will be of mutual benefit. In coming up with social security benefits or products, qualifying criteria, membership rights, duties and responsibilities the question is what was and still is the role of stakeholders in the process and its final outcome?

2.7 Mass communication

The nature and spread of social security beneficiaries among the community members convinced service providers to go for mass communication. McQuail (2005) advances tools of mass communication and argues that they can be very effective in most communication programmes. Tools such as newspapers, national radio and television channels are the first choice in day to day information bombardments. While this is the most common approach and in many cases a useful one, it has a lot of pitfalls. Often it fails to demonstrate whether the target audiences could not be reached more effectively with more reasonable use of resources. Furthermore, there is more likelihood of failure of tackling what Clampit (2001) calls the inherent ambiguity of language where statements and words can be attributed to meanings other than the intended ones especially when targeting large audiences with the same message. Haywood (1991, p.186) cautions on the differences between the organisation and the intended audience

with whom it is trying to establish a two-way communication. Different audiences require different messages and methods.

Furthermore mass communication is not very attractive if one is to establish long term, cordial or personalised relations with stakeholders and customers. While alternative approaches seems expensive, in some instances the cheap option becomes more expensive as this one way information could end up in what Gummesson (2002) terms "noise". Tichenor et al (1970) refer to the increasing knowledge gap between those whose economic status allows them to receive such information at a faster rate by contrast less well-off members of the population. Less educated people are disadvantaged; and it is this group that forms the majority of the social security target in Tanzania and its East African neighbours. However, for breaking news and information of a general nature this is still important as radio, television and newspaper news can quickly be disseminated and spread by word of mouth from one person to another. Hence, due to the availability of mobile phone such information can be retransmitted among family members and friends in different locations. The question of accuracy and reliability of the second hand information still remains open.

A compromise is sometimes reached by combining mass communication with interaction. Although limited in many ways, this can provide a glimpse of the required direct contacts between organisations and their intended audiences even when advocating just one message such as the value of going for HIV/AIDS testing.

2.8. Diffusion of innovations theory

Rogers' diffusion of innovation theory (2003) seeks to explain how new innovations are diffused in society. According to this theory, the diffusion of innovation in a society depends on the following main factors: the innovation characteristics, the communication channel, the social system and the characteristic of the potential adopter. Five characteristics affect diffusion. The first is its relative advantage compared to what it is replacing. The second is its compatibility to the society's values and norms. An innovation that is compatible to the society's values and norms tends to be adopted. The third is its complexity or simplicity: the more complex it is the more likely it will require a higher level of knowledge from would-be adopters and hence tends to be adopted at a slower rate when compared to a less complex innovation. The fourth is the trial ability of an innovation: an innovation that lends itself to be tested by a potential adopter tends to be adopted at a faster rate. The fifth characteristic is the observability of an innovation, the extent an innovation is visible tends to initiate communication about the innovation in the community creating a favourable or negative attitude towards the innovation. The communication channels play an important role in the adoption of the innovation process.

Information and knowledge about an innovation are communicated from a source to an intended receiver. Potential adopters need to be aware of the new innovation and furthermore require some level of knowledge and understanding of the innovation. The source of this information and knowledge can be the mass media or opinion leaders in the social system. Opinion leaders and person to person level communication tend to persuade potential adopters to adopt or reject an innovation. This type of

communication tends to have a well-established trust between the parties hence it tends to be more persuasive (Wilson 1983). The potential adopter tends to form an opinion about the innovation and make a decision to adopt the innovation; this is the implementation stage in the adoption process. The continuous use of the adopted innovation is the stage of confirmation.

There are five adopter categories: innovators, early adopters, early majority, late majority and laggards. Innovators are the first to adopt the new innovation, and tend to have higher social status and education. Early adopters are the second adopters; mainly they are opinion leaders with a higher level of education. The third adopters are the early majority. This group of individuals tends to be slow adopters, mainly following how opinion leaders use the innovation. The fourth adopters group is the late majority, this group of individuals are sceptics about a new innovation. These individuals tend to have a low level of education and a low level of financial resources; as a result they tend to adopt an innovation after it is adopted by the majority of the society. The last group of adopters is the laggards. This group of individuals tends to have no financial resources, with low social status. It is the last to adopt the innovation.

The theory is not without its critiques. Its shortcomings were noted as early as 1971 by Rogers and Shoemaker (1971). They identified its pro-innovation bias, individual-blame bias and furthermore its inability to predict adoption. However, the theory is robust in explaining diffusion in many disciplines and in different socio-economic contexts, for example, the study of ICT diffusion in Kenya (Kiplang'at and Ocholla, 2005) and ICT in Library and Information Science education in sub-Saharan Africa (Miishi-Majanja, 2007).

Since some social security schemes have been in operation for almost five decades, it would be fair to assume that the innovation stage should have passed a long time ago. The innovators would have proved to the laggards and sceptics that securing social security coverage has advantages. Five decades is a long time for a government funded activity that targets workers and their dependents to be seen to be of value and its benefits appreciated.

Innovation as a process needs to be managed throughout its necessary stages. Exploration, decision making, confirmation, implementation and evaluation stages require decisive moves to achieve intended objectives. For innovation to spread and be adopted it should show certain important characteristics that will determine its acceptability. The characteristics which determine an innovation's rate of adoption include relative advantage which refers to doing better and doing differently from the normal. Compatibility is another characteristic in reference to the task for which innovation takes place. It is a requisite of "fit for purpose". Compatibility makes persuading someone towards a favourable decision easier to achieve.

Complexity links rate of adoption with the processes that are involved. A simple or comprehensible offer tends to receive a quicker decision and commitment from the users. Trial-ability is a characteristic linked to the fact that a newcomer could be able to make initial trial-use of the services/products, without facing serious obstacles. This could encourage other users and results into frequent use hence adoption**.** Trial-ability transcends the knowledge stage by enabling comparison between the persuasive arguments advanced and the actual experience of the user during the trial. The outcome of the comparison could result in a more confident decision that will be

followed by proceeding with the implementation stage of the decision reached. That could mean adopting or rejecting the innovation.

However, Murray (2006) points out at the distinction between services and products in diffusion processes. He argues that since services are less divisible, communicable and frequently more complex, they lack compatibility with the existing values and norms that are communicable as in the case of products. Hence in his view, the former tend to diffuse at a faster rate than the latter. Therefore, there could be a need for a different approach in diffusing products and services. Communicability is an essential component in any attempt made to improve diffusion rate. Management of innovation could also be plotted as a journey through different phases: exploring, searching, committing, realising and optimizing. At the organizational level these series of phases are linked with effective communication tools such as influencing stakeholders through boundary management and handling forces that can enhance or damage progress. It reflects a realistic but optimistic set of initiatives that can be pursued and implemented.

There is a need to evaluate communication channels being deployed to inform, educate and promote the take-up of social security in the country. Right channels properly deployed are expected to yield positive results. The channels should reflect the preferences of audiences rather than the convenience of advertisers. The use of the channels should be considered in view of sustainability, taking into account the resources and intensity required to achieve communication aims. The timing of the communication, availability, delivery and after service activities should all be reviewed to establish effectiveness.

In line with diffusion of innovation theory, the product/services should be introduced and placed in the context of the needs of society and not those of the seller. There is a need to examine what are the social systems' norms, culture and procedure in a given scenario. Such an examination shall come up with issues that act as determinants of innovation and adoption.

2.9 Communicating with the public

2.9.1 Introduction

Social security services are an essential part of modern societies. They provide cover against social and economic contingencies that inevitably have to be faced in one way or the other at different stages of one's life. In the developed world where such services are long established and there is a very high level of public awareness the matter is still not taken for granted. Substantial effort, finance, skills and communication have been invested to increase knowledge of availability of services, rights and responsibilities in the entire population. It is argued that a lot of western countries' communication practices are tilted towards American approaches that centre on 'individual' rather than on 'collective' interest and that this has imperial connotations (Roper, 2005). However one cannot deny that the citizens of the developed world — whether in an American style democracy (Robinson (1996) or in Singapore's almost one party state — are better informed and have more access to information.

Academia would argue about whether communication that aligns the media and everybody else including public relations practitioners with government interests as in the case of Singapore is the same as in so-called democracies where there is greater

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independence (Dutta-Bergman, 2005). It is sufficient to note that multinational, transnational and imperial organs that dominate communication in the developed world are influencing communication practices in other countries, sometimes with the pretext of promoting democracy (Escobar, 1995). Activism and civil society involvement could be useful to promote the public interest agenda. Some modern theorists argue that the role of civil society in nations like Tanzania is to enhance democracy, accountability and transparency. Critics see the imbalanced role of dominant economies influencing every sphere of such activities. The long term interests of such sponsors are served sometimes without much attention to the beneficiaries – the locals. Jacobson and Jang (2002) term such moves as selfish and Eurocentric while Neocloeus (1995) labelled them as bourgeois or self-seeking.

This does not seem to be the case in developing countries where both the concept and application of modern social security approaches need to be promoted and a clear case argued for benefits and advantages. The stakes are much higher in such communities as they transit from traditional social practices to a new modern world where the role of the extended family is diminishing.

Effective communication strategies that can inform, educate, motivate and enhance shifting of long-established mind sets are indispensable. Serious players need to put up compelling cases that can win attention and response in a positive direction. Obviously this requires efforts to face the challenge. Kitchen and Watson (cited in Melewar, 2008) linked communication strategies with the reputation that has been earned to warrant serious attention of the targeted subjects. They suggest that everything that is being performed including relationships with stakeholders has a bearing in achieving

successful outcomes. Social security information has been on the global agenda since society started addressing contingencies such as old age, the birth of new babies, death, injury and work related sicknesses, unemployment, and health insurance. While at the traditional level local community members would learn the social norms gradually as they grew up and integrate with others within the community, for the contemporary generation the disintegration of family structure and urbanised social styles make such learning impossible. If they are not taught at school then someone somewhere needs to carry out the communication processes.

This calls for a properly researched and well-designed communication programme that would have those key elements of informing, educating and promoting modern social protection agenda. Wakeman (2012) observed the need for mixed competence that would include skills and experience. Effective communication with the relevant publics has always been crucial in achieving goals set including insuring societies against social and economic contingencies, hence fending off poverty and deprivation. Exploring how social security information is communicated in East Africa with special reference to Tanzania means addressing issues of low national coverage and underutilisation of short term benefits. This is important in the battle against social and economic deprivation. Saffir (2000) argues that effective communication strategies can achieve very positive results from such a major challenge.

Communication with the public has been particularly successful in two Tanzanian campaigns, one historic and one contemporary. Under Nyerere's leadership in the 1960s and 1970s there was a big emphasis on education and improvement of the literacy level. An educational campaign that was conducted managed to have Tanzania

adult literacy rates rise to amongst the highest in Africa during 1975-1977 (Mwakikagile 2009). The president's sense of the value of literacy communicated itself to the general public, and it responded. The campaign applied very effective communication tools that were relevant and worked to achieve the stated objectives (Institute of Adult Education, 1973).

In more recent years public campaigns concerning the importance of safe sex practices (for example the main city of Dar es Salaam has numerous billboards advocating safe sex) have also contributed to the lowering of the incidence of HIV/AIDS in the country (WHO country report, 2008). The countrywide campaign had at its disposal the use of all key media, public education and presentations with emphasis on safe sex. The outcome was very effective. The information campaign linked with other interventions such as the provision of condoms, voluntary testing and free treatment. The prevalence rate among sexually active members of the population aged 15–45 went down from 7% in 2003/2004 to 5.7% in 2007/2008 (TACAIDS, 2012). It could be argued though, that Literacy campaign was conducted when only state media were in place and public way of life was tuned to listen to both the media and the political leaders especially President Nyerere.

As evidence of the need to do more, it is common to read or hear public speakers at all levels calling for more public education and stake holder communication. During a stakeholders' meeting in March 2009 the Chief Medical Officer for Dodoma Municipality, Dr. Cyrialis Mutabuzi, stated that 'only 741 families out of tens of thousands of families in Dodoma had joined the Health Insurance Scheme'. He cited lack of awareness, inadequate knowledge and motivation as the main cause. Taking into account the size

of the population of the municipality which is above one million people, the observation sends a very alarming message. Hence he called for increased effort in sensitizing, educating and mobilising the public to appreciate the advantages and benefits of being part of the scheme's beneficiaries (*Nipashe*, 12 March 2009).

Effective communication would inform and educate the public on how to insure themselves and their dependants and on how to access the benefits to which they are entitled. In 2008 the Tanzania government introduced a Social Security Regulatory Authority Act which requires all social security institutions in the country to hold at least one annual general meeting with its members.

2.9.2 Public communication

Rice and Atkin (1989, p.7) defined public communication campaigns as 'purposive attempts to inform, persuade, or motivate behaviour changes in a relatively well-defined and large audience, generally for non-commercial benefits to the individual and/or society, typically within a given time period, by means of organised communication campaign activities involving mass media and often complemented by interpersonal support'.

Persuasion is a process that acknowledges the role of influence on the target audience. This is the traditional sender, message coding and receiver type (Tench and Yeomans, 2006). The defenders of this almost linear approach bank on the objective of seeking to achieve 'public good' by those who have the will and the means to influence such an outcome. Convincing the audience is regarded by Miller (1989, p.46) as the core function of communication aiming for greater grip over one's environment. Dozzier et al

(2001) raise concerns when industry/business interest is advanced to the detriment of stakeholders.

Earlier Miller (1989, p. 47) had argued that 'whenever control of the environment hinges on the attitudes and behaviour of others, attempts to control these attitudes and behaviours are inevitable'. Referring to Lewin (1965) and Coch and French (1948), Miller observed that group discussion and participative decision-making had more effect than passive lecturing. Communication practitioners are encouraged to engage with people's attitudes without being too much concerned about justification or level of reward for the stakeholders. However, Miller (1989) accepts that it is not well suited to complex subjects and could be costly if the target group is more than a few opinion leaders. Despite its limited impact the passive model prevails in many cases.

2.9.3 Tactical approaches

The most common practice of organizations' endeavours in reaching their audiences with predetermined messages involves tactical approaches that are in some ways the reverse of the strategic approach. Most of the time in East Africa one comes across messages both visual and audio designed to meet tactical objectives and essentially addressing everyone at the same time and in the same way. Rensburg (2003) refers to such an approach that does not segregate an audience to any great extent. This approach is popular because it is cheap, easy to design and implement, and brings short term results. Hence it is easy to justify and defend. It is also less demanding in terms of time and human capital and it can be changed easily. Addressing everyone at the same time involves economies of scale, for example advertising on billboards.

Wiseman (2012) regards tactical approaches as communication side of activities being conducted to support an organisation function and are of a routine nature.

Though it seems that this is an overused and outdated practice, one cannot underrate the usefulness of the blanket approach in specific situations where results can be achieved solely according to this tactic or as part of a mixture with the following communication approaches:

- Working through opinion leaders, such as an MP endorsing the value of vaccination for children

- Addressing society's concerns, such as in the case of the 2014 outbreak of Ebola in West Africa

- Continuously communicating with everyone, such as on the importance of hygiene to eliminate or at least reduce the spread of disease

While looking at other modes of communication and appearing to emphasize the great advantage of the strategic two-way communication model, it is essential to realize that there is no panacea for all communication problems facing community organizations such as social security providers. Occasionally sound reasons arise for preferring tactical means (the blanket approach, for example the importance of using mosquito nets in the campaign against malaria) over other options. Heath (2000) endorses the use of tactical means on certain occasions. To provide an African example again, female genital mutilation (FGM) could be one of these.

Argenti's (2009) framework of communication strategy shown in figure 2:1 below demonstrates the requirement of continuous interaction among the three components if effective communication is to take root.
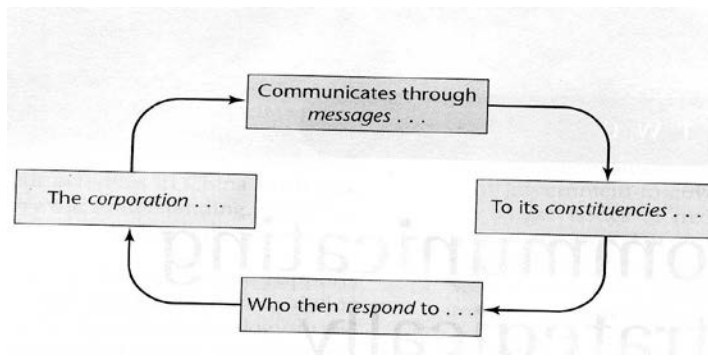
Figure 2:1 Corporate communication strategy framework

Source: Argenti, 2009, p. 28

The underlining feature of the framework is the on-going nature that successful communication requires to bring about sustainable achievement. It means listening, giving out messages or responses, listening again and either proactively or reactively presenting the new message, reinforcing the same or retrieving rejected content. Ignoring the circular nature of communication in establishing and maintain excellence in a communication campaign has serious consequences. The model above was applied during the well-orchestrated adult education campaign conducted by the Tanzania government during the 1970s.

2.9.4 Adult education campaign

This was one of the best public campaigns that saw its achievement being recognized worldwide where literacy rate was improved from being the lowest to one of the highest

in the world; it was so successful that the illiteracy rate was reduced from 70% to 27% within 5 years. Methods deployed and tools used are worth examining to see if they can be relevant and effective today. However, these outstanding gains disappeared within a few years due to lack of a sustained programme to continue the work.

However, the practices of existing social security institutions would appear to run counter to such approaches. If a person is a member of the NSSF, he gets free health care for himself, his wife and his children (NSSF Act, 1997). But an unmarried person concerned about the health of his parents will not find this attractive, since they are excluded from the scheme. The enrolment and claim procedures for social security schemes are cumbersome and not user friendly. The exercise of filling in forms plus photographs and complex processes are an obstacle for many Tanzanians who are not literate especially for those in rural settings and remote areas. In addition, Western-type records such as marriage certificates will not always exist. One elderly man, on being asked to produce his marriage certificate, pointed to his grandchildren and said "Look, these are my marriage certificate". These issues should be resolved during the stakeholders' continuous dialogue if such a forum is in existence.

The issue is even more complicated. The ILO (2002) report stated that even at that time many of those who have already been registered and covered by the social security scheme appear to miss out their entitled benefits. Further, the report raised concern about the rate of members opting for withdrawal benefit: huge numbers that far exceed projections. On the issue of short-term benefits most of such benefits have been significantly under-utilized. In East Africa like other developing areas the need for clear, focused social security communication cannot be overemphasised especially at these

times when new challenging social and economic contingencies have to be faced alongside global issues such as industrialisation and commercialisation of their economic practices. According to Cornelissen (2008) openness and transparency are key in averting a crisis and in dealing with a crisis. Effective communication can do more by informing and educating the public on how to insure themselves and their dependants and on accessing entitled benefits without waiting for outside pressure or being led by events.

Social security institutions in the country need to establish what was behind the success of the campaign and also look at what would have made it even more successful. Turning back to their social security endeavours, they should ask themselves why and how to determine if there is a better way to solve the coverage and awareness challenges. In this way lessons will be learned and appropriate steps be deployed to meet the objectives of ensuring that a wider section of the society be included and a higher number of people be attracted to modern social security. We need to know what the position of stakeholders is and what is being done by the social security industry.

CHAPTER 3

CONCEPTUAL FOUNDATION

3.1 Introduction

This chapter explores the concept of strategic communication from theoreticians and authors in the developed world, aligning it against environmental factors in the developing countries' context with a special emphasis on East Africa, Tanzania in particular. It explores the issue of effective communication taking on board social-cultural characteristics of this area as well as economic and technological realities. Such focus could shed light on the strategies that would deliver excellence in achieving mutual understanding between social security providers and their intended stakeholders which include potential members and their dependents. In its final results the increase and widening of membership coverage may be realized. Of paramount importance is the fact that the public needs to be brought on board into existing social security schemes and effective public communication could be one of the ways towards improving the situation.

Very little East African literature discusses philosophical approaches to effective communication. The widely used references are those from authors and communication specialists from the developed countries whose history, culture and state of economy vary to a large extent from the African situation. It is essential that an assessment is made on whether such factors hinder or support direct application of the existing communication theories. Among the very few items that discuss concept, application and prospect of effective communication in Africa is the University of Ghana publication

on Indigenous Communication in Africa (Ansu-Kyeremeh, 2005). As we have also noticed in the previous chapter, though Africa is one continent it has a widely diverse social, economic, cultural, geographic and historical environments. It is hard to put them in one basket when discussing a specific discipline like public relations and in this particular case public communication and social security delivery.

The chapter also explores the concept of social security as applied in the developed economies where one can find mosquito nets provided through international support being used for fishing, animal traps, and fencing instead. These are societies where more than 70% of the population may be without clean water facilities, 35% without proper toilet facilities and more than 85% not connected to electricity services. It is sadly too early to suggest social media as a viable alternative given the economic and social realities.

The role of effective communication in enhancing coverage and utilization of social security in East Africa has been largely left to corporate entities. Central government played little part in communicating and promoting the social security sector. Media laws and culture, technological and economic challenges coupled with societies' ways of living including culture, norms, ethics and practices, make the application of the Western communication approaches an uphill task. Implementation of such methods in the setting of East Africa is a daunting challenge. There is a need to fill the void between Western communication approaches and the African context. A practitioner from the European Union or the United states would find it disturbing to have to shoulder journalists' expenses for covering an event. Very often local practitioners in East Africa and their chief executive officers (CEOs) are well aware of the expectations

and in most cases authorize such payments. A typical campaign of highlighting and illustrating the benefits of social security scheme could not successfully be implemented without addressing such issues.

3.2 Social security in the developed world

Social security is almost taken for granted in industrialised nations. Citizens are automatically entitled to a range of social security benefits. A member of society could be benefiting from one or more without doing anything on his part. A member of the public who failed to secure employment could be receiving an allowance from the government, and when sick is guaranteed to receive free medical treatment.

In Sweden, child care is an allowance paid to parents with a child under 16 years of age, and additional parental benefit covering up to six children (Kr.4,114) at the time of this report (equivalent to T.shs 993,685 or GBP 382.19). A person with a low income can apply for additional support from the government. A disabled person can request funds to buy a car, modify his or her existing transport or any other measure that would improve their transport situation. These are just part of the social security support that is being provided by local or central government.

In the USA one can receive spouse benefit even if one has never worked anywhere or contributed to any scheme. This is an additional to actual earnings that an entitled retired spouse may be enjoying. Employment insurance in Canada provides unemployment benefit, maternity, parental care, sickness, compassionate care and even fishing benefits to self-employed fishermen. Canadian children are also entitled to child fitness tax credit that is made available to encourage physical activity and healthy

living among Canadian children. Universal child care paid with effect from one month after the birth of a child is paid at the rate of C$ 100 (Tshs160, 000/=) per child per month up to the age of six years. This is equivalent of two months total earnings of an average worker in Tanzania.

Fully paid statutory 12 month maternity leave available in Germany is accompanied by up to 67% of salary to one or both parents respectively. This facility is also available to self-employed persons. The system provides health insurance, unemployment insurance, nursing care and pension insurance targeted to employed and unemployed persons including apprentices, carers for children under 3 years and those on community services, conscripted soldiers and recipient of social benefits.

In the United Kingdom, social security entitlement includes job seekers allowance for those actively looking for employment, income support for those with low income, child benefit and housing benefit for those who cannot afford to pay for a house or have less income than is required hence need some assistance. Other benefits include disability allowance for persons with disability, and invalid carer's allowance for those who care for disabled people even if they are not related or living together. Apart from retirement pension there is even a council tax benefit where a low income earner is supported in meeting council tax obligations.

However, most of the developing countries including Tanzania have ratified ILO convention 102 of 1952 which sets minimum standards of social security provisioning. The convention lists medical care, sickness benefit, unemployment benefit, old–age benefit and employment injury benefit. Other benefits covered include family relief,

maternity benefit, invalidity benefit and survivor benefit. Under the UN Declaration of Human Rights, developing countries have an obligation to secure social protective measures to their citizen and those non-citizens based in their territories in accordance to the declaration and ratified ILO convention.

The ILO reports that China, Brazil and Mozambique have significantly improved their social security coverage especially in the health sector so that almost the entire population is accessing medical insurance facility as per ILO (2014). Other developing countries like Botswana are also improving the social protection situation by enlisting a larger percentage of their population. Such achievements contradict the long accepted myth that least developed countries have no means to significantly alter their coverage status. It shows that though the economy has an impact on the level of social protection floors, still a determined society may make advancement in ensuring a large proportion receive their required social security intervention with or without need assessment instruments being applied to them.

ILO (2014, p.xxi) argues that 'social protection policies play a key role in realising the human right to social security for all, reducing poverty and inequality and, supporting inclusive growth by boosting human capital and productivity, supporting domestic demand and facilitating structural transformation of national economies'. However, the ILO (2011) report shows that by 2008 the membership in contributory social security schemes was almost equal to those in salaried employment. Hence the most developed economies would have over 85% of the employed as contributors. The figures for Asia varied from 20% to 40% depending on country. For Sub-Saharan Africa it is around 20% while for North Africa is it around 60%. It appears that if social security participation

rate is to be improved, the self-employed and others in informal employment must be the key focus.

3.3 Social security in the developing countries: East Africa

Social security schemes are usually associated with provisioning of Income replacement or income security and access to medical care. In the case of most developing countries both are in acute shortage. The four measures highlighted by ILO (2014) are all in short supply:-

i). lack or loss of income due to sickness, old age (retirement), loss of employment or death of breadwinner.

ii).deprivation of access to health care due to availability or affordability reasons, insufficient family support for dependants and general poverty and social exclusion

With its Gross Domestic Product per capita of US$ 409 or GBP 254.50 (T.shs 661,709), Burundi runs social security schemes for salaried workers which are of a contributory nature. Old age, survivor, disability benefit and family allowance are the benefits offered to a population that has 2.7% of its population above 65 years of age. The schemes are yet to include self-employed persons.

Kenyans, who have per capita income of US $ 1,492, cater for only a proportion of the 2.7% of its population over 65 years – retired persons. Most of these were once wage earning employees as it is known that most self-employed people never retire. The provision of social security benefits are mainly to those who contributed with the few

self-employed covered being there under voluntary arrangements. Life expectancies of 55 years for men and 59 years for women are among the highest in Africa.

Rwanda has 2.6% of its population over 65, and a GDP per capita of US$ 1251. It has made some limited strides in enrolling those from informal employment. Most of those covered with social security scheme are salaried workers who contributed to the existing funds. Following its economic, social and political reforms, Rwanda is making steady progress in terms of economic growth, infrastructure development and fiscal discipline. As a result it is experiencing faster economic growth than most other African countries as well as improved social welfare. Health insurance is among the major results of such progress with social security coverage achieving success in terms of the quality of packages and the number of those insured.

Uganda has a similar experience with per capita income of US$ 1317.00. It marked an historical record of rate of inflation reaching 240% during the era of Idi Amin in the 1970s and the conclusion of the subsequent civil war in 1987. The population of 65 and above constitutes 4.7%. Social security schemes accommodate withdrawal from 55 and above, yet the schemes are contributory, placing emphasis on employers with five or more employees. Conventional benefits being offered such as old age, survival, and disability do not accommodate family or child care, invalidity allowance or unemployment income.

The case of Tanzania involves life expectancy at birth is 61 years now up from 51 years in 2002. Its per capita income was US$ 1200. It has 2.7% of its population over 65 years. Though recently the country embarked on enlisting the self-employed under

voluntary schemes, less than 1% of the population have been enrolled. Taking into consideration that more than 90% of productive Tanzanians are non-salaried workers engaged in the informal sector, those registered under such arrangements can be dismissed as negligible. In the recent studies, just like its neighbour Zambia, a substantial number of workers in paid employment declared that either their employers are not making any contribution towards their social security coverage or they simply do not know their status. According to ILO (2014).the coverage rate for those in Tanzania's formal economy was 56%. It was far less for those in the informal economy. 8.6% of all employed are salaried workers. 70% of those in the formal sector have a written employment contact and 15% have an oral contract. Only 49% of workers from the informal economy have some form of written contract, broken down into 38.9% permanent and 10.7% casual.

3.4 Opposition to sustainable social security functions

On 14th April 2012 Tanzania's national parliament passed a bill disallowing payments known as "withdrawals" to workers exiting employment prior to reaching 55 years of age. The Social Security (Amendment) Act 2012 gave more power to the regulator to monitor, control and guide actions of social security institutions in the country. Four months later, the same parliament succumbed to pressure from workers who did not like the idea of accessing their savings only after reaching the age of 55 years and above. It directed the government to come back with a revised position that would not deny exiting members from taking their deposits as soon as they leave employment without being subjected to age tests. Failure to be in charge of what Beniger (2003)

refers to as purposive influence toward a predetermined goal is clearly being manifested.

The minister responsible for Labour, Employment and Youth Development later informed parliament that the government had partially complied with its directive calling for review of the suspension of withdrawal benefit. She blamed the resistance to the changes on lack of sufficient prior education for members of public and affected workers. According to her the changes were made with members' interests at heart. Despite very good arguments raised in support of periodic payments (pension) against lump sum withdrawal, members of parliament, workers' unions and the general public appeared to be content with the government's change of heart.

The climb down is seen as another challenge to the establishment of a sustainable social security system that would ensure growth and widening of coverage as well as more utilization of short time benefits. One of the key reasons behind massive resistance from the public is the fact that the announcement took everybody by surprise as there was no prior communication on such a major change — hence the shock. The decree stated that with immediate effect all payment of withdrawal "benefits" were to be stopped and no consideration were provided for any special circumstances.

In its earlier move, SSRA made no allowance for the sick, those pursuing long term studies, or short term employees engaged in casual labour such as work on tea, sisal and sugar cane estates. The only criteria set for qualifications was age 55 and above. The author met distressed sisal workers whose reaction was so emotional that they threatened to harm social security personnel or property approaching their area. When

asked the reason for such an out of proportion reaction, the response from one worker was

> 'Listen *Bwana* (fellow), I left my wife and family in Kigoma for over one year now. Our agreement was that I work for 18 months looking for small capital and school fees for our two children. Now after spending almost 15 months in a foreign land sleeping far from my wife and family they bring this nonsense that I cannot access my own money that I toiled for this long. Mind you apart from sleeping on my own, I had to endure very rough living including sleeping on a box in a camp instead of a proper bed. What do I gain for all this trouble, nothing but this unfortunate news? Why did not they inform us in advance to enable us make a choice or alternatively give us grace period so that some of us would have moved earlier?'

This complainant was not the only one aggrieved by the decision. More investigation established that the authorities avoided making a prior announcement to avoid a sudden rush of savers who would terminate their employment to collect their savings before the effective date. Did their approach work as expected? Yes, it succeeded in preventing a premeditated exodus but brought panic and frustrations to members and their loved ones. Politicians could not help but seize the moment to criticize the government for such a move. The government in turn pointed to the members of parliament, reminding them that they were the ones who approved the bill which was later signed by the president to put it into effect.

The result of withdrawal prior to retirement age means a reduction in the number of those covered as well as affecting those who enjoy short term and long term benefits. Not only are members deleted from the existing schemes but their dependents are also being stopped from accessing benefits such as medical care, survivor, and funeral grants. Withdrawn members are excluding themselves from maternity, invalidity, medical care, retirement pension and even loan facilities available to members.

When asked about the role of the media in ending poverty among Tanzania's population, the Research and Poverty Eradication Agency (REPOA) mentioned awareness promotion, sharing of information and education that would "encourage changes of attitudes towards progressive and transformative social norms." (Guardian, 17th October 2012). The main complaint from workers and their trade unions was that they were never fully consulted. In a society in which the majority of members are excluded from formal social security it is difficult to comprehend the logic of shelving a long term and stable periodic payment system for a short term and highly exposed one-off lump sum.

3.5 Public communication in advanced countries

Gifted with advanced technology, mature economies, state of the art media and a high number of trained specialists, developed countries have wider choices in terms of communications strategies available. For many years, mass media had been dominating corporate communications while social media is rapidly taking a significant share. Factors such as high literacy levels, reasonable disposable incomes and society's culture enable instant communication. Cook (2002, p.31) reinforces the crucial

role of communication as the 'lifeblood' of an organization which at best can make a significant change be it about clients or competitors. A communication infrastructure that would link an organization and its customers better than its competitors is bound to provide advantages.

The art and practices of public communication in the world differs widely according to historical, cultural, social and economic backgrounds. In the US Gregory and Halff (2013) report that it was major corporates that had the upper hand in driving the communication and public relations function through the extensive use of mass media — largely controlled by private business interests. They point out that the United Kingdom treasury department employed a press spokesman in 1809, while the post office started bringing out annual reports in 1854. However they observe (p.421) that today 'it can be cogently argued that US hegemony has triumphed' in the UK. It can be seen that the public relations paradigm of dominant US and Europe are being superimposed on other countries. Dutta–Bergman (2005, p.267) attempted to draw out the linkages between 'civil society, colonialism and transnational market hegemony'.

Among the main shortfalls highlighted by Dutta-Bergman is the individual as the focus of civic activities. This is a Eurocentric model. The suggestion that the civil society is the champion of modern communication and democratic change is dismissed for cultural bias (Hofstede, 1984). Dutta–Bergman (2005, p.286) mentions the exploitation and marginalisation of local people. Grunig (2006) concedes that there is a need for more research to come with a normative theory for global public relations. However, based on the work of Wakefield (1997, 2000, 2001), and Grunig, L et al (1998, 2006), and taking into account activism, culture, media systems, political and economic systems as well

as the level of economic development, still one can still apply Excellence principles in different countries.

3.6 Public communication in the least developed countries: the case of

Tanzania

Absolute poverty, low literacy level, very limited technological advancement, partly equipped media outlets and practitioners — all of these challenge communication in Tanzania. Trying to explain why the Act which banned withdrawal benefit was receiving so much challenge from the workers, civil society organisations, the opposition parties and even the ruling party and the government itself, the Minister for Labour and Youth Development pointed to the lack of public education and sensitization prior to the take-off. She admitted that the government did not provide sufficient public information which would have had created awareness and answered emerging questions before the implementation of the bill.

The four models advanced by Grunig (1995) are press agentry, public information, two - way asymmetrical and two-way symmetrical communication, the latter two being the advanced stages. The models being directly applied in the United States ─ which has a lot of features in common with Western European countries ─ may or may not be workable in Tanzania, representing the least developed countries of Africa. Applying these models to the East African situation, one finds press agentry and public information as the most used models which could be linked with prevailing economic, social, technological and cultural factors. Though they represent some degree of two - way communication (asymmetrical), the area misses the advantages and perhaps the

disadvantages of two - way symmetrical communication. At the heart of the study is the need to improve public participation by encouraging new entrants and maintaining existing members. Public communication approach may offer an effective channel basing on Tanzania's experience of promoting adult education and on new communication channels. Should these countries wait until their environment is at the level of western countries to arrive at effective two way symmetrical communication or effective public communication campaign? Is there no other way of communicating strategically and effectively in their prevailing circumstances?

While Grunig (1995) suggests that different approaches could be the outcome of personal influence and cultural interpretations, Kim and Hon (1998) assert that press agentry and public information model could be part of the initial process that would still be aiming at a two way symmetrical model. Tanzania communication practitioners should evaluate whether they are in a position to promote two-way symmetrical communications, retain press agentry and public information or deploy public communication campaigns as their normative method (J. Grunig and L. Grunig, 1992, p.290–292). They could use persuasion approaches or combination of methods to improve their chances of meeting their communication objectives. But would persuasion theories be more effective as a credible public relations agenda in addressing such cases? Is two way symmetrical communications more applicable to internal stakeholders? Would Yeomans' (2006) public information campaign or public communication campaign address the issue? Public communication is regarded as part of a two way communication approach according to Yeomans (2006). Dozier et al

(2001) asserts that it is the two-way asymmetric model that is inclined towards symmetric approach.

Agenda setting and social media perform well as tools for government and public sector officials to create the right atmosphere for introducing changes. Again issues related to ethics and credibility need to be addressed as Dutta-Bergman (2005) doubts whether 'peasants and subaltern classes' can have room and means to participate in such a forum. Hence Wakemans (2012) and Yeomans (2006) offer public sector communication approaches while Miller (1989) offered persuasive communication alternatives. At the heart of discussion is integrity of approach. Understandably communication ethics and business ethics are closely linked with society's culture, the state of economy and technology. Hence advanced communities may be operating in a different culture driven by many factors including level of development and assurance of basic necessities that is enshrined in developed nations' constitutions. Discussing this aspect Pearson (1989, p.111) argues that business ethics could refer to communication ethics hence the idea of dialogue. This aspect is a new phenomenon in most East African countries where dialogue is being pursued mainly on practices that could be regarded as part of society's norms and culture.

3.7 The investigation

According to one of Tanzania's national newspapers (Guardian 15th September 2012), a government minister said that "you cannot have legislation that forces people to wait until they reach retirement age to claim their benefits while they need that money now to build houses, pay tuition fees for their children or invest in development projects". While

technology's role in improving communication efficiency is not in question, the failure demonstrated in reversing sustainable social security approaches in response to public pressure reveals that successful methods of communication need to be found. Governments and their social security institutions should have won the hearts and minds of the insured and their dependents to advocate for long term periodic payments – that is, for a pension. Instead members and political leaders are joining hands to oppose long savings and opt for a popular but short lived withdrawal of benefits. While the nation is tasked with the responsibility of ensuring greater public participation in social security take up, the current figures do not seems to go anywhere near fulfilment of such aspiration.

CHAPTER 4

PROBLEM FOR INVESTIGATION AND RESEARCH QUESTIONS

4.1 Introduction

This section defines areas of investigation which cover both the problematic and evaluative aspects. While specific problems have been identified, the section also covers the descriptive actions on the part of the stakeholders, specifically the providers of social security services in Tanzania. The evaluation of what kind of communication is taking place is an attempt to observe existing gaps in order to come up with viable alternative approaches. A significant amount of data was collected, and selectivity exercised to ensure a sharp focus to the problems addressed. Dutta–Bergman (2005) argues that it will be of value to establish who are the beneficiaries or losers in a communication agenda.

Even in a developed country like the United Kingdom the social welfare structure has taken many years to get to its present stage. In addition, modern Information and Communications Technology (ICT) means that monitoring the workforce, those out of work and the retired is relatively straightforward most of the time. The situation in Tanzania is less advanced, and the society is different. Although all Tanzanians are required by law to participate in a formal social security scheme, in practice the take-up is only about 5% membership which translates into 6.5% of working population. It will be of interest to establish if communication has any role in the current state and if so whether a specific communication model can bring about desirable changes.

4.2 General background

In 2003 the ILO launched a 'Global Campaign on Social Security and Coverage for All building on efforts already underway in more than 30 countries. These included projects to help countries extend coverage at the national level and to strengthen community-based social security organizations'. Yet 12 years on, the numbers for some developing countries like Tanzania are still struggling to cross single digit figures (ILO, 2014).

Although stable and democratic, Tanzania is a poor country and most Tanzanians work on the land, in fishing, or in the informal sector, for example in petty trading.

The Kiswahili term *jua kali* (toiling under the "hot sun") is used in neighbouring Kenya. For most Tanzanians life is a struggle. They need food, shelter, clothing and money for school fees and other vital things today rather than the benefits that contributions to a modern social security scheme may bring at some stage in the future. Shitundu, Luvanga and Bol (1997) when discussing the failure of village settlements and cooperatives, stated that a dismayed government abandoned such schemes. However it did not abandon social security but created more institutions instead. Despite having seven social security schemes and other related organizations, such institutions do not seem to take such realities into account, which limits their impact on society. In the meantime, progressive modernization and weakening of traditional approaches to social welfare means that increasing numbers of Tanzanians are falling between the gaps.

Migration from rural to urban areas by able bodied persons who are in their prime poses a serious challenge. These were expected to make their contribution in the production sector such as working on the farms. Their departure means the loss of active human

resources and those who would provide support to the elderly and less able members of the communities.

Radio programmes and television adverts are not new features of the work of Public Relations and marketing departments of these social security institutions. Leaflets, newspaper adverts and seminars are regular features addressing members and the general public. Almost all social security organisations in the country have launched and are maintaining their own websites. They participate in regional and national exhibitions, demonstrating and displaying their works. Yet, there seems to be no breakthrough as far as having impact in the widening and increasing of social security coverage in the country is concerned. Hence the need for modern social insurance arrangements cannot be greater. However, the number of those joining the scheme does not reflect this reality whether measured by urban or rural sector figures.

4.3 Compliance

Compliance is a major issue in social security schemes for two main reasons. It refers to the behaviour of those who are eligible to register and contribute to the fund on a timely and correct basis as required by the existing regulations. It entails the act of conforming to existing legislation with regards to enrolment, subscription and other employment practices that have bearing on social security status for workers and their dependents.

- Social security funding depends on the collection of contributions. Unless they are received in time and invested profitably, benefit pay-outs will be at risk.

- It is by being registered and contributing according to a scheme's requirements that one earns the rights to benefits. Failure to do so endangers a person's access to the rights and privileges to which fully compliant members are entitled.

