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Effect of Accessibility to NSSF Services on Individual Financial Sustainability Among Selected Pensioners from The National Social Security Fund in Iringa Region Office

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ABSTRACT

This study assessed the effect of accessibility to National Social Security Fund (NSSF) services on individual financial sustainability among selected pensioners from the NSSF Iringa Regional Office. The study focused on accessibility to pension information, convenience of accessing NSSF services, availability of service channels and ease of obtaining support from NSSF. A mixed research approach using a cross-sectional research design was adopted. Data were collected from 202 selected pensioners through structured questionnaires and five NSSF staff through semi-structured interviews. Quantitative data were analysed using Statistical Package for the Social Sciences (SPSS) version 26 through descriptive statistics, Pearson correlation and regression analysis, while qualitative data were analysed thematically. The findings showed that accessibility to NSSF services was positively associated with individual financial sustainability among pensioners. Easy access to pension information, convenient service channels and timely support from NSSF enabled pensioners to obtain services, understand their pension benefits and plan their financial needs more effectively. The findings further showed that difficulties in accessing services, limited information and delays in obtaining assistance affected pensioners' ability to manage their financial needs effectively. The study concludes that accessibility to NSSF services has an important effect on individual financial sustainability among pensioners in Iringa Region. The study recommends that NSSF strengthen accessibility through improved physical and digital service channels, timely provision of pension information and responsive support services to enable pensioners to manage their financial resources more effectively.

Keywords: Accessibility to NSSF Services; Individual Financial Sustainability; Pensioners; National Social Security Fund; Pension Services; Iringa Region.

INTRODUCTION

Background of the Study

Financial sustainability in retirement is important because employment income normally ends when individuals retire, while expenses for food, housing, healthcare and other needs continue. Pension systems provide an important source of income security for older people and help reduce financial vulnerability after retirement. Globally, 79.6% of people above statutory retirement age received an old-age pension in 2023, although more than 165 million older people remained without pension protection. The International Labour Organization (ILO, 2024) further reports that adequate protection in old age remains a concern, particularly among people with low earnings and incomplete contribution histories. The World Bank (2022) also identifies pension systems as an important part of old-age income security and financial protection. These conditions show that effective pension systems are important for supporting individual financial sustainability after retirement.

In Africa, individual financial sustainability in old age remains difficult because pension coverage is still low and many workers are engaged in informal employment. The ILO (2024) reports that only 22.3% of people above statutory retirement age in Sub-Saharan Africa received an old-age pension in 2023, while only 9.7% of the labour force actively contributed to pension schemes. The limited coverage reduces the number of people who have reliable pension income after retirement. The ILO (2024) further notes that extending contributory pensions is particularly difficult in countries where informal employment is widespread. These conditions increase the importance of accessible pension services because pensioners need information and assistance to understand their entitlements and obtain the services provided by pension institutions.

In Tanzania, social security services form an important part of financial protection for people after retirement. The National Social Security Fund (NSSF) provides an old-age pension together with other social security benefits to eligible members and beneficiaries. NSSF's financial statements show continued payment of benefits to members, with benefit payments amounting to TZS 884.8 billion during the financial year ending June 2024 (NSSF, 2024). The Bank of Tanzania (2025) also reports that social security service access points increased from 131 in 2022 to 140 in 2024, partly due to the expansion of

regional offices, substations and digital social security service platforms. This expansion indicates continued efforts to improve accessibility to social security services in Tanzania.

Accessibility to NSSF services is important because pensioners need to obtain pension information, access service channels, receive assistance and follow up their pension matters after retirement. NSSF provides an old-age pension and other benefits, while its official service system includes physical offices and other channels through which members and beneficiaries obtain services (NSSF, 2026). The expansion of social security access points and digital platforms reported by the Bank of Tanzania (2025) provides an important basis for improving access to pension services. However, accessibility is not only concerned with the existence of service offices or digital platforms; it also involves the ability of pensioners to obtain information and assistance conveniently when needed.

In Iringa Region, accessibility to NSSF services is important for pensioners because pensioners need to obtain pension information, access NSSF services and receive assistance when managing pension matters after retirement. Difficulties in accessing NSSF services could affect the ability of pensioners to obtain information about their benefits, follow up service requests and manage their financial needs effectively. The study therefore focuses on the effect of accessibility to NSSF services on individual financial sustainability among selected pensioners from the National Social Security Fund in Iringa Region Office. The study will provide evidence on how accessibility to NSSF services affects individual financial sustainability among pensioners in the study area.

Statement of the Problem

Pension systems are intended to provide income security after retirement and support individuals in meeting their financial needs when regular employment income ends. However, individual financial sustainability among pensioners depends not only on the availability of pension benefits but also on the ability to access pension services and obtain relevant information when needed. In Tanzania, social security service access points increased from 131 in 2022 to 140 in 2024, supported by the expansion of regional offices, substations and digital social security service platforms (Bank of Tanzania [BOT], 2025). NSSF also continues to provide social security services to members and beneficiaries through its established service system (NSSF, 2026). These developments indicate efforts to improve accessibility to NSSF services. However, the existence of service channels does not necessarily mean that all pensioners experience easy and convenient access to information, assistance and other NSSF services.

The available evidence has mainly focused on pension system adequacy, financial performance and the broader delivery of social security services rather than the specific effect of accessibility to NSSF services on individual financial sustainability among pensioners. Isaka and Ndanshau (2020), for example, examined pension system adequacy in Tanzania, while Twalib and Jilenga (2024) examined determinants of financial performance of pension funds using NSSF financial data. Kimuganyila and Daninga (2023) examined the effectiveness of service provision to PSSSF pensioners in Dar es Salaam, providing evidence on pension service delivery but focusing on PSSSF rather than NSSF and not specifically on individual financial sustainability. These studies provide useful evidence on pension systems and service provision, but limited evidence directly explains whether accessibility to NSSF services affects the financial sustainability of individual pensioners, particularly at regional level.

The limited evidence creates a knowledge gap regarding the effect of accessibility to NSSF services on individual financial sustainability among pensioners in Iringa Region. Accessibility involves the ability of pensioners to obtain pension information, reach NSSF service points or digital channels, receive assistance and follow up pension-related matters conveniently. Limited accessibility could make it difficult for pensioners to obtain information about their benefits, resolve service issues and make informed financial plans. Therefore, this study examines the effect of accessibility to NSSF services on individual financial sustainability among selected pensioners from the National Social Security Fund in Iringa Region Office. The study will provide evidence that can guide NSSF in improving service accessibility in ways that support individual financial sustainability among pensioners.

LITERATURE REVIEW

Theoretical Literature Review

The Life Cycle Theory, developed by Modigliani and Brumberg (1954), explains how individuals plan saving and consumption over their working and retirement years. The theory assumes that people save during their working years to maintain consumption after retirement. In this study, the theory is relevant because pension benefit adequacy, accessibility to NSSF services and timeliness of pension benefit payments influence the ability of pensioners to maintain their financial needs after retirement. Adequate and timely pension benefits provide regular income, while accessible NSSF services help pensioners obtain information and manage their pension matters. Therefore, the theory provides a suitable basis for examining the effect of accessibility to NSSF services on individual financial sustainability among selected pensioners from the National Social Security Fund in Iringa Region Office.

Empirical Theoretical Literature Review

Recent evidence shows that accessibility and quality of pension services influence the ability of retirees to obtain benefits and manage their financial needs. Mtasigazya (2024), in a study of pension administration in Tanzania, found that administrative challenges, delays in pension benefit payments and weaknesses in service processes affected retirees' access to their benefits and recommended improvements in pension administration and client service procedures. Similarly, Kurnia Sari, Wid Dia and Lestari Nasution (2024) found that elderly pensioners in Indonesia experienced difficulties using digital pension services because of limited digital literacy, internet access and physical limitations, showing the importance of designing pension services around