It is anticipated that other things being equal, adequately informed employers who understand and appreciate the law and intend subscribing to a social security programme will play their part in ensuring that they comply by registering their employees promptly, remitting their contributions on time and supporting workers at the benefit claiming stage so as to maximize utilization of entitled advantages and privileges. Trade unions — aware of the predicaments of workers and their dependents following lack of engagement with existing social insurance schemes — were supposed to be vocal defendants of such workers by advocating compliance.

Equally, a well-informed workforce is expected to pressurize employers in ensuring that the employer adheres to social security law obligation that requires timely registration, proper deductions and prompt depositing of the right amount of monthly contribution to the fund. After all, they are the ones to suffer most once they are faced with social or economic issues covered by existing schemes if they miss the right to benefits due to compliance failures.

Employers and their employees need the right information at the right time in the right way so as to grasp, understand and appreciate the need for social security involvement, rights and responsibilities, advantages and challenges. How can they be expected to part with their income to subscribe to a cause that is not well understood or least

appreciated? It is not only the question of understanding but also making it a top priority. However, in the informal sector, the law does not compel compliance as opposed to those in the formal employment category.

For social security schemes, voluntary or smooth compliance means lower cost on collection and registration enforcement as well as less friction such as running court cases against defaulters. Therefore it is prudent if organizations find the most appropriate approaches to solicit and achieve efficient and hassle free compliance.

4.4 Voluntary aspects

A higher proportion of those excluded from any type of social security protection are from the informal sector such as self-employed persons and those employed in small-scale businesses. This economic group accounts for up to 50% of the GDP in some Southern countries and countries in transition (ILO 2000). As there is no officially recognised definition of the informal economy, the workers, business and government representatives of ILO during its 2002 conference summed it up as "all economic activities by workers or economic units that are - in law or in practice - not covered or insufficiently covered by formal arrangements" (Effect to be given to resolutions adopted by the International Labour Conference 2002", reproduced

In http://www.ilo.org/public/english/support/lib/resource/subject/informal.htm). It appears from actions taken by Tanzania and its neighbours Uganda and Kenya that there is a consensus with ILO findings (2007) that among the major hindrances to increasing and widening social security coverage is the fact that most of those being covered come from the formal economy. In Tanzania statistics obtained in 2003 show only 5% of the

total population — those employed in the formal sector — are covered by the existing social security schemes. By 2009 the figure was just 6% of the country's population. Low knowledge and awareness levels were reported to be very significant factors.

4.5 Communication

Methods and vehicles to be used should ensure that stakeholders are reached on time with a sufficient and appropriate message, to generate action or inaction that shall best suit their interests and improve their lives including their health, comfort and safety. It should be said that newspaper articles and feature documentaries showing the existence, successes and products or services offered by social security schemes are common. Bigger celebrations such as annual, five year and ten year anniversaries have taken place. Yet the take up figures remain low. There is even a national policy on the elderly that has a bearing on how they prepare for retirement.

An effective adult education communication campaign that was successfully conducted in Tanzania exhibited all the necessary ingredients for communications success. It utilized extensive communication tools such as public education, stake holder's involvement, and well-orchestrated media campaigns that generated awareness and understanding. Other factors included the use of influential personalities that involved opinion formers and decision makers.

While political leaders and administrators had their role, the campaign went further to enlist the support of other members of society. These included the clergy, community leaders, elders and teachers. Teachers are the largest public workforce to command respect. Obviously they are distributed right across the country to the extent that there is

no village in which teachers are not found. Another key feature in this campaign was research and monitoring: prior to the campaign, during the campaign and after its completion.

Active media that encouraged two-way communication appeared to be most effective as the interaction allowed for immediate feedback, questions and clarifications within a short time. Public meetings and seminars were essential tools in building public confidence and enlisting understanding. The approach eliminated any misunderstanding, clarified issues and extended the arguments from what and why to how the participants are expected to take part. Though the adult education campaign was more of a public information campaign, the research done prior, during and after it coupled with constant feedback and adjustment of approaches made it closer to public communication as the two-way asymmetrical model would suggest.

On the other hand it has proved difficult to increase Tanzanian participation in social security schemes. Is it a question of deep-rooted attitudes not accommodating changes being advocated by the new schemes? Or could it be that they are not being reached? Are they being offered things which are not high enough priorities in their ranking? Or could there be any other factors impeding new enrolment? In a modern operating environment, both public and private organisations are called into exercising interactive programming, hence the deployment of multifaceted modes of communication (Antunes, 1997).

4. 6 Consolidation of the problematic

A good understanding of a few "good theories" enhances the strategic managers'

success (Austin and Pinkleton, 2001, p.267). Social security take-up in Tanzania is very low despite massive spending in running the existing schemes — which also conduct a series of communication programmes to induce public action. The communication approaches being applied and whether the intended publics receive the message are the main issues that this investigation is attempting to address.

Communication experts advance a number of theories that are meant to make communication more effective at delivering results. The concept of modern social security in Tanzania and the respective service providers have been in existence for over two decades. Yet, from the public behaviour, it is not very clear if there is an understanding of what social security is all about. Thus, the aim of this research is to find out why the take-up of formal social security is so low, could poor communication be a cause factor, and if so how communication might be improved. It is also aiming at opening the door to better understanding of social security communication taking place in Tanzania. It is of interest to observe whether modern communication approaches such as public communication can be effective in reaching out to potential and existing members in Tanzania. While the above situation may raise more questions, it is pertinent to mention Walliman's (2005) point that good research means searching for answers that address the problem.

4.7 Problem statement

In the absence of effective traditional social security arrangements to protect the majority of Tanzanians, how can the population be brought to contribute to modern social security schemes? As mentioned, traditional social approaches were very useful

and to some extent still appear to be practiced by some sections of the population. However, their role and applicability seem to diminish very rapidly. The alternative is modern social insurance programmes which seem to be largely ignored at best and resisted at worst. Individuals covered under compulsory requirements have problems in compliance, while individuals expected to exercise prudence by insuring themselves and their dependents shy away.

A number of communication theories and approaches have been considered. They include Grunig and Hunt's (1984) Two way symmetrical and its subsequent stakeholder's theory, Rogers' (1962) Diffusion of innovation theory (2003 edition), McQuail's (2005) Mass Communication theory and Rice and Atkin's (2013) Public communication campaign. Others include tactical and strategic approaches, press agentry, public information and persuasion. Which of these or which combination of these are being put into practice in attempts to get more Tanzanians to participate in modern social security? If communication has a role in the current state of affairs what type of communication approaches could likely make a difference?

4.8 Previous documentation

Searches conducted could not establish any previous study that addresses communication aspects on low social security coverage in Tanzania. The only documentation in place is a paper presented to an International Social Security Association meeting held in the Seychelles in 2007. However, the paper covers general publicity programmes in promoting social security business in respective countries. There is nothing to suggest that formal research was undertaken to review the situation.

4. 9 Significance of the study.

The study aims to investigate hindrances to modern social security coverage in Tanzania, and whether communication has any role in low take up addressing compulsory compliance and voluntary aspects in the view of rapidly changing social economic environment. It attempts to identify communication gaps exploring the application of contemporary theories such as strategic communication approaches in this particular environment. Reasons for poor performance are likely to be uncovered and recommendations given. This should benefit the Tanzanian population, communication practitioners, and the social security industry.

The government of Tanzania has demonstrated its support for this study as shown by the Ministry of Labour forwarding the research proposal and writing to the International Labour Organization (ILO) with a request to fund the investigation (see Appendix IV). The ILO in turn has shown interest in the study by corresponding with the researcher stating that while at the time such funds were not available in the long term the situation could change and the researcher might be able to head an investigation team on such a study.

This study is also set to cover gaps between other studies that investigated low coverage but looked more on economic and legal provisions with no emphasis on communication aspects. Such studies recommended more public education and public information but did not specify what was wrong with the present situation and in what ways should further activities be expected to improve results. Therefore, the research engages with the existing global agenda of improving social security take up and

intervenes in the very debate surrounding the subject matter. It reviews communication practices in place. Social security institutions in Burundi, Rwanda, Kenya and Uganda that are touched upon in the study may benefit from its lessons as they operate in a similar environment and face similar challenges.

Furthermore, documentation and data from the findings could provide resources for academic understanding and further research work. It is clear from the absence of a proper investigation of its kind so far that this study may fill an existing void and provide leads to future investigative analysis in both communication and social security. Research in this field of study is likely to inspire more undertakings to tackle similar issues that remain untouched to date. Such issues range from contradictions and confrontations between cultural (common ways of doing things) and modern approaches as well as striking a desirable balance between the two without necessarily compromising the final outcome. Application of the study and its suggestions could be of benefit as well as its conceptual utilization by stimulating thinking on alternative ways of viewing the situation and appropriate solutions (Karapin 1986).

4. 10 Research questions

 ➢ What are the traditional attitudes towards social welfare in Tanzania?

 ➢ How have they changed over the years?

 ➢ What are the attitudes towards modern social security schemes?

 ➢ What role might public communication play?

> How might existing public communication in Tanzania be improved using contemporary approaches and practice while also taking into consideration the social, economic, cultural and infrastructural realities?

4.11 Ethical statement

The research is undertaken taking into account all key elements of ethics including the subject of confidentiality, freedom of participation, and the ability to decline or withdraw. It fully observes the generally accepted principles of equity, honesty and humane consideration (Glatthorn, 1998). The researcher undertook to observe good ethical practice both in the United Kingdom and in the United Republic of Tanzania where the field work took place. In this case in order for one to conduct research in a village, district or region the regional or district officials have to be contacted so that they could endorse the exercise. For academic and other institutions such as universities, social security institutions and private and state-run schools, the heads of such institutions have the mandate to grant access or decline. In this case they were consulted and their endorsement secured. The researcher made a very clear explanation on what the study was about, the role of the subjects in questionnaires to be completed and the interviews being conducted as well as the intended use of findings.

While there is no consensus on absolute ethics, Greenfield (1996) provides guidance by stating that there are bases so far for establishing a common ground. The researcher is aware that ethically conducted research has many benefits and causes no harm as emphasized by Gina (2008). All possible measures were taken to respect the dictates of research subjects avoiding any physical or psychological harm. Institutions that were

not in a position to accommodate requests for participating in this research (two schools and one social security institution) were excluded from further questions or hassles. Data obtained from this study was held in a secure environment.

The researcher and his assistant had direct contact with the students and ensured that teachers did not influence them through words or actions. Their involvement was limited to introducing the researcher and distributing and collecting the questionnaires. This step was necessary to ensure that the students voluntarily responded to the research and filled the questionnaire without pressure or any sort of intimidation. It was important to distinguish this exercise from their usual academic engagements. The absence of their teachers' scrutiny was essential in such a society that is not used to research participation. They were clearly informed that there were no right or wrong answers and that it was just their knowledge and experience that was being sought. This was a crucial point as most of the students at Advanced Level of secondary education and those from teaching college are not used to independence when responding to questions. They were advised that the researcher was not looking for 'correct' or 'socially acceptable' responses.

Confidentiality and anonymity were promised as outlined by Rudestam and Newton (1992). However, the students' questionnaire had a clause requesting them to indicate their readiness to be available for further questions and elaboration. This was clearly stated as optional. Those who accepted were then to provide names and contacts in terms of telephone, email and postal addresses. Many did so.

As for institutions that were covered through interviews, there were official letters seeking permission and appointments for the same giving telephone number, email and postal address of the researcher. They all responded through telephone contact with the exception of one institution that agreed for an interview but could not come up with a day on which the actual exercise would take place. After several postponements the author sought to gather generally available information and also information available to members of that scheme (the author happens to be a contributing member).

For retired members (the elderly), their convenience was sought, the mission was clearly explained: the outcome of the investigation would be for the common good. Questions that would make them uncomfortable or put them in a bad light were avoided without limiting their free expression of their views. Only what was thought to feed into the research project was asked for with care devoted to the wording of such an interview in an attempt to avoid injuring feelings. Academicians were approached directly as they were expected to be more knowledgeable on the usefulness of such an investigation. Their views were not to represent their institutions but themselves. However, as some were heading institutions or faculties, this provided more weight to their comments taking into account their skills, experiences and public stature. Members of the media were invited to comment on the findings. As the subject also touched them as members of society, they chose to add their personal views besides commenting on the survey results.

None of those involved in interviews wished to remain anonymous. They were all willing to have their identities known. Their attitude backed-up the researcher's view that the investigation posed no risks at all to those involved. The researcher was committed to

exercising great care during the interpretation of oral statements made and whenever possible such interpretations were put before the subjects for their comment/consent (Kvale, 1996, p.133).

All interviewees were briefed in advance, and clarification was sought on the meaning of terms such as *Ndesi* and *Mbege*. Other non-targeted individuals present during the interviews were drawn in to make comments in additional to those of the interviewee. Furthermore, no payment was made to any interviewee and no such matter was raised except in one incident where those who were in a position to facilitate the research made it clear that they were expecting to be given some form of honorarium. Their request was based on the practices of others researchers who handed out cash as part of the funding that they (the researchers) have received from their sponsors. The author was able to conduct his study without acquiescing with that request, but with reduced support. However, the situation had no effect in the manner that the investigations were carried out and hence did not affect the quality of the results.

CHAPTER 5

METHODOLOGY

5.1 Introduction

This chapter presents the methodological issues relating to the conduct of this study. Throughout this process the research has focused on the subject of investigation with a view of reinforcing or effecting the necessary adjustments as the study went on (Glesne and Peshkin 1992). Research design and methods should be developed after clear articulation of the problems (Denscombe 2002). O'Leary (2005) asserts that generally, there are no right or wrong research methods but rather the most appropriate to a particular research question. The facts remain that a political, economic, legal or policy problem may be tackled using the same or different techniques depending on specific factors and what the research is set to achieve (Bouma and Ling 2004; van der Velde et al. 2004). This approach is also in agreement with Dey (1993, p.2) who argued that 'the relevancy and applicability of any particular procedure will, of course, depend entirely on the data to be analysed and the particular purposes and predilections of the individual researcher'.

5.2 Research methods

A combination of quantitative, qualitative and observatory research methods were deemed best suited. This approach is in line with McDonald and Vangelder's (1998) recommendations that often a mixed method may provide the best solution. The choice came as a result of examining options available, management of the processes and anticipated outcome (Robson, 1996). This follows significant developments in real

research worlds where complex issues are now approached using multifaceted methods (Creswell and Clark, 2007). When pressing issues affecting individuals but with high potential impact on larger communities are being evaluated, the application of a wider range of research tools is vital in ensuring a systematic uncovering of facts and figures that adequately reflect the situation. Such findings in the context of the rapidly changing society, when properly organized, analysed and documented would reveal key issues (Hartley, 2002).

Resource limitations have an impact on research approaches and much more so when intellectual understanding is sought through a range of approaches as here. However, the study aims to make a significant contribution to the development of the social security sector in Tanzania, and to increase understanding of strategic communication. Researchers' experience with the social security and financial markets industry are helpful in clarifying the meanings during the interview process (Kvale, 1996). Surveys in their variety of forms are expensive and time consuming but they are a very effective means of collecting quantitative and qualitative data involving a large number of subjects. Also, inclusiveness would be addressed in order to ensure that those who are usually marginalized are not missed out (Creswell, 2009).

A survey was deemed to be the most appropriate method to deal with the issues raised in this study. Interviews and questionnaires were used to acquire the needed input (Fairchild, 1999). These instruments were used in targeting stakeholders including potential and existing beneficiaries, service providers, decision makers and opinion formers. Trends and responses to various activities and interventions that took place were monitored as were media tone and content. The use of interviews provided in-

depth qualitative data at a minimum cost when it came to exploring communication approaches, strategies and intent from the communicators' point of view — the key actors in the social security industry. Retirees, academicians, members of Help the Aged Association and media personnel were also interviewed. Thus two main research methods were applied extensively; the quantitative approach involving questionnaires to two groups (students and workers) covering 2600 participants, and the qualitative approach which involved eighteen interviews. Observation and content analysis were also used.

5.3 Research design: sampling

5.3.1 Composition and selection

The questionnaires were to provide statistical data measuring awareness of social security schemes, preparedness to join and other factors. This was also intended to measure the level of success or failure of existing communication strategies, pitting modern social security against traditional approaches. The questionnaires and interview questions were geared towards uncovering the answers to the five research questions. The qualitative approach was designed to acquire insight into stakeholders' positions on social security communications and approaches. Two questions were repeated in different wording so as to test for reliability and relevancy (Argenti, 2009). Because of the wide geographical spread of the country which covers 362 million square miles the surveys of the workers were confined to seven of the twenty-one regions. The surveys of the students took place in these seven plus another two regions, Rukwa and Zanzibar. The latter two were carried out by assistants.

However it should be noted that students at secondary school and colleges come from all over the country depending on individual performance in the national examinations, which means that those students surveyed were representative of the country as a whole (Appendix I). The key issues observed during this stage were representativeness of the sample and adequacy in terms of its size to reflect the anticipated results. A sample that was to represent the population was selected in two different approaches; the first one was to include all finalist students from advanced level secondary schools and colleges in the selected areas. That means everyone who was in class on the day the study was conducted and in his or her final year was involved.

The second survey covered workers within the same selected regions, which are discussed later in this chapter. They include farmers (for example livestock keepers), miners, fishermen, and small traders. They also include those who are engaged in other technical undertakings, the majority of whom are self-employed such as carpenters, mechanics, tailors, masons, and freelance journalists. All these made up a group of 'Other occupations'. The sample also had a limited number of formal sector employees from urban and rural communities.

Singida region is provided here as an example. Two of its sixteen divisions were selected. A division is a defined area in a given location where for administrative purposes the government places its resources including offices and workers to serve the local community. The most senior officer of the government in such an area is known as division secretary. However, on the civic side, residents elect their representative in the area to see that their interests are served. Such leaders are known

as division councillors and are elected at the same time as members of parliament and the president.

In each of the two divisions 60 questionnaires were given to villagers in the village centre and the markets during area market day, normally held once a week. Each location has a specific day of the week to conduct its market activities so as to allow traders to move between the various markets. This was a convenient and also a very effective way of obtaining responses from a wide spectrum of respondents without having to select individual respondents in advance.

5.3.2 Data collection approaches

The investigator avoided convening specific meetings as they could have interfered with 'normality', hence affecting the results. This approach is in line with what Creswell (2009) presented as a natural setting. It should be noted that houses in the rural areas are not laid out according to plan, making it difficult for one to make house to house visits in a structured way. There are no streets, houses are not numbered and are built haphazardly in such a way that you do not find them in a straight line or in a circle. Apart from those in the mining areas where locals and non-locals co-exist together, in many other areas the great majority were local people. There were other crucial reasons that impacted on this particular data collection processes in line with Mertens' (2003) recommendations that data collection processes should have a focus on benefiting the community being studied as well as ensuring that they find the outcome credible.

For the workers, the exercise was conducted in two divisions of each of the seven regions placing emphasis on a sector specifically being targeted, for example fisheries

in Dar es Salaam and mining in Morogoro. One member per family/household completed the questionnaire, although in many instances it was the researcher or his research assistants who actually recorded the responses on the form.

5.3.3 Addressing validity issues

In formulating the questions the researcher was guided by Denscombe's (2002) three points covering;

- Accuracy of the data being verified via appropriate validity tests.

- Avoiding simplistic, naïve or erroneous indicators of the investigation outcome.

- Data to be obtained from a process that can be scrutinised through the use of suitable measures of reliability.

Hence the main objective is to secure adequate and precise data that does not distort reality as derived from the right questions, focusing on the key issues. Bouma and Ling (2004) provide caution on bias in asking the questions and being honest in reporting the results after they have been correctly documented. The two authors introduced the issue of tone and wording of the question in addition to what questions are to be asked. Such views are also supported by Cooper & Schindler (2006).

5.3.4 Sample size

The population of Tanzania residents as established in the latest census is 45 million people. From a statistical point of view any number above 384 participants provides a sample that would provide 95% confidence level. This is in line with statistical formula:-

Sample size = $\underline{(Q)\ (P)\ (1-P)}$

$(Q-1)(E/C2)+ (P)\ (1-P)$

Where Q is the population size, C is the sampling confidence required, E is the measurement error allowed and P is the expected outcome. In this case of 45,000.000 populations at 95% confidence level at measurement error E that does not exceed 5% hence, C value is 1. 96 the required sample is:-

Sample size N = $\underline{(45,000,000)\ (0.5)\ (1-0.5)}$

$(39,999,999)(0.0006508)+ (0.25)$

Therefore minimum sample size that would give 95% confidence level with measurement error not exceeding 5% in this investigation is 384 participants.

Following Stack (2002) who recognized that any additional number may improve the results, the researcher distributed 2600 questionnaires, about 100 short of the revised target of 2700. The revision was caused by practical limitations in the field. A more than 75% return was assumed. Therefore the study was expected to work with a minimum of 2000 returns out of the 2700 questionnaires. The reason behind such an optimistic view was the fact that the researcher would superintend the distribution of questionnaires in person to the students and workers in the selected regions.

The total of nine regions involved in the study represented more than a third of the country. The Chagga of Kilimanjaro was the main reference ethnic group used with regard to issues of modernisation, education and standard of living. Other regions within the areas were covered so as to benefit from congruency or contradictions. For the sake of diversity, Rukwa region which is situated at the farthest south west part of the country was chosen to contrast with the Chaggas' Kilimanjaro in the north.

5.3.5 Field work

The researcher worked with paid and volunteer assistants who among other things were responsible for distributing questionnaires and often for recording the answers. Literacy levels are low in rural areas, and it was anticipated that the data collection would be a time consuming exercise. Leaving the workers to fill the questionnaires themselves or secure assistance from a relative would take a long time. It is worthwhile to note that the research assistants were experienced individuals who live and work in those specific regions which minimized the costs of traveling. They were also very useful contacts as they knew their local area well and were known to the local environment. The payments made to the assistants were an honorarium rather than professional fees. Some of them even refused to receive this token gesture of appreciation claiming to feel obliged to support a project they considered important. Such devotion and interest provided both motivation and a challenge to the researcher to ensure that such commitment would be honoured through a useful outcome.

Most of the non-returns were expected to come from the workers. Although the students had the same rights and opportunities, the classroom setting in which they received questionnaires made compliance easier. There were 42 questionnaires that had something else other than questionnaire responses on them. These were counted as spoiled. Before starting the work the researcher was optimistic about the rate of return because of having lived among such societies for more than three decades, and being aware of the culture of feeling uncomfortable about saying no when facing a researcher in person.

5.3.6 Geographical spread of the sample – student population.

The colleges and schools involved in this research come from specified areas that would also meet other criteria including the presence of groups such as miners, fishermen, farmers, small scale traders, transport sector workers, livestock keepers and others in the informal employment sector. However, the author believes that surveying Tanzanian students would show the awareness or otherwise of those about to join the workforce of social security. Also they would provide an indication on whether there is a shift in attitudes and practice from traditional social economic approaches through their knowledge and experience. Furthermore, this group can adequately provide feedback on the effectiveness of communication approaches in place. The researcher's practice is in line with the declaration by McDonald and Vangelder (1998) that research design is about fitness to purpose and involves pragmatism and compromise.

5.4 Work plan

The actual fieldwork was scheduled to take place in two phases, the pilot survey and the main survey. The pilot study covered questionnaires as well as an interview. The main study used extended and improved versions of questionnaires, interview schedules, observation and content analysis. This approach was adopted to address issues of validity and reliability (Denscombe 2002, O'Leary, 2005). The pilot study took place during August 2010.

This type of research only requires clearance in the respective local area where one is going to conduct the actual field work. This was obtained without any major difficulties with the exception of two schools and one social security institution. The original

intention was to conduct all the interviews and administer the distribution of up to 3000 questionnaires out of which student population would be 2000 and the worker population would be up to 1000. The total figure was later revised down to 2700. The number was selected knowing very well that just 384 respondents would have been sufficient to provide 95% sample confidence for the Tanzanian population of 45 million inhabitants (Stacks, 2002).

The number of interviews was eighteen: seven service providers and eleven others such as scheme members, communication specialists or public relations practitioners, retirees, members of the association of older people, and academics. These were regarded as valuable for the enhancement of findings.

When it came to implementation, the 2000 questionnaires were issued to the student population, but only 600 could be distributed to the workers. This represents a drop of 100 questionnaires from the 700 that the researcher had in mind. This was due to issues relating to organisation, time and financial resources bearing in mind that they were harder to get hold of than the students. The number of questionnaires administered to the worker population reflects the researcher's appreciation of the difficulties related with the administration of questionnaires to the general public. Great effort was made to ensure that the numbers remained strong to retain quality results as per established statistical measures. Therefore, whether taken collectively (2600 samples) or in two separate sets (2000 and 600), they both exceed the minimum sample that would have been required for Tanzania populations (384 participants) as noted earlier.

Lessons learnt from the pilot survey made it clear that if everything was to be done within time limits, additional assistance would be necessary. Therefore the researcher had the assistance of nine people, at least one assistant per region. These are individuals who took part in administering, distributing or collecting questionnaires in their respective areas as mentioned above.

5.5 Pilot study

5.5.1 The survey questionnaires

The pilot survey involved 200 students from Eckenforde Teachers Training School and 30 workers in Tanga city. The returning rate was 183 questionnaires for students and 27 for workers therefore giving a response rate of approximately 90%. The response rate for the main study was lower. Probably the pilot survey sample size enabled the researcher to have more control of the processes and closer contact with the respondents. In order to establish the truthfulness of the answers, during the pilot study, some questions were presented twice in different wordings on the same questionnaires. Any significant discrepancies in their responses were to be investigated to establish the cause and appropriate measures taken to correct the situation prior to or during the main data collection phase depending on the nature of the problem (ref. Appendix II).

The main objective of the survey was to test and establish whether:-

- The student sample would provide a greater geographical spread than the local and surrounding areas.

- There would be interest and willingness to take part by both participants and education authorities.

- The questions were clear and posed no ambiguity

- The responses would provide a clear position on the subject matter and thus contribute to the success of the investigation.

- Subjects will show positive interest even after responding to the questionnaire including expressing readiness to be contacted in the future for a similar exercise or further elaboration if so needed.

- The responses could be analysed using statistical tools such as SPSS, STATA and EXCEL for the questionnaires and ATLAS for the qualitative responses.

5.5.2 Results

The results of this pilot survey were:
- ✓ Need for more sharpened questionnaires.

- ✓ Need to reduce the participation of teachers in administering the survey to minimize their influence on the outcome.

- ✓ Confirmation of the geographical distribution of the students in particular as generally representing a wider perspective.

- ✓ Response being analysable using modern tools of analysis and,

- ✓ Subject's interests ascertained.

Other lessons learnt at this stage included the need to ensure that subjects fill the questionnaires at the same time without providing room for discussion during the exercise. The exercise was to be completed within the shortest time possible as all that was required were respondents' experience: hence having no need to provide time for one to think of the answer but simply putting down the facts.

Also it was discovered that the researcher needed to put on his academic identity as the person undertaking a research degree in the United Kingdom and that apart from suiting his academic requirements, solutions may come up to improve or maintain the situation as deemed appropriate. This aspect became clear after the questionnaires were collected and respondents showed more enthusiasm about 'new thinkers' to use their words. Another respondent referred to people such as the researcher as 'people not contaminated with the existing situation in the country [that] can [therefore] be more trusted to come up with new ideas and workable solutions'. It also served the validity aspects of what Bauer and Gaskell (2000) called the recognition of false responses that say more about the researcher and the research process than about the researched.

5.5.3 Interviewing aspects

As part of the pilot survey an interview was conducted of one employer who runs a medical facility and one senior employee of a social security institution. Their responses revealed that since this was to be a semi-structured interview, the number of questions should be increased to obtain a significant amount of information as there seemed to be a lot to talk about. However, as Creswell (2009) highlighted, open-ended questions that would elicit views, opinions and information from the interviews need not be *too* many.

Soon it was also realized that apart from audio and video equipment that the researcher had, plans had to be made for transcribing to take place during the interview just in case the equipment failed. This indeed occurred during the pilot interview when power failure affected video recording and audio equipment. At one stage the audio recorder developed a fault. However the researcher managed to take notes. The respondent provided concise on the spot responses that were clearly stated without any ambiguity. Though the responses were almost instantaneous, in some cases they were too brief prompting a decision to increase the number of questions and rephrase others. However, the researcher found himself ill prepared when an interviewee subject had a lot to share hence overrunning the available video cassettes and resulting in some information being recorded manually.

5.6 Main study

This phase involved the issuing of 2600 questionnaires followed by interviews conducted by the researcher in five regions, but mainly in Dar es Salaam. Dar es Salaam is the main business city where most key players including government officials are based. Initial plans were to start with interviews especially with decision makers and communication specialists within the institutions that are responsible for social security service provision. These were to be in-depth interviews in order to explore communication strategies, rationale, intention and motivating factors, processes involved and own assessment of effectiveness and outcome from their organizations' point of view. Responses from these interviews were primary material for facilitating and informing the on-going investigation regarding the appropriateness of questionnaire design, or whether an improvement is required to fit research objectives (Tashakkori

and Teddlie, 1998). However, during the actual main field work carried out between September 2009 and January 2010, the plan was reversed in some areas where it was deemed most efficient and cost effective to collect data and at the same conduct the interviews that were planned to be carried out in the area. Such areas included Singida region where the general secretary of Help the Aged was interviewed, Kilimanjaro region where a Chagga family comprising of retired senior resident, spouse, children and grandchildren was interviewed. In Morogoro region also the questionnaire distribution went hand in hand with qualitative processes where the academicians from the Teachers Training College and Mzumbe University College were interviewed.

Other interviews took place after the collection of facts and figures through questionnaires hence the researcher was able to discern what were stakeholders' views, experiences and attitudes. The information obtained from the field at that stage was carefully examined so that when interviews took place in Dar es Salaam, Zanzibar and elsewhere (for comparative purposes one interview was conducted in Kampala, Uganda) additional questions and phrases were introduced as the study was now better informed from the feedback.

The interviews were semi-structured to ensure that while the relevant inputs were obtained, there was room for obtaining further related information, pursuing new leads and limiting chances of duplicated responses. The intention was to enrich understanding in two areas. One group comprised stakeholders such as the retirees, members of the aged associations, the academicians, communication practitioners and the beneficiaries of social security services. From this group a deeper understanding of the responses received through the already completed questionnaire survey was

sought: further explanation of what was meant by lack of awareness, low understanding, state of unpreparedness and hindrances. Media selection processes and learning preferences were to be uncovered. Information about changes from traditional social economic life was to be collected from those who lived through the experience. Clear explanations as to the lack of interest in modern social security schemes would be sought, and also participants' suggestions for the way forward.

The other set of questions was directed at service providers to examine their programmes of action; to ascertain what they do and what they do not do; how they communicate; and what they consider to be the motivating or demotivating factors for attracting more members and for compliance. Their media choices and objectives including assessment of their own performances would provide the necessary information on where gaps (if any) exist between their actions or inactions and stakeholders' expectations.

The answers of the stakeholders provided information of value in coming up with answers to the first three research questions in this investigation. The answers of the service providers shed light on the last two research questions.

The actual work involved travelling about 4200 miles over 86 days. Data from Rukwa region was collected through the assistance of a friend volunteer who graduated with an MSc in Statistics from Ghana. Data from Zanzibar University was obtained through the assistance of a graduate local resident who is well known and commands respect in the area. The main challenge was how to strike a balance between providing adequate

information about the study and avoiding providing too much information, or details from which the subjects might deduce what was expected of them.

5.7 Quantitative approaches

This category involved two groups that consisted of finalist students from Advanced Level secondary schools and colleges on the one hand and workers on the other. The list of schools which were involved in the exercise from the nine regions is appended (see Appendix I). The sample which comprised the workers represented 'a valid group of objects from a population' (Stacks, 2002, p.150).

5.7.1 Student respondents

It was expected that the students, because of their age and learning experiences, would be more knowledgeable about modern social economic tools and approaches that are bound to improve and sustain their life during active employment and afterwards. Besides, people under the age of 25 form two-thirds of the entire population in the country, hence they can influence the social and economic agenda and policies. This group comprised final year students from six of the best performing Advanced level secondary schools in the country accompanied by three average performing schools.

Also in this group was one university college, five teacher training colleges and two schools of accountancy. Furthermore, by dealing with final year students in A level schools, and students from colleges and universities, the study was aimed at adults. This refers to age 18 and above which is recognized by the Tanzanian government as adult age that allows one to make one's own decisions and also vote in national general elections. Such persons are treated as fully grown up individuals.

It is essential to note that by dealing with final year A level students and above, the investigation deliberately bypassed two young groups some of whose members might already be in the labour market. These are Standard VII graduates with an average age of 12–15 years, and Form IV leavers commonly referred to as ordinary secondary level (Ordinary Level) graduates with average age between of 15–18 years. The emphasis in the research is on those who are legally able to make up their own minds. It will also have avoided what Creswell (2009) refers to as the ethics of dealing with the most vulnerable groups, in this case minors.

These respondents were selected from specified areas that covered national geographical spread and also research emphasis on modern versus tradition with Chaggas as the most advanced group hence the selection of schools in Kilimanjaro – the Chaggas' location. Other factors include: the biggest city - Dar es Salaam, which has higher media exposure and is also the centre of business and government activities. This is the place where five out of the seven social security providers in the country have their head offices. In this investigation Dar es Salaam provided the Institute of Accountancy, an Advanced level school, and the fishermen for the quantitative study involving questionnaires. A total of 22.7% of all respondents came from Dar es Salaam, the commercial and most developed city with the highest population figure (4.364 million) all classified as being in the urban area (National Bureau of Statistics, 2006). The city also was the source of eight of the eighteen interviews. Although Dodoma is the new capital city of the country, all key decision makers from the political and business community are still based in Dar es Salaam, together with five of the seven social security providers. Zanzibar provided university

students for quantitative investigations and two interviews; one involving a service provider and one covering fishing communities. The study outcome confirmed the geographical spread of the participants. They also reasserted the fact that the majority of Tanzanians are engaged in farming and those who are formally employed make up less than 10% of the population. The occupational background of those surveyed is given below:

Occupational background of both workers and students surveyed
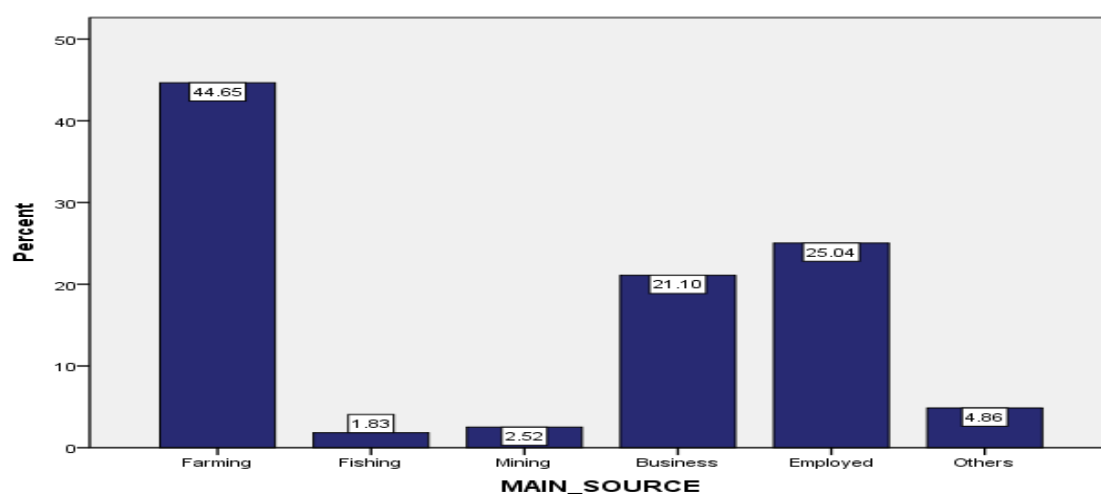
Figure 5:1 Occupational background of both workers and students surveyed

Rukwa region was selected as one of the most remote regions and backward in many aspects including infrastructure and media exposure. Until very recent the residents of this region were reading national daily newspapers a day after publication. This area provided two Advanced level schools and one teachers' training college.

Morogoro region provided a medium sized moderate region with a very high number of institutes of higher learning and a long established tradition of mixed culture. The region provided two of the best Advanced level schools as well as university participants.

Zanzibar is part of Tanzania following the union of the then Tanganyika and the islands of Unguja and Pemba, which form what is known as Zanzibar. While it is a part of the United Republic of Tanzania, Zanzibar also has its own independent government. In an effort to be inclusive and tap any special features that this population would bring to the investigation, the study covered the sole state university in Zanzibar. This should help address the representativeness of the findings as well as doing justice to the use of the name Tanzania in the study title. Students from this area tend to be older as compared to their mainland counterparts. This might be linked with the age they begin primary education and also the time spent in the national service known as *Jeshi la Kujenga Uchumi* (JKU) prior to joining college education. Similar arrangements used to exist on the mainland where A Level graduates were mandatorily required to join its equivalent institution known as *Jeshi la Kujenga Taifa* (JKT). However, this practice was abolished in the Tanzania mainland during the late 1970s, although the government is planning to reintroduce it again in the near future.

Other samples came from Singida, a centrally positioned region with the least developed economy and one of the poorest parts of the country. However, the region produced two of the best twenty Advanced level schools in the country for the study and one more average performing school. It also provided one of the teacher training colleges and an accountancy institute for the research. Questionnaires targeted at

workers in this area focused on farmers – the majority of whom are also livestock keepers or in the mining sector or petty trading.

The Coast region also known as Pwani is located along the Indian Ocean with historical places such as Bagamoyo where slaves were told to 'give up their hearts' as they boarded the ship to the slave market in Zanzibar and then onwards to unknown destinations. This is the meaning of Bagamoyo as translated from the local language. For this study the region produced one of the best Advanced level schools and one average performing school. However, this was also the region in which two A level schools declined to be involved in the research. The first one had an acting head of school in charge, and he did not feel confident to allow this exercise to take place in the absence of the actual head. The second one was having problems with student discipline at the time, which concentrated attention on security and the maintenance of law and order. Questionnaires to the worker population netted a lot of farmers and small traders.

Tanga is another well-established city along the Indian Ocean coast. It had famous links with Germany at the time of German rule, and later with British colonialists who made their settlements in the area. Their legacy in the region includes forts, churches, sisal and tea estates, railways and roads to places where the climate had some semblance to Europe, for example Lushoto up in the mountains near the border with Kenya. The Arabs settled in Tanga before the European colonialists and conducted business with the residents for a long time, the commodities ranging from agricultural produce to slaves. The Arabs' legacy in the area includes influences on the surrounding culture and religion whereby a majority of Tanga residents are followers of the Islamic faith. This

region is also very rich in local traditions and customs with a large number of traditional healers residing in the area. Local beliefs and customs dominate inhabitants of this region to the extent that in the past there were even fears for non-locals and visitors moving about in some areas.

This seemed to be an ideal place to test changes of attitude and also reveal responses to social security offers. The only disadvantage is that many of the students did not originate from there as observed during the pilot survey. Tanga is also known for best performing schools especially in the high altitude areas such as Korogwe and Lushoto. It is in these areas where one best performing school and one teachers' training college that is over fifty years in existence were available for this research. On the other hand, the point that most of the students were coming from many areas other than Tanga provided the much needed research ingredient of having a sample that is representative in terms of geographical coverage as well as in the social background of the respondents. It is worth noting that when a pilot study for this research was conducted in Tanga urban area it was revealed that respondents came from different parts of the country. Having made the necessary changes and adjustments, during the subsequent field work Tanga urban area/district was excluded.

The total number of students involved was 2000 out of which 1335 responded (66.8%), about seven respondents for every ten questionnaires.

5.7.2 Sample populations' representation; gender/sex and source of income

Student sample composition by gender and source of income background was essential in reflecting the population that they represented. The researcher exercised some

control in the area of gender of high school finalists as girls' schools and boys' schools had to be identified for the study. Hence sampling procedures involved selection of those schools that can take gender into account. Although for the colleges this was not feasible, the study benefited from the government of Tanzania policy of encouraging an equal number of men and women in high learning institutions. Furthermore, it is a fact that teachers' colleges had an almost equal number of male and female students. The exercise ended up with 59.7% male and 40.3% female participation. The overall participation was 59.2% male and 40.8% female when workers were included.