the needs of older users. The International Social Security Association (2025) reported that digital and accessible pension service initiatives in countries including India, Indonesia, Iran, Malaysia and the United Arab Emirates reduced physical access barriers and improved the delivery of pension-related services to retirees. In Nigeria, Onyia, Usani and Eke (2025) found that customer support, effective communication and timely responses were important dimensions of pension service delivery and influenced customer satisfaction with pension administrators. Evidence from Tanzania also shows increasing use of digital pension services, including mobile platforms that allow users to access pension accounts, check balances and make contributions (Bank of Tanzania, 2024). These studies indicate that convenient service channels, clear information, effective communication and responsive support are important in pension service accessibility; however, limited empirical evidence directly examines how accessibility to NSSF services affects individual financial sustainability among pensioners in Iringa Region. This study therefore focuses specifically on the effect of accessibility to NSSF services on individual financial sustainability among selected pensioners from the National Social Security Fund in Iringa Region Office.

METHODOLOGY

Research Design

This study employed a mixed research approach, combining quantitative and qualitative methods. The approach enabled the researcher to collect numerical data on accessibility to National Social Security Fund (NSSF) services and individual financial sustainability among pensioners, while also obtaining detailed views and experiences from NSSF staff. A convergent research design was used, where quantitative and qualitative data were collected during the same period, analysed separately and compared during interpretation. This design was appropriate because it enabled the researcher to measure accessibility to NSSF services and individual financial sustainability while also obtaining detailed explanations about pension service accessibility and its effects on pensioners. The approach therefore provided a better understanding of how accessibility to NSSF services affects individual financial sustainability among selected pensioners in Iringa Region.

Area of the Study

This study was carried out at the National Social Security Fund (NSSF) Iringa Regional Office in Iringa Region, Tanzania. The office provides social security services to members and pensioners, including pension-related information, claims services, benefit inquiries and other services related to social security benefits. Iringa Region was selected because the NSSF Regional Office serves pensioners from different parts of the region and provides a suitable setting for examining access to pension services. The area therefore provided an appropriate setting for assessing the effect of accessibility to NSSF services on individual financial sustainability among selected pensioners.

Population and Sampling

Population

A population refers to the entire group of people or units that have characteristics relevant to a particular study. The population for this study consisted of pensioners receiving services through the National Social Security Fund (NSSF) Iringa Regional Office. The study also included five NSSF staff members who had relevant knowledge and experience in providing pension services to pensioners. These key informants were included because they were directly involved in pension service delivery and had information concerning service accessibility, pension-related inquiries and challenges experienced by pensioners.

Sampling

Sampling is the process of selecting a smaller group from a larger population to participate in a study. This study employed a combination of simple random sampling and purposive sampling. The sampling technique used for pensioners was applied to select 202 pensioners who participated in the quantitative component of the study. Purposive sampling was used to select five NSSF staff members because they had relevant knowledge and experience concerning pension service delivery and accessibility. Therefore, the study involved a total of 207 participants, comprising 202 pensioners and five NSSF staff members.

Data Collection Instruments

A questionnaire is a structured instrument used to collect information from respondents using a set of prepared questions. In this study, structured questionnaires were administered to 202 selected pensioners to collect information on accessibility to NSSF services and individual financial sustainability. The questionnaire focused on accessibility indicators including ease of obtaining pension information, convenience of accessing NSSF services, availability of service channels and assistance received from NSSF staff. It also collected information on individual financial sustainability, including the ability to meet daily expenses, manage financial needs and maintain financial stability after retirement. Semi-structured interviews were conducted with five NSSF staff members to obtain detailed views concerning the accessibility of pension services and the financial experiences of pensioners.

Data Analysis

Quantitative data were coded, entered and analysed using the Statistical Package for the Social Sciences (SPSS), version 26. Descriptive statistics, including frequencies, percentages and mean scores, were used to summarise information on accessibility to NSSF services and individual financial sustainability. Pearson correlation and regression analysis were used to assess the effect of accessibility to NSSF services on individual financial sustainability. Qualitative data collected through semi-structured interviews were analysed using thematic analysis. Interview responses were reviewed, coded and grouped into themes based on the study objective. The qualitative results were compared with the quantitative results to provide a clearer understanding of the effect of accessibility to NSSF services on individual financial sustainability among selected pensioners in Iringa Region.