The composition is justified by the fact that most research conducted has had far lower female participation due to cultural, social and economic factors. Unless it is a female related study, most research is responded to by male respondents who are regarded as heads of the family and bread earners. Literacy reasons were also a contributing factor as more men are literate than women, thus having more confidence in dealing with the social and economic agenda of the day. Furthermore, social historical reasons and cultural practices and norms apply. Females avoid dealing with strangers especially when they are of the opposite sex. This has its impact in failure to obtain a one-to-one sample that would balance participants from a gender point of view. The author had to use a female assistant when dealing with non-student participants to enhance the response rate. Considering the subject being studied and the community that is being investigated, the ratio used in the study is very satisfactory (ref. Fig. 5.2a and 5.2b)
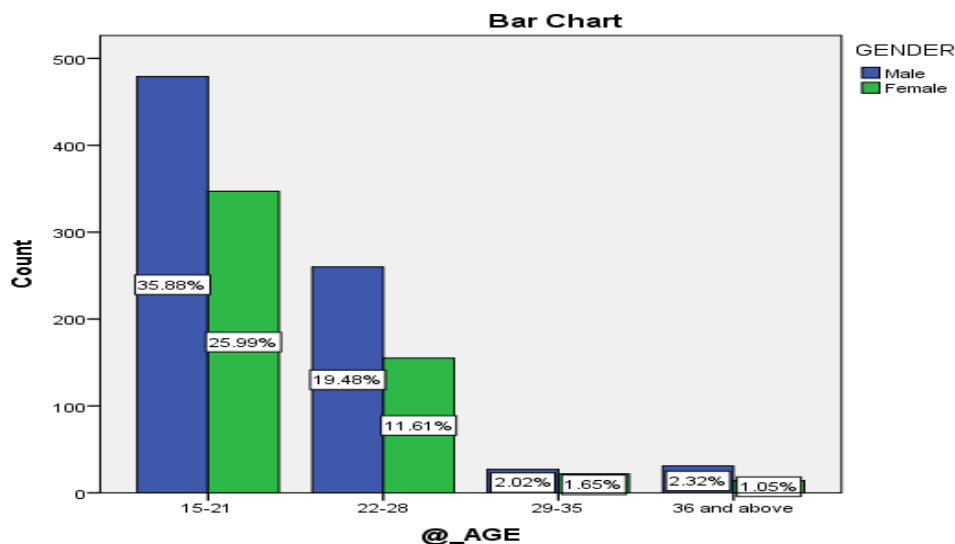
Figure 5.2a Research participants from student population by gender and age group
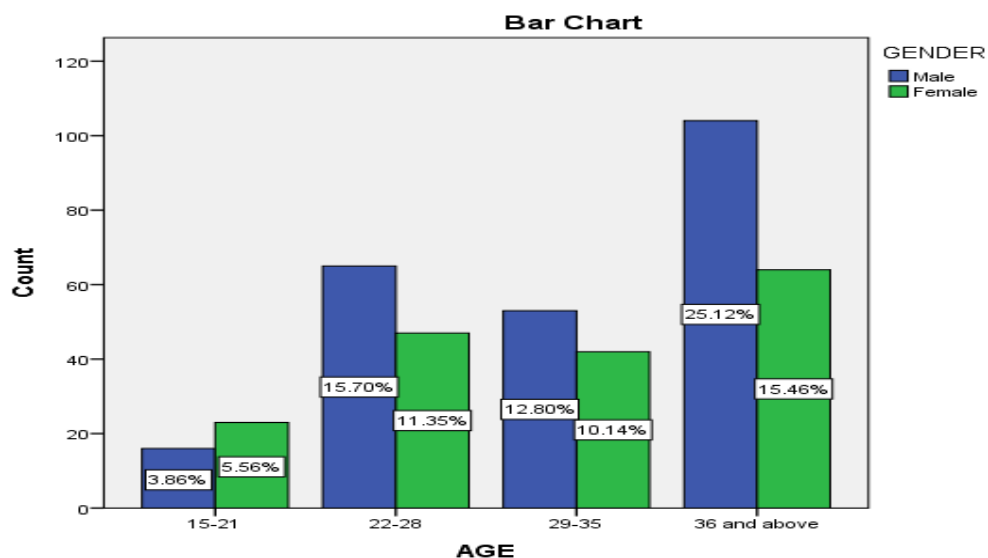
Figure 5.2b Research participants from workers group by gender and age group

Although overall there more male than female members, for age 15 – 21 there were more female than male working at this age group implying that they are not in school. This cannot easily be dismissed as one off case. On the student side the gap between female and male student in this age group is the biggest (35.88 against 25.99). It should

be noted as per earlier observations that there is general reluctance on the part of women appearing before strangers in this kind of exercise otherwise the number would even be much higher than it is. This is not uncommon as there has been a tendency to employ women (girls) immediately they complete their primary education either as house servants, shop keepers, cleaners and even being wedded off. Their male counterparts would be taken to school even if it means family entering into debts. The government is making an effort including building more secondary schools to accommodate as many locals as possible. Also a public sensitization campaign is in place to encourage parents to send their daughters to secondary schools. At this junction some parents would be planning to marry them off to a wealthy person with a view to receiving a dowry in the form of cash or livestock and other gifts. Others girls would be sent to urban areas to work in small businesses, or as housemaids.

It was essential to establish the background of income source for the respondents to be linked with the population trend they represent. As expected, since the majority of the population in the country depends on farming and land activities in general, the result would be crucial to establishing whether this factor is taken on board. Other sources of income could also be used to link respondents with economic activities and social groupings. This may add an important dimension about those who have only one source, or the unemployed who have none. Some have two or more different cash inflows because of two jobs. They may or may not have protection against social and economic contingencies through social security coverage.

The study is focused on establishing whether less effective communication approaches have a role in the low public response to social security schemes, and in identifying

ways that could help to improve the situation. Therefore, a deep analysis of the economic sides of the argument linked with income was deliberately avoided. Though it could have added value to this investigation, the space and time such an analysis could not be justified. However, the available data could be utilized in future investigations that are likely to find the information appropriate for the study.

5.7.3 Workers in the informal sector

As mentioned earlier, the workers came from Singida, Arusha, Kilimanjaro, Tanga, Coast, Morogoro and Dar es Salaam, about 600 people from different fields. These hold other roles in society such as local leaders, parents, husbands, wives, locals and visitors. There were a few that were formally employed and a substantial majority who were self-employed and some even were employers. 414 persons responded to the study and therefore facilitated nearly 70% success rate.

The only demographic factors taken into account were that the respondents were workers and were based in such areas where there were specified economic activities that largely reflected the informal sector. While Dar es Salaam provided fisherman and small scale business personnel with a very small number of employees from the formal sector, Tanga and Coast region provided livestock keepers and farmers. Morogoro region provided small scale miners, farmers and livestock keepers. Kilimanjaro had small traders, farmers, and livestock keepers, while Arusha had business persons and low level employees from formal sector including those from transport sector. Singida had farmers, small scale miners, and petty business people and livestock keepers.

To the researchers' surprise some young people under 18 were netted as economically active individuals, in certain instances with family responsibilities especially those in more remote places.

5.7.4 Fishermen and miners as a marginalized community

The researcher believed that most of the questionnaires would be administered to respondents whose family income was not a secret except for a few. He assumed that since farmers, livestock keepers, fisherman and small traders are carrying out their business in an open situation and in many cases with the help of family members, there could be nothing to hide. It was found that the mining sector was operating in conditions of secrecy, far from family members and from society in general. This agrees with the observation by Howard and Millard (1997) that very often the dominant male members of the society would sometimes sell family livestock, coffee, maize or other produce and keep the money for themselves.

In order to enlist fishermen and miners' interest to take part in this investigation, the researcher had to visit them more than twice, talking to and befriending them so as to cultivate an atmosphere of mutual trust. Since these occupations - especially that of fishermen - have a low public status, there was a great need to show the intended participants that their occupation is respected and that they are individuals who contribute to society just like other occupations. Such reassurance was accompanied with a clear explanation of the research aim which was to improve the social and economic welfare of the Tanzanian population with those marginalized (the informal

sector) such as fishermen being high up the ladder. It is from such premises that the fishermen and small scale miners took an interest in the research.

5.7.5 Questionnaire response rate and an earlier study

The response rate would have been slightly higher if the seventeen questionnaires that were returned unfilled or partially filled were included. This was mainly to do with some who were not able to read and write but felt shy about exposing this. They would pretend to be filling the questionnaires and then hand them in with others only for blank questionnaires to be the result. Others appeared to have problems with disclosing their age bracket and income. Through a follow up, the researcher was informed that many would not discuss their age or income even with their spouses as this information was considered secret. Cooper and Schindler (2006, p.391) regard this as sensitive information which many people would not be willing to discuss with strangers.

They went further to point out that some respondents may alter their responses to fit their ego and personal aspirations like stating a higher figure than their actually earn, a lower age and other misleading responses. They attributed such behaviour to lack of interest and participants feeling divorced from the investigation. Unemployment is very rife in the country as the researcher was privately informed that some of the 186 out of 600 questionnaires issued were not returned because the recipients were unemployed and could not bring themselves to fill or respond to the questionnaires stating that they are unemployed. Since there is no unemployment benefit, the age of some according to the research assistant was early 30s – and they are doing nothing for a living.

As for the student group there were about 36 questionnaires returned blank or filled on the front page only. This was in line with Balnaves & Caputi (2001, p.109) who asserted that' data never comes to the social scientist clean, like cement bricks. Unlike the worker population this group had nothing to hide as evidenced by a high number of those who voluntarily put their names and addresses for any further follow up research in the future. The researcher could not find plausible reasons for those who would not fully respond. The follow-up made immediately revealed that some simply did not wish to participate but would not have the courage to say so. At this stage, reference could be made to what Miller (1989) refers to as justification. It is possible that the reasons advanced in requesting participants to take part in this research could not move some of them as perhaps they needed further incentives. Their action of pretending to comply while they were not doing so replicates Miller's statement (1989, p.57) that 'for one reason or another, people frequently say things they do not believe'. However, when the two groups are combined, the survey covered 2600 participants with 1749 respondents hence a return rate of 67.3%: 1335 (66.75%) questionnaires from students and 414 (69%) from workers.

Conducting a social study that covers the whole of Tanzania but selects a number of regions for logistical reasons is replicated from Ngwale and Haule (1992) who conducted a Friedrich Research Foundation (Tanzania) funded investigation. The study aimed to facilitate the use of action and decision oriented research methods in identifying and suggesting solutions to problems of social development. In that particular case they were addressing local government management capability. The Institute of Development Studies of the University of Dar es Salaam commissioned this study which

would have wider social and economic implications for the way the country was governed. Their approach was very close to this study, covering Arusha, Tanga, Iringa, Ruvuma, Morogoro, Lindi and Coast region. Gilbert (2002, p.25) recommends the approach as 'researchers' calling on other peoples work', hence borrowing the authority of the earlier researcher. It is also meant to deal with validity issues.

Another similar feature is the fact that the study conducted interviews at three levels; the district officials at level one, village leaders at level two and ordinary people at level three. They also used open ended questions. The only features that are significantly different between this and the researcher's investigation are the absence of quantitative approaches in the Friedrich Foundation study and the size of the research team. This investigation was carried out by one person with the exception of the data collection stages where one assistant was co-opted in each of the regions surveyed.

5.8 Qualitative approaches

5.8.1 Interviews with security service providers

The security service providers included participants from:

- National Social Security Fund

- Local Authority Pension Fund

- Public Service Pension Fund

- Government Employees Provident Fund

- National Health Insurance Fund

- Zanzibar Social Security Fund

- and for comparative purposes, Uganda National Social Security Fund

The Parastatal Pension Fund did not participate, but the researcher drew on his own experience as a member of the scheme.

The social security stakeholders included retirees, members of the Aged Society, academicians, non-governmental organisations, and workers/potential members and communications practitioners. The interviews were semi-structured for the stakeholders and structured for the social security institution interviewees. Though not arranged in hierarchical order in line with Langer (2001), the initial questions were general in nature, designed to put the interviewees at easy while further on more specific questions requiring in-depth knowledge and details followed.

For the social security providers the main sources of information were heads of communication and operatives from marketing and operations including members' services, compliance and recruitment. They form a point of contact between an organization and its members, the media and the government. Generally these key individuals are highly qualified and competent practitioners. These interviews were held at the official premises.

5.8.2 Interviews with retirees or those about to retire

Four in-depth interviews lasting nearly 30 minutes each were conducted with retirees: a Chagga retiree from Kilimanjaro, the secretary-general of The Aged Organisation, an administrator from Busitema University, Uganda, and a senior citizen from Tanga.

These subjects, along with others who went through shorter interviews, reflect the width of this inquiry. Interviews were recorded through video, audio and by notebook. The transcription process was the most challenging part which involved the transfer of video and audio tapes to DVD and later converting those DVDs and notes from the note books into transcripts which could be analysed through application of ATLAS software. The evaluation process could only be done at this stage.

In some cases, the transcription process involved translation from the Swahili used during the interview to obtain the subject's response in a way that clearly represented the respondent's real knowledge and experiences. The translations had to take into account the local context, hence other senior citizens who were competent in both English and Swahili were involved in verifying and authenticating meanings. Words in the right context are essential if one has to grasp intended meaning; in the case of the Chaggas, *ndesi* could literally be translated as a drink while in actual fact it refers to provision of food and drink as a means or part of the process of enlisting community work support. Similar practices have a local word: in Kenya *Harambee* [working together] is used, whereas in Tanga the word is *Msaragambo*.

5.9 Study visits and field observations

5.9.1 Observations – operations

Visits were made to service providers at their head offices and some of their field offices in Arusha, Kilimanjaro, Singida, Dar es Salaam, Morogoro, and Coast region, Dodoma, Zanzibar West/Urban, Iringa and Tabora. The Uganda National Social Security Fund and Kenya, Burundi and Rwanda's social security organizations were visited.

Furthermore, the researcher's experience from previous visits to Ghana and Malaysia were of assistance with obtaining documentation and records. Established contacts provided useful information. Target group practices were observed alongside the social security players to note what they actually do or do not do. As the author is a member of two out of the seven social security schemes he used his membership status to learn what is being communicated to members as well as to the general public.

The approach is bound to notice mismatches between the service providers and policy makers on the one side, and their recipients and the general public or other stakeholders on the other. Because Tanzania is part of the Southern African Development Council (SADC), social security documentation followed the SADC (2006) approach. Following in-depth interviews with key players, the situation reveals a communication gap between what happens in theory and what actually happens on the ground. Gummesson (2002) observes that it is difficult for large organisations with huge membership/customer bases to relate to individual customers, yet that is not a good reason for reducing them to statistics. An observation on how such a group is handled in this study may give a clue as to whether relationship with stakeholders is valued in practice.

5.9.2 Observing communication practices

The researcher took time to observe the type of communication taking place in various places visited from head offices to branches. Issues covered included who is coordinating their corporate communication — is it a former Miss Tanzania for example? — and the level of expertise. Is there external assistance for example from reputable

public relations and communication consultancies? Is there any involvement with external specialist agencies? Such observations should play a part in establishing strengths and weaknesses. Most of these organizations on different occasions hire accounting and finance firms, solicitors and advocates, information technology and management advisory services. It will be of interest to note whether the same weight is attached to business communication, and if so to what extent.

5.10 Data analysis

5.10.1 Quantitative software

Data analysis was continually carried out, starting from the field where the researcher had a feeling that the process was going well and the response provided useful inputs to the investigation proceeded. Further work on quantitative data was handled using the assistance of specific software such as EXCEL initially, and STATA and SPSS in the latter stages. It was observed that there was no major difference in terms of the contents and findings when using the STATA and SPSS software except for presentation style and displays. The researcher found SPSS to more resourceful in terms of presentation and flexibility.

5.10.2 Qualitative software

The qualitative data were processed manually first and later the plan was to make use of NVivo software. Dey (1993, p.2) argued that 'the relevancy and applicability of any particular procedure will, of course, depend entirely on the data to be analysed and the particular purposes and predilections of the individual researcher'. STATA and SPSS software have similar functions of converting large statistical data from Excel format to

more investigative use such as classifying and ascertaining degree of significance, deviations percentages, and graphical representations of the findings. NVivo and ATLAS also have similar features.

Having completed the transcription and translation processes, the task of coding and establishing themes and descriptions followed. ATLAS software provided a rewarding and manageable outcome in qualitative data analysis by sorting everything out and grouping words and sentences according to their appropriate themes and description, and thereafter facilitated a very thorough analysis of interview responses. Creswell (2009) recommends using such modern tools which can improve the effectiveness of shaping and testing research ideas while at the same time using the information for successful data analysis. The author had the assistance of IT specialists whose enlisted support was crucial during the rigorous data analysis exercise.

5.10.3 Qualitative data analysis

Initially, the researcher had planned to make use of NVivo software to manage interview data which had been collected, translated and tabulated. Since he spent more time in the field – in Tanzania where he could not easily access the software ─ he was offered a similar package known as ATLAS which could be accessed at any time. Therefore, the translated and transcribed interviews were coded by using ATLAS.ti software (version 6.7.2). The process of coding the in-depth interviews used topical code books developed from themes in the semi-structured field guide which covered topics such as coverage plans, timing of communication, kind of communication, stakeholders' involvement and benefits. Others include mechanism for reaching stakeholders,

relevancy of the organizations/providers and their products, communication strategies, challenges, and strengths. Afterwards the interpretive code was used for analysis of meanings and interpretations of the responses on the way they were coded.

5.10.4 Addressing validity in data capturing

Data capturing from questionnaires to Excel sheet was conducted by two persons working independently together with the researcher. Later on they compared the data and sorted out the anomalies. At conversion stages where data was coded for SPSS compatibility, the software was used to iron out non-conformed data that could have been a result of punching errors. Furthermore, the same data was analysed through STATA software, and comparison made to establish patterns and accuracy. For qualitative data, the video and audio tapes were transferred into DVD and CD format (two copies each). The author copied the DVDs and CDs in his computer and the three individuals worked independently on tabulation processes. Later the words were compared using review processes and word counting where anomalies were rectified. However, since 40% of the interviews were conducted in the local language (Swahili), the challenge of translating them after tabulation was overwhelming. The tabulated data was coded and put through ATLAS where standardization of the data took place.

CHAPTER 6

COMMUNITY SURVEYS: EXPLORING ENVIRONMENTS AND IDENTIFYING REQUIREMENTS

6.1 Introduction

This chapter presents the results of exploratory analysis that was undertaken using SPSS (Statistical Package for the Social Sciences) and STATA analysis software. Also, graphs, charts and tables were generated in line with Saunders et al. (2007). The most significant variables as highlighted by the students and workers are displayed and described. The two groups were asked similar questions on preparedness, awareness, understanding and willingness to learn. Other key items included their ranking of social security, cultural traits/inclinations and their media preferences.

Workers had one additional question which did not feature in the students' questionnaires. The question focuses on factors hindering them from joining existing social security schemes. Demographic data collected was also analysed. As Auerbach and Silverstein (2003) assert, descriptive data directly investigates subjective experience. It also allows for naturalistic observation and description. Descriptive data was collected due to the nature of the study since the researcher was trying to get to the heart of the issue in order to understand it (Mouton and Marais, 1990). Below are the findings for the two sample groups; student population and workers population

6.2.   Student Population

6.2.1   Traditional attitudes to social welfare over the years

a). Deviation from traditional custom

Male and female responses were remarkably similar: 56% were unaware of deviations from such traditional customs as taking deceased family members back to the home area for burial; 44% were aware of deviations. According to these responses little more than half of the population keeps to the old traditions. This is a departure from the past when the great majority of family members were buried in their home area. However associations of people from specific areas do exist with the aim of supporting each other to ensure that a dead person is transported back home for burial.

The National Social Security Fund has recently introduced a Welfare Scheme for Tanzanians in Diaspora (WESTADI). A contributing member who lives in another country is to have two benefits. In the case of death the body will be transported back to his domicile with one person accompanying it without incurring any expenses. Also the participant can nominate up to four dependents in Tanzania who will be receiving free medical care as part of his entitlements. The current annual premium is US $ 300. Under this arrangement the member only receives services while actively contributing. At least in this area NSSF has defied Grunig's (1989, p.32-33) suppositions that an organization approaching communication with an asymmetrical worldview must have a closed system; information flows out of the organization and not into it. WESTADI showed a response to society's needs.

b). Endurance of bad relationships linked to parental occupation and to age factors

60% of the students are aware of at least one family with a partner who endures hardship in a relationship largely for the sake of one or more children. The findings show that those whose parents' occupations keep them mainly in one place – for example farmers (61%) and those in formal employment (60%) - are more aware of cases of parental endurance than fishing (27%) and mining communities (34%). Miners do not take their families to mining areas despite the fact that the areas could be hundreds of miles away from their homes. The same is true of fishermen. Occasionally they come back to their families but it is also common to meet fishermen without wives and children.

When cross-tabulated by age factor, it becomes clear that the higher the age group the more aware the respondents are of cases of endurance: from 48% in age group 15-21 to 78% in age group 36 and above. This might be expected.

c). Parental occupation linked to dependents who do not live with their parents

Students from farming background, the small business community and those whose parents are in formal employment are more aware of someone who lives with a family other than his or her own, usually because the dependent has nowhere else to go. Students from a fishing background were least aware. According to the figures a child from a farming, business or formal employment background is twice more likely to encounter a person living with a family other than the parental one. The findings reinforced the first results which showed that families with farming and formal employment backgrounds appear to be more settled. These are better able than the fishing and mining communities to accommodate other members in difficulties.

Relationship between students' parents' occupation and knowledge about dependents

			DEPENDANTS					
			None	One	Two	Three	More than three	Total
MAIN_S OURCE	Farming	Count	228	167	69	27	182	673
		% within MAIN_SOURCE	33.9%	24.8%	10.3%	4.0%	27.0%	100.0%
		% within DEPENDANTS	51.7%	48.1%	48.9%	50.0%	51.7%	50.4%
	Livestock	Count	0	1	0	0	0	1
		% within MAIN_SOURCE	0.0%	100.0%	0.0%	0.0%	0.0%	100.0%
		% within DEPENDANTS	0.0%	0.3%	0.0%	0.0%	0.0%	0.1%
	Fishing	Count	3	5	2	0	1	11
		% within MAIN_SOURCE	27.3%	45.5%	18.2%	0.0%	9.1%	100.0%
		% within DEPENDANTS	0.7%	1.4%	1.4%	0.0%	0.3%	0.8%
	Mining	Count	4	1	1	0	3	9
		% within MAIN_SOURCE	44.4%	11.1%	11.1%	0.0%	33.3%	100.0%
		% within DEPENDANTS	0.9%	0.3%	0.7%	0.0%	0.9%	0.7%
	Business	Count	79	73	28	15	66	261
		% within MAIN_SOURCE	30.3%	28.0%	10.7%	5.7%	25.3%	100.0%
		% within DEPENDANTS	17.9%	21.0%	19.9%	27.8%	18.8%	19.6%
	Employed	Count	117	92	39	10	94	352
		% within MAIN_SOURCE	33.2%	26.1%	11.1%	2.8%	26.7%	100.0%
		% within DEPENDANTS	26.5%	26.5%	27.7%	18.5%	26.7%	26.4%
	Others	Count	10	8	2	2	6	28
		% within MAIN_SOURCE	35.7%	28.6%	7.1%	7.1%	21.4%	100.0%
		% within DEPENDANTS	2.3%	2.3%	1.4%	3.7%	1.7%	2.1%

Figure 6.1 Outcome of relationship between students' parents' occupation and knowledge about dependents.

Concerning both deviation from custom and difficulties of dependents who do not live with their parents, public communication with the farming and formally employed communities would be more likely to provide a richer picture than would fishing or mining communities.

6.2.2 Exploring how attitudes have changed over the years

From the findings reported above, the attitudes of approximately half the population have changed. The WESTADI scheme would seem to imply that demand for the traditional is still around. Hence we can state that change has occurred but that it is moderate. One can equally claim that Tanzania is a society in transition. It would be interesting to establish whether the 50% that has not modified its approach is what Rogers (2003) in his diffusion of innovation theory refer to as laggards.

a). Sponsor relationships linked to student respondents across all age groups

Students across all age groups in the survey appeared to be mainly sponsored (86%) by family members, other relatives and friends. Government sponsorship is very limited (10%). Further, within the 86% non-government sponsorship distant relatives and other sponsors account for more than 16%. As the age of the student increases the rate of institutional sponsorship – for example sponsorship by employers - increases. Although a number of students from government school are treated as government-sponsored, the students themselves do not see it that way. The mandatory semi–annual fees, a number of expected financial contributions to the school, the requirement on parents to procure uniforms, exercise books and subject books are cited. The list is long including sports outfits, stationaries, and transport to and from school on a daily basis for day students. They recount that their parents told them that in their day they used to travel to and from school using a government warrant. Others mentioned living expenses/out of pocket and medical related costs. There is a list of both the government and the private schools and colleges in Appendix 1.

b). Family members with long-term illnesses or physical or mental disabilities linked to where they are being cared for

More than half of the student sample did not have experience of someone with disability. However, according to those students that had such experience, the relatives were usually found to be outside the region. They are in areas where better facilities for the disabled are available, for example those suffering from leprosy, mental illness, physical disabilities and long term illnesses. Dar es Salaam has better facilities as the commercial city of the country. However the village still plays a role.

As one might expect, there is a strong correlation between having a disabled relative and knowing where he or she is. Though diminishing, the role of the domicile home/ village in caring for community members with disability has been important for many years.

Significance of variation between persons with disability and care locations

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1244.258[a]	20	.000
Likelihood Ratio	1585.993	20	.000
Linear-by-Linear Association	435.858	1	.000
N of Valid Cases	1335		

a. 6 cells (20.0%) have expected count less than 5. The minimum expected count is 1.36.

Figure 6.2a   Chi – Square Tests results showing significance of variation between the disabled and where they are cared from according to student population

Outcome of variation tests between persons with disability and their location
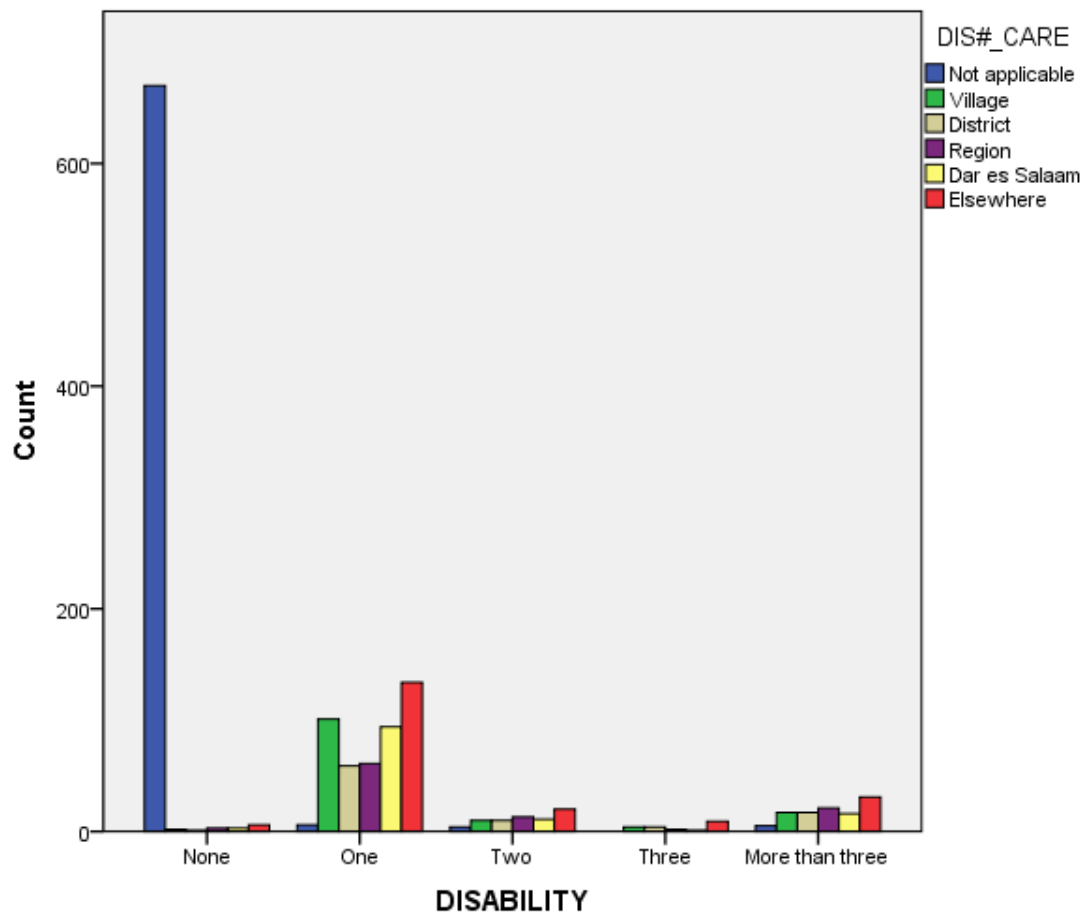
Figure 6.2b A bar chart displaying variation between people with disability and care location according to student respondents.

6.2.3. Exploring attitudes towards modern social security schemes

a). Chi square test linking occupation with medical sponsorship

The findings showed a significant relationship between parental occupation and sponsorship of medical expenses. According to the student respondents no more than

4.2% of those from farming backgrounds access insurance services for their medical needs. Those from fishing and mining backgrounds do not do so at all.

On the other hand, 16% of those whose parents are formally employed, and 10% of those from business communities, depend on insurance for the medical needs. This indicates that it should be possible to reach farmers and respond to messages of modern insurance. The formally employed are reached through their employment arrangements which include social security coverage while business communities largely in urban areas are more exposed to information and hence more knowledgeable.

Their response to offers made by modern social security schemes which are not mandatory to them demonstrate positive attitude. Farmers are based in rural areas and only a small minority have insurance for medical purposes up to now. Hence the majority will have no choice but to pay for future illnesses themselves.

This is supported by an ANOVA - one way test using location of student against response about medical sponsorship. The test established a significant variation between location and adoption of modern social security offers in this case medical insurance. Dar es Salaam - a metropolitan city with huge media coverage and higher literacy rate - is dominating with almost 11% against the village rate of 1.5%.

The village also had the least number of those depending on other arrangements (9%) against that of Dar es Salaam (21%). The village score is below the mean of 16%. It appears that other arrangements which include employers, directly settling medical bills, charities and other sponsors have no strong presence at village level. If social security

is to improve coverage the key area that needs special attention is the rural area whose current involvement with medical insurance is far below the mean (7.7%).

b). Ranking of modern social security and willingness to learn about it

A test was conducted on students to verify where they rank modern social security, if they are willing to learn about it, and at what level. The result was a very high ranking across all gender, age and income groups. Further, the interest to learn was also very positive. More than two thirds said it was important and also the same proportion expressed willingness to learn.

Tests on students revealed a strong correlation between those who valued social security as important and those who expressed willingness to learn. A significant number claim little or no awareness of modern social security schemes. However they express willingness to learn. Lack of participation does not necessarily imply scepticism, contrary to the point that Rogers (2003) makes.

The greater attachment an individual places on the importance of modern social security the more eager he or she is likely to be to learn about the subject. Further tests revealed that younger students are as eager to learn as older ones. The findings demonstrate that the community is not indifferent to participation in modern social security participation but would like to learn more as it believes it is important for their lives.

6.2.4 Exploring communication effectiveness

Issues of awareness, level of understanding and media preference would uncover whether lack of effective communication has contributed to the current state of affairs

Awareness of modern social security arrangements including survival benefits for a family that has lost a parent, spouse (bread earner) was tested. The point was to find out how well-informed the community was.

a). Relationship between awareness and level of knowledge

Those who have little or no awareness of modern social security also acknowledged little or no knowledge in a different test (set of questions). There is no significant variation between awareness and level of knowledge. Whatever type of communication is taking place the reality remains that the majority are in darkness about modern social security and its relevance.

Linear relationship between awareness and level of knowledge
This relationship was established to be very strong at .o significance level as displayed in figure 6.3 below:-

Correlations

		AWARENESS	KNOWLEDGE
AWARENESS	Pearson Correlation	1	.568[**]
	Sig. (2-tailed)		.000
	N	1335	1335
KNOWLEDGE	Pearson Correlation	.568[**]	1
	Sig. (2-tailed)	.000	
	N	1335	1335

[**]. Correlation is significant at the 0.01 level (2-tailed).
Figure 6.3 Correlation between students' awareness and level of knowledge

b). Student media preferences

Students expressed a preference for learning about modern social security through interaction. They prefer presentations (which they call seminars) (40%), which together

with classroom training (9%) amount to 49%. These two are highly participative methods that allow questions and answers, hence clarification. Television and leaflets had scores of 11% and 10% respectively.

Although radio nowadays would seem to offer interaction opportunities through 'phone in' programmes it was ranked 5th at 5.8%. This was just ahead of road shows at 5.5%. It is interesting that newspapers were among the least preferred at 3.7%. At the bottom was 3.4% for other media.

Presentations were highly preferred by all age groups. When it came to classroom training the two youngest groups (15-21 and 22-28) scored above 9%. The older groups of 29-35 and 36 scored around 4%. However, these two scores were still higher than that for newspapers: just 2%.

Correlation tests showed a significant relationship between a student's age and his/her choice of media for learning about modern social security provision. Except for the presentation there was an age variation on media preferences. There was no significant difference between gender of respondents and choice of media, or between different income ranges or occupations. This would pose a challenge if one was to maintain tactical approaches to communication.

As noted in previous references to the fishing and mining communities, their live style may require a strategic communication plan that would be effective in achieving communication objectives cost-effectively. Stacks and Watson (2007, p.75) state that 'effective symmetric public relations requires some form of asymmetric public relations

to achieve its goal of mutual satisfaction and simultaneously moving the organization to its next level'.

In order to get mining and fishing communities to enjoy the benefits of modern social security schemes one has to find means of reaching them wherever they are. They need to be convinced using the persuasion tools available. Feedback from them can enrich the public communication approaches that ultimately will achieve greater participation. This does not seem to be happening now.

6.3 Worker population

6.3.1 Traditional attitudes to social welfare over the years

a). Endurance of bad relationships linked to number of dependents of the worker

The number of dependents of the worker was linked to awareness of persons living in an 'endurance' environment as defined earlier. Almost half (48%) of those who do not have families did not know anyone living in such circumstances. Interestingly, more than half (54%) of those who have more than three dependents knew more than three individuals enduring hardship for their children' sake. Those with smaller families were less aware as shown in figure 6.3 below:-

FAMILY_STATUS * ENDURANCE Crosstabulation

			ENDURANCE					Total
			None	One	Two	Three	More than three	
FAMILY_STATUS	None	Count	65$_a$	20$_b$	18$_{b,\,c}$	3$_{b,\,c}$	29$_c$	135
		% within FAMILY_STATUS	48.1%	14.8%	13.3%	2.2%	21.5%	100.0%
		% within ENDURANCE	51.6%	33.3%	30.0%	21.4%	18.8%	32.6%
		Residual	23.9	.4	-1.6	-1.6	-21.2	
	One	Count	18$_a$	12$_a$	9$_a$	1$_a$	19$_a$	59
		% within FAMILY_STATUS	30.5%	20.3%	15.3%	1.7%	32.2%	100.0%
		% within ENDURANCE	14.3%	20.0%	15.0%	7.1%	12.3%	14.3%
		Residual	.0	3.4	.4	-1.0	-2.9	
	Two	Count	14$_a$	7$_a$	9$_a$	2$_a$	22$_a$	54
		% within FAMILY_STATUS	25.9%	13.0%	16.7%	3.7%	40.7%	100.0%
		% within ENDURANCE	11.1%	11.7%	15.0%	14.3%	14.3%	13.0%
		Residual	-2.4	-.8	1.2	.2	1.9	
	Three	Count	13$_a$	6$_a$	10$_a$	3$_a$	25$_a$	57
		% within FAMILY_STATUS	22.8%	10.5%	17.5%	5.3%	43.9%	100.0%
		% within ENDURANCE	10.3%	10.0%	16.7%	21.4%	16.2%	13.8%
		Residual	-4.3	-2.3	1.7	1.1	3.8	
	More than three	Count	16$_a$	15$_{b,\,c}$	14$_{a,\,c}$	5$_{b,\,c}$	59$_b$	109
		% within FAMILY_STATUS	14.7%	13.8%	12.8%	4.6%	54.1%	100.0%
		% within ENDURANCE	12.7%	25.0%	23.3%	35.7%	38.3%	26.3%
		Residual	-17.2	-.8	-1.8	1.3	18.5	
Total		Count	126	60	60	14	154	414
		% within FAMILY_STATUS	30.4%	14.5%	14.5%	3.4%	37.2%	100.0%
		% within ENDURANCE	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Each subscript letter denotes a subset of ENDURANCE categories whose column proportions do not differ significantly from each other at the .05 level.

Figure 6.4 Outcome of findings to establish awareness of 'endurance' and significance differences (if any) within specified categories.

6.3.2 Exploring how attitudes have changed over the years

a). Income range linked to medical sponsorship

Attitude to medical care costs was assessed according to income range. A further test was conducted to establish the extent of medical sponsorship for different occupational groups. Findings revealed that those with lowest incomes depend on family members to support their medical expenses (12.5%). The highest income group (Tanzania shillings 151,000 and above) has significant support. This could be from well educated, established sons and daughters from the urban areas. The role of medical insurance is marginal in general but more important to the formally employed and to the business community. Equally, the government is the key player in the formally employed sector but a very minimal presence elsewhere. This was also seen in the case of students where those with formally employed parents scored 7.5%.

The salaried and business communities show a higher propensity to accept and meet social security demands. This could be done by well off children and relatives who instead of paying directly for medical costs, can put money into a social security scheme. In addition to being provided with medical care there could also be other benefits for the same premium. For a communication specialist this group cannot be approached with the same message as the lower income group due to the fact that they have already partly addressed their contingencies through the support of well to do family members.

The message of fear which could influence the uncovered (low income category) would be less effective. Grunig's (1989, p.38-39) argument of Interdependence between organization and stakeholder/public may hold true to those having no current support. It may have no effect upon those currently being covered by well off relatives.

b) Income range linked to opinions on medical costs

The lowest earning group (Tanzania shillings 0 – 50,000, represented by 0 – 50) led in labelling medical costs as very high (34%). However there were a lot of 'do not know' responses (35.8%). It was also highlighted that medical costs were largely met by family members. It had nothing to do with the head of family as seen in a Pearson correlation test that revealed significance 2 – tailed to be more than .05 at (0.07), hence absence of positive relationship between the two (Coakes and Steed, 2003). The workers also demonstrated deviation from traditional customs and alternative ways of handling family members who experienced a long illness or a permanent disability. This indicates that there are changes in traditional practices that warrant a view of the population being studied as a population in transition. A shift away from burial practices that used to be conducted at the domicile of the deceased indicates a strong change of attitudes and approaches to life. As explained earlier it has been a common practice for individual as well as family members to incur debts while struggling to bring the body of the deceased to his home area. In some cases funeral expenses much exceeded the amount spent on treatment during ones illness.

6.3.3 Exploring attitudes towards modern social security

a). Linking occupation with medical sponsorship

The outcome of this correlation test did not significantly differ with the findings from the test on the student population. The mean for insurance is higher in this case (8.5%). For the student group it was 7.7%. Students from farming backgrounds had 4% participation in insurance schemes. The farmers in this study had 2% participation. This could be

explained as follows. It is possible for a single membership of a social security scheme to cover a spouse and four children. Hence the 2% of those farmers who access insurance facilities again the 4% of students from farming backgrounds who are on insurance sponsorship is explained. A significant number of fishermen were found to be paying their own medical costs, twice the mean. They and their family members meet 100% of their medical bills. They are followed by miners. However farmers - though they are within the mean in terms of meeting own medical costs - depend on other support (over 60%). This study has shown that farmers had the lowest income average (Figure 6.5, also refer to appendix XV).

MAIN_SOURCE * INCOME_RANGE Crosstabulation

		MAIN_SOURCE	INCOME_RANGE
MAIN_SOURCE	Pearson Correlation	1	.354**
	Sig. (2-tailed)		.000
	N	414	414
INCOME_RANGE	Pearson Correlation	.354**	1
	Sig. (2-tailed)	.000	
	N	414	414

**. Correlation is significant at the 0.01 level (2-tailed).

Figure 6.5 Outcome of correlation test of occupation and income range

It also revealed that there is a strong correlation between main source of income and income range. However a communication practitioner should note that 65% of the worker respondents in this study depend on other support for their medical expenses. The figure for students is 72%. This is also a demonstration of willingness to adopt other form of welfare coverage including insurance, government and other interventions.

Therefore, whether forced by circumstances or by choice, it would appear that the Tanzanian society as seen from this workers population is receiving external support to meet their medical contingencies. Those few (including livestock keepers and miners) who have taken up social security coverage could be what Rogers (2013) terms as initiators. They take a chance with a new product and enjoy its benefits. This could be argued as positive. As mentioned earlier, the social security participation statistics for Tanzania are under 10% according to available official records from ILO. For the worker respondents in this survey the social security participation rate was 8.5%.