Ethical Considerations

The study observed ethical principles to protect the rights, privacy and welfare of participants. An introductory letter was obtained from the University of Iringa, while permission to conduct the study was obtained from the relevant authorities at the NSSF Iringa Regional Office. Participation was voluntary and participants were informed about the purpose of the study before data collection. Informed consent was obtained from all participants and participants were free to withdraw from the study at any time without penalty. Confidentiality and anonymity were maintained by avoiding the use of participants' names and using codes where necessary. Information collected from participants was kept securely and used only for academic purposes. Academic honesty was maintained by properly acknowledging all sources used in the study through APA referencing.

DATA PRESENTATION AND DISCUSSION

This section presents the findings related to the second specific objective which sought to assess the effect of accessibility to NSSF services on individual financial sustainability among selected pensioners from the National Social Security Fund in Iringa Regional Office. The analysis focuses on three key indicators of accessibility to NSSF services: distance to NSSF offices, ease of accessing pension information and availability of digital and mobile services. These indicators are examined in relation to their contribution to individual financial sustainability among pensioners. The findings are presented using frequencies and percentages and are supported by qualitative information obtained from interviews with selected NSSF staff members.

Accessibility to NSSF Services and Timely Resolution of Pension Problems

This section presents the findings on how easy access to NSSF services contributes to the timely resolution of pension-related problems. The analysis is based on the responses collected from pensioners and is supported by the information obtained from interviews with the selected NSSF staff members. The findings are presented using frequencies and percentages, followed by qualitative explanations.

Table 1: Ease of Accessing Pension Information and Problem Resolution

Category	Frequency	Percent
Strongly Disagree	10	5.0
Disagree	21	10.4
Neutral	3	1.5
Agree	141	69.8
Strongly Agree	27	13.4
Total	202	100.0

Source: Field Data (2026)

Results in Table 1 show that 141 out of 202 respondents, representing 69.8%, agreed that easy access to NSSF services has enabled them to solve pension-related problems quickly. In addition, 27 respondents (13.4%) strongly agreed while 3 respondents (1.5%) remained neutral. However, 21 respondents (10.4%) disagreed and 10 respondents (5.0%) strongly disagreed with the statement. These findings indicate that the majority of pensioners considered NSSF services easily accessible and helpful in resolving pension-related issues within a reasonable time. A small proportion of respondents, however, experienced difficulties in accessing the services.

The findings indicate that accessibility to NSSF services contributes positively to the timely resolution of pension-related problems. A combined total of 83.2% of respondents who agreed and strongly agreed suggests that accessible services enable pensioners to receive assistance quickly whenever they encounter pension-related challenges. Most of these respondents explained that staff members provide guidance promptly, service procedures are clear and issues are resolved without unnecessary delays. On the other hand, respondents who disagreed pointed out that long travelling distances, transport costs, network interruptions and occasional delays in receiving assistance make it difficult to solve pension-related problems quickly. These findings suggest that improving access to NSSF services enhances the financial sustainability of pensioners by reducing the time and cost involved in obtaining pension services.

During interviews, the Customer Service Officer explained:

“Most pensioners are able to receive assistance as soon as they visit our office or contact us through the available communication channels. Staff members are assigned to handle pension-related complaints and guide clients through the required procedures. This helps many retirees solve their problems without waiting for a long time. We also encourage pensioners to seek assistance immediately whenever a problem arises. Early reporting helps us resolve issues more efficiently”. (Interview with Customer Service Officer, 29/04/2026, 9:20 AM).

The Regional Manager further stated the following:

“Accessibility to our services has improved compared to previous years because several services have been simplified. Pensioners are now able to obtain information and submit some requests without unnecessary movement between offices. However, pensioners living far from the regional office sometimes face transport challenges when physical attendance is required. These challenges may delay the resolution of some pension-related matters. We continue looking for ways to improve service accessibility”. (Interview with Regional Manager, 19/05/2026, 11:40 AM).