MAIN_SOURCE * MEDICARE_SPON Crosstabulation								
			MEDICARE_SPON					
			Myself	Family members	Governm ent	Insura nce	Others	Total
MAIN_SO URCE	Farming	Count	39	40	1	2	26	108
		% within MAIN_SOURCE	36.1%	37.0%	0.9%	1.9%	24.1%	100.0%
		% within MEDICARE_SPON	26.9%	29.9%	7.1%	5.7%	30.2%	26.1%
		Residual	1.2	5.0	-2.7	-7.1	3.6	
	Livestock	Count	6	3	1	4	2	16
		% within MAIN_SOURCE	37.5%	18.8%	6.3%	25.0%	12.5%	100.0%
		% within MEDICARE_SPON	4.1%	2.2%	7.1%	11.4%	2.3%	3.9%
		Residual	.4	-2.2	.5	2.6	-1.3	
	Fishing	Count	18	4	0	0	0	22
		% within MAIN_SOURCE	81.8%	18.2%	0.0%	0.0%	0.0%	100.0%
		% within MEDICARE_SPON	12.4%	3.0%	0.0%	0.0%	0.0%	5.3%
		Residual	10.3	-3.1	-.7	-1.9	-4.6	
	Mining	Count	8	4	0	1	5	18
		% within MAIN_SOURCE	44.4%	22.2%	0.0%	5.6%	27.8%	100.0%
		% within MEDICARE_SPON	5.5%	3.0%	0.0%	2.9%	5.8%	4.3%
		Residual	1.7	-1.8	-.6	-.5	1.3	
	Business	Count	37	41	2	10	17	107
		% within MAIN_SOURCE	34.6%	38.3%	1.9%	9.3%	15.9%	100.0%
		% within MEDICARE_SPON	25.5%	30.6%	14.3%	28.6%	19.8%	25.8%
		Residual	-.5	6.4	-1.6	1.0	-5.2	
	Employed	Count	25	20	8	14	19	86
		% within MAIN_SOURCE	29.1%	23.3%	9.3%	16.3%	22.1%	100.0%
		% within MEDICARE_SPON	17.2%	14.9%	57.1%	40.0%	22.1%	20.8%
		Residual	-5.1	-7.8	5.1	6.7	1.1	
	Others	Count	12	22	2	4	17	57
		% within MAIN_SOURCE	21.1%	38.6%	3.5%	7.0%	29.8%	100.0%
		% within MEDICARE_SPON	8.3%	16.4%	14.3%	11.4%	19.8%	13.8%
		Residual	-8.0	3.6	.1	-.8	5.2	
Total		Count	145	134	14	35	86	414
		% within MAIN_SOURCE	35.0%	32.4%	3.4%	8.5%	20.8%	100.0%

Figure 6.6 Relationship between main source of income and medical sponsor.

The figure above displays outcome of cross tabulation that linked main source of income and medical sponsorship. Two-thirds of worker respondents maintained that medical costs were too high. As mentioned earlier ILO (2013) expressed concern that absence of effective modern social security systems would leave thousands of the unemployed, the sick and the disabled in a distressed situation.

6.3.4 Exploring communication effectiveness

a). Workers awareness and level of knowledge

Correlations

		AWARENESS	KNOWLEDGE
AWARENESS	Pearson Correlation	1	.520
	Sig. (2-tailed)		.000
	N	414	414
KNOWLEDGE	Pearson Correlation	.520[**]	1
	Sig. (2-tailed)	.000	
	N	414	414

 **. Correlation is significant at the 0.01 level (2-tailed).

Figure 6.7 Results of test conducted to measure relationship between awareness and knowledge

The test confirmed that research subjects were not aware of modern social security arrangements and had little or no knowledge of them. Obviously those who were more aware had greater knowledge.

On income range as a factor, it was established that there was no correlation between income status and knowledge of modern social security. Hence lack of knowledge is not restricted to those who have less financial resources.

b). Workers media preferences

Asked about media preferences almost half of the workers (44%) opted for presentations with 16% preferring classroom training. Leaflets were the third choice and newspapers fourth at 11% and 8.9% respectively. Radio appeared to be a popular medium among livestock and mining communities.

c). Hindrances **-** exploring barriers to wider participation

Low income was a concern of the farmers (37%), closely followed by lack of knowledge (34%) and irregular income (20%). The fishing community had the least knowledge (63.6%), nor was the livestock community much better (62.5%). Even the formally employed and the business community showed a surprising lack of knowledge (46% and 43% respectively). Almost half of the surveyed workers categorically stated that lack of knowledge was their main hindrance. In the follow up question which dealt with level of knowledge on the part of the aware, only 9% of the farmers claimed to have sufficient knowledge. The mean for the entire population of workers who claimed to have sufficient knowledge was 15.7%.

Before focusing on what should be done to improve the situation, first-hand information (two way communication) from the public is crucial in ironing out impediments affecting societies take up of social security coverage**.** The question is 'What can be done to make a difference?' Equally the level of preparedness to join such a scheme would give clues about less than efficient communication, possible lack of interest, social-economic limitations or ill-focused priorities.

In response to the question about hindrances/obstacles in joining social security schemes, the workers' responses came from two distinctive positions; those who up to the time of the investigation were not registered members of any scheme, and those few who were. The later, despite being part of a scheme, did not hesitate to express what delayed them or what they viewed as major obstacles in joining. According to the total responses from everyone, 28.5% gave low income as their major hindrance; 16.9% gave unsteady income; while the majority gave lack of knowledge. 7% gave no reason, while 3.1% expressed dissatisfaction with the benefits that were being offered.

6.4 Other findings

In addition to other quantitative tests conducted in this investigation below are some general observations covering the same samples:

The demographic variables when tested among workers displayed some useful information for communication campaign planning as they provided more insight into the demographic makeup.

There were strong correlations between ages, marital status, number of dependents, whether head of the family or not, location and income range. There was linkage between family location and income range - those in the villages had the lowest income. There was also a connection between source of income and income level with famers being the lowest earning group.

6.4.1 Gender/age variation test

a). Student population

GENDER * @_AGE Crosstabulation

			@_AGE				
			15-21	22-28	29-35	36 and above	Total
GENDER	Male	Count	479	260	27	31	797
		% within GENDER	60.1%	32.6%	3.4%	3.9%	100.0%
		% within @_AGE	58.0%	62.7%	55.1%	68.9%	59.7%
		Residual	-14.1	12.2	-2.3	4.1	
	Female	Count	347	155	22	14	538
		% within GENDER	64.5%	28.8%	4.1%	2.6%	100.0%
		% within @_AGE	42.0%	37.3%	44.9%	31.1%	40.3%
		Residual	14.1	-12.2	2.3	-4.1	
Total		Count	826	415	49	45	1335
		% within GENDER	61.9%	31.1%	3.7%	3.4%	100.0%
		% within @_AGE	100.0%	100.0%	100.0%	100.0%	100.0%

Figure 6.8a Student gender age variation test output

b). Worker population

GENDER * AGE Cross tabulation

			AGE				
			15-21	22-28	29-35	36 and above	Total
GENDER	Male	Count	16	65	53	104	238
		% within GENDER	6.7%	27.3%	22.3%	43.7%	100.0%
		% within AGE	41.0%	58.0%	55.8%	61.9%	57.5%
		Residual	-6.4	.6	-1.6	7.4	
	Female	Count	23	47	42	64	176
		% within GENDER	13.1%	26.7%	23.9%	36.4%	100.0%
		% within AGE	59.0%	42.0%	44.2%	38.1%	42.5%
		Residual	6.4	-.6	1.6	-7.4	
Total		Count	39	112	95	168	414
		% within GENDER	9.4%	27.1%	22.9%	40.6%	100.0%
		% within AGE	100.0%	100.0%	100.0%	100.0%	100.0%

Figure 6.8b Workers gender age variation test output

The percentage of male students and female students within the age groups maintained a similar ratio despite ages 15-21 and 29-35 having slightly more females than males.

The situation is slightly different with the workers population. Within the 15-21 workers age group females made up 59% and males 41%.

This could be attributed to existing practices where girls at that age would be sent to urban area to work in small retailers business, employed as housemaid or in some cases be married off. While their male counterpart will be proceedings with further studies even if it means family entering into debts or, seeking external support as noted in education sponsor findings.

There are many court cases of parents who married off their young school age daughters to wealthy individuals for the sake of acquiring dowries (cash, livestock and gifts). The same applies to those who are found to have married those who are supposed to be in school. There are stories of parents warning their daughters against passing their primary education in case success jeopardises plans to marry them off as soon as they are out of primary school.

It was also revealed that most of the research participants (both workers and students) were between 15 and 35 years and that these constituted 88% of the total respondents. Hansen (1998) argues that age 15 to 35 is the age group that is most active in relation to knowledge exposure, social mobility and playing a key part in social and economic activities in many societies.

Thus, this age group is likely to provide very important insights into factors that limit the extension of social security coverage to the majority of Tanzanians. The age group that constituted the large group of respondents was 15–21, followed by 22–28 years.

Results revealed that only 35% of the respondents came from the area where the questionnaires were issued. That leaves a total of 1137 respondents who came from other regions. This finding was very important as the study was designed on the assumption that the student would not be likely to have originated in the surveyed area but from another part of the country. During the data collection, Tanzania had twenty-one regions on the mainland and five on the islands of Zanzibar. However, the Tanzania government has recently announced the birth of four new regions namely Simiyu, Njombe, Geita and Katavi.

6.4.2. Media preferences

In order to learn about social security, the respondents were asked to indicate their most preferred media. The study found that almost half of all participants preferred face to face meetings as their most preferred medium. Classroom training was their second choice, followed by leaflets, television, radio, public shows, other media and finally the newspapers. Under 'other media', some respondents indicated that they prefer social media including the internet, mobile phone, Facebook and others.

Figure 6.9 provides a pictorial summary of media preferences.

Media preference for learning about modern social security schemes in Tanzania
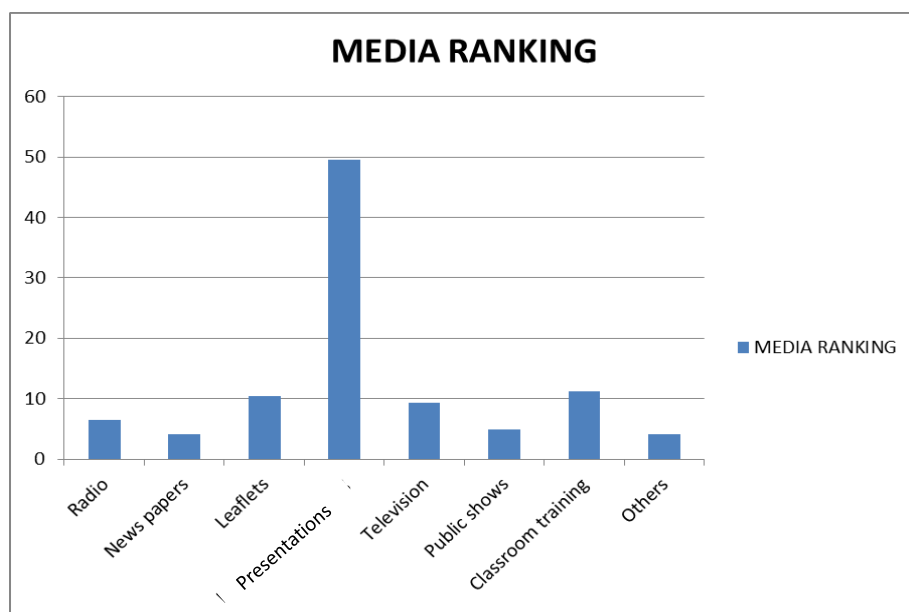
Figure 6.9 Media preferences for learning about modern social security schemes in Tanzania (Source: Field data, 2012)

Media preferences were analysed collectively and then separately for students and workers by gender, location, age group and occupation. The response could indicate whether the communication practitioners had aligned their education campaign with the most preferred tools and facilities especially their message delivery approach and the media involved. Communication strategies had to take on board such factors, otherwise the result is ineffective communication and an unsatisfactory outcome.

Students preferred presentations: 51% (see Figure 6.9 above). Workers preferred presentations also (44.4%), followed by classroom training, leaflets, radio and 'others'. The only significant difference is the fact that television did not score highly with workers. In terms of gender, males' preferences for presentations, classroom training, leaflets, television and radio were very similar to those of females. Age wise, television

was the second choice of the youngest age group, and the third choice of those aged 22-28. The second choice for those aged 29-35 and those aged 36 and over was leaflets. Radio and newspapers were popular among the miners.

6.4.3 Preparedness

Although this issue could have been introduced much earlier, the researcher preferred positioning the question after all the other variables including what respondents regarded as obstructing factors. The researcher believes that this issue is particularly important.
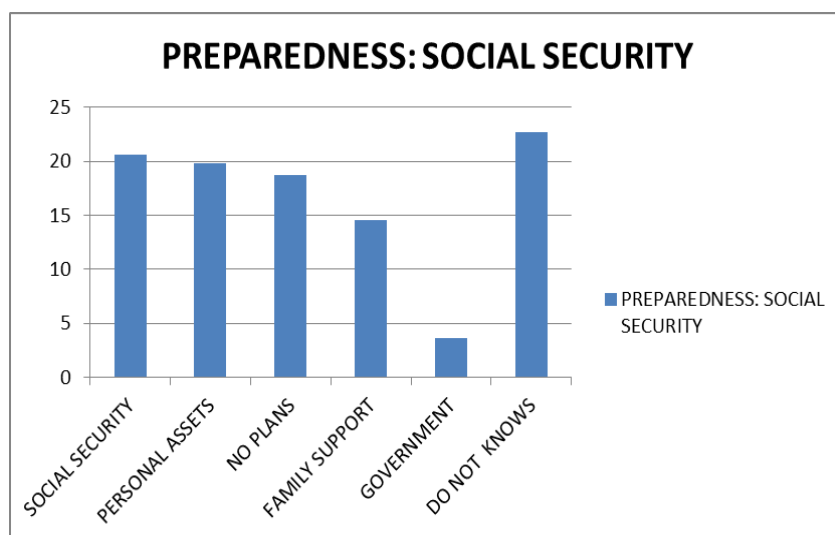
Figure 6.10 Respondents' feedback on their preparedness for old age.

Results showed that only 20.64% of the population claimed to be prepared for old age leaving behind almost 80%. Those who relied on assets were 19.84%, those with no plans 18.7%, while those who depended on family support were 14.6%.

CHAPTER 7

EXPLORING COMPLEXITY: EVALUATING REQUIREMENTS AND DELIVERING PROVISION

7.1 Introduction

This chapter presents the research findings from the qualitative survey that took the form of interviews. Participants involved were service providers, administrators, and targeted groups – retired people, the Aged association leadership, academicians, and members of special interest groups such as trade associations, trade unions and the media, as well as opinion formers and communication specialists in the country. The research approach in this study reflects Creswell and Clark (2007) on backing-up statistical results with qualitative findings. Three categories of respondents were meant to accommodate two main areas of the study: the type of communication taking place and the stakeholders' involvement. The categories are the service providers, the potential members and the retirees.

Kvale (1995) asserted that evaluation of the interview is a continuation of the response to what is being studied and why it is being studied. He added that the way the interview is being carried out and the questions involved must be influenced by those two factors if a quality outcome is to be expected. In this case the players in the social security industry were investigated concerning their running of social security schemes with the view to establishing how they go about addressing the low coverage of their schemes and the underutilization of the benefits the schemes provide. The interviews were meant

to supply self-evaluations of performance and to get their views on lack of awareness, low public understanding, and unpreparedness. Also the interview was used to uncover what is being done to counter other hindrances including traditional culture, choice of media, delivery approaches and any other issues that affect the widening and increase of social security coverage.

The second category covered the retirees who provide their experience of dealing or not dealing with the funds, their representatives such as leaders of the Aged association, the trade unions and trade associations; and also academicians and journalists. Five approaches have been deployed in this section to analyse the interviews responses. They includes ad hoc tactics, condensation, deeper interpretations, categorizations and narrative structure in accordance with Kvale (1996, p.181)

7.2 Service providers' responses

7.2.1 The targeted groups

Each of the respondents listed potential members to target. This implies that they know their subjects. However how to reach them effectively was an issue, since bombarding them with information may not necessarily result in registration with a scheme. The heavy reliance on the law that made membership compulsory of the service providers interviewed seems to have an effect on their approach to attract more members. Schemes have tended to boost the usefulness of their product by comparison with other providers instead of looking at things from the stakeholders/beneficiaries' point of view.

The providers issued a number of leaflets attempting to woo more members to their scheme but mostly in a very official form and tone which send a signal that compliance

is required rather than winning hearts and minds through creativity, enticements and motivational approaches. Most of the literature says what the scheme is and tries to project elements of being superior to the schemes of other providers. Interviews responses from providers and providers' leaflets led the researcher to watch their television, newspaper and radio advertisements where the same scenario repeated itself. The radio advertisements give more information about what the institution is than what it does.

7.2.2 Members' recruitment

Automatic membership route for civil servants and police, and inspections and compliance visits appears to be the principal ways of recruiting new members. Education and promotional outreaches were mentioned by two of the seven social security scheme participants. The statutory nature of the service provision facilitates coercive means to be used for defaulters including court action and retrospective penalties. However, members of the public tend to view these schemes as government properties hence distance themselves from supporting and nurturing their growth and success.

Some of the providers accused other players in the market of foul play in their recruitment practices. The allegations include recruitment of members already in other schemes:

> 'These people [mentioning a specific scheme] are a nuisance in the market as they always seem to get away with misinformation about our scheme, recruiting members who "belong" to other funds. This is a big problem'.

Under the existing social security regulations once an employee has been registered with one institution he/she cannot be registered by another unless in the other scheme the registration is under supplementary arrangements hence the enrolment is voluntary.

A compulsory scheme is a basic scheme in which all workers must be enrolled with flexibility in any of the existing six schemes. It is an offence before the law if an employer fails to enlist his/her employees into one or more of these schemes (depending on the choices of individual workers). Under very special circumstances expatriates and those on their own national (foreign) arrangements may be exempted from compulsory enrolment. Voluntary registration involves a second choice for those already covered in a compulsory scheme. It is the first choice for those who are self-employed, for informal workers and the exempted expatriates. A supplementary scheme is a second or third tier scheme reflecting voluntary enrolment. Whatever benefit entitlement is granted to members under such arrangements is additional to the one covered by his/her basic scheme.

7.2.3 Kinds of communication taking place

The use of traditional media, presentations, radio, visits, leaflets, was mentioned by all seven respondents (the service providers), while the use of television, annual general meetings and exhibitions was mentioned by three. Road shows were operated by other schemes. Tactical communication approaches dominated; with Zanzibar Social Security Fund (ZSSF) confirming that a one to one approach was more effective thus giving them many members. But it could not show that the resources and efforts are tilted towards supporting this approach. It is closely working with labour offices, court officials;

investment centres and the Business Licensing Authority (BRELLA). There was no account of the role of voluntary bodies and other less official organs like consumer bodies, students and trade unions, football and other professional associations.

7.2.4 Communication

Communication takes place during induction courses, for example for new police officers, when a spokesperson from the Government Employees Provident Fund (GEPF) is available during inspection and compliance visits. Also, it takes place during trade fairs and upon invitations from employers. At times, information is delivered through Internet services via institution websites and sometimes via telephone lines. Trade fairs and exhibitions are used to reach members and non-members. Some providers have radio slot programmes on a weekly basis while one runs a television programme telling the audience what its latest activities are. While radio, leaflets and trade fairs are constant, the use of television, newspaper and road shows are mostly used on a on-off basis.

> 'Television is a very expensive medium, some of us cannot afford such a luxury but we see others [other providers] every now and then are on TV, I wonder whether they pay full rate card or they have their own special deals....'

When asked whether they conduct any research before the use of any medium, a provider responded that they conduct research on how often they have been mentioned in the media and make comparison with other schemes.

> 'It is a an expensive undertaking but so long as it provides a gauge of how we are faring in the media as opposed to our competitors it is justifiable'.

7.2.5 The officially recognized stakeholders

During their interviews, three out of the seven social security providers in Tanzania could not specifically state who their stakeholders were. The remaining four mentioned members in three categories included parastatals, civil servants/government workers, and private sector employees. Others were hospitals, politicians, Bank of Tanzania (BOT) and other financial institution employees. According to one respondent when asked about who were his organisation's stakeholders:

> 'Wadau wetu (our stakeholders) are many but what we care about most are employers and employees. These are the ones putting bread on our tables. Without them we have no business and our children back home will suffer'.

This indicates that some providers have a limited view of who they are dealing with in their operating environment. Almost all attention is focused on who they rank as key stakeholders. In the above instance only two were mentioned. They did not have a strategy nor did they seem to pay attention to what Sedereviciute and Valentini (2011, p.221) refer to as 'undisclosed stakeholders'. Therefore, they failed to make a holistic mapping of their stakeholders including those from social media and groups of activists. This failure to identify and act on key stakeholders such as competitors, customers, the regulatory authority and others who have an impact on their business was unexpected.

'The government is everything my friend', stated another respondent when asked about key stakeholders. 'If it decides today that …. X [he mentioned the specific scheme] should be no more, who could argue with that? With a stroke of a pen that business ends'. (Biashara Kwisha – Swahili words used to imply end of everything).

In reality such shortcomings should not come from an organization taking care of the public's social and economic problems, and set up to guarantee some degree of normality whenever a social or economic occurrence would affect the earnings of a breadwinner.

7.2.6 Accessing members

The study revealed that meetings and especially face to face interactions were first and foremost preferred. Radio programmes and radio advertisements, television interviews and advertisements, posters and leaflets were rated second. Two preferred annual stakeholders' meetings and one an annual general meeting. Routine compliance and public relations visits as well as newspaper advertisements, sponsored articles and press releases were also mentioned. Information was obtained during visits to media practitioners and annual editors' forums, together with trade fairs and exhibitions. Following a new requirement that workers rather than employers should choose which scheme they wish to subscribe to, employers invite social security providers whenever there is substantial new employment, for example in large plantations, factories and government departments. The providers may be given an opportunity to present their schemes in turn or simply asked to set up desk and conduct enrolment processes. The providers work on an uneven level when it comes to information on recruitment and support.

In an interview a senior staff member from one of these schemes complained about difficulties faced when enrolling government workers. In some cases there is the tendency to register workers automatically for a specific scheme. Another interviewee

went further to complain about failure by some government departments to collect 5% from employee and 15% from employer. Instead members who join the complainant's scheme are charged 10% and employers 10%, making these particular members pay 5% extra. These spread a negative message to others and to the general public as they complain about being cheated through joining a scheme that would charge them extra without any good reason.

7.2.7 How they establish stakeholders understanding and interest in what is being communicated to them

Participants were asked questions at the end of familiarisation presentations usually conducted at their premises. Taking questions from the floor during and after the presentation was the major means of collecting responses. The researcher also monitored views expressed in newspapers, websites, and on television and radio programmes.

7.2.8 Communications challenges impeding enrolment and compliance

The study found a number of limitations including budgets, lack of cooperation among service providers, the unhelpful practices of some providers spending time and money in promoting how big a scheme was instead of explaining what it was, and the benefits and advantages of being a contributing member of a scheme. Other challenges mentioned included stubbornness of some workers and also irresponsible employers. An interviewee with one large service provider said

'The main problem is to get the higher authorities see the need to spend big amount of money to achieve results. You know our functions are not taken that seriously'.

Another communication practitioner blames the finance department for failing to allocate sufficient funding for communication activities. In her view, if the communication function receives the support of the finance department things would be very different. The accusation goes as far as blaming the 'business as usual' culture. Market realities require new approaches including investment in communication. Hangovers from a central command economy impede the process. Interestingly, this department is directly working with the top management office and thus indicative of Grunig's (1995) 'dominant coalition'.

7.2.9 Views on the future of social security in Tanzania in terms of coverage

Some interviewees pointed out that the main function of the recently inaugurated Social Security Regulatory Authority (SSRA) is to advise the government. A move in the direction of the informal employment sector would be likely to bring good results — of which there are some signs already. The government, the International Social Security Association, and the International Labour Organization's focus on widening coverage provide the much needed impetus to increase coverage ratio higher than it has ever been. Local social security service providers have now launched programmes that seek to reach the informal sector covering farmers, fishermen, mine workers and petty traders who are in the category of self-employed.

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The region is lagging behind when compared with North Africa and Southern Africa and needs to do much more in terms of scope of coverage, level of benefits, mode of service delivery and replacement rate; the rate referring to income received as benefit when compared to the retiree or affected person's earning during his working life. Further, investment must be used for tangible benefits to contributors and to the general society.

7.2.10 Potential for any significant changes with the new social security policy

The respondents welcomed the policy with the expectations that it would streamline operations of social security schemes in the country through prompt support and effective guidelines. It was considered important for organizations to serve government and members' interests. The initial signs brought by measures recently introduced point to a better future as members have been given autonomy to choose a scheme of their choice. Guidelines and the supervisory role of the SSRA coupled with the realisation that the coverage rate is still very low may stimulate some action in improving the situation, perhaps through a public education and awareness programme.

7.2.11 Assessment of areas of strength

In terms of self-assessments of the extent to which communication objectives are being met, the general response was "yes", although the response from the spokesperson of NHIF was that much needed to be done. Others thought that they were meeting their objectives. One of the service providers commented that:

'......being relatively young in a field of service and making progress in terms of number of new entrants and also how we managed to reduce

complaints as well as almost eradicate stiff resistance to the scheme which is now more settled and the public hears less negative stories than in the past'*.*

Knowing who at least 80% to 85% of their customers are, active media involvement, good knowledge of the industry, an experienced work force coupled with deep knowledge of customers' needs are the notable strengths. They know their customers to the extent of knowing that primary school teachers usually receive their salaries late — 5 to 6 days after what should be their payday.

7.2.12 Opinions on whether Tanzanians value the role of modern social security

The respondents believed that more results and support could have been enlisted if the benefit packages were improved. They argued that what they saw was not indifference but a slow pace of adoption caused by lack of understanding. When they understand they accept. Low income was another factor, low wages making it very difficult to ask someone to part with money today for some benefits in the distant future. The only thing they could be easily convinced about was contributing today and getting your money back the following day. However, efforts were being made to solicit their cooperation despite the low income by explaining that even with such an income they would be better off saving than staying out. Respondents felt the government should do something about low wages. Another problem with low coverage was found in the informal sector which has a huge number of potential contributors, but it is only now that serious steps are being taken to enrol them.

Another challenge came from those who work on contracts and those whose employment was terminated very early especially from the mainland. They would like to withdraw their savings immediately regardless of the fact that their age was very far below retiring age. It took much time and effort to explain to them that they needed to keep their savings and upon being re-employed they could continue saving from where they left off. However such advice was always met with stiff resistance. Employers who evaded registration or under-declared wages were also a problem. Because of ignorance some employees colluded with employers in remitting a lower contribution rate thinking it was a favourable move while the unscrupulous employer benefits by contributing less. Some employers deducted from their workers' pay but never submitted their deductions to the fund. Such a situation puts members benefit rights at risk ─ when they needed their savings they realized that they had been the victims of foul play. The finding showed also that some employers remitted the same amount as collected from employees instead of the ratio 5:10 of wages which is the correct breakdown between employee and employer.

7.3 Other stakeholders' views

Other stakeholders interviewed were the retirees, members of Help the Aged Association, academicians, communication industry members, employers and potential members such as fishermen who were interviewed and gave their independent responses. Generally they showed an astonishing knowledge gap and a low level of participation in recruitment or promotion of coverage.

Though some providers introduced award-giving schemes for those who facilitated the recruitment of new members, the award factor had not gained enough attention. While

the providers accepted that students could be targeted, the administrators in such institutions were found to ignore the idea that their students understood what modern social security was except for those whose programme of study was related to social security. They claimed to have seen no serious attempt to reach this target group.

7.3.1 Knowledge of social security concept

The principal of one of the teacher training colleges said,

> 'If the principal of the college does not understand the social security business why should one expect students to have a proper knowledge of social security?'

Another retired respondent further commented,

> 'What is social security? I do not know anything about social security, my son who works in town is my social security'

In another instance, the head of department in one of the colleges commented that,

> 'You may have to interview "in service students" but those who have never worked before would not know anything about social security'

Some members learned after they had contributions deducted from their salaries for some time according to a communication specialist from a service provider. Except for the Institute of Finance Management, the Institute of Social Welfare and those who specialized in social security as a course, most of the graduates learned about these schemes when they became employed or when they received their salary slips.

7.3.2 Knowledge of the existing schemes

Academicians argued that they were aware of the existence of several schemes but could not differentiate which was which in terms of their operations. Others were annoyed with schemes promoting themselves. Rather than educating the public on the concept and business of social security including an individual's benefits, rights and responsibilities, they were busy telling them how fine such schemes were.

Some could only mention two schemes and could not differentiate their functions or operations. One respondent explained that she had covered social security as a topic during her university studies, then came to know the reality and got a clear understanding after she had been employed by a social security institution. One academician commented:

> 'Why do you people live in a negative world? Invalidity, death, sickness, survival, employment injury, funeral grant and the like, why can't you be more positive about life? Offering us what we need to live?'

7.3.3 Knowledge of their products

The study found that the majority were aware of old age pension or retirement benefits. They also mentioned withdrawal which they wanted to see formalized as something to cushion workers who lose their jobs while below retirement age. Some did not agree with paying huge sums as retirement benefits to someone who could not access finance for his children's welfare while working. One interviewee said:

> 'What is the use of paying me huge lump sum of money upon my retirement while during my working life I could give my children good education? Or, of what use is

it if I could not sleep in a good environment during my working life hence develop back trouble and now you give me a hefty sum of money for what? Will it replace my damaged back?'

The argument is that one cannot enjoy a healthy life if one cannot afford it, so of what use is social security coverage? This observation tarries with those of other respondents who stated that it does not help a worker to receive millions of shillings during retirement while his or her children were already ruined because the parent had been unable to pay for their schooling. They further added that if one has been living in poverty due to lack of money to buy good food and clothing or keep his/her body healthy, what use would all that much money be when his/her body was ruined because of lack of care?

7.3.4 Understanding of their relevancy

Though their resistance could largely be attributed to lack of knowledge, in some areas it could be a reflection of the absence of stakeholders' involvement in designing the product. The cumbersome procedures that require so much form filling, the tough conditions, and in most cases the irrelevance of products, prompt the ILO to question the significant underutilization of some social security benefits (ILO 2008). Calling for marriage and birth certificates for those in rural areas poses a serious challenge to them in accessing benefits. Social security put members' money into a number of investment portfolios but in many cases stakeholders do not see the relevancy of such investments to their welfare. According to one media practitioner:

'They [social security institutions] are building skyscrapers while we the contributors are impoverished'.

If investments are prudently administered it would result in the savings of members being translated into generous benefits. However, it is not the fault of stakeholders if the link is not clear between what they see the organisation do with their savings and the outcome in terms of improving their benefits.

One employer raised his concern on having so many forms in English while his employees found it difficult even to read Swahili. He argued that at the time the respective office lacked Swahili forms, he was given the remaining forms that were in English. There were also comments about legalistic and bureaucratic tendencies, for example a member who had to travel to the office to collect benefit application forms. During submission of those forms it was found that the form were incorrectly filled. The member was issued with another set of forms to which meant that the forms had to be taken to the employer for certification again hence another journey. This caused difficulties for most of the members.

7.3.5 Appreciation of such schemes

The Tanzanian population valued traditional social security, however the majority were found to be less aware of modern social security schemes. After being exposed to those schemes with adequate knowledge, it was found that most became aware and interested. Another respondent argued that people need to be properly enlightened so as to increase the number of people who are accessing these facilities. When provided with sufficient knowledge the response was found to be good except for cases where

economic factors were not favourable. This involved making more simple procedures that would benefit individuals such as fishermen and others in the informal sector. The findings of this study were in line with observations of the International Social Security Association (ISSA) in a conference held in Arusha, Tanzania, in 2011 as reported in *Mwananchi* newspaper (*Mwananchi*, 2011).

Furthermore, it was also revealed that service providers did not reach the targeted individuals as planned instead they visited some employers and conveyed the message to officials rather than the workers who are the targeted ones. The only thing that workers saw as a result of such a visit was a few leaflets which were made available to them together with a few minutes' presentation.

'Those people are just stealing our money' is a quotation from a media reporter in an interview that demonstrates lack of awareness and understanding of the role of a social security scheme in the community. There is a need to make the case for existence of modern social security and its benefits. Some providers have been making short presentations to workers at their workplaces. These are normally short. They may be too complex and in some cases adequate answers are not provided for the questions raised. It seems that requests for loans and advances, reduction of contribution rates, investment priorities and final benefit payments did not meet with responses that satisfied those asking the questions.

Social security members are from diverse backgrounds and income levels

Figure 7.1 Workers from a small timber factory in Tanga region.

Source: Field photographs

Workers from a timber factory may need different communication approaches in contrast to the white/blue collar urban elite.

7.3.6 Further observations

Social security schemes are necessary, workers should have access to schemes and these schemes should not be monopolized by a few individuals. Moreover, schemes should not rely on the force of law but involve members making decisions including which scheme they feel comfortable about joining. They should also involve members in decision making to some extent especially concerning investment portfolios. Age of accessing benefit should be reduced from 60 to 45 so that people can access their money when they are still strong enough to put the money to use and investment so that such investment could provide resources for the retiree.

Three interviewees felt that university students should have specific classes on modern social security to ensure that they understand its importance and relevance. One respondent had the experience of working with two universities in Uganda: Makerere and Busitema University. He had also worked with a cultural organization in Kenya. He asserted that from his long experience of dealing with students they had had little idea about social security schemes. The only exception was for those students pursuing management studies as part of training but it rarely goes beyond that. The interview argued that:

'My friend if workers who have their money deducted do not understand what this "animal" is what do you expect from a poor illiterate farmer or fisherman in the village?'

There was not sufficient communication with the workers about their concerns that their money was misused, for example spending large amounts of money financing football competitions and such like activities. Information was communicated through the newspapers, radio and television. Basically there was little transfer of knowledge to them as individuals. If social security schemes want everybody's participation they should provide more information. Furthermore, university students should be given adequate information about social security schemes by the respective experts.

7.4 Geographical spread and service delivery

Other areas surveyed include customer service counters, data and records services. The aim was to establish real life experience as established in real situations where those providers were interacting with their subjects. However, in order to manage the

size and focus of this investigation, only a brief summary of the salient features noted will be discussed. One of the key observations was the fact that almost all service providers had branches for serving their members. They did not cover all districts hence members had to travel long distances looking for services. The variation of their geographical coverage was large with some institutions having as many as 40 offices around the country, while others had as few as 5. It is worth noting that at the time of this study, NSSF was the only market player that had offices in all regional centres, together with 14 district offices and 12 substations in places with many members. NSSF is serving its half a million members in a country with a total population of 43 million people (UNDP, 2010).

On the same lines, the newly established community health fund managed by the national health insurance fund would have a significant impact if added to existing social security coverage. Within a short time of being in operation the scheme's membership in the rural areas has increased very rapidly. Although there are limited health services; this one provides a life line to those who do not have access to modern medical services due to lack of money to meet their medical bills. However, in comparison to the size of the country and its total population there is still a need for a more aggressive and innovative enrolment campaign. That could include the use of social media and other forms of communication that balance openness, strategy and management functions of such a scheme. Macnamara and Zerfass (2012) insist on careful consideration of innovative approaches to facilitate the smooth running of members' services, the maintenance of transparency and at the same time to serve management interest (the organization's core objectives).

Geographical coverage of National Social Security Fund – Tanzania with its country wide branch network
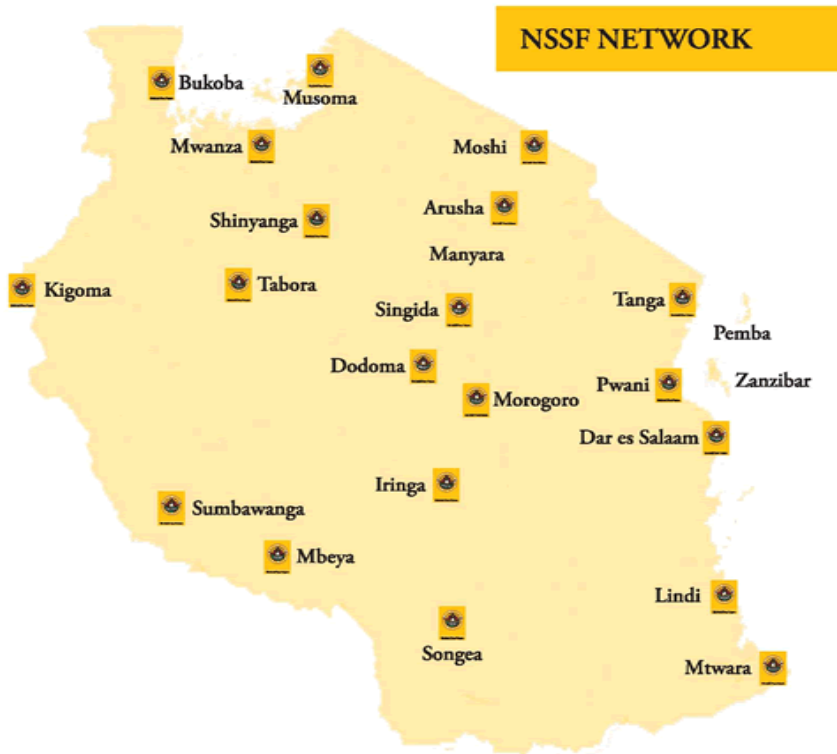
Figure 7:2 Geographical distribution of the 66 NSSF offices in Tanzania where members from all over the country are served. Total country area is 945,087 square km (364,900 square miles).

Source: National Social Security Fund – Tanzania (NSSF).

Geographical distribution of NSSF in Uganda with its points of services (19 offices).

Figure 7:3 Service point network (operating units-branches) for NSSF Uganda. Most populated areas such as Kampala have more branches as opposed to the northern part where population is dispersed due to natural and man made factors such as security problems.

Source: National Social Security Fund – Uganda; Internal Publications

Total population is 25 million people while total country area is 241,038 square km (93,072 square miles).

Operating branch network for Social Security and National Insurance Trust - Ghana
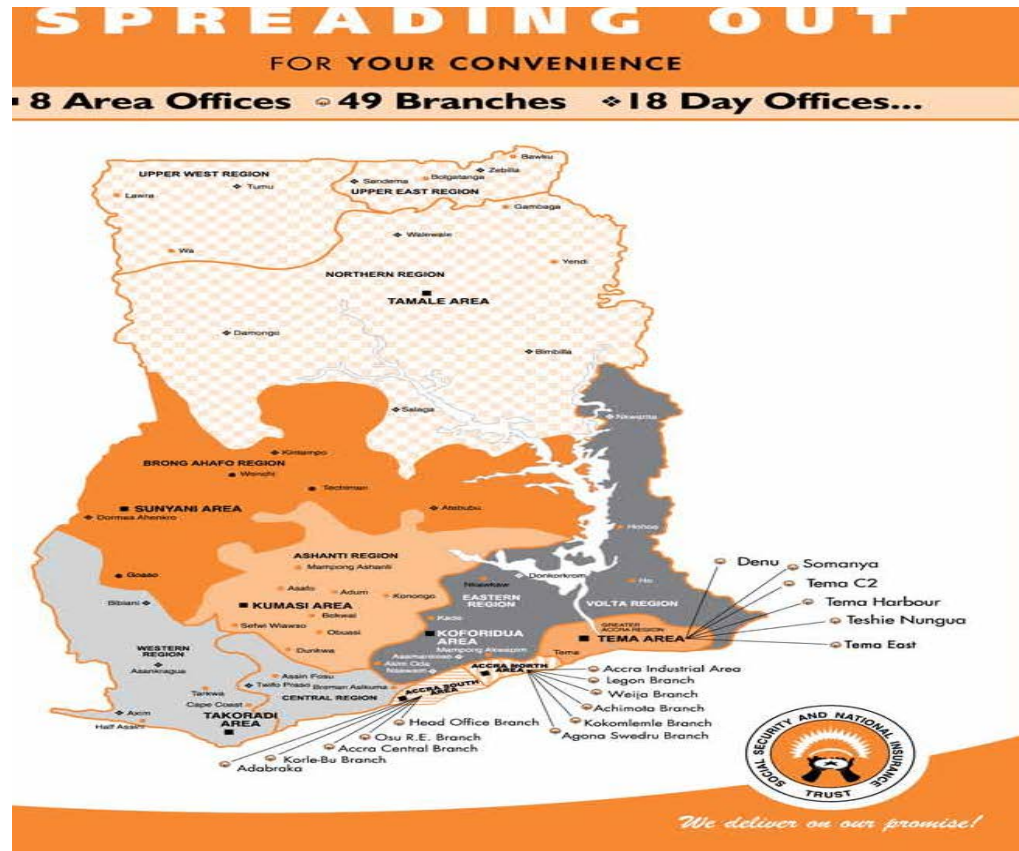
Figure 7.4 Service point network for the Social Security and National Insurance Trust in Ghana. Population 25 million (UN, 2010) with total area of 238,533 square km (92,098 square miles) has 75 offices.

Source: In-house publication by Social Security and National Insurance Trust-Ghana

In each of the three countries social security branches operating in different parts were meant to meet members' needs on a timely basis. However as shown above a country

such as Ghana with a smaller population and geographic area than Tanzania has considerably more service points.

CHAPTER 8

STAKEHOLDER INVOLVEMENT: REVIEW OF ISSUES AND CRITICAL DISCUSSION

8.1 Introduction

This chapter discusses whether issues relating to stakeholders of social security business are recognized and given their due position in order to play their role in the widening and increasing of social security take-up in the country. The issues of stakeholders are closely linked with the writings of Grunig and Dozier (2002) and Grunig and Hunt (1984) on the two-way symmetrical communication model. However, Leitch & Nelson (2001) caution that stakeholders are not fixed entities as there will be changes of publics from time to time and from situation to situation. But the plan to get more people to participate in a social security take up has a lot to do with agendas set by ILO (an international organisation) and desire by governments and their institutions to do 'public good' to society. Hence there is an agenda which is social security participation and a dominant coalition who would like it realised in this case the ILO and national governments. Demetrious (2006) questions the balance and fairness between the powerful and other parties in this case ILO and national governments on one side and, workers and their dependents on the other. Gregory and Halff (2013), Dutta-Bergman (2005) and Roper (2005) warn about wholesale embracing of the developed world view.

The issues to do with social security transcend social security institutions or individuals. Even in traditional society when there was the death of a breadwinner, the clan ensured

that the surviving children, spouse, and parents have some arrangements to make their lives go on with minimum deprivation. In the past this included the now no longer popular arrangement of family inheritance: a brother would inherit the wife and children of the deceased. Following the advent of HIV/AIDS this practice has been in decline. Perhaps, those responsible for formulation and implementation of social policies could make substantial progress if they allow stakeholders to influence the social debate on service provisioning in the country as shown by research subjects on their wide choice of interaction (interactive media) predominantly presentations (seminars) and classroom training. However, there are very clear limitations in pursuing this path bearing in mind what has been discussed so far. The specific issues that were raised in Chapter 3 come back into play. For example, when one refers to handling of survival in the Tanzania setting, it needs a different mind-set. The local dynamics were not imagined by the advocate of the two way symmetrical model. Who is the stakeholder? Is it the breadwinner, the spouse, the children?

As mentioned earlier one interviewee criticized the idea of dealing with what he called negatives: death, invalidity, employment injury and sickness. In Tanzania it is a taboo to talk about death in advance. The government acknowledges that the number of individuals who have made a will is very low. Whether one should talk to potential beneficiaries about their future benefits or to the breadwinner about what will happen after his or her death is not a small matter in that cultural environment. In packaging of benefits, schemes have specific limits based on studies conducted on how much the scheme can afford. Therefore, in such a discussion Gregory and Halff (2013) might well

ask who is calling the shots? Is it the provider or the ultimate recipient? If it is the provider is it not hegemonic?

In addressing stakeholders' issues one cannot avoid looking at theories, procedures and practices from other professions such as marketing, psychology and sociology, economics as well as actuarial science. It comes as no surprise following the multidisciplinary underpinning from which this sort of investigation originates. The discussion cuts across academicians' concern with public policies issues and practitioners' absorption with the dynamics of the market place (Heath, 2001).

Recently, there have been some activities involving stakeholders in the social security sector. These meetings are engineered and conducted by the institutions at their individual capacities (NSSF, 2012), (LAPF, 2011). They set the agenda and generally manage the processes to the extent that they are seen as institutions' corporate gatherings where members can only air their views as guests. In such situations where the programme and respective timetable are set by the service providers, there is a risk of rushing through the agenda if the proceedings seem to be taking extra time. Members and stakeholders in general are not empowered to run such a forum in a manner and environment that they can exhaust the issues that need to be raised in the atmosphere of openness and full control of the processes and respective outcomes. In Tanzania government is seen to play a marginal role in the day-to-day welfare of society. Students are aware that their scholarship comes only in part from government sponsorship. They declare that it is family members, friends and relatives who are sponsoring them.

8.2 Reliable and sustainable partnerships

The researcher has noted a serious lack in partnership approaches to the main stakeholders of the social security industry, with the exception of the National Health Insurance Fund which runs limited community partnership programmes. It is of great value from the strategic communication point of view that members regard themselves as partners or part of the community with the service providers. However (Roper, 2005) cautioned that it is not to be taken for granted that when a party makes some compromises on the pretext of responding to symmetrical considerations it warrants Excellence status.

He refers to the case of Shell, an oil company that in 1995 faced two major situations that would tarnish its reputation. The first was its plan to dump an out of use oil storage platform off the coast of Scotland. The reactions of environmentalists' organisations resulted in consumer boycotting of Shell products. The other case was the accusation of being insensitive to the welfare of the local people and the environment in Nigeria. The global protest that followed persuaded Shell to change its policies on its performance and about the environment. Roper (2005) agrees with Levy (2001) who uses the above case of Shell as an organisation that would alter its business to become environmentally friendly. Roper says that Shell operated under pressure and possibly to fend off further sanctions. He explained that Shell and BP have broken away from an organisation known as Global Climate Coalition, but still make other decisions which are not environmentally friendly. He argues that whatever concessions that they have made are insignificant in comparison to their overall business. He calls for an examination of whether an organisation has made sufficient concessions that warrant Excellence status

in public relations terms. Such cases do not very much help organisations in improving trust, credibility and mutual cooperation. Again one would ask whether Shell should abandon its main business upon which it has its core foundation to meet its stakeholders' expectations.

During the interviews no single provider asserted that stakeholders had any involvement in the design of their products or services. Mostly the benefit portfolio comprises standard social security benefits as specified by the International Labour Organisation. Members had no role or say as to what type of benefit should be offered, how benefits were packaged and how they should be accessed. One can only conclude that this is one reason for lack of enthusiasm. Some benefits appeal less to members, while others have restrictive rules and regulations that are hard to meet or hostile to would be beneficiaries' other interests. This where the research participants demonstrated their disillusion with 'I do not care' responses or 'it does not matter' joining those who declared that the other scheme is a 'nuisance' as they spend time and resources to dialogue and canvass for members of other schemes. Miller (1989) poses a similar challenge when he queries whether communication messages that would make smokers and potential smokers more positive about the product are any good from an ethical perspective.

Recently, there have been some efforts towards shareholders' involvement, but still their role is not very clear as the meetings are organized, funded and coordinated by the individual fund administrators with stakeholders as invited delegates. Such meetings have yet to demonstrate the two way symmetrical approach although the asymmetrical approach is not always inferior (Grunig, 1989). Some of these schemes were able to

modify their service packages in response to stakeholders' responses and this action reduced the conflict zone.

Through the use of modern technology toll free call and emails could be used to update members on key expectations and progress. The main danger is the counter effect of such application. One disappointed customer could tell a few friends but with the new technology especially the social media one disgruntled customer could tell tens of thousands of people, locally and further afield.

8.3 Integrity in public communication campaigns

Sending out well researched authentic messages is bound to create dependability, improve trust and enhance continuous dialogue. However, actions of an organisation will always speak louder than words. The public will always be resentful if what is taking place does not seem to add value to social security benefits in addressing issues that affect the members such as the contributor's parents who cannot be covered. One respondent pointed out that his son is much more of a social security to him than anything else. Customers should be involved in the solution. Good communication is better than making excuses. Most of the funds are dealing with their members on a seasonal and sometimes ad hoc manner. In some cases they serve them through third parties in the name of employer or service providers. When a member has a pressing need that requires immediate attention or unconventional situation, it is imperative that such matter is resolved promptly and successfully.

Third party involvement can result in setbacks. They could be ill prepared or have a less than competent person dealing with an issue. In some cases the person does other

work in addition to attending to social security matters. The person could be too busy, too unconcerned, or simply naïve and this will affect fund operations by providing members with substandard services. In addition there could be a poor relationship between a third party and the member and this could have a bearing on the fund. An employee might find it difficult to access his benefits if he is on bad terms with his employer or is in the middle of a dispute with the same employers. The same situation could apply in the matters of registration and day to day issues that arise between members and their funds. Gupta (2008) discusses the creation of a conducive informational and sharing environment for added social/economic value.

In matters relating with personal finance a physical presence of some sort is important to reassure subscribers of the safety of their money. Appropriate communication approaches that would reinforce identity, image and the reputation of the social security provider could be very useful to enhance acceptability and motivate signing up for social security products and services. The research population affirmed this position when they overwhelmingly selected presentations and training (public education) as their preferred method of communication.

8.3.1 Successful campaign against HIV/AIDS

The nation did not borrow some of the good practices from the ongoing campaign against HIV/AIDS where successes are evident. The drop in prevalence rates from above 7% prior to 2003 to 5.7% in 2007/2008 and now the greater awareness in all areas and among almost all social groups reflect a well-run public campaign. The students from primary school level, the retired generation, the rich, the middle class and

the poor appear to be aware not only of the consequences of 'risky' living but also of preventative steps that should be taken. High numbers undergoing voluntary testing, the numbers of those who take up ARV drugs and similar treatment, and the reduction in stigma suggest that the messages have come across well though that is not to say 'mission accomplished'.

Messages of healthy living and safe sex practices have overcome traditional taboos and a cultural framework where matters of sex are not discussed in public and children were completely kept out of such talk to the extent that many knew very little except what they learnt through friends and third parties in various ways. Nowadays, condoms are being distributed openly and those who sell them include small traders displaying them in prominent areas. School classes, radio and television debates are being conducted in an open arena.

The government's creation of the Tanzania Commission for Aids (TACAIDS) with a clear mission of researching and supporting research on HIV/AIDS prevention, monitoring and treatment was a strategic decision. Promoting awareness and fighting off stigma, advocacy, and dissemination of information and coordination of all activities accords with a national strategy that includes inter-linkages with local and international players. All work towards the same goals which include reducing mother to child infections and safe blood transfusion. The campaign has seen positive results.

8.3.2 National literacy campaign

Another successful campaign that can be emulated today with slight modifications to reflect technological and social changes is the National Literacy Campaign. It was a national campaign bearing the following features which to a large extent are still valid today;-

- A coordination team plus centres under national coordination supported by regional appointees.

- A plan that included utilizing the available facts and the conduct of investigations based on the facts and set goals.

- Recruitment of teacher and student-teachers, together with the identification of suitable methods and material for the campaign.

Methods of publicity and student recruitment:

- Village level publicity - circular letter, posters, public meetings.

- Publicity in a wider context - booklets, leaflets, press releases, radio and cinema – with a clear emphasis on timing, supervision, monitoring, evaluation and discussion.

- Checking and modification of results and activities where necessary including; public lectures, one day courses. residential courses, debates, study visits, discussion groups, exhibitions, sports, games, *ngomas* (traditional dance), celebrations, social evenings, and the use of libraries.

8.3.3 Encouraging results from National Health Insurance Fund

When the NHIF was formed like all other social security institutions there were very little consultations with the stakeholders' especially potential members. It was almost a unilateral government decision backed by the International Labour Organization, together with a one day conference held in Arusha. It was not surprising therefore that when the time came to implement the programme key stakeholders voiced very strong opinions against the scheme. Since the scheme was contributory, opposition came from trade unions speaking on behalf on their members against salary deductions. There were outcries over the mere fact that they were not consulted prior to such major changes being made to their working lives and health services.

Though it was already late as the scheme was announced and in operation, the NHIF administration took the challenge positively by engaging stakeholders in different ways. One of the strategies was to include key stakeholders such as leaders of the teachers' trade union on the board of trustees that oversees the policies and operations of the Fund. They introduced a nation-wide public education campaign though this was in the form of an advocacy programme. They invited the media to play an active role in identifying issues that did not go down well with members and then raise them with the Fund.

Media involvement reduces a hostile tone to a down to earth one that also was at times educative and informative. The administration seized every opportunity they got to share their story about NHIF and receive feedback. Such forums included talk shows, exhibitions, press conferences, feature articles, radio and television programmes. It was

when the administration started acting on what they had learned from their critics and sceptical stakeholders that resistance and confrontation went to its lowest level. Therefore they were able to turn a negative situation into a positive one.

The study shows that a significant proportion (50%) of the respondents prefer face to face meetings, classroom training and road shows as their best information and education channels to learn about social security benefits. Such choices mean that the stakeholder wishes for more direct contact with service providers or their representatives to have a one to one dialogue. Although presentations may fall short of one to one sessions, they are closer to two-way communication where each side can be heard by the other and compromises reached (symmetrical), or difficult issues explained or resolved (asymmetrical). Equally, classroom training and road shows which respondents like also provide a two way communication forum when both sides can exchange, learn and interact.

8.4 Mapping (holistic analysis) of all stakeholders

It is imperative that unknown but important stakeholders are identified and a specific communication strategy be initiated to address such a key group. In today's operating environment, a large portion of stakeholders can be located miles from the organisation's domicile that have a positive or negative impact on the existence and operations of an organization. Some of this now comes via social media. Sedereviciute and Valentini (2011) argue that a strategic communications programme must go beyond Grunig's consumers, investors, and suppliers by including those who have the power, urgency and legitimacy to affect the performance of an organization. These, in fact,

should be those who received full consideration and are viewed as "partners" by organizations in defining an organization's values, identity, and behaviour, and even become promoters of these values

In the effort to raise-up the profile of social security in Tanzania an important pre-requisite for generating attention and interest that would warrant the increased take-up and utilization of social service, stakeholder mapping is crucial. When asked to identify their stakeholders not only was each organization able to mention only a few but they all left out key constituents such as their own employees, money markets where investments take place, the suppliers and the students who are potential members. The national literacy campaign that saw the country achieve one of its best results had done better by recognizing and partnering with key stakeholders such as public libraries, opinion leaders and opinion formers, local groups and the national media.

Having applied research techniques before the campaign, they were able to simplify their message by including simple leaflets and applying a grass roots approach that involved local and regional leaders. The campaign was also able to take into account geographical location and situation in selecting the most suited media without losing flavour, focus and the effect of being part of the national agenda. The research conducted prior to the campaign revealed areas that the campaign had to concentrate on to maximize the results including weak areas that required special attention such as giving more time and effort to stressing the rationale for the campaign.

An effective corporate communication strategy must give deep consideration to what Argenti (2009) describes as resources that can be accessed to meet the challenge. This

campaign did just that by combining the Universal Primary Education programme in this campaign. The move made more resources available to meet the intertwined and yet independent educational as well as developmental goals namely adult education and universal primary education. Finally, the programme managed very well the dialogue with stakeholders in their own environment. It won maximum support and interest throughout the exercise.

Such ingredients could still be a useful tool today if social security industry is to make head way. Absence of evidence of stakeholder mapping, lack of involvement in the planning of benefits, mode of operation and non-user friendly approaches could all be the result of weak linkage with stakeholders. No wonder in a society where more than 70% of the population do not have birth certificates and an even higher number are without marriage certificates, the setting of marriage certificates as a pre-requisite for receiving benefits is met with a sarcastic reaction such as why cannot these grandchildren be proof and serve in place of a marriage certificate.

When asked to comment on stakeholders' involvement in designing the existing product an interviewee who is a senior member of one of the schemes confirmed that

'There was no direct involvement in designing such products and since Africans bury their dead anyway, burial assistance is much less of a priority than the education of children or proper accommodation'.

The message correlates with what one interviewee a (university professor) called

'Absurdly huge payments made to a person when he is less able to make effective use of the same.'

Stakeholders' mapping would have saved social security providing organisations from missing the shifting attitudes of members and identify what is of paramount importance: child security, modern housing or a better living environment right now. No one mentioned appointing stakeholders such as trade union leaders to boards. However, an interview reaction to the question of having meetings with stakeholders and meeting their demands raised many issues on the validity and implication of the stakeholders mapping as well as two-way symmetrical approaches:

'You do not know these people my brother if you allow them to state the benefit packages that they want, you will end up closing all these funds. You remember last time the .... claiming the impossible, after all what they pay is peanuts and they want a lot. What can you buy with Shs 20,000/-?'

A more senior person present in that interview explained further that one can only make a coat out of the material you have: social security schemes can only offer what can be afforded by the existing net worth of the scheme. In order to do that there must be an actuarial study that measures sustainability of the scheme given certain assumptions. They always study with the existing benefits and at a later stage they factor in other new proposals. But in his view no fund can make an offer large enough to satisfy contributors.

Though the first respondent showed inflexibility about entering into dialogue with the stakeholders on benefit packages and other matters, it is true that the reality of these funds is that there is only so much they can do; the rest may be difficult or impossible. Unless they negotiate an increase in the contribution rate, they cannot out of such

discussion come with what Grunig (1995) called a win–win scenario. This is where Pieczka (2001) writes about the approach being idealistic. Further, since the schemes have been created by the government it is not automatic that those in higher authority will see things in the same way as fund managers. Leitch and Nelson (2001) refer to complexity in human and organisation behaviour. Also, even if government is to take up the matter then who is it going to negotiate with? Will it be the tax payers, the contributors, the workers' union or whatever specific group that can have the means and mandate to enter into such a forum. Karlberg (1996) uses the term public multiplicity. Having observed all these factors still to some extent it is possible to have a stakeholder meeting though not necessarily symmetrical or covering all potential and existing stakeholders?

Special groups like the associations of older people, members of parliaments and representatives of the local authorities where these schemes are located seem to be ignored for board membership. In the real world such groups have a lot of influence in what can and what cannot be done by members of the public on one hand and by such schemes on the other. Hence they can positively or negatively affect the business of this industry in which case its growth, sustenance and mission are threatened. Students and other potential stakeholders do not appear to feature to a great extent in the agenda of these schemes. Corporate bodies such as the Bank of Tanzania and other financial institutions seem to be in key positions simply because they handle the investment aspects of these schemes. However, such investments are a by-product of other activities involving the neglected stakeholders.

8.5 Communication planning

The respondents made it very clear that they preferred interaction to any other form of communication. This move has a bearing in policy formulation; it indicates that they have a great desire to be involved rather than to be passive recipients. Interaction implies constant dialogues and exchanging feedback throughout policy making processes. Brainstorming sessions and public and academic debates using interactive media would enhance the success of policy making processes. Such policies should be a reflection of public choices and priorities. The final outcome could also be a compromise of what is desired and what is achievable in a given situation. The most important element is the fact that even when parties disagree, there are chances that each part will have a better understanding of the issues. Once that is achieved effort to come up with workable solutions remain a joint responsibility so long as the communication forum is maintained. According to Denig and Weisink (2000), interactive information and communication should be given their due weight. Furthermore, 78% of respondents voted for social security as very important. Therefore policy makers are left in no doubt as to whether to place this subject as a priority in social and economic policies. Improved understanding of social security concepts is more likely to improve the ratio of those who place importance in this field. The government and social security providers should recognize that the social economic environment of the country and the world in general has changed. Such recognition should be translated into legislation that takes into account the evolving nature of societies' needs, particularly those linked with social and economic contingencies. Failure to handle such matters correctly could have dire consequences including individuals falling into destitution.

Furthermore, involvement of key stakeholders in policy making and governing level is of crucial importance if the schemes are to succeed in winning the understanding and support of the majority of stakeholders. They would benefit from the first hand responses and initiatives of the stakeholders' representative at board level. The decision taken can more readily be accepted or trusted by those being represented provided that the representative maintains constant dialogue with them and retains unblemished credibility.

A case in hand is SSNIT of Ghana where apart from having four workers' representatives out of the fourteen that make the board of trustees, there is also a representative from the Pensioners Association as a board member. Since the key target of social security is workers and their dependents, employers are recognized by making available two seats on the board of trustees to the employers' organization. The government is also an employer and has its representatives on the board. Such funds are involved in massive investments hence to enhance members' confidence they have a specific board role for someone in charge of securities. He or she must be a highly competent individual who is vested with the responsibilities and supporting facilities and manpower to ensure prudent, secure and profitable undertakings.

Fund members should be provided with regular information that would enhance their knowledge of the scheme, their accounts, their rights and responsibilities, any changes and relevant events. Following the media revolution, members should not have to wait to hear announcements from hearsay and third parties. There are mobile phones all over the country; SMS texts and other uses of phones could be very effective. As the study revealed from district level upwards information flow and awareness tend to be

more advanced due to availability of modern communication technologies. Internet cafes, movie theatres, conference facilities, public halls and local radio and television can be instrumental in conveying information to members and collecting it from them. It should be noted that satisfied members could be crucial in spreading positive news and vice versa.

Respondents have shown great interest in presentations, public shows and radio. These can be made in digital format and therefore people could assemble at a chosen place once in a while and attend such learning sessions. They could be run by only one person who could take questions and forward recommendations to the respective social security schemes. The need for interactive sessions could be partially resolved by this method. In a developed world where electric power is available everywhere, this could provide an almost totally interactive session where members and providers or resource persons would exchange information. While this technology is there, infrastructure limitation may partially affect this approach but not for so long. Major infrastructural changes are in progress including the national optic fibre network.

Believable communication is essential if one has to gain respect and win customers. On occasions an article with the wrong facts is sent out, published and read without any rejoinder. Apart from misleading stakeholders, such communication demeans the credibility of the service, provoking unnecessary conflict if members take action to follow up and confirm the opposite. Upsets experienced by those who read, listen or watch such inaccuracies cannot be easily wiped out from their memories and that is the recipe for future opposition or lack of interest in anything coming from the inaccurate source. Hunger for media attention without gauging the benefit to be obtained with such

attention implies mode of communication that is worse than press having none at all. Even in what Grunig termed as Press agentry situation, at least communications specialists ensure that press releases and articles reflect the correct facts.

The findings noted that there is little continuity in communications between social security service providers and their stakeholders. When responding to the question as to when they communicate with their stakeholders the responses show lack of consistency. The industry does not conduct its own trade fairs or exhibitions but fits in with those of others. However this does not make the industry stand out and during such shows there is so much 'noise' that it limits stakeholders' appreciation of the industry. Should there be a social security providers' trade fair purely organized and run to explain, display and talk about the concept and work of social security in the country, what is it for whom, when how and why, it is possible that in a short period of time both awareness and understanding levels will improve. Research respondents' media preferences are given below. The great majority prefer interactive media.
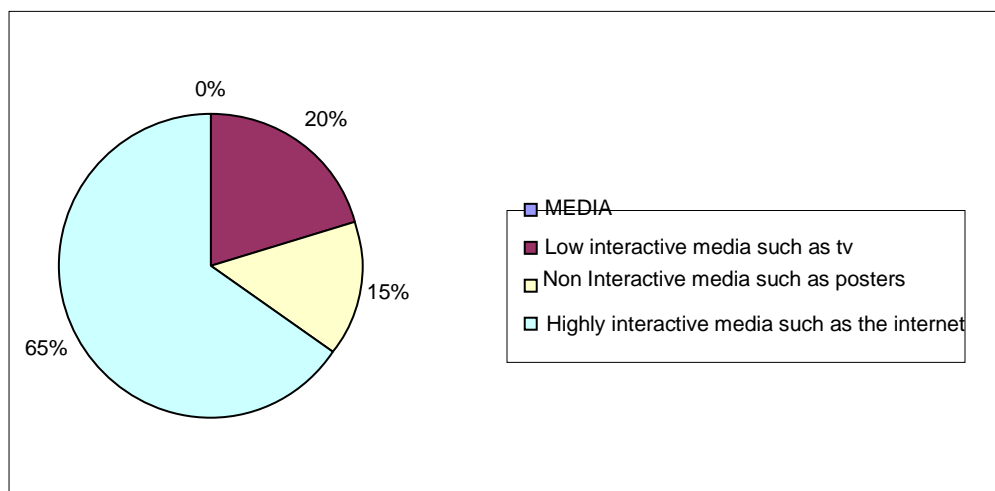
Figure 8:1 Respondents' preferences for non-interactive, low interactive and highly interactive media.

8.6 Service provision

Giving special attention to members' needs should not stop with designing of fancy eye catching products and services. It is more important that the service delivery reflects commitment made through establishment of that particular service/product. Providing service beyond minimum requirements and demonstrating the spirit of cooperation rather than compliance is bound to increase value to the recipients. Over-delivering on every promise made can make a lot of difference. In the social security industry one should aim to honour a genuine claim or claims even if it has been lodged after the deadline. It is preferable that payment of benefits be made ahead of the scheduled dates.

If banks in the same environment are able to make use of new technology to serve their customers, there is no reason why social security schemes with billions of shillings and other resources can fail to do so. Members could be paid faster and at their convenience. Delay in payment and rigidity in form of payment with long paperwork procedures could easily be replaced with electronic methods. Members could receive services through the Internet, another provider or a bank using similar technology. Payments, members' statements, registration and benefit application forms could be made available through the nearest provider or bank.

Research results show that a substantial number of people are not happy with the quality of service that is being offered beginning with the cumbersome procedures and the handling of claims down to the time taken to receive benefits. A single letter to an editor of a daily paper complaining about the service of a social security scheme can

have a significant impact on those who have not yet enlisted in any scheme. It could go as far as having those registered trying to find ways of evading and avoiding compliance. Unhappy customers may cause havoc to the business as they speak badly about the service.

In addition to the recently introduced regulatory authority, social security schemes in the country should take trouble to ensure that the quality of service offered by any particular scheme does not bring into disrepute the whole industry. The researcher once met a business entrepreneur who ran a hotel who told him that he (the hotelier) was keeping a very close eye on his newly established neighbour and assisting him whenever possible in ensuring that the food eaten at that restaurant did not cause a situation where people decided to eat at home only. He saw that once things go wrong with food poisoning or any related misfortune, there are greater chances of people boycotting all restaurants' food indiscriminately.

The same could be true of social security services: poor treatment by one player could easily be interpreted as 'they all the same'. Comments made by an interviewee of GEPF about facing challenges from members accusing them of building skyscrapers with members savings is a clear example as this organization has made no such investment. There is also the case where one fund provided a loan to a politician and when the news came through the media almost all schemes were on the firing line.

Members should be able to access their information anytime they wish to do so without having to travel to a fund office and plead with staff for the same. Through technological advances members should be able to use, phone, use kiosks in offices or use the

Internet to view their status. The use of Facebook at district, regional and city levels could also provide interaction. Also to demonstrate sensitivity and social responsibility, structures used by social security providers should be accessible to people with disabilities. Those who use wheel chairs and others who cannot climb stairs should be considered in all layouts.

Geographical spread of service providers' offices should be seriously considered. While it is a common practice for statutory government institutions to be located in convenient areas from a government point of view, it is time they take a more customer friendly approach by going closer to their communities. Taking the Ghana example in Figure 5.4, a country with 25 million people and an area that is two thirds of Tanzania has 75 points of service/branches on top of the new technology that would allow members to access some of the services on their mobile phones and computers. The Ghanaians made it clear that they are considering spreading their services further for the benefit and convenience of their customers which in turn would benefit the scheme. The expenses and running costs in this undertaking are justifiable investments as they allows much larger populations to access service providers at their convenience and probably at a much reduced cost.

Regular feedback can be obtained from the members if the use of modern communication tools is deployed. Online surveys, short message service (sms) and telephone interviews touch pads, user cards, teleconferencing are features that can be instrumental in sourcing and providing feedback. Keeping any feedback approach relevant and providing a timely response would greatly enhance two-way communication be it symmetrical or otherwise. Actively engaging and monitoring mails,

SMS and twitter feeds are a useful approach for effective communication, timely response and for an organization's integrity.

8.7 Involvement of workers, members and users

The workers' unions are very important in the social security business as they represent workers who are among the key targets of any social security scheme. Though many schemes have the top leadership of the union in their boards of trustees, the need to communicate and stay in dialogue with individual trade unions as well as their confederation board cannot be overemphasized

The findings show minimal engagement between the industry and the various unions to the extent that an objective of a recent strike was directed at the government: lower contributions rates and improved benefits. Had there been close, continuing and effective mutual understanding, the situation could well have been different.

Motivation is of value to any public programme that requires a mass response. Benefits such as widows' pensions, disability pensions, and accident benefits could be better compensated as they motivate enrolment and do not necessarily cost a great deal more.

Interactive operations and interactive communications are preferred in modern societies. The research shows that all surveyed groups preferred interactive media and can be more sympathetic if there is an interaction throughout the engagement between funds and their members. Since they have to part with their money, and spend their time in lodging claims and other activities, a continuous interface between service

providers and members would provide the much needed confidence as well as create lasting mutual understanding.

This approach can enable an organization to be frank by not overrating their perfection but being open with members in areas where things are not as smooth as they might be, explaining why this is so, and what measures are being taken to rectify the situation. They could even go further, by involving stakeholders in solution seeking if the situation demands. Users go beyond the registered members hence communication should not only target the enlisted but cover beneficiaries or ultimate consumers. In the case of survivor benefit it is not the member who will be lodging the claim for benefits but the spouse and/or children or parents. If any of these have difficulty in accessing benefits, not only that they will resist joining such funds when the time is right to do so, but they will also speak negatively about such schemes.

Users need to know their rights and responsibilities. Since qualification for benefits is linked with users fulfilling certain requirements, it is imperative that the customer knows them and where necessary is assisted to fulfil the requirements so as not to miss entitlement criteria. What should be done, when, how and why should be part of communication packages. The research findings shows a great gap in this area where not only there are members who do not know their rights and duties, but other beneficiaries such as sons and daughters (the student survey population) demonstrated very low understanding of this concept: just 21%. Such a knowledge gap can be one of the causes of missing out on benefits hence ultimately regarding the whole business of social security as useless and irrelevant.

8.8 Responsibility, accountability and transparency

Though theoretically, these institutions are governed by tripartite arrangements involving workers' unions, employers' associations and the government, practically they are being perceived as government institutions that are accountable to the state and its organs. The appointment of the regulators by the government did nothing to improve the situation.

The misconception originates from many factors including government appointments to the boards of trustees and as chief executive officers. The schemes are required to report to different ministries: some to the Ministry for Finance, others to the Ministry for Labour and Youth Development, the Prime Minister's office (which is responsible for Local Government and Regional Administration) or the Ministry of Health and Social Welfare.

This mismatch causes problems in the accountability of these schemes and also affects the way that they take responsibility for their actions to the detriment of their members. Members feel they have less voice and less control as one interviewee stated. Since substandard services are generally linked with government performance it is not surprising that members' expectations are so low.

Since the government takes unilateral decisions on tax, its closeness to these schemes is construed as another tax hence public lack of enthusiasm. It is recommended that the tripartite role (government, workers and employers) be reinforced; the stakeholders should be empowered to take on the responsibility of running such schemes. The members and the public should be able to make these schemes more accountable to

them. The government could continue with its supervisory/regulatory role including auditing.

There is a need to establish a clear line between good and poor communication especially in the day to day dealing of these funds. Players in the social security industry are known to have invested huge sums of money and other resources in sponsorships and participation in a number of exhibitions. They spent large sums on TV and newspaper advertisements.

The main issue to be raised is whether the priorities are right and whether there is value for money. Advertising on 'How big one is' is not the best way forward according to one interviewee. 'Reckless' sponsorship in areas that does not have a large impact on the contributors and their dependents or even the target audience serves to aggravate the situation. These actions raise questions as to who decides where their money should go and why. It also reinforces questions on what is being invested where, when and why. These being members' compulsory savings, absolute transparency and openness are basic to enhance trust, credibility and promote the sort of understanding that could result in positive attitude from stakeholders leading to an improved image.

The right choice of actions coupled with open and reliable communication can go a great length in ensuring that social security schemes are viewed as members' institutions for their good. In today's globalized world, one cannot afford to bypass public scrutiny. Effective strategic communication will call for credible action supported by a two way communication flow.

Organisations are held accountable for their direct actions in many areas. The most notable area is service provisioning. Those who have direct contact with customers carry the biggest responsibility to ensure that there is a happy ending. This observation by no means underplays the role of other players. As indicated, a poorly researched product will end up as a poorly designed product hence no matter how good the delivery is, it will not serve the purpose. On the other hand, however good or useful the product is, it may not achieve successful results if the delivery is poor. Delivery involves packaging, point of sale contact and utilization processes. It does not matter whether such services are offered directly or through third parties. Customers may accept or reject the product – for example medical treatment under insurance – and this will have an adverse impact on the National Health Insurance Fund (*Mwananchi* 29 November 2010). The public understands that health services are offered by third parties in this case health practitioners who are independent of NHIF. However, they refuse to join the scheme despite the good reputation of NHIF as a responsible and friendly organisation. Therefore it is fair to conclude that an organisation is judged not by its own actions and words but in addition by the actions of its associates. A strategic communication plan would include checking and satisfying oneself with the conduct and reputation of 'would be associates' in the service delivery. The behaviour and actions which gives such associates identity, image and reputation may have a positive or negative impact upon the principal organisation.

It is therefore part of an effective communication strategy to analyse the communication practices of potential service providers well in advance in order to make credible decisions. It may not necessarily mean rejecting the use of such services as in many

cases there will be no other alternative. However, it establishes a framework for what such working relationships entail. It could mean training, and sharing best practices as well as being frank where changes need to be introduced. It could also mean some specific measures are put in place well in advance or on continual bases to limit possible damage that could occur from time to time.

It is important to recognize that social security institutions have two key areas that their workforce or their sub-contractors deal with customers in addition to the normal suppliers that any organisation has to deal with. Their front line staff deal with customers during registration and collection of contributions. This situation assumes that the customer has already been won through marketing or any of their recruitment enticement programmes. How long it takes, what are the processes, languages and communications taking place during enrolment and collections of monthly contributions play a crucial role in getting customers to taste the level of services that the organisation offers. If it takes three months or more for a customer to be registered and much longer to receive his or her membership card that says a lot about what kind or service one can expect. Such action has an impact on any potential member who may be put off by what is happening to colleagues.

A crucial contact with customers is when they come to enjoy their benefits. If such processes are seen to be unfriendly and cumbersome, there you find those 3% of respondents who stated that they were not happy with the benefits. The number could be higher as 3.4% reserved their comments on what was hindering them from joining

the schemes. Usefulness of benefits is only realized when one qualifies and accesses them. If some are able to demonstrate benefits to others the promotion drive could be left to members who will spread positive word of mouth recommendations to others, hence a snowball effect that can draw more credible attention which in turn could translate into growth of the membership portfolio.

On the contrary if the public does not see subscribers to such funds receiving meaningful benefits the obvious reaction is to ignore such schemes. The situation is made worse if the customer is put in a situation of complaining over what seem to be unjustified complexities while processing his claims. Even where the delay and complications are justifiable, handling of a customer who is in such a desperate condition requires a well thought-out communication process. It should be borne in mind that social security is an expedient measure against the social and economic distress that one may face. Therefore, taking into account the stressful nature of having to claim such protection, timely and efficiently delivery is essential. Another dimension of this situation is that one should not need to shout to let the world know that one is receiving a raw deal. The mere fact that he or she is part of the wider community which is bound to observe what is happening to their member is sufficient to turn the public against social security schemes. Organisations are judged for their actions rather than by their words.

8.9 Lack of common approaches

Various schemes under different ministries were constituted by different acts of parliament hence they have disparities in rates of contribution, compliance strategies, benefit structures and rules and regulation. Such disparities have caused a lot of mismatch in service levels and quality, membership profile, management and leadership style and marketing and communication approaches. Failure to speak with one voice or on the same wavelength resulted in different images for these funds. The successful ones share the negative aspects of those less successful because they are all viewed as government organs. The situation was made worse by the new regulations that relaxed membership rules allowing all schemes to compete for members across sectors. This has led to more emphasis on promoting the institutions than the schemes they operate. The competitive promotional language and approaches come close to rivalry with some players blaming others for underhand approaches and malpractices. Members deserve more than this. They need to hear of improved services and have their concerns addressed. As one interviewee pointed out, they do not need to hear how big and how successful a social security organisation is.

CHAPTER 9

INTEGRATING REQUIREMENTS WITH PROVISION: AN EVIDENCE BASED EVALUATION

9.1 Social economic transition, communication and other barriers

This chapter evaluates all findings from quantitative and qualitative surveys covering a wide range of issues including observations and contents analysed with a view of better understanding of the situation. While Chapter 8 has dealt with stakeholders' communication approaches, this chapter covers the remaining wider subjects of the research questions. Further, discussions are being conducted to establish meanings of these findings and inform about issues raised that require redress or affirmation. They may not provide a definitive statement. However, they give an illumination to social security communication and its related issues in the Tanzanian situation. This must be regarded as an important step in a long pathway that will eventually end up with a significant improvement in the way the social security concept, business and products are communicated and subsequent improvement in other areas as observed in this study.

The study was to address the problem that despite social security arrangements being an essential part of modern societies, yet no more than 10% of the population is enrolled on them in developing countries such as Tanzania. Even some of those who are registered in such schemes, fail to access their entitled benefits. Traditional African society used to provide a safety net of sorts, but this is less and less the case with modernization and other changes. Communication approaches suggested by scholars

mostly from the developed economies may or may not work in this situation. The research proposed to find out why the take-up of formal social security schemes is so low, whether poor communication is a factor in the matter, and if so how communication might be improved.

This study addressed five questions including traditional attitudes to social welfare and how have they changed over the years. The research shows that the Tanzanian community is fast moving from traditional extended family ties to a more detached modern way of living. The challenges posed by the dynamics of such direction involves securing one's present and future income from social and economic contingencies that can be met by modernized social security arrangements. Further, modern communication approaches face many unexpected social, economic, cultural and infrastructural challenges.

Are Tanzanians indifferent to modern social security schemes? The answer is yes and no. The advent of such changes promote the privileged few who have clear knowledge of what is going on and how to benefit by embracing what such schemes offer. The majority, however, are caught in the middle with no preparation or means that would ensure a smooth transition to modern approaches. Neither do they understand what is required of them. Some of those who have the opportunity to appreciate the benefits find themselves unable to join in, or fully enjoy the available benefits due to various reasons ranging from communication deficiencies to rigid rules and regulations. The recent pressure applied to the government that resulted in the reversal of the decision to suspend withdrawal benefit for the much more satisfactory long term pension testifies to the danger posed by little knowledge. The findings indicate absence of research to

establish society's position on the subject as well as a lack of commitment to identify the root causes of such positions. Despite its crucial role in strategic communication management as argued by Smith (1999), there is no evidence of the application of research in strategic plans on the part of service providers. Therefore, the third research question on what could be the cause of indifference or lack of response necessitated the study to focus on both quantitative and qualitative data. The approach would provide the "fuller and complete picture" that Denscombe (2007, p.111) recommended.

Young people between the ages of 15 to 21 showed willingness to learn about social security. They considered it important. It is easy to assume that such a group would have no time for such a dialogue. They use different media. But for the purpose of learning about social security they prefer presentations and training in classrooms. All age groups surveyed in this study were similar in this respect. The youth is an important age group both in terms of numbers and future potential. In addition it is worth noting that the life span of Tanzanians at birth is has gone up from 51 years in 2002 to 61 years at present according to the United Republic of Tanzania census 2012 (NBS, 2015, p.14).Young Tanzanians today are likely to live longer.

In addition, the age at which one can legally vote is eighteen years, although some of the youth who are not enrolled in school for different reasons begin engaging in some form of employment from the age of fifteen years upwards. Another paradox is the fact that although the age of consent is eighteen, marriage laws have a route known as customary law that allows a girl of fifteen years to be married. According to the National

Social Security Policy, most social security schemes treat age 21 as the cut-off point from being a dependent child to an independent individual (URT, 2003). National Social Security Fund (NSSF) has a similar perspective in that after 21 years of age an individual will be in transition from schooling to employment.

Some of these respondents could have by now qualified for a pension at 31 years or even earlier depending on one's employment start date as some schemes treat 10 years contribution period as sufficient to earn a pension. A youth employed at 21 or even younger as seen in this study could easily meet that criterion. In order to avoid such a situation being a burden to the schemes, minimum retirement age criteria is being used in approving pension payments. Currently it is 55 years on a voluntary basis and 60 years for compulsory retirement. The majority of respondents including the young generation opted for presentations and classroom training as their chosen medium of instruction. It would become obvious if members of an audience were turning a deaf ear to what is being said. This is not the case with mass media tools such as television, radio and newspapers. Due to lack of knowledge, interest or relevancy they could ignore messages about modern social security especially when they involve paying a premium. However, presentations and classroom instruction provide a forum for question and answer sessions, clarifications, monitoring the subjects' interest, moods and concerns. They facilitate two way public communications that provide immediate feedback, provides for alteration of message content, pitch and presentation package. It even offers room for limited concessions if affordable and practicable.

9.2 Traditional attitudes and practices of social welfare over the years.

Feedback from the research findings shows a departure from traditional ways to a modern approach where the extended family is becoming less significant while the state, insurance, employers and the nucleus family are taking over. This measure was very important in Tanzania society to establish whether there is a customary shift. For example, until very recently, a person from the Masai ethnic group would shift from the area/location where a family member died to relocate somewhere else. The Masai now bury their dead and settle almost permanently within certain geographical locations.

They used to preserve their traditional culture concentrating on raising herds of cows and goats on what they viewed as good pastureland but now the Masai are in all sorts of professions in urban areas where in case of illness, death or invalidity, modern social security arrangements are the most appropriate way to serve such communities. We have seen that Chaggas and other tribes intermarry; creating a new multicultural relationship that may not necessarily subscribe to certain particular cultural norms hence the need for diversity in meeting their social and economic contingencies. Deliberate efforts by national leaders have seen the Masai go to modern schools and progress into being learned members of the societies who are influencing their fellow tribesmen on modern ways of living.