The ICT Officer had also the following to add:

“Whenever pensioners receive timely assistance, they are able to continue managing their finances without unnecessary interruptions. Delays in resolving service-related issues may affect their financial planning, especially when pension payments or benefit processing are involved. We therefore aim to respond to clients as quickly as possible. Digital communication has also reduced the number of unnecessary office visits. This has improved the overall quality of service delivery”. (Interview with ICT Officer, 18/06/2026, 10:15 AM).

The findings consistently show that accessibility to NSSF services contributes to the timely resolution of pension-related problems. The survey findings revealed that most pensioners are satisfied with the accessibility of services and the speed at which their concerns are addressed. Interview findings further showed that improved service procedures and responsive staff have enhanced service delivery. Nevertheless, distance, transport costs and occasional network challenges continue to affect some pensioners. Overall, the findings suggest that improving service accessibility strengthens individual financial sustainability by enabling pensioners to receive timely support whenever pension-related problems arise.

The finding that 83.2% of the respondents agreed that accessible services enable timely problem resolution is consistent with the literature on service quality and customer satisfaction. Kumar (2021) found that accessible institutional services improve client satisfaction and service efficiency. The qualitative data reveals that the key factors enabling timely resolution are responsive staff and simplified procedures. However, the 15.4% of the respondents who disagreed or strongly disagreed highlight persistent challenges, particularly for pensioners living far from the regional office. This is consistent with the research by Mwaya (2024) who found that distance remains a significant barrier to pension service access in Tanzania.

Ease of Accessing Pension Information and Financial Planning

This section presents the findings on how easy access to pension information contributes to financial planning among pensioners. The analysis is based on questionnaire responses and supported by views obtained from interviews with selected NSSF staff members. The findings are presented using frequencies and percentages, followed by qualitative explanations.

Table 2: Ease of Accessing Pension Information and Financial Planning

Category	Frequency	Percent
Strongly Disagree	8	4.0
Disagree	18	8.9
Neutral	3	1.5
Agree	120	59.4
Strongly Agree	53	26.2
Total	202	100.0

Source: Field Data (2026)

Results in Table 2 show that 120 out of 202 respondents, representing 59.4%, agreed that easy access to pension information has improved their financial planning after retirement. In addition, 53 respondents (26.2%) strongly agreed while 3 respondents (1.5%) remained neutral. However, 18 respondents (8.9%) disagreed and 8 respondents (4.0%) strongly disagreed with the statement. These findings indicate that most pensioners believe that access to pension information helps them make better financial decisions after retirement. A few respondents, however, reported that they still face difficulties in obtaining the information they need.

The findings indicate that easy access to pension information contributes positively to financial planning among pensioners. A combined total of 85.6% of the respondents who agreed and strongly agreed shows that receiving timely and clear information helps retirees plan their monthly expenses, manage their pension income and prepare for future financial needs. Most of these respondents explained that they are able to know payment dates, benefit procedures and service requirements, making it easier to organize their finances. Those who disagreed pointed out that they sometimes receive information

late, do not fully understand some procedures or face communication challenges when seeking assistance. These findings suggest that improving access to pension information can strengthen financial planning and enhance the financial sustainability of pensioners.

From the interview data, the Customer Service Officer explained:

“Many pensioners visit our office to ask about payment dates, benefit procedures and changes in pension services. When they receive the correct information on time, they are able to plan their monthly expenses and avoid unnecessary worries. We always encourage pensioners to seek information whenever they need clarification. This helps them make better financial decisions after retirement. Good communication is important for effective pension management”. (Interview with Customer Service Officer, 30/04/2026, 10:50 AM).