The study revealed respondents' experiences of deviation from traditional practices such as burying their dead relatives in their place of domicile to contemporary approaches - usually the place where the deceased settled, worked or studied.

9.2.1 Cultural/traditional traits

As the cultural and traditional practices could be blocking positive changes brought by modern thinking, the research concurs with Goran Hyden's (1995) view that the same values can be used to facilitate realization of the modern objectives. Modernisation can be at loggerheads with traditional views but to what extent? This research observed some practices that rendered proposed modern social security approaches less than a priority though not completely redundant.

On the other hand, there are a lot of other areas where even traditional views would welcome approaches that are in line with a changing society. In most cases issues such as supporting each other during illness, death, physical and economic disability as well as the birth of babies can still be relevant across all generations. Smith (2001) provides evidence of the existence of local values and institutions that determine social actions. Chagga people are increasingly being buried wherever they die, in any part of the country. The advent of survival benefits offered by modern social security schemes should have been a natural successor to complement or even replace the traditional practices. However, according to the official statistics of social security institutions, this is not happening.

9.2.2 Deep rooted attitudes and long established practices

A significant number of society's members pay more attention to short term priorities over long term life provision. As observed they can find it very difficult to prioritize and subscribe to future modern social security requirements over what they perceive as their pressing needs. When expensive traditional rituals, dances, exorbitant weddings and

funerals are given prominence over savings, school fees and other obligations, the situation is alarming. Levinsky and McKinnon (2005, p.62) equate such scenarios with the 'risk of making poor choices'.

It comes as no surprise when the pressure for withdrawing ones' savings during the few weeks prior to Christmas, New Year and *Idd* celebrations is enormous. A contributing member who goes to the extent of switching employment or terminating his employment to secure his savings for such social obligations does much harm to himself and his dependents. Above all, the scheme is rendered irrelevant as it definitely fails to deliver its primary objective of providing social and economic protection. The author had a difficult time in convincing a member of one scheme from leaving his job so that he can claim his savings to use them for expenses related to his daughter's wedding.

Equally, social practices such as the use of traditional medicine men sometimes known as witchdoctors could make service such as medical care provided by the schemes inaccessible as existing medical care arrangements do not cover such treatments. The practice of secretiveness where a bread earner does not share information of an income nature such as social insurance can have adverse effects in the case of death as some beneficiaries would miss out on their entitlement due to lack of awareness. Someone might claim very late — as witnessed by the researcher who met a widow claiming survivor benefit more than three years after the death of her husband due to lack of knowledge on her part.

The respondents who expressed their dependence on their assets, on family members and those who said they had no tangible plans are all revealing the fact that for some

time now people rely on personal wealth. The 'self' agenda is increasingly gaining grounds. Its magnitude could be linked with Western influence, with what Dutta-Bergman (2005) calls 'individualistic'.   This is reflected in the recent race for wealth accumulation even if it means employing false means. Another factor is society's attitude reflected by a saying 'a child never grows before his parents he shall always remain a child'. This statement refers to social obligations felt among family members. Parents would expect their children to care for them while children from a wealthy family would depend on parents regardless of age and social status.

9.3 Absence of planning habits

A significant number of respondents showed a serious lack of interest in planning. While some had clearly said they had no plans for the future other placed the entire responsibility on the government or on their family. Hence, those who failed to plan ahead for retirement formed 59.2% of the respondents. This group when combined with those who depend on personal assets and family assistance amount to 79.4% of the population.

Cultural influence takes a lot of time to reduce even if logical arguments for better alternatives have been clearly advanced and best value demonstrated to persons with average understanding. In Uganda the practice is still in place of having what is regarded as 'a balanced family': girls and boys. Boys are regarded as more important. They are insurance for old age through financial support and through grandsons and granddaughters who will keep them company. The girls to be married will leave to

establish other families. Hence, children are still seen as a form of social insurance against the problems of old age.

However, Smith (2001, p.205) concluded that it is not correct to regard rural community in Tanzania as over conservative. Once shown that a new innovation is in their interest, they will readily take up the challenge. Changes including those mentioned by one retiree and the head of Help the Aged (SAWATA), who both talked about the shift from herding and nomadism to sedentary horticulturalist and urban migration. Another level of social security arrangements that would be known and accessible to the societies was necessary. Having a government policy for the elderly is not enough if not known to those who are intended to benefit. It is essential that good social security policies should be known to the stakeholders. It is also important to ensure successful implementation which calls for stakeholders' fully participation.

9.4 Tanzanians' responses to modern social security schemes

The survey indicates that only about 22% of respondents are looking to benefit from modern social security systems. Almost 50% lack adequate information. Less than 2% claim to have a very high knowledge of social security. A staggering figure of more than 98% ranked their level of knowledge as insufficient. Therefore, improved effective communication is essential to make positive changes.

9.4.1 Preparedness

Only 20.6% seem to be prepared for assistance from a social security scheme while those who know nothing about such schemes formed the largest single group at 22.6%.

Those who depend on personal assets, on family, have no plans at all, and those who rely on the government amount to 20%, 18%, 14% and 4%.
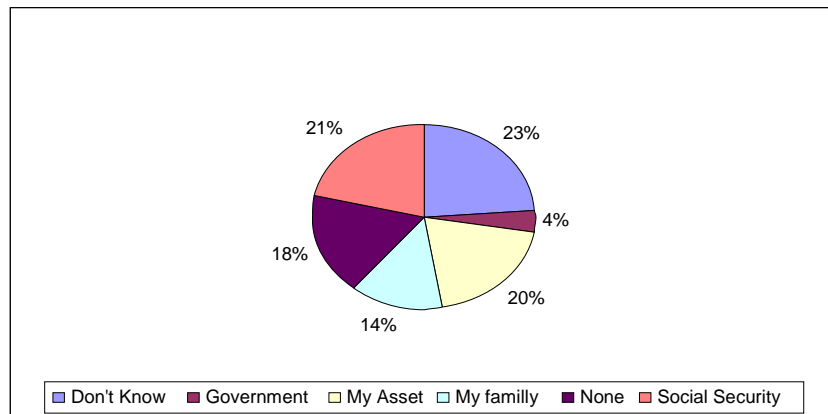
Figure 9.1 Attitudes to social security in Tanzania.

The above figures paint a dismal picture of a very serious situation. At present an individual may be under pressure to amass wealth through corruption so that it cushions him and his dependants during the difficulties of retirement and old age. Improved social security provision and better communication would reduce this pressure. In the past the family and the government did everything.

But there has been a major shift from the socialist (Socialism and Self-reliance) policy pursued by the country in the 1960s and 1970s when people depended on the government in almost every area of life. Issues such as education, health, means of production, and selling of commodities were all government dominated. One could hardly think of an area where the government was not just the key but often the sole player.

The study covered 438 respondents from the formal employment sector (that is, formally employed workers together with students from a family background of formal employment), 781 respondents from a farming background (workers and students), and 530 from other informal sector occupations (workers and students again). The 530 from the informal sector sub-divide into business (369), fishing (32), mining (44) and occupations such as carpentry, hawking, street vending, shoe making, and tailoring (85). The best prepared group who claimed to look forward to social security insurance during old age were those from the formal employment sector (26%) while the least prepared were the fishermen (0%). Splitting them further, the mining respondents were depending most on assets (29%) while the formal employment respondents were depending least (19.8%).

This shows that fishermen are not covered at all by social security providers but it also indicates lack of knowledge on the part of this group. Miners hope to make their fortune if they come across good deposits. Small scale miners' life style involves staying in remote places and this makes them short term sighted, looking for a lucky strike. Their emphasis is on suddenly gaining personal wealth. However, life's uncertainties including illness and accidents, and then old age and death, make it more important for such individuals to be insured through modern social security. As this study shows, the methods that are used to educate the targeted groups do not suit them. To a large extend they appeared to be unreached groups and perhaps their 'mind set' also has not been addressed.

On the other hand the author is aware of high coverage among miners working for big mining concerns that belong to large multinational companies. But these are the

exception because their coverage is influenced by the fact that such companies from developed countries are very compliant with social security requirements ─ a practice which is indispensable in their home countries. The study did not target this group for those reasons, and also due to the fact that since these companies are capital intensive, with a lot of modernized auto mechanic facilities, the labour force is relatively limited in number.

As might be expected, after miners (44.4%) business people were the second ranked group (37.7%) in dependence on both personal assets and family members. The miscellaneous group was third (35.3%) and the farmers fourth (34.1%) while the employed category was the least dependent (31.3%). In terms of attitudes to social security schemes, female participants were less negative than males. Of the respondents, 3.0% of females indicated that they did not care against 5.1% of males.

9.4.2 Willingness to learn

Most participants (80%) indicated that are willing to learn about social security schemes. This positive attitude should be exploited. The result could be increased knowledge and appreciation of the role that the schemes can play in an individual's life. One would have expected that with such a high level of poverty and illiteracy, there would be significant resistance in bothering to learn about modern social security insurance. In turn greater understanding could improve acceptance of the schemes, hence boost enrolment and utilization of benefits.
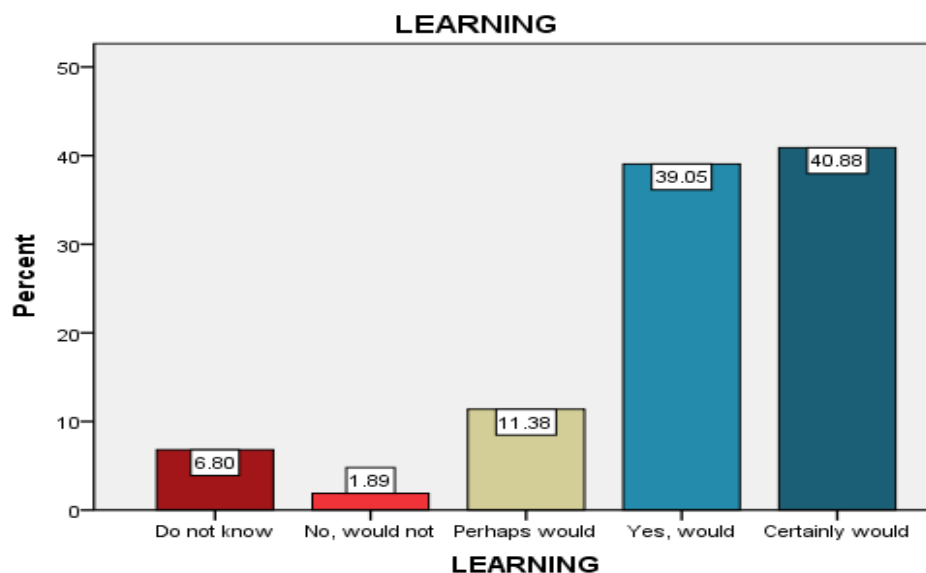
Figure 9.2: Levels of willingness to learn about social security

9.5 Factors that affect social security take up in the population

There are a number of barriers to signing up and subscribing to the existing social security schemes as the research has shown both from the stakeholders' quantitative and qualitative responses but also by the service providers' own admission. A senior spokesperson of one of the social security schemes blamed what he called "the ridiculous culture of promoting and bragging about how big or beautiful a fund is instead of saying what it is, what does it stand for, who can join and how". Of most importance is how relevant such schemes are to one's social economic concerns now and in the future. There is consensus that lack of adequate information that would be used to promote awareness and create understanding is the main issue.

9.5.1 Lack of awareness and low understanding

There seems to be no plan to take the majority out of unpreparedness hence there is this failure to plan which amounts to planning to fail. The majority of those surveyed have no regard for social security as something worthwhile to cushion them against future contingencies. In addition to being unaware of social security undertakings and their relevance to them, a large proportion showed that it is not even in their priority list now or even in the future. When they expressed their dependence on other measures rather than social security for their future coverage they appear to say it is not their priority and they do not bank on it.

The results also imply that whatever misgiving a section of society that have little knowledge may have, there seem to be no opportunities to address their views and concerns. The fact that 60.5% are resigned to, or opt for, other facilities such as personal assets, family help and government help may be due to the failure of the existing schemes to have their interests on board. Even those 18% whose response was "I do not know" could be part of the disillusioned. During the interview, a retiree was quoted as saying "I do not know anything about social security; my son is my social security". It is clear that he was never in a position to enjoy modern social security services and therefore did not see its relevance. This person is learned, travelled and therefore well exposed. Given that he has such views which he does not make secret, it is not difficult to imagine the position of simple illiterate peasant families that have not gone outside their district boundaries. People such as these form the majority of the rural population. Worse still the interviewee's public dismissals of social security have a significant impact on those who regard him as a wise old man – their role model.

Out of the total of 1749 worker and student respondents, women who stated they had a low knowledge of social security amounted to 56.8%. Women who said they had insufficient knowledge amounted to 28.5%. The figures for men were 50.2% and 30.1%. When added together 85.3% of the women and 80.3% of the men indicated that they had low or insufficient knowledge of modern social security. Only 4.4% of men and 3.2% of women claimed to have a very high understanding.

9.5.2 Awareness

Awareness is the basic level for measuring the effect of communication before progressing on to understanding. It was expected that there would be great awareness and partial or low understanding. Awareness would be something. The mere fact that there were to be beneficiaries of social security services among the members of the community was expected to have created some degree of awareness at any rate. Furthermore, the promotion activities, presentations, marketing and public education programmes were supposed to improve public awareness levels. The fact that the findings were in contradiction to this indicated a very significant communication gap. It should be noted that this investigation is about low public response translated into low coverage in social security schemes as well as compliance problems (ISSA, 2006). The focus was to establish whether deficiencies in communication have any role in the situation. The findings reveal serious gaps between communications activities and audience reception.
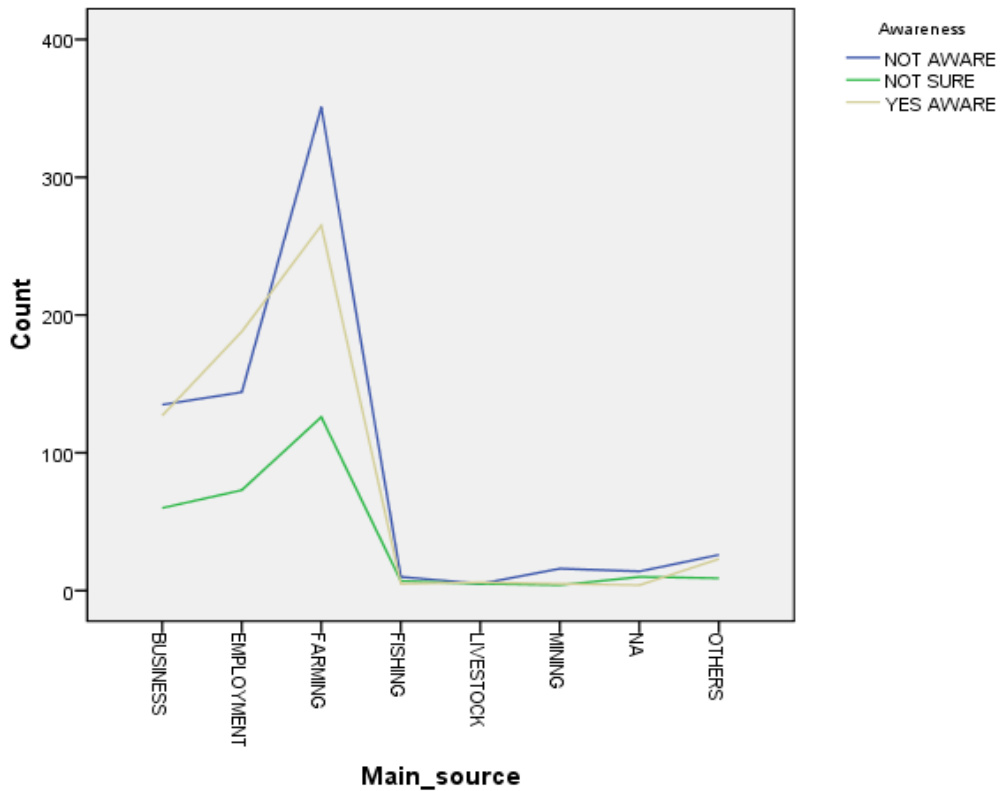
Figure 9.3 Projecting findings of awareness of social security by occupation distribution curve.

How much creativity is employed to address the situation? Awareness could be achieved through many ways, advertising and promotion being some of them. Effective deployment of traditional media supported by actions such as monitoring and reviewing processes and increased intensity of campaigns could make a significant difference. However understanding ─ which is the next desirable stage of a communication mission ─ is not easily secured. Creativity of some sort is required to achieve objectives in more cost effective ways. Integrated marketing communications being applied requires cultivation of creativity on an on-going basis. The study did not observe any evidence of that taking place.

9.5.3 Public Understanding

The key issue is not only to let the audience know what the schemes are all about but to demonstrate what is in it for them. It must have an appeal for individuals and from there proceeds to specific groups such as families and workers such as farmers, traders, fishermen, and miners. The lack of understanding shown in this case is very serious indeed when the college students who are soon to be role models – teachers — are not even aware of what social security is all about. Worse still, even their principal's confession that he is not comfortable to talk about this subject as he questions his own level of knowledge paints a very negative picture. It shows that there is no investment made to secure understanding from this cadre that represents those who are just about to be contributors to such funds as per legislation in place.

The results shows that even those who have their salary deducted on a monthly basis do not have sufficient knowledge of the industry. It is a serious communication gap that one is handing over a substantial part of his income (3% -10%) without having a clear picture of what are the gains in doing so. This implies that despite severe economic and financial constraints, a deduction is made from a person's salary without him knowing what opportunities result. It is a part of working life without being explained. No wonder it is being perceived as another tax and to some extent irrelevant.

Methods of collecting such contributions have a lot of sticks and very few carrots — if any at all. Employers who delay remittance of an employee's deduction face a penalty of 5% of the total amount for each month's delay. Therefore a delay of 20 months would have doubled the amount owed in the form of penalties. On the other hand there are no

rewards for the same employer if he pays his contribution in advance even if it is 12 months advance payment. The research came into contact with records showing some employers making their payments more than six months in advance but with no recognition incentive of any kind for this.

Those who are 100% compliant still have no significant incentives rather than a once a year event in which a few of them are selected for a recognition ceremony that does not benefit them financially. The question on whether one should invest somewhere else where the gains exceed the 5% penalty charged by the scheme and pocket the difference is not a theoretical one. A number of employers are habitual defaulters and pay penalties when they are compelled to do so.

We have seen that academicians and some contributing employees do not understand the social security business. Therefore it is obvious that the general public including farmers, livestock keepers, fishermen, business men and women as well as miners have little knowledge as to what this is all about. The informal sector and non-salaried workers may live their entire lives without coming into contact with some form of modern social security schemes. When the study directed itself to Advanced level and college students, it was another way of validating the research feedback from other groups. Students are also members of communities. That being the case community understanding on the role and importance of social security would have had an impact on them and vice versa. The subject of social security has great importance for the young generation of students who stand to be protected against any interruption in income due to death, illness, disability or retirement of the bread earner. Their

knowledge should result in them asking their parents and guardians to make social security arrangements among their top priorities.

Equally, knowledgeable parents and guardians would want their dependents to be assured of a secure situation now and in the future if and when any social and economic contingencies occur. They would discuss with their loved ones how important social security is and why they have to sacrifice part of their small earnings to take part in such a scheme. They would also counsel their loved ones not to neglect such an important undertaking for their own sake and for the sake of future generations. Such understanding would include rights and responsibilities, as well as the procedures involved to process benefits. It should cover when one qualifies for what, where to lodge such a claim and where the contact points are.

9.6 Economic factors

It has been well established that since social security schemes are contributory by nature and have a minimum contribution, there are members of the public who despite being aware and appreciating such arrangements, cannot join for lack of finance. A significant number (45%) of the survey respondents stated that economic factors could hinder their enrolment. This factor would go contrary to Rogers' Diffusion of Knowledge theory as knowledge of the product ‒ in this case social security service ‒ may not automatically result in take up even if it meets all other criteria such as complexity and compatibility.

The situation is made worse by lack of tailor-made arrangements specifically targeting low income earners and those who have erratic income flows such as hawkers, food

vendors and others with similar income patterns. This position is confirmed by the delegates to the International Social Security Association (ISSA) held in Dar es Salaam on November 29th -30th, 2011. They acknowledged lack of specific arrangements that would suit lower income earners and those from the informal sector.

9.6.1 Low and unsteady income

Despite the fact that social security schemes claim that there are a lot of activities being carried out to educate and sensitize the public, the findings of this research make it very clear that the largest portion of the population find lack of adequate knowledge to be a major hindrance. This is linked to weakness on the types of communication taking place in the country on the subject of social security. However, it is very clear from the research that solving communication needs addresses only about 50% of the problem. The survey revealed that about 25% have problem with their income seemingly being too low to consider savings for the future.

Also there is another 17% who are hindered by the nature of their earnings being unpredictable. Further there are those who believe that the schemes are too expensive and also 3% representing those who are not happy with the existing benefits. Only 3.4% did not have to answer this question as they are already subscribing to these funds. The researcher believes that some of those who regard their income as too low or too unstable as well as those who feel that the schemes are overpriced can be persuaded to review their stance once provided with adequate knowledge in a two way communication in an environment made up of trust and mutual respect.

These findings match the ILO funded research that was conducted in 2004 which considered improving low level coverage as one method of combating poverty and deprivation among the poor in Africa south of the Sahara. The subject of the informal sector featured in the study and the need to include them in the existing arrangements was documented. The study did not look at the question of communication but established other hindrances shown in this particular piece of research.

9.7 Benefits that do not satisfy the needs

9.7.1 Aspects of pro-activeness

Some respondents felt that they were not missing out on anything by not joining these schemes. Others referred to costs, poor service and other historically negative factors. There seems to be no dialogue between the service providers and the intended beneficiaries hence there is a fire fighting approach when the need to address something arises. Active engagement that could result in building customer loyalty, positive word of mouth, and increasing providers' visibility could make a difference.

Provisioning of superior services packaged and served with excellence to go beyond users' expectations would stir up positive publicity and minimize complaints of all sorts. Striving for excellence would go hand in glove with the application of the Excellence mode of communication (Grunig J., 1984). Establishment of customer relationship management platforms would identify potential issues that may hinder enrolment of new members into social security funds or sustain existing ones. Two way symmetrical mode of communication and also asymmetrical (where and when applicable) can cement business relationships between social security providers and their stakeholders, diffuse

any conflict arising and through knowledge sharing facilitate appropriate proactive and reactive measures.

9.7.2 Lack of 'fit for purpose' approach – universality

Goran Hyden in Smith (2001) emphasises tailor/homemade solutions by what he calls African solutions to African problems. This area needs to be addressed in three distinctive dimensions. The first one involves the introduction of social security products/services and the packaging that goes with them. The second refers to the delivery aspects: the how, when, where and procedures that are going to govern the delivery processes including qualification criteria. The third dimension refers to communication approaches.

These three dimensions mean that the providers should not treat their potential market as the recipient of any product or service just because it happens to have worked well in other parts of the planet. Furthermore, there is a need to recognize that they need to deal with specific publics with unique features rather than with the public in general. Stacks (2002: P.3) define 'publics as a group of people or specific segment of that group with human characteristics'. Such realization is crucial in ensuring that the varying interests of the targeted populations are clarified and attended to with a view of achieving a consensus that would be in the organization's and the would be members' interests.

9.8 State dependency as a dominant culture

From the size of the population that revealed no social security plans for their future and those largely relying on the government to look after their future, it is clear that

individuals have delegated too much to the authorities. It appears that following the long period of socialist policies that had the state deciding almost everything, citizens are left with a tendency to leave all major decisions to the political leaders. This has robbed societies of responsibility for actions affecting their destiny and those of their loved ones.

From birth to death members of society treat themselves as state property to be told what to do and when and how to do it. While the developed economies are enticing their members to make the optional decision to take up supplementary cover, many subjects of this study have not even known or considered their basic schemes. Those who are promoting additional schemes to improve the life style of would-be retirees should note that a large portion of the subjects of this research demonstrated complete ignorance or apathy towards what social security arrangements are currently in place. In such circumstances options such as additional state pensions and occupational and personal pensions offered in places like the United Kingdom would appear to be a waste of resources or irrelevant.

Although there has been an official change of policies to a free market and a western type of democracy, the hangover from the long years of state monopoly and the fact that the government still professes to follow a socialist ideology (which is something of a contradiction) makes it difficult for the general public to adopt new changes. A sizeable part of the population — supported by politicians — still looks to the state as a problem solver in almost all areas including family education, retirement and other social issues.

9.9 Fragmentation of the existing service-providing schemes

The number of schemes not only confuses the public, it can be a problem for members as each scheme is responsible for its own capital and administration. Duplication in work, services and benefits — although it provides employment to a sizeable number of people — adds to the misunderstanding and misery of would-be beneficiaries as they have to share all these costs before earning their entitlement. According to the ILO (2008), these schemes have very high operating costs hence they maintain higher contribution rates that are yet to be matched with members' benefits. However merging such schemes would be painful for some scheme employees, who might not maintain their earnings, but it would benefit the society at large, and improved benefits could provide a stimulus for those hesitant about joining.

9.10 Ways in which modern social security schemes are communicated

It has been established that press agentry and public information are the only major means of communication employed by these schemes and to some extent the government. The hiring of companies to track how many times an organisation has been mentioned and using the same to gauge how many times other providers have been mentioned does nothing to improve public understanding of social security schemes. The approach is simply that of seeking media attention.

Public information using leaflets that are very formal and pay no regard to the lack of reading culture among the population has not served any useful purpose. Leaflets are collected but not read, public announcements are made in television (the medium of the few), on radio and in newspapers but no research is done on their impact. They fail to

achieve the expected results of promoting awareness and increasing understanding of social security in the country.

Stakeholders' involvement and application of strategic corporate communication are not given their due weight hence suggestions for enhanced performance in these areas. Even at the benefit planning stage, stakeholders' priorities are given no room hence the designed products bear little relevancy to users' needs. This research provides evidence that social security schemes have a lot more to do if the public is to understand, accept and utilize the services being provided. Bringing new ideas from diverse skills, knowledge and background could be instrumental in closing the existing communication gap by employing what Gupta (2008, p.32) terms as 'collisions'. It is the intentional bouncing off of ideas with the view of attaining improved outcomes that can be translated into better solutions.

Existing communications have not made sufficient strides in improving awareness, understanding and acceptability of social security. Some who utilize the services do not fully comprehend what is being offered to its full extent. It is very clear that among other things deficiencies in communication contributed to low coverage and the narrow base beneficiaries of social security schemes. The absence of clear strategic communication planning revealed itself in ignorance, apathy and poor response to efforts that are directed at widening and increasing social security coverage in the country.

9.10.1 Absence of effective communication strategies and communication failure

Minimum research activities, lack of effective feedback mechanism and absence of evidence of strategic planning and implementation of communication approaches

provide a clue to deficiencies in communication. While some of the schemes that have been considered show a sense of planning, this is not clearly articulated and in many cases the plan is no more than a blanket one.

There is a failure to learn from the presentations and public education programmes being conducted. The social security institutions that have been carrying out various communication activities seem to fail in meeting the desired outcomes due to communication deficiencies and lack of coherent strategies. They have missed their goal. A local story is told of a foreigner who travelled a long way to see a gold mine in an area. When he asked a local resident who lives less than 10kms from the mines as to how long it would take him to reach the mine he could not believe what he was told. The respondent said he knew that the mines were close but he could not confirm this as he had never been there. The communication practitioners supported by their management made substantial efforts and ran some creative promotions such as television advertisements. However, the content, nature and approaches failed to get results: a village may not have television sets or electricity. The practitioners are busy supporting the day to day operations of their organisation at what is known as the tactical level.

There is no way of achieving communication objectives if promises are not kept or the organization does not perform. Under-delivery may erode the confidence of members and the general public in social security undertakings. Regardless of whether the promises were expressed or implied the public would not accept less than what they expected. The case of the former East African Community workers, the riot, the

complaints and the negative publicity that went with it were the results of delivery that was short of expectations.

An organization should not only meet its minimal responsibility but must strive to surpass its stakeholders' expectations. Although one way of doing so is to under-promise, the best way is to set a realistic but challenging target and meet it to the highest standard possible. Businesses nowadays draw up customers/business service charters. While they should be appealing to the stakeholders, the most important task is to deliver well within or beyond the wording prescribed in the charter.

Better still is to ensure that an organization is seen to be making genuine strides over and above what has been promised. Stakeholders are to be shown that promises made are been delivered in a timely, accurate and professional manner. Ethics is of paramount importance. Clear demonstration of efforts and quality outcomes are best ingredients in ensuring mutual support between service providers and those being served.

Where the press agentry era and its practices seem to have gone, the practice and its associated public information approaches still remain the most common approaches being maintained by social security players in the country. This is a method in which organizations seek to be mentioned in the mainstream media and get more concerned with press cuttings than with actual achievements. Heath (2000) asserts that in the press agentry model, what is being sought is publicity regardless of the means. Sometimes this is at the expense of accuracy. In such a situation could be side-lined for the excitement of being in the limelight. A good example is an article published on 23rd

October 2010 with a caption "*NSSF yapania kuboresha huduma kwa jamii*" (NSSF is determined to improve its services to the society) (*Tanzania Daima*, 2010). This discussed an aspect of social security scheme operations but it contained factual errors that distorted the history of the organization.

There was no correction, no mention of errors. However, such an attitude can spread to other areas and risk disillusioning members as to the true status of an issue, an offer, or other services. The role of public relations practitioners is largely designated to deal with the press, publication and exhibitions. While the significance of media highlights in a developing economy like Tanzania cannot be underestimated, this is not the best way to build genuine understanding, win the market and maintain members' enthusiasm. In the short–term, some positive outcome may be realized but if not complemented by other moves the gains are bound to be short-lived.

With limited electricity and transport infrastructures, and a low literacy rate, such reliance on public media is not best suited to achieve communication objectives. Lack of reading culture as mentioned by one interviewee and confirmed by another from the government makes press agentry approaches counter-productive. The method gives a lot of weight to editors and journalists to play the role of educating and advocating the importance of social security and leaves a limited role for meaningful dialogues between the target groups and the funds. It also has the effect of assigning a communication specialist role to a media specialist rather than to a corporate communication player. However, there are times when they produce results (Wakemans, 2012 and Yeomans, 2006).

As the study had shown, insufficient knowledge is rarely a blessing. In many ways it is detrimental to both sides as the public could be sceptical because of the absence of sufficient information. Members could join funds for the wrong reasons, while unfulfilled expectations and failure to meet necessary criteria and benefit entitlement qualifications could be painful experiences that are bound to antagonize members of the public.

Insufficient information is not good enough given pressure from employment and economic and social obligations. Parting people with their badly needed income for future 'probable' needs is difficult. More important still is having credible demonstration of such benefits, perhaps by producing current beneficiaries who could offer testimony and act as a proof. 'Laggards' could be enticed when actual benefits are visible to them.

9.10.2 Application of contemporary communication theories and practices to improve communications

Apart from newspapers, leaflets and to some extent television, all other media are used in interactive ways meaning there could be a two way conversation between the communicator – the message creator, journalist, broadcaster, blogger or trainer — and the audience. Radio is increasingly running phone-in programmes. Such media have been widely selected by respondents (fishermen lead with 83.3% response rate, followed by business people). The group least supportive of interactive media was miners (44.4%). They chose radio, presentations, public shows and classroom training.

Effective communication calls for continuous dialogue based on subjects of mutual interest. It also entails consistency on the part of the communicators in the objectives they envision. Of paramount importance is the use of research to identify where one is,

scanning the environment continuously and adjusting according to the feedback. Communication goes well beyond words and pictures. There is a difference between talking and communicating.

Planned with Specific, Measurable, Attainable, Realistic within Time frame (SMART) objectives, communication can play an important part in achieving an organization's corporate goals. Such plans accompanied with effective deployment of resources during the implementation stage can be assessed, reviewed and modified to suit the requirements and challenges as communication operates in a dynamic and often fluid environment.

As evidenced by the findings above, not a single organization among the key players in the social security industry used research in their communication strategies. Absence of research is not only in the communication area but also in product/service design and delivery and mechanisms for enrolment. Research is seen as a discretionary service that one can do without. Some of these institutions have made small investments in research, for example in gathering press cuttings. Others do not have units charged with carrying out research. One wonders how strategic planning and development could take place in the absence of effective research. They could also benefit from other research such as the discovery that 60 out of 70 married women remain in marriage to maintain public standing and for lack of an alternative way of raising their children (*Tanzania Daima*, August 10, 2013).

In a changing society those responsible for establishing, promoting and offering social security service must not only advocate their position but also modify their actions to

reflect responsiveness. This is what Argenti (2009, p.15) argued will ensure a successful outcome when communicating in strategic ways. Corporate communication is a dynamic function, but sometimes one has no alternative but to react, for example when there is a crisis over service provision by a third party. A strategic communication programme has clear unambiguous objectives that can be measured. That has to take into consideration the availability of resources. It has a plan of action and monitors processes, evaluation, and feedback. A certain degree of flexibility is necessary to accommodate feedback. It is not only the question of generating media interest though that is an important function, but a clear focus is required to reach the intended audience in a timely manner, with adequate and appropriate messages that would also accommodate exchange of information.

The speed with which this industry is responding to the 21st century challenges that its members and their dependents face is below satisfaction according to interviewees and the researcher's own observations. Providers are stuck to the same old practices in areas from operation to marketing and customer handling. Being public institutions with parastatal status, the civil servants' culture and attitudes have made innovations and creativity seem unnecessary. Few researches have been commissioned with a view to improve products, services and customers' satisfaction.

As contributions to these schemes are by statute of law, there is a tendency to treat members as being in a 'take it or leave it situation'. Actions to motivate customers, after services follow-ups and assistance are rarely offered. Those made redundant ahead of their retirement age are not helped in any way. There is no investment in retraining of workers or expansion of employment. Coming up with modern tailor-made social

security products that target the present generation of workers and their dependents is crucial. Involvement of farmers associations, fishermen and miners, livestock keepers and business people in research on kinds of services and how they are packaged could revolutionize the industry.

9.11 Lack of reading culture

Absence of reading culture coupled with low literacy levels had made it difficult for a great portion of the population to be adequately informed of modern social security approaches. Those in the rural areas would have greatly benefited if they had engaged themselves in reading cultures as planned by the founder of the nation *Mwalimu* Julius K. Nyerere through his effective national literacy campaign. Since there is no reliable power supply and batteries are expensive, radio and TV are useful only for pre-advertised programmes such as the Premier League which people would know in advance. They would plan to go to a specific location to watch or listen to the programme.

Reading would have transformed the majority of people into well-informed members of society as reading can take place anywhere and at one's convenience. Lack of reading interest is demonstrated by a fall in the literacy level from over 80% in the 1970s to below 60% by late 1990s (Galabawa and Mbelle, 2002, p.170-189). The study confirms this as newspaper leading came last in media selection. The average national distribution of papers is roughly 1 paper to 800 persons. Evidence also comes from the availability of public libraries. There are less than 60 public libraries in a country of more than 40,000,000 inhabitants. In the author's 20 years' experience of business and mass

communication he cannot recall coming across one complaint about lack of library facilities.

Being a regular library user, he noticed a slight improvement of library utilization when the Open University of Tanzania took off across the country. The busiest moments are during examinations time. Therefore one can deduce that the majority of readers are students who are compelled to read because of examination requirements. A library official admits that utilisation does not match the country's population. He went further to highlight that underfunding reduces their capacity to introduce more innovative approaches, including the latest publications that would interest those who find that there is not much in libraries for them. Therefore a public communication programme at national level could more effectively address the issue of promoting social security through a national campaign that would take into account public lack of reading culture as well as literacy levels. The social security regulatory authority would be best placed to work with the government at both central and at local level in such campaign. This is not happening and instead you have the providers competing mainly in the urban areas leaving the majority in the rural areas untouched. The role of social security service providers would have been to support the government in such a campaign through human, material and other resources at their disposal. The government should have a big but short-lived campaign. There should also be medium and long-term public communication campaigns. This should be a core function of the SSRA whose primary business is to improve national participation. Factors such as the cost of reaching some sections of society and other difficulties may affect the decisions of social security

providers. The same should not hold for the regulatory authority which does not have a commercial agenda.

CHAPTER 10

CONCLUSION

10.1 Introduction

The first two research questions were about traditional attitudes towards social security in Tanzania and how they have changed over the years. Although this study may appear to be generic to many societies in the developing world, the Tanzanian situation is likely to be slightly different. The country's history is unique. It is a society in transition, caught up in the middle between long-established beliefs, value systems and old ways of life and the pressures brought by modern challenges of a globalised world that disintegrates old extended family ties in order to introduce a much wider interconnectivity with other people from an unrelated background.

It was also revealing that communication is not taking place and when it does, it does not achieve the objective of letting Tanzanian communities learn and understand the opportunities available through joining the modern social security system. As the research findings showed, social security institutions were placed very low in terms of preparedness for old age and had no more than a marginal role in meeting the cost of medication. The retirees regard their sons and daughters as their social security, leading one to wonder where the social security institutions are and to whom they are talking. While the results of the investigation show great willingness to learn and even offers suggestions into ways in which that knowledge can be shared, it appears that such feedback is not heard or adhered to for whatever reason. The providers have made an effort to carry their message across but as has been noted, a lot is taken for

granted as no serous research has been done to establish the gaps in communication, effective ways of overcoming the situation and how to 'win', 'persuade', or reach a desirable goal which is seen as a 'public good' not yet accepted by the members of the public. Press agentry and public information is extensively deployed but without scientific research to back the public information and credibility on the part of press agentry. Social security schemes are also caught up in fighting for members using self-promotion messages instead of reaching out to potential members and communicating with them more effectively. Of the 86 workers in formal employment who responded to the survey under half claim to have little knowledge of the schemes. As one interviewee stated, although people have salary deducted towards social security coverage a substantial number do not understand these schemes at all.

The United Nations Declaration of Human Rights treats the right to social insurance as individual personal right. As the Declaration entrusts the responsibility to governments to safeguard the realisation of social security for all, it is imperative that such governments commit human, financial, technological and other material resources into improving the situation. Effective public communication should be top of the agenda since 80% of the respondents to this survey claimed to lack sufficient knowledge about social security. Equally the research shows that the participants expect their government and its organs not only to resolve the communication vacuum but also to address issues of 'Hindrance' such as low income, unreliable earnings, unsatisfactory benefits and other challenges that impinge on the enrolment of the public to such schemes. Further, the most popular two–way symmetrical model and its related stakeholders' theories appear to work in certain specific dimensions and fail to be

effectively adapted in other complex situations as we have seen where a mix of strategies and tactics are called upon. According to Wiseman (2012) there tends to be an overlap when dealing with government stakeholders, and also there is a political dimension. Also there are issues such as conflict among stakeholders, matters to do with affordability .of one party's demands upon the other, for example increased benefit packages versus increased contribution rates. The balancing of influence between the social security organisation and the government on the one hand and those of other constituencies such as the workers and their dependents worries Dutta–Bergman (2005). However, the main lesson learnt, is that there are still many areas in which a public communication programme that would take into account the interests of key publics as much as practicable is what is needed

10.2 Facing challenges of being a society in transition: the Tanzania setting

As stated earlier Tanzania is a nation that has unique features. They include reluctance to accept new realities such as modern social insurance. Immediately after its independence Tanzania decided to embark on its own social and economic model of socialism and self-reliance. The model rejected the bourgeois approach to embrace collectiveness in ownership of the economy. In the *ndesi* situation referred to earlier the farm belonged to individuals. Under socialism it is co-owned. This public ownership concept reproduces itself in the tendency to depend on others (public/government) in many spheres including the individual's future. In line with Hyden (2001), a sizeable number of respondents expected their government to sort out individual old age economic and social needs especially income.

Any public communication strategy must first acknowledge this mentality setback which will need to be addressed not only from the communication point of view but also in defining the situation that this particular society is in. Socialism has been almost abandoned. The findings from students and workers showed that many spouses ignore sufferings, paying a great price for staying in a relationship that is at its lowest level for the sake of the children. However, it is also a result of social and economic structure that gives one gender more of a say. Females aged 15-21 are often working leaving their male counterparts continuing with their education. The recent National Bureau of Statistics report (2015) confirmed the same as it issues data from the 2012 census revealed that women are getting married at a much younger age than men. This imbalanced is carried forward to the time when one gender earns more and therefore has more economic say not necessarily through coercive means. This acceptance of the situation could be linked to what Roper (2005) termed the consent that benefits the powerful.

10.3 The society's attitude towards modern social security programmes

Dutta-Bergman (2005) reports the important role that communicative practices employ to influence what would be seen to be public choice. As this investigation has established, the social security model being presented as the best way forward is copied and pasted from the developed world. Hence the benefit models, qualifying conditions, contributions set-up and criteria are all influenced by the strong economies that at times seem to be irrelevant to a fisherman from Lake Tanganyika or a miner from Mangonyi village in Singida. The tendency to impose one philosophy from a dominant economy on a less developed economy may not necessarily have to be direct. But as

Gregory and Halff (2013) state such a hegemonic approach at times kills what otherwise would have been a better local alternative,

10.4 Socio-economic agenda

The socio-economic gains for a state that has a strong public participation in contributory social security arrangements cannot be overemphasized. As the study revealed, almost all existing social security schemes have converted from provident fund to pension fund which to a large extent moves the goal posts from short term to long term. Long term periodic payment provides room for the government and its institutions (there is no significance presence of private providers in the country as the study has established) to collect funds from the contributors. Resources are pulled from contributors and pumped into the economy. They may put the resources into whatever they consider to be an important or attractive investment portfolio. This is done because of not having the pressure to pay the contributor in the very near future. In a provident fund scenario, cash outflow would definitely be huge and erratic. The decision to put such funds into long term investments such as commercial buildings, roads, bridges and other projects is resented by members of the public. They are not well informed about benefits that are linked to such investments. There are those who compare such projects with their current living conditions as contributors or retired beneficiaries of such funds. Therefore you have a person arguing on what is the use of receiving millions of Tanzania shillings at retirement while his working life was bleak. The temptation to pull funds from the masses (the scheme members) and push (spend) on whatever is the priority project of the social security institutions or of the government is considered as a sort of tax.

Again while in developed economies compliance rate is very high, in the case of a developing economy like Tanzania not only are the means absent but to a large extent the will also. This could be partly due to the colonial background. The hut tax sometimes known as the head tax (Kodi ya kichwa) used to be collected by the colonialists by force, in many cases by local collaborators. Some ran away from home and family to avoid being caught because their families did not know for what use such money was being sought. Payment of tax invokes very bad memories. Tax avoidance and evasion is rampant. Today lack of transparency in the collection and use of taxes poses a great challenge in tax acceptance. While the developed world largely confronts tax avoidance and therefore brings in substantial amounts, Tanzania has a serious problem in both tax evasion and tax avoidance.

Tanzanians are not indifferent to modern social security. It was made clear in the research findings the majority have limited knowledge of the concept and its benefits to individuals and their families. Based on the fact that they expressed strong willingness to learn this group cannot be labelled as indifferent. The study has shown that when the providers went out to educate members of the public the result was positive. The issues are the frequency with which they go out and the amount of preparatory research that is conducted.

There are those who know about the scheme but maintain reservations on grounds of unhappiness with what is taking place as discussed above. There are others who are aware but lack economic means. There are those who are demotivated with the type of benefit, the qualifying conditions, and the contributions criteria rather than lack of knowledge. Some of these people can be reached by a two-way communication

approach. Much more needs to be done to get them to join. This may include repackaging of benefits. In addition farmers and others with low incomes can be collectively supported through short-term loans from these schemes. It could also involve a new way including assigning contributions to specific products or benefits such as the old age pension alone. This could lower the contribution rate which would be a way of reaching those who currently cannot afford the existing full amount.

10.5 Participatory challenges and communication role

It is already established that the public had issues that left them indifferent, unaware, or only partially aware of what is on offer but the challenges go far beyond that. In the case of endurance this may involve a choice between leaving and staying in a relationship for the sake of the children. In the case of living as a dependant it was clearly stated by the respondents that such people often have nowhere else to go. Social security schemes in Tanzania suffer from another problem which is that people think that other sources of protection are available. The great majority of respondents from all across all income ranges, ages and genders stated that 'something - the government, my assets, my family - will take care of my old age'.

The study established that few (20%) of the respondents – mainly those living in cities like Dar es Salaam - stated that they depended on an insurance scheme This is where perhaps the government and social security institutions may be making a lot of communication advances but what is known as selective exposure could also be at play. The service providers may argue that they have put a lot of effort into facilitating awareness. However, there is no evidence of measures taken to contain what has been

termed as selective exposure. An audience will only select messages that it perceives to be relevant. If respondents really believe what they said about having alternative support for their old age, it is likely that they would rule out any further information as not of interest. Therefore they would screen out or turn a deaf ear to what is being said about modern social security especially when it involves financial contributions. The provision of information about a provider of products and services to intended users in order to create awareness appeared not to be linked to the solution of their needs. Turk (1986, p.24-25) cautioned against overrating the role of public information practice in getting the public to understand and act in an organisation's favour. Audiences have rights as well as duties. Innovative approaches are very important. A study of culture, attitude and beliefs - known as environmental mapping - would make the situation clear. It would show how best to utilize the opportunities while effectively tackling the challenges. This as the result shows could have been one of the factors impeding communication and active participation.

10.6 Improving public communication using contemporary theories and practices

One research question concerned how existing public communication in Tanzania might be improved using contemporary approaches and practice while at the same time taking into consideration the social, economic, cultural and infrastructural realities. Corporate communication practitioners, social security administrators and policy makers may find some leads from the findings of this investigation. Furthermore, the study helped the researcher to develop more critical insights (Gilbert, 2002).

It is indeed established that Tanzanian society is in a transition stage from socialism, there is a move away from traditional social security practices (which include the extended family) to a modern capitalistic style (the nuclear family). It has also been established that while a significant number of citizens are not showing any interest in modern social security coverage, once enlightened they change. The main exception is those excluded on social and economic grounds. It was noted that the communication approaches in place do not meet the need. When applying two-way communication great care must be taken. As Walker (1997) cautioned even something that will benefit the public one could fail to engage in two-way communication when releasing information to such an audience. In the Tanzania context the risk is even greater as the level of education, poverty and cultural background creates a difficult situation. Western advocated communication strategies may work in specific conditions and fail in others depending on the people involved, on cultural and social inclinations, on affordability and on actual timing. However this study found that effective public communication was not taking place, or only in a very limited way. Atkin and Rice (2013, p.24)) offer an interesting definition of public information campaign that would fit most of the findings of this study. It encompasses 'strategies for producing effects on knowledge, attitudes, and behaviour across a variety of domains, including prosocial, environmental, and health outcomes'. Paisley (2001) presents two important concepts that could ensure the success of a campaign. He calls them agenda and entitlement. By agenda he refers to public ranking of the issue whether important or not. Entitlement refers to whether the campaigner has the mandate or justification to campaign for such an agenda. The respondents ranked social security scheme participation as very high on the agenda.

Further they declared their willingness to learn. What remains is whether the existing social security institutions have the mandate from the public to promote the same. The author believes central and local governments, supported by SSRA, should have led the way and that the providing institutions play an on-going servicing role and nurture those who are participants in additional to their campaign support role.

10.6.1 Strategic communication approaches

Strategic approaches could have many advantages including delivering evidence of bottom line enhancement. When communication strategy is part of an organization's overall strategies — hence on the board room agenda — it is more likely to succeed as it will have the resources and impetus to see it through. Further, a thought-through communication programme would include research as the beginning of a process that seeks to bring about specific objectives. According to Stacks (2002) an un-researched communication proposal is simply the best guess about problems. The potential intervention programme is not good enough to predict outcomes or demonstrate the efficacy of the programme. Fast and complex technological advancement is coupled with ever-changing and less predictable consumers' tastes. The need for top level management to commit resources, expertise and dedication to achieve excellent performance is unchallengeable. Board rooms of social security institutions should lead the way in spearheading a workable communication approach that is scientifically tested to suit a specific environment. According to Orgeret and Ronning (2009) we need to concentrate on our own African environment. In this particular case the government of Tanzania is the principal stakeholder of social security development in the country. An effective public communication campaign could be the deciding factor. Financial,

human, material and influence which could be deployed. Those employed in the public sector and their relatives appear to have more access to information and hence knowledge of modern social security than do the rest. Wakeman (2012) highlights that public sector communication is very complex due to what he called its unique stakeholders landscape.

As observed, most communication efforts do not achieve the intended objectives or if they do it is to a low degree. A continuous monitoring of direction and reception of communication messages with corresponding responses would have resulted in timely interventions to correct shortfalls. Further they should have learnt from successes such as the adult education campaign, implement what works best and omit less effective campaign ingredients. Research would show what worked in the past and what can work now. Continuous assessment would indicate a need for change along the way. This should include customer satisfaction surveys: the most important thing is what type of questions are asked in terms of relevance and importance, and also what is the response to the survey in terms of corrective measures and feedback. According to Cooper and Schindler (2003) research should be viewed as an investment in reducing uncertainty rather than an expense.

'In a rapidly changing society like Tanzania, the relationship between the speed with which changes occur, and the ability of its people to accept the changes is very important' (Institute of Adult Education, 1973, p.5). Discussing social and economic changes in Tanzania, the Institute advocates constant mental preparation to facilitate rapid adjustment and acceptance of new ideas. In order for the Tanzanian community to catch up with the dynamism that is required to match such changes including new social

security approaches, society needs to be empowered constantly. Establishing ways and skills that would make that possible is essential if coverage of social security is to reach another level. Knowledge creation and gathering should be an on-going discipline.

A key role should be given to the deployment of effective communication approaches that would take stakeholders as co-players hence maintaining two-way symmetrical communications. The use of mass media and traditional promotional approaches could be applied to a well-researched situation. The role of integrated marketing communication should be given sufficient weight in achieving communication goals that would see increased and widened coverage, greater compliance, more people accessing benefits, and enhanced relationships among social security stakeholders in the country. According to Fill (2002), unambiguous targeted communication with shared values and meanings is a prerequisite in achieving desirable consumers' responses.

10.6.2 Stakeholders' involvement

A 'one size fits all' approach implies copying and pasting schemes initiated, developed and practiced in western countries. This hegemony should be challenged to embrace more realistic localized and workable approaches. These can be appreciated and effectively utilized by the target groups within the societies. As Gupta (2008) observed, finding ways of adding value, differentiating products and services and building customer loyalty requires direct continuous stakeholders' involvement. As one experiments and seeks to penetrate the market, taking on board as many potential clients/members as possible, technological advances need to be a partner for better results. However, even this approach cannot be adopted wholesale as not everything

works everywhere (Gregory and Halff, 2013). They remind us that hegemonic global communication practices may not be workable or indeed not desirable. We have also noted from discussions in Chapter 8 about limitations in place that there are areas where stakeholders' involvement could be practical and perhaps crucial.

Providers could have looked into offering a much wider range of services directly or indirectly that would ensure their members get the best from life. As developing countries societies continue to undergo transformation that replaces traditional family structures, appropriate measures could have been put in place in advance of its social consequences. Housing, care and support for the elderly, the disabled, the sick, minors and the unemployed need to be planned for and efficiently delivered if social security has to have an effective role in such communities in the future. This could achieve a desirable outcome that would ensure sustainable support and appreciation if and when stakeholders are involved in all the processes as discussed earlier. Providing extended types of care and support would put life into their years as well as adding years to their lives.

Members who are well informed and consulted about all important matters that affect their rights, responsibilities, benefits and well-being would be key ambassadors and advocates of such schemes. They would promote, speak positively and demonstrate confidence in their scheme. Further, they would be defendants and unequivocal supporters in good and bad times. These members should be empowered to realize and act as owners of such funds. The stakeholders' meetings being conducted need to be organized and run by them with limited logistical support from fund officials so that

there is more freedom and more debate which could result in the effective exchange of information and knowledge. Such a relationship should not be seasonal or one-off but be maintained through other active forms of communication including members' newsletters which can be electronically produced and accessed. Annual or semi-annual hard copies can be made available upon request in regional offices. Since almost all such funds maintain radio programmes they can also be used to communicate newsletter contents.

Once potential members join, the schemes are assured of new committed members. Instead of drawing-up programmes and rolling them out to recipients, it is important that a dialogue is established between service providers and members. Issues such as what kind of products they prefer, how they are packaged and delivered, the conditions required including qualifications can all simplify the task of winning them. Two way symmetrical mode of communication should always be preferred and asymmetrical approaches should rarely be used except where it is absolutely necessary. The implications must be studied and the risks involved must be worth the expected outcomes. Principles of human rights and social security are not negotiable. Cultural and historical factors that could hinder acceptance can be tackled through genuine and transparent sharing of information – Fill (2002, p.235) raises the issue of mutual cooperation for anticipated benefits.

The study has shown that there is no strong bond between the organizations and their members. Apart from being compelled to join these schemes by law, little effort has been deployed to create a strong connection between these funds and their members. Customers are served and once dealt with they are even deleted from the data base in

case of withdrawn products. In customer relationship marketing (CRM) which is part of a management programme, efforts are deployed to identify, sustain and satisfy existing members with a view of encouraging new entrants. Stone, Woodcock and Machtynger (2000, p.2) describes the function as " find you; get to know you; keep in touch with you; try to ensure that you get what you want from us in every aspect of dealings with you; check that you are getting what we promised you". Certainly this approach implies a two way symmetrical communication.

There is a lack of customer relations management activities after retirement or the death of a breadwinner. Post-survivor benefit contacts between the organizations and the once critical stakeholders become erratic. By limiting themselves to solving only problems that have to do with their products and services during specific contingencies such as retirement or death, these funds deny themselves the significant role of being a friend and long term partner whose impact could be felt for a longer period. This would certainly appeal to a much wider circle of constituents. Problem solving during and after retirement supported with well-planned relationship management is lacking but could be a tool that draws other members of the family (potential members) to look favourably on the time when they will be in position to join such a fund. Other members would be positive about joining the fund because of the positive corporate image generated by their personal experiences and observations.

Suggestion boxes do not necessarily improve communication between an organization and its publics if critical views are not respected and complaints investigated and dealt with. Defensive attitudes should be discouraged, and tolerance and mutual respect nurtured. Complaints could provide feedback that cannot be obtained in any other ways.

They could shed light on areas of strength as well as grey areas. Such information could be used to improve services with a great chance of promoting business growth and improving customers' satisfaction. Most respondent opinions are not known to the providers. In cases where they are known the service providers may not respond favourably, as in the case of the provider who said that these people should not be listened to as their demands may render the schemes bankrupt (Chapter 8).

10.7 More emphasis on self-promotion than on public communication

Discussing the merits of the envisaged radical changes in United Kingdom state pension, it was argued that it will provide "a decent pension which is easy to understand, efficient to deliver and affordable" (*Mature Times*, November 2010). The need to secure an understanding has always had a pivotal role if people are to appreciate what is being offered to them. It includes answers to where such services are available and when and how they can be accessed. Knowledge of what is being offered and why is important. Such aspects needed to be explained on what offer is being made available as well as the assessment procedures. Though this approach would have be seen as inclined towards unidirectional communication but if under the circumstances that is the best way to achieve communication objective so be it. Any criticism based on whether the approach is two-way symmetrical or asymmetrical may need to consider Pfau and Wang's point (2006) about public relations as a form of strategic communication in which persuasion play an intrinsic part being misguided.

Communication specialists need to look at all these areas when the schemes are being designed and also during their operation. Easy to understand and efficient to deliver are

key ingredients. Affordability is a relative term. The ultimate objective should be improved knowledge and not merely information. Justification for an extensive information campaign should be on whether it fits in with the overall strategic mission of the campaigner.

Situations that force fund members to take unfortunate decisions (leaving employment or changing names to qualify for withdrawal payments so that school fees can be paid, or *Idd* or Christmas financed) should be avoided. As existing regulations and procedures are too rigid they are not user friendly. Members who are in the scheme are forced to invent ways to circumvent such rigidity. One interviewee pointed out that Catholic nuns do not marry or have children. Schemes offer medical care support for spouses and children. A nun would prefer to substitute her parents but the scheme does not allow that. Termination of employment so that social security savings can meet school fees for children is sad indeed. There should be a way that such contributors are assisted by the very schemes they contribute to. Rules and regulations should reflect members' interests as being of prime importance.

Making services available in close proximity to the members and the general community should have been an essential move in facilitating friendly, convenient and probably cheaper services to the intended publics. Providers' presence in the areas could also serve as a beacon and a reminder of what society needs to consider. It would have provided an identity, an advertisement and a point of sale which could also strengthen the corporate image and reputation of such organizations. These had a potential to produce better sales/coverage and increase interaction between organisations and stakeholders.

Demand for and Access to Financial Services Amongst Adults — FinScope TANZANIA 2013

| | Have / use bank products | Have / use non-bank formal products |
| Use informal mechanisms only | Excluded |
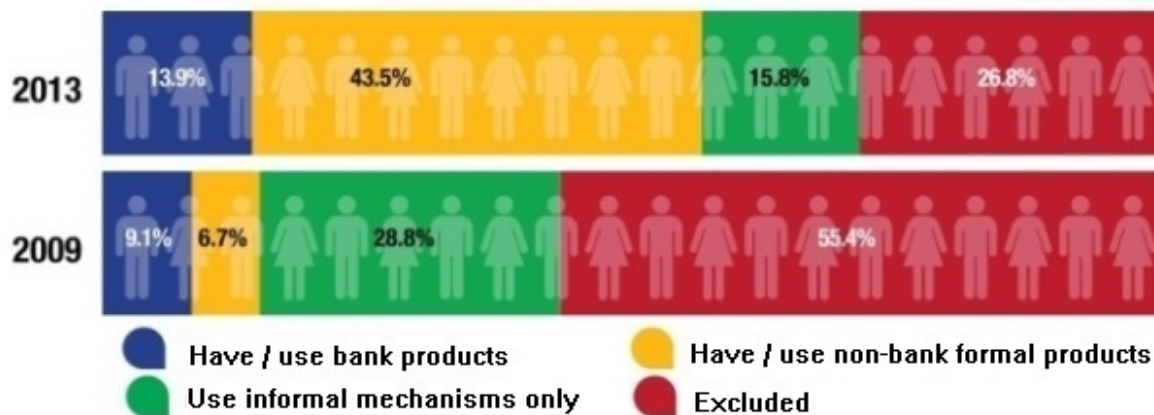
Source: 2012 Census reports by The National Bureau of Statistics NBS (2015) available online.

With the emergence of mobile phone money transfer services that would reach a person wherever he or she is, it was possible for the numbers of those who have never used bank or non-bank financial services to increase from 26% in 2009 to 56% in 2013. It is interesting to note that during the period the use of bank products increased from 9% to 14%. The use of non-bank formal products such as mobile money transfer was 6.7% in 2009 and grew to 43% by 2013. Banks realise that this is a direction many people now choose for its speed, convenience and flexibility. Banks are targeting the service users. One does not have to know how to read and write, or to travel long distances. One is not afraid of being robbed. Once the money is recorded as received by the phone one can draw whatever amount is required for that particular time and need. On the other hand social security scheme providers are remote from their scheme members. That is why the public tends to dismiss social security schemes with simple statements like 'they are stealing our money' or 'my son is my social security'.

It had been observed in Ghana's case that investment in new technology such as electronic access does not replace the need for more branches to offer above average customer services. The ratio of 25,000,000:75 by Ghana providers far outpaces the 45,000,000:66 and 25,000,000:19 of Tanzania and Uganda respectively.

The schemes need to learn how to offer more value to their members. A customer that receives extra treatment is usually a happy person bound to share his appreciation with those close to him. He will be a messenger and promoter of such schemes, sharing his story when appropriate. Further, social security schemes could look into the possibility of 'upselling': offering to sell more services closely linked with their functions. The banks drew on the M-Pesa initiative to go further and offer Sim banking services in responses to market realities. For these one must have a bank account. In contrast to M-Pesa and Sim banking users, members of social security schemes who were interviewed during the course of this research expressed lack of satisfaction with what is being offered at the end of their working life. They can offer such services as housing loans, study and equipment loans, furniture and fittings, and life and property insurance. The operationalization of these activities need not necessarily be pursued directly. Instead a subsidiary or subsidiaries could be created to specifically handle such products under the umbrella of the main scheme/social security fund. What is important in such undertakings is that members will receive additional values/services under one roof which could be both cheaper and more convenient. The lower cost could be a factor derived from the data base that would have members and their savings in the same fund hence minimize risks which is a major price hiking factor in lending businesses.

On the part of these organizations, the publicity to be generated by a large number of people who have been supported to own houses, equipment, study and other benefits could be enormous. Such institutions can take pride in their members' development which is a crucial factor in accelerating enrolment to the funds. Further, the additional business could mean additional income that could also be used to enhance more investments in business ventures and also towards their members' welfare. On the other hand, members will be seen by others as beneficiaries of social security schemes, thus encouraging others to join such schemes if they wish to have similar successes.

Facilitating members' current needs may not necessarily be what traditional social security institutions offer, but they were to become a response to members' cries for what they regard as appropriate and relevant services. Young generations could have learnt about the benefits of old age pensions while at the same time enjoying study loans or similar current priorities. The Zanzibar case testified to members' willingness to contribute more so that their immediate concerns such as the education of their children are addressed.

The day-to-day functioning operation of such schemes should enhance customers' confidence. Lack of meeting rooms have meant that members are spoken to in public, while the information being divulged is often of a personal nature. Even when such information is not regarded by the fund as personal, it should be left to individuals to decide whether they need privacy. Members should be able to request a one-to-one meeting where personal circumstances can be discussed in privacy. Equally, staff members should be sensitive and make frequent use of such facilities even in cases where it is unlikely that the matter qualifies confidential treatment. This will enhance

members' self-esteem as well as improve the image and perhaps the identity of such offices.

Communication tools such as social media have further advantages besides active interaction. Messages and language used can be altered to suit a specific audience or geographical location. It can also be accessed by stakeholders from any location in the world. Customizations are crucial in today's world where customers' choices are unlimited and technology provides wider and speedy access to information hence the concept of a global village.

The vast majority of the youth generation accessing Facebook and social media in general can easily be reached through this medium which can also be used to generate interest and point at other forums where proper dissemination can take place be it classrooms, presentations or public shows. Further, twitter, Facebook, the mobile phone and computer messaging appear to have an influence even on those aged 35 and above.

10.8 Society not sensitized and prepared for the challenges of old age

Social security stakeholders led by the service providers should carry out regular sensitization programmes on being prepared for the challenges of old age. Social security institutions could team up with employers' associations and the trade unions to carry out sensitization through which each and every worker and potential worker is exposed to knowledge about retirement age insurance. This is a realistic and achievable mission according to one interviewee: the head of communication from one of the social security institutions. The programme could also cover other short term and

long term social and economic contingencies such as invalidity, survivor benefits following the death of the bread earner, benefits for employment injury and occupational illness, maternal care, funerals and sickness. However, since the drive is to enhance awareness and improve coverage, the emphasis should be that 'we are all candidates': employed and unemployed, bread earners and dependents. The message is to alert the general public to the fact that a decision to join a modern social security scheme is essential.

Social security institutions, the trade unions and employers' associations have a lot to gain if such endeavours achieve positive results. For employers it would give peace of mind to workers and minimize costs spent on medical care for such employees. It could also be translated into improved productivity hence enhance the efficiency of the business. For trade unions it will mean members and their defendants are getting a better deal, are being prepared for old age and other challenges. There is likely to be an improvement in workers' health and morale and ultimately less suffering for the retirees. Schemes need to dedicate a certain percentage of their administrative expenditure in combating lack of awareness and empowering their members with adequate and up to date knowledge on the social security industry. Committing a specific percentage or ratio of expenditure toward this would facilitate a sustained programme that can be linked with other organizational commitments without being subordinated or side-lined. Members and the general public are entitled to such a commitment because of what they contribute to such funds and also because these as among the duties of social security schemes.

Because of the economic changes taking place in the country, it remains crucial that the government takes up the challenge of informing its citizens beyond the minimum level of awareness to build up an understanding of modern social security services and their place in modern societies. At its disposal the government has teachers, nurses, medical doctors and other public servants who are spread out across the entire country. This will not be entirely new as the adult education campaign run by the government showed. The positive aspects that made such a campaign successful are still very relevant today. Further, it could encourage a return to its basics where in 'traditional societies education was part of life and not something separate and short lived' (Institute of Adult Education, 1973, p.2). Such a campaign could be included in the national development programme with specific timelines and targets. This was possible then and the researcher believes that it is possible now. Unlike the campaign managed by the social security institutions and their regulatory body, the government programme should be broader covering many aspects of social security and providing knowledge to all members of the community. The approach could utilize resources in a campaign that targets the entire nation. Sponsorship could be sought from public and private institutions as well as wealthy individuals interested in boosting their public image. Non-government entities may be invited to take part in conducting or supporting such a campaign. These could include religious bodies, charities, cooperatives and other voluntary associations.

The authorities could also employ similar educative measures that were applied and some that are still in existence against the Acquired Immune Deficiency Syndrome – the HIV/AIDS campaign. The approaches discussed in the previous chapter could improve

the awareness situation and possibly move to an action stage where community members would find it natural to register and contribute to a modern social security scheme. Involvement of multiple interest stakeholders, continuous monitoring, and researching all related issues under a well-coordinated national strategy would be very instrumental. They can be applied in tackling low coverage and all other related aspects to run an all-encompassing public campaign. That would be followed by a 'drip' approach which is a low key but strategically effective communication programme. The benefits could be demonstrated against the severe price of failure to insure against the consequences. This would include how it could affect even those who are not responsible for the decision: spouse, children and in some cases parents and other dependents.

In the HIV/AIDS case, partners and peer pressure may play a crucial role in encouraging healthy living and safe sex practices. Similarly, spouses, dependents and well informed family and friends could play an instrumental role in making one comply with modern social security requirements.   Just like HIV/AIDS being treated as a matter of life and death, social security coverage deserves the same commitment and message intensity. Continuous reviews of progress made and alterations to the campaign as findings dictate should be the norm. Expenditures relating to this exercise should be treated as an investment for the public good that should result in a better society, both socially and economically. The government can also check against the current practice where the concentration is on areas and sectors where there are a lot of income in terms of monthly contributions, with less emphasis and effort on those with

lower income or workers spaced over a wide area that are costly to register and maintain.

Virtually a fifth of the study population (19.83%) intends to depend on personal assets. Just over a fifth (20.52%) say they intent to rely on modern social security. In a poor but developing nation like Tanzania this is alarming. Peace and prosperity could ultimately be threatened. The struggle to acquire wealth to meet sustenance in old age could open the window for trying to obtain future security by any means, lawful or unlawful. One interviewee linked corruption with the need to secure one's future and that of one's loved ones. Looking at the future, those with wealth and those without shall continue to struggle to amass something. The question is which methods will the desperate use?

10.9 Networking with other service providers in the industry

Addressing service delivery and related communication practices requires a common front on the part of the service providers. As observed, lack of a common approach in addressing social security needs, underhand competitive practices and poor delivery affects all players in the market. Consequently public dismay is expressed in apathy, avoidance and evasive practices. Such players should have a common approach that covers the major areas of their operations such as members' education, flexible transfer, and standard benefit processes (like banks), joint exhibitions and displays.

Negative promotion practices should be avoided as not only do they harm the opponent but the entire industry. When the public loses faith in a social security scheme, given that it is a new concept altogether, there is a greater chance of them shying away completely. Low credibility can affect the target and bring unintended negative

consequences. An interviewee pointed out that since some social security institutions provide loans to politicians, they are all guilty of this and hence they are tools of oppression 'enriching the rich'. The argument for networking does not take away the necessity for promoting key differentials within the industry. Neither does it bar individual product propositions, but it attempts to serve the uninformed population from being overrun by multi-diverse communications.

Implementing customer service charters including benchmarks for product and service quality — for example on design, packaging and delivery — could be the best way forward. Both employees of the organizations and members need to be properly educated on the use and meaning of such charters. While for internal staff a charter would depict the level of efficiency and customer friendliness in service provisioning, for members it would be a tool for assessment of service quality.

Despite the competitive elements in the industry, the providers stand to benefit more if they foster a genuine working partnership that would add credibility to the business. Instead of indulging in unhealthy competition practices that hurt the industry which is still young and fragile, they could pool their resources to support an effective communication campaign and spend less in boasting about how big a scheme is. They should concentrate on what social security is, what the benefits of joining such schemes are, and on criteria for accessing benefits. They could address the common problems facing the industry in areas such as taxes, investment avenues (for example offshore investments), and refrain from hostile and sometimes derogatory promotional practices. It is time that communication practitioners in the industry abandon the old adversarial model of endeavouring to prevent stakeholders from finding out the truth, instead of

acknowledging the relativity of the truth and seeking to manage its interpretation as per the advocacy model. It is important to build credibility and watch closely the identity and the main agenda of the pressure group according to Duta-Bergman (2005). He insists on examining the agenda to see whether it is genuinely for the public good.

Deliberate, planned and continuous consultation with central and local government, and with other influential leaders, are essential in achieving smooth and successful coverage of a large percentage of the Tanzanian population. Key decision makers need to be appraised on a continual basis on development and on hindrances to the operations of modern social security schemes. This will improve support and influence more active participation of national and local leaders in ensuring the development and sustenance of the industry. In a given situation persuasion could have a desirable effect. Grunig and his critics agree that persuasion for something like good health and that protection of the unprotected is ethical. From Tanzania's experiences of adult education, national literacy and HIV/AIDS campaign over the years, the public indicates that a larger scale national level communication programme is more effective in reaching out to the majority. The participants of this investigation express their willingness to learn — but they also have their views. Hence a public communication campaign rather than a purely informational campaign could result in more positive outcomes.

10.10.1 Training for communication specialists on modern tools of

communication

Despite the communication industry being very new in East Africa and especially in Tanzania, there have been steady improvements with more training in areas other than mass communication. Master's degree programmes have recently been introduced at two universities in the country (University of Dar es Salaam and St. Augustine University in Mwanza), and more professional training is being conducted on a regular basis. It is imperative that every corporate communication practitioner have the skills and professional knowledge to enhance his or her output from the tactical to the strategic level. Communication professionals must keep on learning new things if they are to remain up-to-date. Furthermore, if communication practitioners are to influence decisions that are taken at board level, a thorough knowledge of the business and a capacity to make effective contribution to the 'bigger picture' is indispensable. Approaches to advising management as well as the latest state of the art communication tools and issue management skills need to be enhanced all the time.

The time when a journalism or celebrity background (for example a Tanzanian beauty queen) was considered adequate for the conduct of effective corporate communications is gone. As the liberalized world is a competitive one, persuading members of the public to part with their income to a social security scheme requires a credible communication agenda set by competent practitioners. Since they have an educative role, skills in presentation, listening, documenting and negotiating are very relevant in their profile. Being able to impart knowledge in a traditional setting at village level and also to highly

skilled professionals should be the industry's priority. Comprehensive knowledge of the social security business and familiarity with new innovations in the sector is what is required.

Social security players should not only hire competent, trained practitioners but also must ensure that their knowledge and skills are sharpened and updated regularly so as to catch up with the dynamic and diverse challenges facing the industry from time to time. Topical issues such as crisis management, stakeholders' relationship management, ethical boundaries and quality assurance practices need to feature strongly in the training menu. Further, updating themselves with advanced investigative techniques is a key to expand their exposure to modern management tools. A knowledge gap will leave them to operate in what Cooper and Schindler (2003) describe as the realm of the intuitive artist. Even where research services are to be outsourced such knowledge will help the provider to obtain better value. Although way ahead in economic terms, South Africa may have some lessons to offer to practitioners in Tanzania. Its social security coverage is among the highest and most developed in Africa.

10.10.2 Equipping students, teachers, medical and extension services

personnel for reaching the unreached

After training most qualified teachers, nurses and doctors are scattered across the country and live among local communities. These are occupations with large numbers across Tanzania. Some render their services in the most remote areas. They can reach the unreached, and impart knowledge in both formal and informal settings. If such

recruits are properly equipped with knowledge, and motivated and supported, they can be instrumental in making the knowledge gap history. Further, they can also be useful in designing the best way of offering services to differentiated categories in the rural areas. They are also very capable at communicating effectively as they are sharing information and knowledge with their patients or students on a continual basis. They are also regarded as role models.

As noted, the greater proportion of the world population is made of the young people, which mean that educating them about social security will in time take care of the larger part of the population. It is the youth who carry a spontaneous and long-term influence once they understand and appreciate the issue at hand. Their dynamism, aptitude and spread make them the perfect target for lasting influence. Sooner or later these are the ones who will join employment. Some will be teachers, farmers, businessmen and businesswomen or work in many other fields in the formal or informal sector. Such knowledge would enable them to invest in their current and future social security needs as they will understand and appreciate them.

Furthermore, this group can be very effective in informing and educating others: their peers, parents, family members and friends. They could also be used in public campaigns as their level of knowledge, availability (term time), and contacts in various gatherings give them an advantage in sharing of information and other effective communication forums such as plays, songs, poems and even the public dance known as *ngoma*. In time these youth will have their own families to whom they can impart the knowledge of social security, its relevance and importance. Their parents and their dependents such as spouses and children will benefit from the services offered by such

schemes which cover them as beneficiaries. Hence a greater awareness of the existence of modern social security will lead to improved coverage in a short span of time. If such communities had been equipped in time and given the opportunity to communicate with their stakeholders and the general public in a public communication programme, it is likely the research findings would have been different as there would have been more awareness, more understanding and perhaps more participation in social security schemes.

10.11 Economic factors in informal sector challenges

The study also uncovered other factors that impede coverage and utilization of social security benefits. They include poverty and income structures, existing regulations, procedures and the way funds are set up, infrastructural limitations, and lack of political will among those who could facilitate such a major drive. Such actions will avoid what Atkinson (1989) described as favouring the privileged few in society. If the people of Tanzania are to benefit from modern social security schemes, these issues need to be tackled head on.

Reviews of benefit packages should be a regular feature in the social security industry with stakeholders being consulted and their views treated seriously. A pension review in the United Kingdom in 2010 established that 1.6 million pensioners were missing out on up to £2.93 billion of pension credit each year (Mature Times, November 2010, p.1). Such reforms are said to improve the welfare of most people especially women whose role in child and elderly care used to disrupt their National Insurance contributions hence affecting their pension entitlements.

Apart from its huge cost implications, the linkage of pensions to residency rather than to contribution period could revolutionize the lives of many people in the developing countries. In fact it would have an impact on the mortality rate of most of the adult population as most people lose their lives sooner rather than later after their retirement as a result of ill health, poverty and lack of basic care (Aged Association).

Since its independence, the nation had been fighting three core enemies: poverty, disease and ignorance. While social security directly targets disease through social health insurance and medical care schemes, poverty and ignorance as has been established in this research remain enemies of Tanzanians and among other things hinder the taking of social security. People either lack knowledge of the existence, benefits and relevancy of social security undertakings or they feel unable to subscribe due to economic limitations or/and poverty. The study learned about unfriendly regulations, products and practices of the current service providers. The result is failure to register, underutilization of benefits and mishandling or abuse of the existing system as noted by the premature withdrawals and registration under different names. It is imperative that this vicious circle of ignorance and poverty is tackled. Failure to be insured results in more poverty. Inability to obtain adequate medical attention can be tackled through effective poverty alleviation/reduction strategies that would guarantee a basic level of social insurance. The respondents in the study maintain that improved wages would pave the way for more contributors and also a higher rate of contribution that in turn would yield better benefit packages.

Overall findings in this study suggest that the public is working from a different perspective from the service providers. The internet is still not accessible to the majority

of Africans although in spite of limited electricity in the rural areas mobile handsets are readily available even in remote places. NBS (2014) reported that 65% of Tanzanian households have at least one person with a mobile handset. Therefore no communication formula should be taken for granted in Tanzania or in most other parts of Africa (Orgeret and Ronning 2009). Not only is the literacy level low but the absence of a reading culture makes short, medium and long term strategies essential. Public communication approaches that address such issues are required. The research findings indicate that communication models such as Grunig's from the developed world are not always practical. They may inhibit creativity and overlook local realities including geographical, social, economic, and technological as observed by Miller (1989) and Gregory and Halff (2013).The participants of the study through questionnaire and interview appear to prefer public communication. It would be unwise to ignore such a preference when deciding on a communication strategy. But there are also those whose choices of media, level of expectation and world view will need additional attention. If the points above are combined and adopted one could have effective public communication that is more inclined towards the symmetrical than the asymmetrical.

10.12 The main challenge

Tanzanians' attitudes towards traditional social welfare are still strong in some ways but over the years there has been a significant shift caused by the new socio-economic realities which affect societies globally. Tanzanians have demonstrated readiness to embrace new ways of life including modern social security schemes. Some have medical insurance. They are registered with social security schemes that will assist them in old age. Some now place elderly and disabled relatives in care homes. They

have demonstrated their willingness to learn about modern social security, ranking the subject high in their agenda. However, communication approaches in Tanzania are dominated by press agentry, public information campaigns, and tactical approaches. Involvement with stakeholders is very limited. All of the above leave many either unaware or ill-informed about modern social security schemes. The farming, fishing and mining communities and others in the informal sector are the most affected. Most of them called for interactive communication approaches in the form of presentations (which they call seminars) and classroom training.

A number of respondents to the survey mentioned problems with income level and income stability. There are those who have issues with types of benefit not meeting their needs and those who have other misgivings. Generally the main hindrance is lack of sufficient knowledge that would motivate the majority to join these schemes. Their voices are unheard because the social security scheme providers are still continuing with their old approaches which are yet to bear fruit. Surely the public and the providers are not operating on the same wavelength? Participants prefer participative approaches such as public communication campaigns which include short term, medium term and long term strategies. The research findings demonstrate that although two-way relational approaches could be useful in certain areas, in other areas they are impractical. Grunig et al have no problems with public communication campaigns when they benefit the public for the public good. Social security participation that would protect families at all levels against social and economic problems is very worthwhile. In response to Rice and Atkin's (2013) concern about the acceptability of the campaign, the study establishes that the Tanzanian government and its Social Security Regulatory

Authority can take a lead with the support of existing social security institutions. For a long and sustainable campaign continuous evaluation is essential. Necessary adjustments must be made along the way. Teachers, nurses, and other extension staff who can reach the greater majority of people in the rural areas could be useful and exert a good influence on the communities.

Teaching students at primary school and above about social security would build good foundation knowledge. Improving benefits quality and service delivery has a crucial role in satisfying those who would join such schemes. The use of mass media and other tools of communication need to be researched. A national communication campaign is likely to use all means at its disposal but a cost effective campaign would locate how best to reach the targeted audience. As for those who cannot join because of low income, the social security providers could look at ways of assisting them by creating subsidiaries that would provide loans. Pricing of individual benefits would make it cheaper for those who can only afford a few of the benefits, for example an old age pension, medical care, or employment injury or invalidity.

10.13 Originality and contribution to knowledge

This study's originality stems from the following areas:

No studies have been conducted to address social security with the emphasis on communication as far as the author is aware. This was confirmed by the then Minister for Labour and Youth Development who was in charge of social security in the country, Professor Juma Kapuya (MP). Not only did he provide encouragement but through him

the ministry requested the International Labour Organization (ILO) Country Office to finance the study (see Appendix VII).

The closest study was an ILO project known as 'Global campaign on social protection and coverage for all as a means to combat poverty in Africa and Asia'. However communication was not among the main themes of the study. While the ILO study looked into promoting coverage to tackle poverty, this research established that poverty is among the key obstacles to enhanced coverage hence introducing a 'chicken and egg' situation. Furthermore, the ILO through its then national co-ordinator on social security expressed interest in the study but was only able to consider help with funding if the study was delayed for authorization at all levels of the work.

The respondents in this study confirmed that they had never been involved in a similar investigation. The rigorous approach involved taking a mass of information, carefully scrutinizing the data and establishing its meaning. This was linked with practical observations on all seven service-providing institutions in Tanzania together with one each in Kenya, Uganda, Burundi and Rwanda. As pointed out earlier, public relations is new in the country, and this is one of the first PhD theses in the discipline, or even the very first.

10.13.1. The findings of the study

The study reveals information never recorded before that can be used in different ways to promote and support the social security industry. It covers culture shifts, social values and practices. It reflects communication deficiencies as it points out exactly what is happening in the field and what needs to be happening. Stakeholders' views and

expectations are spelt out hence providing an opportunity for those concerned to address pressing issues.

10.13.2 Recommended communication framework

As the findings established, areas in need of addressing include a shift towards strategic communication. The government and the service providers need to develop a communication framework to tackle deficiencies and enhance good practices. While the study acknowledges some progress made from recent efforts that take into account effective communication as a key component in tackling low coverage, much more needs to be done. While the framework suggested is in no way exhaustive for tackling every communication challenge, it provides a strong basis for any further work. This research should go some way in supporting communication practitioners, social providers, academics and others interested in understanding this subject.

10.14 Reflections on the research

10.14.1 Assumptions

During questionnaire design it was assumed that farmers, miners, fishermen, business people and those employed in the formal sector would adequately represent the workers. However, during the field work, livestock keepers were keen to participate, hence they were accommodated immediately. Other workers such as carpenters, mechanics and the non-employed were placed in an 'others' category .

Issuing a limited number of questionnaires to a group of people in a semi-controlled environment assured more than 75% return. It was noted that students if given the right to opt out would still attend the session but not hand in completed questionnaires. This went contrary to the researcher's assumption that the response rate would be 100%. Greater resources would have been required for a much larger sample. Greater clarification prior to issuing the questionnaires might have helped also: those not comfortable with the questions or the exercise could then freely walk out. However, too much information could be misconstrued and could lead to bias, with respondents favouring certain answers.

The researcher was pleased when he became aware that MORI's (now Ipsos MORI) monthly technology tracker assessing the use of such media as television, the internet, mobile phones, broad band, and digital radio uses the sample of 2000 adults from age 15 and above, structured in six age groups.