In the same direction, the Registration and Compliance Officer stated:

“We have improved the way pension information is shared with beneficiaries through customer service desks and mobile communication. Most pensioners now receive the information they need without waiting for a long time. However, some elderly pensioners still experience difficulties because they are not familiar with some communication channels. We continue providing guidance to ensure that every pensioner understands the available services. Access to information has improved financial planning for many retirees”. (Interview with Registration and Compliance Officer, 21/05/2026, 2:20 PM).

The Regional Manager also explained the following:

“Pensioners who understand their benefits usually manage their finances better than those who have limited information. They know when to expect payments and how to prepare for their monthly expenses. This reduces uncertainty and allows them to plan ahead. Those who lack information often make unnecessary office visits or delay important financial decisions. Providing clear information therefore improves financial planning”. (Interview with Regional Manager, 17/06/2026, 9:30 AM).

The quantitative and qualitative findings consistently show that easy access to pension information contributes to better financial planning among pensioners. Most respondents indicated that timely and accurate information helps them organize their finances and prepare for future expenses. The interview findings also showed that effective communication between NSSF and pensioners reduces uncertainty and improves financial decision-making. Nevertheless, some pensioners still face challenges in accessing or understanding pension information. Overall, the findings suggest that improving access to pension information can enhance individual financial sustainability after retirement.

The finding that 85.6% of respondents agreed that easy access to pension information improves financial planning is significant because it highlights the importance of communication in pension service delivery. However, the qualitative data also reveals that some pensioners still face challenges in understanding pension information. This suggests that information access is not sufficient on its own; pensioners also need financial literacy to use the information effectively. This is consistent with the Life Cycle Theory which assumes rational financial planning but indicates that institutional support (through financial education) may be needed to help pensioners plan effectively.

Availability of Digital and Mobile Services and Access to Pension Services

This section presents the findings on how the availability of digital and mobile NSSF services contributes to easier access to pension services. The analysis is based on questionnaire responses and is supported by information obtained from interviews with selected NSSF staff members. The findings are presented using frequencies and percentages, followed by qualitative explanations.

Table 3: Availability of Digital and Mobile Services and Access to Pension Services

Category	Frequency	Percent
Strongly Disagree	64	31.7
Disagree	114	56.4
Neutral	8	4.0
Agree	8	4.0
Strongly Agree	8	4.0
Total	202	100.0

Source: Field Data (2026)

Results in Table 3 show that 114 out of 202 respondents, representing 56.4%, disagreed that digital and mobile NSSF services have reduced the cost and time of accessing pension services. Furthermore, 64 respondents (31.7%) strongly disagreed, while 8 respondents (4.0%) remained neutral. Only 8 respondents (4.0%) agreed and another 8 respondents (4.0%) strongly agreed with the statement. These findings indicate that the majority of pensioners do not consider digital and mobile services effective in reducing the time and cost of accessing pension services. Only a few respondents believed that these services had made pension services easier to access.

The findings indicate that the availability of digital and mobile services has made only a small contribution to improving access to pension services. A combined total of 88.1% of respondents who strongly disagreed and disagreed suggests that many pensioners still rely on physical visits to NSSF offices. Most of these respondents explained that they have limited knowledge of digital services, lack internet access or experience difficulties using mobile phones and online systems. Those who agreed pointed out that digital services helped them obtain information, reduce transport costs and avoid unnecessary visits to the office. These findings suggest that although digital services are available, many pensioners have not fully benefited from them because of limited digital skills and accessibility challenges.

In relation to this, the ICT Officer explained:

“Many pensioners still prefer coming to the office because they are more comfortable receiving services face to face. Some do not own smartphones while others are not familiar with using digital platforms. As a result, they continue spending time and money travelling to our office. We regularly assist them and encourage them to learn how to use the available digital services. The adoption of these services is improving but it is still low”. (Interview with ICT Officer, 29/04/2026, 2:30 PM).

The Customer Service Officer added the following:

“NSSF has introduced several digital services to make service delivery easier. However, many older pensioners are not confident in using mobile applications or online platforms. They often request assistance from relatives or decide to visit the office instead. This means that the expected reduction in transport costs and waiting time has not been fully achieved for many pensioners. More awareness and training are still needed”. (Interview with Customer Service Officer, 23/05/2026, 10:20 AM).