10.14.2 Data

Information obtained from visits to Uganda, Rwanda, Zanzibar and the Tanzania mainland ranged from social security to economics, marketing, politics and psychology. The amount of data collected is so large that working on it would call for more than one thesis. However, some data can be used in future writing. Some of it provides background information for further research in specific areas. Having sufficient data made the investigation more exciting.

Further scrutiny: interviews could have looked deeper into the fact that there were a substantial number of respondents who claimed to have very high knowledge of modern

social security. It would be valuable to establish what they know, how they came into possession of such knowledge and what they are doing with such knowledge. Does it inspire them to make any changes in their lives with regard to social insurance coverage? If not, have they been put off with what they know, or has it been treated as a subject not for today?

Responses to those questions would have given the study the additional dimension of what works and what does not. It could also establish whether those who have the knowledge have the right kind of understanding, and if they do how we are to translate the knowledge into enrolling people in social security services, and helping them to access these services. Other reasons for non-compliance or lukewarm involvement could have been spelled out. However, for practical reasons further interviews could not be pursued. Given a further opportunity to conduct similar research, such matters would receive greater attention. As the thesis reached its conclusion stages, there was information about government efforts to harmonise social security schemes' formulas. This is to be part of initiatives aimed at reducing/eliminating fragmentation of the existing schemes. It bolsters this study's findings about the different formula. However, there are already a number of voices resisting such changes. It is the author's hope that this time around the government will hold its ground for the benefit of society in general.

10.14.3 Internet and mobile phones

In any further study the influence of the internet, the mobile phone and other technology mentioned by some of the respondents could be examined in the light of the geo-socio-economic realities in the Third World. The effectiveness of the use of such media

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preferred by a section of society could be probed through studying the direct users and the third parties who can be reached either by snowballing or other means. The research could review methods such as those used by the National Examination Councils in providing examination information including calendars, candidacy, results and announcements from time to time. Online enrolment could be screened further to find out the background, location and mind set of those who make use of such facilities to establish how a strategic corporate communication programme integrates such approaches in its strategic communication plans. The role of the mobile phone as a public communication medium could be further explored as the number of handsets in the country is almost equal to the number of people. The fact that some own as many as four handsets and some none at all could be of interest to establish its distribution as a public communication medium. It is widely known within the country that mobile phones are readily available even at the village level. People in urban areas use them to communicate with their parents and relatives in rural areas. As already pointed out, the same handsets are a useful medium of transferring money via M-pesa, Tigo pesa, or Airtel.

Information from the Social Security Regulatory Authority indicates that members of social security institutions have now reached 1.3 million people if those belonging to NHIF are included (Guardian, 23rd January, 2012). This is matched with the latest population figure of 45 million Tanzanians (World Development database). Therefore even when NHIF members who are only covered for medical insurance are integrated in the total coverage, it is still the case that under 10% of the population is covered by existing social security schemes

10.14.4 Scope of work/limitations

This study did not cover in depth the issue of the adequacy of the mechanism in place, the value of benefits, or motivating employers and rethinking their role in the registration of new members. However the significance of adequacy was explained by Dau (2006) and Gopee (2006) in ISSA (2007) when sharing the experience of Tanzania for the former and Mauritius for the latter. Both authors explained the importance and problems of balancing the actual needs of beneficiaries with sustainability. While Dau (op.cit.) reflects on the fragmentation of the institutions in place, Gopee (op.cit) shows concern on how ageing populations pose the challenge of enhancing benefits versus sustainability.

The study covers understanding, coverage, appreciation and acceptance of social security concepts and services in Tanzania. The key emphasis is on communication approaches which include stakeholders' involvement and public education approaches. Social security institutions were extensively surveyed including the Zanzibar Social Security Fund, which was covered just like the schemes on the mainland. Communications strategies and ways of working were researched through interviews with administrators and study of the available documentation.

However, apart from the survey conducted of Zanzibar University students and the interviews with Zanzibari fishermen, the aged association and academicians on the islands could not be interviewed due to logistical limitations. The process would have required additional resources and many more formalities. Furthermore, as Zanzibar is part of Tanzania the figure of under 10% includes that part of the country. Having less

than one million people out of the total 45 million in the country, the researcher did not find significant variations since some of those who live in Zanzibar also come from ethnic backgrounds found elsewhere in the country. This point was supported by the survey results.

For comparative purposes the social security institutions of Kenya, Uganda, Rwanda and Burundi have also been examined for comparative purposes. This involved a literature review, interviews with administrators, and the opinions of key stakeholders such as public relations practitioners, journalists and academicians. Survey findings from Tanzania were presented to Kenyan and Ugandan counterparts to establish any similarities and dissimilarities with their own national experiences.

While those in the developed world are occasionally reminded of the importance of decisions about their pensions, questions arise as to whether those in developing countries like Tanzania have any knowledge of such schemes and if so is it enough to warrant informed decisions? Making reference to the seven year growth pattern provided in figure 1:1 and to the finding of this study, it is very clear that strategic–tailor made communication approaches are indispensable if such a situation is to be halted and reversed. Both two way symmetrical and asymmetrical communication may be deployed based on the assessment specific situations. Effective environmental scanning, correct analysis of the findings, timely communication with decision makers (fund directors) accompanied by clear recommendations could facilitate the implementation of solutions that would take into account feedback and negotiations with both internal and external publics. These are ingredients of strategic communication which should form a crucial part of corporate strategies of modern social security

providers. Oliver (2001) cautions that often decision makers in organisations choose types of communication strategies for reasons known to them. This investigation discovered that different situations, target audiences and issues require different strategies. It was found that the approach most preferred by social security stakeholders involved interaction between them and the service providers. This study surmises that a substantial number of people are not aware of the concept of social security and even the few that are have no clear understanding of how it functions, what its advantages are and what is being required of them. This thesis argues that strategic public communication would improve the situation to a considerable extent.

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Appendix I Stakeholders that took part in the research

A) Advanced level secondary schools

- Mwenge Secondary School – Singida

- Pallotine Sisters Secondary School – Singida

- Dunghunyi seminary – Singida

- Kibosho Girls Secondary School – Kilimanjaro

- Isalu Secondary School – Kilimanjaro

- Korogwe Girls Secondary School – Tanga

- Ruandai Secondary School - Lushoto – Tanga

- Lugoba Secondary School – Coast

- Kibaha Secondary School – Coast

- Mzumbe Secondary School – Morogoro

- Kilakala Secondary School – Morogoro

- Pugu Secondary School – Dar es Salaam

- Kantalamba Secondary School – Rukwa

- Sumbawanga Secondary School – Rukwa

B) Institutions of higher learning

- Korogwe Teachers Training College – Tanga

- Kantalamba Teachers Training College – Rukwa

- Zanzibar University – Mjini Kati –Zanzibar

- Tanzania Institute of Accountancy – Dar es Salaam

- Tanzania Institute of Accountancy - Singida

- Kinampanda Teachers' Training School – Singida

- Eckenforde Teachers Training College - Tanga

C) Retirees and the aged society – The affected group

- Mzee Mlang'a – Kilimanjaro

- Mwalimu Msengi – Singida

- Mary Ngoka – Tanga

- Mr. Mdemwa – Morogoro

D) The academicians

- Professor J.I. Itika – IDM Mzumbe University College

- Professor Joseph Mbwiliza – Open University of Tanzania

- Dr. F. Lyimo – University of Dar es salaam

- Dr. Peter Lipembe – Open University of Tanzania

- Mr. W.A. Ngonyani - Principal – Morogoro Teachers' Training College

- Headmistress – Korogwe Girls Secondary School.

E) The non-governmental associations

- SAWATA – Help Age

- Irena Parsie – Management Consultant

- Eliachilia Ngowi – CRDB Bank

- Tanzania Chambers of Commerce and Industries – Singida

F) The media/journalists/reporters/communication specialists

- Guardian – Beda Msimbe

- ITV and Radio One – Singida

- Tanga Television

- Public Relations – Manager – Vocational Education Authority of Tanzania –

  VETA

- Manager Tax Payers Education – Tanzania revenue Authority

- Secretary General – Tanzania Media Owners' Association

G) Administrators and politicians

- Ministry of Labour Officials

H) Social security institutions
- GEPF
- LAPF
- NHIF
- NSSF
- PPF
- PSPF
- PSPF
- ZSSF

Appendix II Questionnaire to students

QUESTIONNAIRE FOR GROUPS

Q.1 Age……………..years

Q.2 Sex: Male ☐   Female ☐

Q.3 where is your family located?

   A. In the Village

   B. Elsewhere in this district

   C. Elsewhere in this region   ☐

   D. In Dar es Salaam

   E. Elsewhere in the country

Q.4 which course programme are you attending?

     A) Final Year A level – Combination………………….…B) Final Year University/College – Course …………………………

Q.5 what is your parents/guardians main source of income? **(Please tick in the box – the right side of your choice/answer)**

Farming ☐   Fishing ☐   Mining☐   Business ☐   Employed ☐
Others, please specify…………………………

Q.6 Do they have any other source of income? None ☐   Pension ☐   Farming ☐

Mining ☐   Fishing ☐   Business ☐   Others, Please specify………

Q.7 Do you receive an income support from any source other than the parents?

Yes   ☐   No   ☐

Q.8 what is your relationship with the person/institution providing that support?

Family members ☐   Friends ☐

Distant relatives ☐   Government ☐   Just sponsors ☐

Q.9 did you ever came across someone who claims to be staying in the marriage for the sake of children's security/benefits only?

None ☐ One ☐   Two ☐   Three ☐   More than Three ☐

Q.10 Ever heard of a person staying in a family that enduring pain and misery simply because he/she has nowhere else to go?

None ☐   One ☐   Two ☐   Three ☐   More than Three

Q.11 Are you aware of any family members who died and was buried outside his/her domicile during the past 2 years?

None ☐   One ☐   Two ☐   Three ☐   More than three ☐

Q.12 Are you aware of the role of social security protection in supporting the survivors –spouse, children and or parents.

I do not know ☐ I m not aware ☐   Am not sure ☐   Am aware ☐

Q.13 Have you had any member/s of the family suffering long illness or disability

During the past 5 years?

None ☐   One ☐   Two ☐ Three ☐   More than three ☐

Q.14 If you had any relative suffering from long illness/disability where was or is
he/she/ being cared for?

Here in the Village/Ward ☐   Not in this village/ward but within this district ☐
Not in this district but within the region ☐   In Dar es Salaam ☐
Elsewhere in the country ☐

Q.15 How do you find cost of medical treatment?

I do not know ☐   Cheap ☐   Fair ☐   Expensive ☐   Very expensive ☐

Q.16 Who normally pays for such medical expenses

Myself ☐   Parents/Relatives ☐   Government ☐   Insurance ☐   ☐
Others ☐   please specify……………………………….

Q.16 If and when you become aged, do you have any plans for your daily
subsistence?

No plans ☐   I do not know ☐   my family will take care ☐   ☐
Social security will take care ☐   the government will take care ☐
My assets/wealth will take care ☐

Q.17 Did you ever lived with other dependent in the family e.g. orphans,
Widow/widower/ disables person/elderly parent or grandchild?

None ☐   One ☐   Two ☐   Three ☐   More than three ☐

Q.18 Are you aware of social security schemes that would cover old age, medical

Treatment, funeral, survivals, invalidity, maternity, childcare, employment

hazards or any other coverage? ☐

No, I am not aware☐   I am not sure☐   Yes, I am aware☐

Q.19 If you do, how would you rank the level of your knowledge?

Does not matter☐   Very low☐   Insufficient☐   Sufficient☐   Very high☐

Q.20 If you are not aware or you level of knowledge is insufficient, would you want

to Learn more about social security?

I do not know☐   No, I would not☐   Perhaps, I would☐   yes, I would☐

Certainly, I would☐

Q22 If you are to learn more about social security, which is the most preferable way

to you among the following?

Radio☐   Newspaper☐   Leaflet☐   Seminars☐   Television☐

Public rallies/road shows☐   Classroom training☐

Other methods,   Please specify…………………………….

Q23 In your opinion, where do you rank the importance of social security

I do not know ☐   I do not care☐   slightly important☐   Important☐

Very important☐

We appreciate your participation in responding to this survey.

Should we need any other clarifications on the questions raised would you be available for an interview? **Optional**

Yes I would ☐   I do not know ☐   No, I would not ☐

If you would be available contact   **Name…………………………………………P.O. Box………………..**

Institution……………………………….…..Tel………………………..
Email……………………

MANY THANKS FOR YOUR COOPERATION AND BEST WISHES

Appendix III Questionnaire to workers

SOCIAL SECURITY

DRAFT QUESTIONNAIRE

Q.1 Age……………..years

Q.2 Sex: Mal☐   Female☐

Q.3 Where is your family located?

  A. In the Village   ☐

  B. Elsewhere in the district

  C. Elsewhere in the region

  D. In Dar es Salaam

  E. Elsewhere in the country

Q.4 Are you the head of the family/household?   Yes   No

Q.5 what is your main source of income?

  Farming   Fishing   Mining   Business   Employed   Others – Please

  Specify …………………….

Q.6 Do you have any other source of income? Pension   Farming   Fishing

Business   Mining   None   Others – Please specify………………………

Q.8 Where do you base?

In the Village   In the district   in the region   In Dar es Salaam

Q.9 Did you ever came across someone who claims to be staying in the marriage for

the sake of his/her children's security/benefits only?

None   One   Two   Three   More than Three

Q.10 Ever heard of a person staying in a family that enduring pain and misery in the

family simply because he/she has nowhere else to go?

None   One   Two   Three   More than   Three

Q.11 Are you aware of any family members who died and was buried elsewhere

outside the village during the past 2 years?

None   One   Two   Three   More than three

Q.12 Have you had any member/s of the family suffering long illness or disability

During the past 2 years?

None   One   Two   Three   More than three

Q.13 If you had any relative suffering from long illness/disability where he/she/they

Were be cared for?

Here in the Village   In the district   in the region   In Dar es Salaam

Elsewhere in the country

Q.14 How do you find cost of medical treatment?

I do not know   Cheap   Fair   Expensive   Very expensive

Q.15 Who normally pays for such medical expenses

Myself   Relatives   Government   Insurance   Others – please specify

Q.16 If and when you become aged, do you have any plans for your daily
subsistence?

No plans   I do not know   my family will take care   Social security will take

Care   The government will take care

Q.17 Do you have dependent/s living with you e.g. orphans, widow/widower/ disable
person/elderly parent or grandchild?

None   One   Two   Three   More than three

Q.18 Are you aware of a social security scheme that would cover old age, medical
treatment, funeral, survivals, maternity or Childcare and invalidity?

Not aware   I am not sure   Yes I am

Q.19 If you do, how would you rank the level of your knowledge?

Does not matter   Very low   Insufficient   Sufficient   Highly sufficient

Q.20 If you are not aware or you level of knowledge is insufficient, would you want
to Learn more about social security?

I do not know   No, I would not   Perhaps, I would   yes, I would

Certainly, and I would love to

Q.21 Do you think social security is important for you and your family/household?

I do not know   No; it is not   perhaps, it is   yes, it is   certainly, it is

Q.22 If you are to learn more about social security, which is the most preferable way
to you among the following?

Radio   Newspapers Leaflets Seminars Television   Public rallies/road
shows   Classroom training   none of those

Q23 In your opinion what stops you from joining and contributing to a social security?
scheme for your future and present contingencies?

I do not know   Low income   unsteady income   not knowing the benefits

Not appreciating benefits   too expensive   others. ………………..
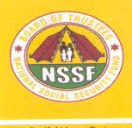
Thank you for your cooperation. We appreciate your taking time and answer this survey.

Should we need any other clarifications on the questions raised would you be available

for an interview?

Yes I would   I do not know   No, I would not

If you would be available please provide contact   Name………………………….

Village/Institution……………….Tel……………….

Appendix IV Ministry of Labour's recommendations for ILO's research funding

NATIONAL SOCIAL SECURITY FUND
SHIRIKA LA TAIFA LA HIFADHIYA JAMII

NSSF
We Build Your Future
P.O. Box 901, Tanga

F.C Maduga
Regional Manager, Tanga

Gen.: +255 27 2644677/8
Fax.: +255 27 2647339
Mob.: +255 75 6140142
Email.: madugafc@yahoo.com

Frank Maduga
National Social Security Fund
P.O. Box 901
Tanga

27th August 2009

The Resident Director
International Labour Organisation
P.O. Box 9212
Dar es Salaam

u.f.s.   The Permanent Secretary
Ministry Of Labour and Youth Development
P.O. Box 1422
Dar es Salaam

Recommended for your kind consideration
PERMANENT SECRETARY
MINISTRY OF LABOUR, EMPLOYMENT
AND YOUTH DEVELOPMENT
EVL September 2009.

u.f.s.   The Director General
National Social Security Fund
P.O. Box 1322
Dar es Salaam

Highly recommended

DIRECTOR GENERAL
NATIONAL SOCIAL SECURITY FUND
P. O. Box 1322
DAR ES SALAAM

22 SEP 2009

RE: REQUEST FOR FUNDING OF THE RESEARCH IN SOCIAL SECURITY COMMUNICATION ADDRESSING LOW RATE OF COVERAGE IN TANZANIA POPULATION AND EAST AFRICA

I am a Tanzanian citizen employed by The National Social Security Fund as Regional Manager for Tanga region. At the same time am attending a self sponsored PhD programme in corporate communications at Thames Valley University in the United Kingdom.

This is the second year of the 4-5 years programme in which I have successfully completed course work and have an approved research proposal due to be implemented between September and December this year.

The   subject to be covered mentioned above is trying to establish whether communication has any significant role in the low public response to social security coverage and approaches that have to be employed to improve the situation.

Source: Author's field documents

Appendix V Newspaper article on changes from traditional Masai ways of life

Maasai way of life at a crossroads

The ``moranis`` or warriors were traditionally found in areas once popularly known as Maasai plains.

They were engaged mainly in acquiring big numbers of cattle and often by rustling, but that`s no more as today there is significant change in their life style.

Over the years, traditional Maasai grazing areas have been turned into farmlands while the community owns fewer cattle.

But the animals were and are still very important for different economic and cultural activities. Bride price is for example determined in terms of the number of cattle.

Some Maasai elders told The Guardian on Sunday this week that in the past there were specific areas set aside to graze their animals. But nowadays agricultural activities have been ``integrated`` with grazing land.

As a result some ``morani`` have technically been displaced from their original lands. No wonder these traditional warriors are a common site in urban areas, mostly Dar es Salaam.

Paulo Erius, a security guard at Mwenge, in Dar es Salaam, is one of them. ``Because most morani are idle today, so they've opted to move to urban centers in search of casual jobs to survive,`` said Emmanuel ole Naiko, the Executive Director of Tanzania Investment Center (TIC), who is Maasai.

According to him, economic factors are behind the 'morani' migrating to towns, and stressed that this is a general trend all over the country for young people to go to urban areas in search of employment.

Erius said they keep few cattle these days and sometimes they do little cultivation, but quickly added that the activities are hardly enough to raise enough income. On the other hand, hair plaiting or working as a guard earns him more money.

As traditional warriors, the ``morani`` find guarding homes and property quite natural. A recent random survey by The Guardian on Sunday in Dar es Salaam revealed that many urbanised Maasai, including Erius, do not even consider going back to their villages permanently because of lack of opportunities compared to towns.

Ole Naiko shared a similar view, saying there are quite a number of young Maasai who

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are in semi permanent jobs like working at urban hair salons even though they regularly keep in touch with their families and even send home money they earn in towns.

Up to 40,000/- is charged by Masai morani to plait hair. To guard property they are paid salaries ranging between 70,000/- and 120,000/-.

Erius said such income was unheard of in the village, saying they are now able to spare some money to send home to their wives (who do not accompany them).

Victor Kimesera, a Maasai elder, told The Guardian on Sunday that he is often the chairman when it comes to settling matters concerning Dar es Salaam's Maasai community.

A prominent Chama cha Maendeleo (Chadema) party member, Kimesera said the Maasai pastoralists' way of life has changed in recent years and that they are now in urban areas because of poverty.

He revealed that the ``morani ``move into towns in ``a cycles`` or turns.

When a group from one rural area briefly returns home after a stint in the town, it becomes the turn of another group to experience town life.

Such cycles are repeated in different areas inhabited by the Maasai, according to Kimesera.

Kimesera said when the Maasai live in urban areas they loose their traditional disciplined life due to contacts with the other communities.

Houses
The urban Maasai do not rent houses, instead they spend nights outside together - that is the guards and those involved in hair plating. ``If you're not a guard, a fellow ``morani`` is usually willing to invite you to spend the night with him.

It is that simple,`` said a young Maasai and in that way they are able to save substantial amounts of money in the bank. Another urbanised ``morani,`` Sakayo Mathayo, said: ``Now I have a bank account. I did not trust this arrangement at first, but now I'm used to it following assurance from my compatriots.``

Mathayo said his account may remain untouched for a period of six months and explained that he did not want to spend money unwisely like other urban youths whom he said were mainly interested in leisure.

``Ndito`` and wives
Besides the ``morani,`` there are Maasai women who live in towns where they are engaged in selling beads and medicinal herbs.

They usually gather together and rent rooms shared by groups of up to six of them.

Apparently, many of ``morani`` seen in the city are married. But they do not allow their wives to migrate to towns, saying they would be corrupted by urban life, leading them into temptations, said Simon Milya, a guard at Mwenge.

They maintain that if young girls are brought to towns they can easily adopt cultures from different tribes, which he felt are improper for them.

``Women and young girls or ``ndito`` remain in the village. We fear to bring them to the city because they can learn bad behaviour like prostitution,`` added Milya, who plaits hair, adding that their girls must be married by Maasai ``morani.``

``Women found in our traditional lands are the right ones to marry unlike those in towns. In towns we have only girlfriends but not wives,``added another ``morani,`` Nuru Enea.

But Anna Kipondo, a Maasai woman dealing with beads, revealed that young girls are forced to stay home to take care of siblings and elders.

``I left my girls home to take care of her young brothers and sisters because the boys are moving to towns to look for money and sometimes they go out to steal cattle. So the girls must stay home,`` said Anna.

Speaking on the future of the Maasai, Kimesera said, the government should clearly demarcate land for all the pastoralists in the country and in that way avoid clashes with farming communities.

- *Source: Sunday March 15, DSM, Published By Guardian Limited.*

Appendix VI Different audiences may require different communication approaches

The First President of Tanzania the Late J.K. Nyerere and Butiama community closely following public education programme through Public Shows approach.

Source: Field Photograph during a Public Education programme spearheaded by the author. Under NSSF Sponsorship

Appendix VII Different stakeholders' groups may require tailor-made communication approaches that suit them.

Classroom approach for the leaders and more enlightened communities – two way

Source: Field Photographs

Appendix VIII MORI research findings displaying sample by age group

Ipsos MORI	Only six in ten still have internet access; penetration is slowing down					

% with internet access at home or at work, 4th quarter 2006

%	All	15-24	25-34	35-44	45-54	55-64	65+
All	62+2	74+1	72+1	78+4	72+2	59+5	24+1
AB	79+1	89-4	88-4	93+3	91+4	80+2	42+0
C1	73+3	85+1	85+1	86+2	81+3	70+9	27+1
C2	58+3	74+4	65+2	74+5	67+5	44+2	18+2
DE	37+1	55-1	45+4	52+7	38+8	29+1	8+1

Base: c. 10,000 GB adults 15+, Oct-Dec 2006 (compared to c. 12,000 GB adults 15+, Jan-Mar 2005)   Source: Ipsos MORI Monthly Technology Tracker

Appendix IX Change in benefit formula (universal approach is introduced)

Govt approves new formula for pension benefits

US Secretary of State John Kerry (L) takes seat, together with President Jakaya Kikwete and Ghanaian President John Dramani Mahama after arriving for a civil society forum during the US-African Leaders' Summit in Washington on Monday. (Photo: Reuters)

Make right decisions on investing in Tanzania, JK urges Americans

By Guardian Reporter

PRESIDENT Jakaya Kikwete has challenged Americans to go beyond what their media report about the African continent and make right investment decisions.

He made the appeal on Monday when he was named African Leadership Hall of Fame at the National Press Club in Washington D.C. the US.

President Kikwete becomes the third African president to receive the award from The African Leadership Magazine. Other African presidents who have won the award include Sierra Leonese President Ernest Bai Koroma and Namibian President Hifikipunye Pohamba.

According to President Kikwete US media reportage on Africa is negative and subjective, something that has made Americans invest little on the continent compared to investments from the Asian countries.

Kikwete said America's private sector and business people need to learn from their Asian counterparts who have invested a lot in Africa.

He said one of the major hindrances to the US

By Lusekelo Philemon, Dodoma

THE government yesterday issued the long-awaited social security funds' new formula that will see pensions shoot up to 72.5 percent from the current 60 - 67 percent.

The formula will have all pension funds operate under this new arrangement.

Addressing journalists in Dodoma, Labour and Employment minister Gaudensia Kabaka said before reaching the decision to review the formula, there was a lot of outcry from pensioners, some saying they were getting small amounts of pensions compared to others.

"That's why we decided to harmonise social security schemes pension benefits so that all funds offer pensions based on specified benchmarks," the minister said.

Dr Kabaka, who was accompanied by her deputy, Dr Makongoro Mahanga said the government through Social Security Regulatory Authority (SSRA) made the accrual rates review of all pension funds.

"From July 1, this year, members of National Social Security Fund (NSSF), Parastatal Pension Fund (PPF), and the Government Employees Pension Fund (GEPF) who were supposed to get 60 to 67 percent of their benefits, will get 72.5 percent," the minister said.

According to Dr Kabaka, the new formula will also benefit members of the Local Authorities Pensions Fund (LAPF) and the Public Service Pension Fund (PSPF) soon after retiring.

The minister further said under the social security schemes pension's

Government approves new formula for pension benefits

From page 1

harmonisation rules; some of the changes which have been made include the indexation of pension benefit that makes retired people to live decent lives as per Section 32 (a) of law number 8 of 2008.

"From now on, pensions will be undergoing actuarial valuation from time to time," she said.

The minimum pension benchmarks have been set for PSPF, GEPF and LAPF, which had no such scales before.

Citing example, the minister said, "Here a retired person who gets a pension below 40 percent of calculated salary, will now get 40 percent of the basic salary in a particular sector."

SSRA Director General Irene Isaka said the new harmonisation rules provide room for pensioners to have a choice of getting 100 percent of their pension benefits or 75 percent of the amount and pick the remaining on installment later.

She also said the new rules will not involve pensioners of PSPF and LAPF but "the new members of the two funds."

The SSRA boss said the 72.5 percent will be the highest in Sub-Saharan Africa and in the East African region in particular.

The official said that before reaching the decision to calculate the new formula several stakeholders were involved, including workers' unions, pension funds and other players.

"But, the challenge ahead is to provide education to pensioners so as to understand what the formula means," Irene said.

Labour and Employment minister Gaudensia Kabaka

Source: Guardian, Wednesday August 6, 2014, pp1-2, DSM, Guardian Publishers Ltd.

Appendix X Noncompliance is compounding the problem of low coverage and underutilization of benefits.

Colleges under fire for tax evasion, denial of pension benefits

By Guardian on Sunday Reporters

Private higher learning institutions are twisting country's labour laws, a move that enables them to evade taxes and not pay pension funds for their employees.

A survey conducted by *The Guardian on Sunday* has established that the institutions' managements purposely refuse to provide contracts to their employees.

Some employees who spoke to reporters said that they were working in the institutions without contracts and if they ask for one, risk losing their jobs.

So far institutions in question include the Kampala International University (KIU), the Royal College of Tanzania (RCT) and Dar es Salaam City College (DACICO).

An impeccable source from one of the institutions told this newspaper yesterday that they have been working without contracts and therefore they are being denied their social security funds, leave benefits and health care assurance.

Their employers have been paying them cash-on-hand monies without salary slips, they explained.

"We feel mistreated and humiliated as employees, while the government loses income as no pay-as-you-earn is paid," he stated. A reliable source from KIU said that only 10 percent of the 170 employed academic staff at the institution have contributions to pension funds, while non-academic staff have no benefits at all.

"We are being paid monthly salary through cash-on-hand. This makes them evade paying tax to the government. On that, pension fund is being deducted, but pay as you earn is not," said the source.

One of the tutors at RCT who sought anonymity explained that though they were having contracts and P.A.Y.E was being deducted. Their pension fund was however not being deducted from their salaries.

Minister for Education and Vocational Training Dr Shukuru Kawambwa

"I have seen my contract, it has to confirm whether RCT was paying pension benefits. But worse is the fact that we also contribute two percent of our salaries for the Researchers Academicians & Allied Workers Union (RAAWU), but the contribution had never been submitted to RAAWU," he stated.

Employees at RCT are registered with PPF since 2012, but the source said there had not been any deduction from their salaries of any fund for a long time. The survey revealed that the last time RCT contributed to NSSF pension for its workers was in 2007.

When called through his mobile phone, the RCT Director, Julius Chami picked his phone, but couldn't speak to the reporter.

When contacted for comment, the PPF Director of Operations, Asunta Maina said it was mandatory for employers and employees to contribute 5 percent from employees and 15 percent from the employer of 10 percent of salary. She however said it was difficult for...

He however promised to cross check with other staff especially those who inspect from Kimara to Kibamba to work on the matter, saying once it is revealed that RCT has been evading paying contribution, legal measures will be taken against the management.

Mwanahamisi Kasira, who used to be on the staff at DACICO, told this paper that she was expelled from work after demanding her two months' unpaid salaries.

"The bad thing is that I had no contract and the majority of the workers do not have contracts too. And if you dare insist on contracts you risk losing your employment," she said.

She said she had not received her June and July salaries and when demanded, the DACICO principal, Vedasto Malima...

Zone Chief Manager, Ally Nchula revealed that the last time RCT paid contributions of its workers was in 2007.

For his part, the NSSF Kinondoni

...told her to write an apology letter and leave the office as directed by the director of the college, Idrisa Mziray.

When called for clarification, Mziray said they suspended her because of some theft cases that had happened in the office.

"We didn't fire her. We only told her to go home to give us room for investigation to know exactly who stole the money. We in fact suspended two workers who were working in that office," said Mziray.

However, Mziray declined to respond on matters of pension funds, but only said his entire employees have working contracts, a fact that has been refuted by many of the staff.

For his part, TRA Director of Education and Taxpayer Services, Richard Kayombo said that TRA will direct their regional managers to cross check whether such institutions are evading taxes, and if they are found appropriate measures will be taken against them.

Mid last month this newspaper published an article titled "Uganda varsity maltreats us, say local workers" whereby officials said the government would scrutinise terms and conditions of staff at KIU, its Dar es Salaam constituent college, to check reported discrimination against local employees.

It was reportedly that KIU ignores Tanzania labour laws, mistreating Tanzanians by forcing them to work for long periods without employment contracts, social security contributions and payment without salary slips in a bid to evade taxes. They also have no health facility, leave benefits or accommodation, all available for Ugandans and some few other foreigners.

Source: Guardian Sunday August 10, 2014, pp2, DSM, Guardian Publishers Ltd

Appendix XI Resistance and opposition to government plans in connection with modern social security undertaking

Teachers, lecturers reject terminal benefits formula

An explosive expert displays recovered part of a bomb impounded by police in Arusha Region yesterday. At least 25 people have been arrested in connection with the incident. (Photo: Cynthia Mwilolezi)

Source: Guardian Wednesday 23 July 2014, p 1-2, DSM, Guardian Publishers Ltd

Appendix XII Projecting results of Pearson correlation tests conducted upon different research

Correlations

		GENDER	LOCATION	@_AGE	MAIN_SOURCE	OTHER_SOURCES	MEDICARE_COST	MEDICARE_SPON	LEARNING	IMPORTANCE	OLD_AGE
GENDER	Pearson Correlation	1	-.063*	-.042	.103**	.058*	-.086**	.083**	.063*	.001	-.150**
	Sig. (2-tailed)		.021	.121	.000	.036	.002	.002	.021	.982	.000
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
LOCATION	Pearson Correlation	-.063*	1	-.011	.088**	-.015	-.040	.053	.043	-.052	-.103**
	Sig. (2-tailed)	.021		.701	.001	.596	.147	.054	.112	.059	.000
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
@_AGE	Pearson Correlation	-.042	-.011	1	-.116**	-.062*	.046	-.008	-.087**	-.029	.086**
	Sig. (2-tailed)	.121	.701		.000	.024	.095	.767	.001	.284	.002
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
MAIN_SOURCE	Pearson Correlation	.103**	.088**	-.116**	1	.149**	-.033	.071**	-.003	-.005	-.016
	Sig. (2-tailed)	.000	.001	.000		.000	.229	.009	.922	.844	.568
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
OTHER_SOURCES	Pearson Correlation	.058*	-.015	-.062*	.149**	1	.049	-.034	-.020	.000	.120**
	Sig. (2-tailed)	.036	.596	.024	.000		.074	.219	.460	.986	.000
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
MEDICARE_COST	Pearson Correlation	-.086**	-.040	.046	-.033	.049	1	-.466**	.103**	.100**	.070*
	Sig. (2-tailed)	.002	.147	.095	.229	.074		.000	.000	.000	.011
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
MEDICARE_SPON	Pearson Correlation	.083**	.053	-.008	.071**	-.034	-.466**	1	-.036	-.089**	-.022
	Sig. (2-tailed)	.002	.054	.767	.009	.219	.000		.186	.001	.426
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
LEARNING	Pearson Correlation	.063*	.043	-.087**	-.003	-.020	.103**	-.036	1	.268**	.001
	Sig. (2-tailed)	.021	.112	.001	.922	.460	.000	.186		.000	.983
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
IMPORTANCE	Pearson Correlation	.001	-.052	-.029	-.005	.000	.100**	-.089**	.268**	1	.154**
	Sig. (2-tailed)	.982	.059	.284	.844	.986	.000	.001	.000		.000
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
OLD_AGE	Pearson Correlation	-.150**	-.103**	.086**	-.016	.120**	.070*	-.022	.001	.154**	1
	Sig. (2-tailed)	.000	.000	.002	.568	.000	.011	.426	.983	.000	
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Source fieldwork data and SPSS analysis

Appendix XIII Correlation of demographic variables of workers population

Correlations

		AGE	MARITAL_ STATUS	FAMILY_ STATUS	FAMILY_ LOCATION	FAMILY _TITLE	INCOME _RANGE	MAIN_S OURCE
AGE	Pearson Correlation	1	-.363**	.670**	-.121*	-.437**	.092	-.125*
	Sig. (2-tailed)		.000	.000	.013	.000	.062	.011
	N	414	414	414	414	414	414	414
MARITAL _STATU S	Pearson Correlation	-.363**	1	-.443**	.319**	.304**	.060	.267**
	Sig. (2-tailed)	.000		.000	.000	.000	.226	.000
	N	414	414	414	414	414	414	414
FAMILY_ STATUS	Pearson Correlation	.670**	-.443**	1	-.267**	-.489**	-.017	-.266**
	Sig. (2-tailed)	.000	.000		.000	.000	.723	.000
	N	414	414	414	414	414	414	414
FAMILY_ LOCATIO N	Pearson Correlation	-.121*	.319**	-.267**	1	.138**	.220**	.292**
	Sig. (2-tailed)	.013	.000	.000		.005	.000	.000
	N	414	414	414	414	414	414	414
FAMILY_ TITLE	Pearson Correlation	-.437**	.304**	-.489**	.138**	1	-.026	.130**
	Sig. (2-tailed)	.000	.000	.000	.005		.591	.008
	N	414	414	414	414	414	414	414
INCOME _RANGE	Pearson Correlation	.092	.060	-.017	.220**	-.026	1	.354**
	Sig. (2-tailed)	.062	.226	.723	.000	.591		.000
	N	414	414	414	414	414	414	414
MAIN_S OURCE	Pearson Correlation	-.125*	.267**	-.266**	.292**	.130*	.354**	1
	Sig. (2-tailed)	.011	.000	.000	.000	.008	.000	
	N	414	414	414	414	414	414	414

**. Correlation is significant at the 0.01 level (2-tailed).

*. C

Appendix XIV displaying correlation tests outcome of students responses to research questions two and three

		GEND ER	LOCA TION	@_AGE	MAIN _SOU RCE	OTHER _SOUR CES	MEDICA RE_CO ST	MEDICA RE_SP ON	LEARNI NG	IMPO RTAN CE	OLD_ AGE
GEND ER	Pearson Correlation	1	-.063*	-.042	.103**	.058*	-.086**	.083**	.063*	.001	-.150**
	Sig. (2-tailed)		.021	.121	.000	.036	.002	.002	.021	.982	.000
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
LOCAT ION	Pearson Correlation	-.063*	1	-.011	.088**	-.015	-.040	.053	.043	-.052	-.103**
	Sig. (2-tailed)	.021		.701	.001	.596	.147	.054	.112	.059	000
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
@_AG E	Pearson Correlation	-.042	-.011	1	-.116**	-.062*	.046	-.008	-.087**	-.029	.086**
	Sig. (2-tailed)	.121	.701		.000	.024	.095	.767	.001	.284	.002
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
MAIN_ SOUR CE	Pearson Correlation	.103**	.088**	-.116**	1	.149**	-.033	.071**	-.003	-.005	-.016
	Sig. (2-tailed)	.000	.001	.000		.000	.229	.009	.922	.844	.568
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
OTHE R_SO URCE S	Pearson Correlation	.058*	-.015	-.062*	.149**	1	.049	-.034	-.020	.000	.120**
	Sig. (2-tailed)	.036	.596	.024	.000		.074	.219	.460	.986	.000
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
MEDIC ARE_C OST	Pearson Correlation	-.086**	-.040	.046	-.033	.049	1	-.466**	.103**	.100**	.070*
	Sig. (2-tailed)	.002	.147	.095	.229	.074		.000	.000	.000	.011
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
MEDIC ARE_S PON	Pearson Correlation	.083**	.053	-.008	.071**	-.034	-.466**	1	-.036	-.089**	-.022
	Sig. (2-tailed)	.002	.054	.767	.009	.219	.000		.186	.001	.426
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
LEARN ING	Pearson Correlation	.063*	.043	-.087**	-.003	-.020	.103**	-.036	1	.268**	001
	Sig. (2-tailed)	.021	.112	.001	.922	.460	.000	.186		.000	.983
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
IMPOR TANC E	Pearson Correlation	.001	-.052	-.029	-.005	.000	.100**	-.089**	.268**	1	.154**
	Sig. (2-tailed)	.982	.059	.284	.844	.986	.000	.001	.000		.000
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335
OLD_A GE	Pearson Correlation	-.150**	-.103**	.086**	-.016	.120**	.070*	-.022	.001	.154**	1
	Sig. (2-tailed)	.000	.000	.002	.568	.000	.011	.426	.983	.000	
	N	1335	1335	1335	1335	1335	1335	1335	1335	1335	1335

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Relationships between various variable studying change of attitudes from traditional welfare and attitudes towards modern schemes

Appendix XV income range measured against main source of income (occupation)

			INCOME_RANGE				
			up to 50	51-100	101-150	151 and above	Total
MAIN_SOURCE	Farming	Count	71	12	3	22	108
		% within MAIN_SOURCE	65.7%	11.1%	2.8%	20.4%	100.0%
		% within INCOME_RANGE	51.8%	24.5%	4.1%	14.3%	26.1%
	Livestock	Count	3	1	6	6	16
		% within MAIN_SOURCE	18.8%	6.3%	37.5%	37.5%	100.0%
		% within INCOME_RANGE	2.2%	2.0%	8.1%	3.9%	3.9%
	Fishing	Count	0	0	18	4	22
		% within MAIN_SOURCE	0.0%	0.0%	81.8%	18.2%	100.0%
		% within INCOME_RANGE	0.0%	0.0%	24.3%	2.6%	5.3%
	Mining	Count	8	3	1	6	18
		% within MAIN_SOURCE	44.4%	16.7%	5.6%	33.3%	100.0%
		% within INCOME_RANGE	5.8%	6.1%	1.4%	3.9%	4.3%
	Business	Count	29	23	28	27	107
		% within MAIN_SOURCE	27.1%	21.5%	26.2%	25.2%	100.0%
		% within INCOME_RANGE	21.2%	46.9%	37.8%	17.5%	25.8%
	Employed	Count	7	7	15	57	86
		% within MAIN_SOURCE	8.1%	8.1%	17.4%	66.3%	100.0%
		% within INCOME_RANGE	5.1%	14.3%	20.3%	37.0%	20.8%
	Others	Count	19	3	3	32	57
		% within MAIN_SOURCE	33.3%	5.3%	5.3%	56.1%	100.0%
		% within INCOME_RANGE	13.9%	6.1%	4.1%	20.8%	13.8%
Total		Count	137	49	74	154	414
		% within MAIN_SOURCE	33.1%	11.8%	17.9%	37.2%	100.0%
		% within INCOME_RANGE	100.0%	100.0%	100.0%	100.0%	100.0%

Outcome of relationship test between main source of income and income range