The Regional Manager further explained:

“Pensioners who know how to use digital services usually save both time and transport costs. They can obtain information and follow up on some services without travelling long distances. Unfortunately, this group is still small compared to those who depend on physical office visits. Expanding digital literacy among pensioners would improve service accessibility. It would also reduce congestion at NSSF offices”. (Interview with Regional Manager, 24/06/2026, 11:00 AM).

The finding that 88.1% of the respondents do not find digital services effective in reducing time and cost of accessing pension services is critical for understanding technology adoption challenges among elderly pensioners. This finding is consistent with research on the digital divide where older adults face barriers including:

The qualitative data confirms these barriers, with pensioners reporting that they prefer physical visits to the office. This finding has important practical implications: while NSSF has invested in digital infrastructure, these investments may not achieve their intended benefits unless accompanied by digital literacy programs and alternative service delivery channels for pensioners who cannot or prefer not to use digital services. The findings suggest that a hybrid approach (combining digital and physical services) may be more effective in ensuring that all pensioners can access services conveniently.

Ease of Accessing Pension Information and Financial Decision-Making

This section presents the findings on how easy access to pension information contributes to better financial decision-making among pensioners after retirement. The analysis is based on questionnaire responses and is supported by information obtained from interviews with selected NSSF staff members. The findings are presented using frequencies and percentages, followed by qualitative explanations.

Table 4: Ease of Accessing Pension Information and Financial Decision-Making

Category	Frequency	Percent
Strongly Disagree	13	6.4
Disagree	22	10.9
Neutral	11	5.4
Agree	77	38.1
Strongly Agree	79	39.1
Total	202	100.0

Source: Field Data (2026)

Results in Table 4 show that 79 out of 202 respondents, representing 39.1%, strongly agreed that easy access to pension information has helped them make better financial decisions after retirement. In addition, 77 respondents (38.1%) agreed while 11 respondents (5.4%) were neutral. However, 22 respondents (10.9%) disagreed and 13 respondents (6.4%) strongly disagreed with the statement. These findings indicate that most pensioners believe that obtaining pension information easily helps them make informed financial decisions. A few respondents, however, felt that limited access to information affected their ability to plan and manage their finances.

The findings indicate that easy access to pension information contributes positively to financial decision-making among pensioners. A combined total of 77.2% of respondents who agreed and strongly agreed shows that timely and accurate pension information enables retirees to understand their benefits, plan expenditure and make informed financial choices. Most of these respondents explained that knowing payment schedules and pension procedures helps them avoid unnecessary expenses and manage their available income properly. Respondents who disagreed stated that delayed information, unclear procedures and limited awareness sometimes make it difficult to make sound financial decisions. These findings suggest that improving access to pension information can strengthen financial management and support individual financial sustainability.

During interview sessions, the Pension Benefits Officer explained:

“Most pensioners who receive clear information about their pension benefits are able to make better financial decisions. They know when to expect payments and how to organize their household expenses. This reduces uncertainty and helps them avoid unnecessary borrowing. We always encourage pensioners to ask for clarification whenever they do not understand a procedure. Good information helps them use their pension more wisely”. (Interview with Pension Benefits Officer, 29/04/2026, 1:40 PM).

The Customer Service Officer further stated:

“We spend time explaining pension procedures because many pensioners need guidance before making financial decisions. When they understand the available services and payment process, they become more confident in managing their money. Some pensioners who lack information make decisions based on assumptions which sometimes causes financial problems. Continuous communication helps reduce such challenges. Clear information remains an important part of our services”. (Interview with Customer Service Officer, 26/05/2026, 10:30 AM).

The Regional Manager explained:

“Access to correct pension information gives retirees confidence when planning for their future. Those who understand the system are able to prepare for monthly expenses and avoid unexpected financial difficulties. We have also noticed that informed pensioners rarely experience confusion about their benefits. This makes service delivery easier for both staff and pensioners. Information is therefore an important resource for financial planning after retirement”. (Interview with Regional Manager, 19/06/2026, 11:15 AM).

The quantitative and qualitative findings consistently show that easy access to pension information contributes to better financial decision-making among pensioners. Most respondents reported that timely information enables them to plan their finances and use their pension income more effectively. Interview findings further showed that pensioners who understand benefit procedures and payment schedules make more informed financial choices. However, a few respondents still experience challenges because of delayed or inadequate information. Overall, the findings suggest that improving access to pension information can strengthen individual financial sustainability among pensioners.

The findings demonstrate that access to reliable pension information supports informed financial decisions among retirees. Barr and Diamond (2018) argued that effective communication between pension institutions and beneficiaries improves retirement planning and confidence in pension systems. A study by Mugambi (2022) also found that pensioners who receive timely guidance are better able to understand pension benefits and manage their retirement income. In Tanzania, Twalib and Jilenga (2023) reported that quality information and responsive service delivery improve pensioners' satisfaction and encourage better utilization of pension benefits.

Convenience of Accessing Pension Services and Ability to Meet Financial Needs

This section presents the findings on how the convenience of accessing pension services contributes to pensioners' ability to meet their financial needs after retirement. The analysis is based on responses collected through the questionnaire and is supported by information obtained from interviews with selected NSSF staff members. The findings are presented using frequencies and percentages, followed by qualitative explanations.

Table 5: Convenience of Accessing Pension Services and Ability to Meet Financial Needs

Category	Frequency	Percent
Strongly Disagree	18	8.9
Disagree	30	14.9
Neutral	8	4.0
Agree	103	51.0
Strongly Agree	43	21.3
Total	202	100.0

Results in Table 5 show that 103 out of 202 respondents, representing 51.0%, agreed that convenient access to NSSF services has improved their ability to meet their financial needs after retirement. In addition, 43 respondents (21.3%) strongly agreed while 8 respondents (4.0%) remained neutral. However, 30 respondents (14.9%) disagreed and 18 respondents (8.9%) strongly disagreed with the statement. These findings indicate that the majority of pensioners

believe that convenient access to NSSF services has made it easier to obtain pension benefits and meet their financial needs. A few respondents, however, reported that difficulties in accessing services had reduced the financial support they expected from NSSF.

The findings indicate that convenience in accessing pension services contributes positively to pensioners' ability to meet their financial needs after retirement. A combined total of 72.3% of respondents who agreed and strongly agreed shows that most pensioners receive services without unnecessary difficulties. These respondents reported that they spend less time obtaining pension services, receive assistance more easily and access their benefits without many delays, allowing them to manage household expenses more effectively. These findings suggest that improving the convenience of accessing pension services can strengthen the financial sustainability of pensioners.

From qualitative data, the Pension Benefits Officer explained:

“Many pensioners are satisfied when they receive services quickly because they are able to access their pension benefits without unnecessary delays. This helps them pay for food, medicine and other important household expenses on time. Pensioners who experience delays often face financial difficulties before their issues are resolved. We continue improving our service delivery so that beneficiaries can access services more conveniently. Easy access to services makes a positive difference in their daily lives”. (Interview with Pension Benefits Officer, 30/04/2026, 2:45 PM).

Then, the Customer Service Officer added:

“We have simplified several service procedures to make it easier for pensioners to receive assistance. Most pensioners complete their service requests within a short time, although a few still face challenges because they live far from the office or require additional documentation. We always provide guidance to help them complete the process. Better service access reduces unnecessary costs and repeated office visits. This allows pensioners to use their money for important needs”. (Interview with Customer Service Officer, 28/05/2026, 11:00 AM).

The Regional Manager further explained:

“Convenient access to pension services allows pensioners to receive information and benefits when they need them. This helps them plan their expenses and avoid unnecessary financial pressure. Pensioners who access services easily are generally more confident in managing their retirement income. Some challenges still exist but service delivery continues to improve every year. Our goal is to make services more accessible to every pensioner. (Interview with Regional Manager, 25/06/2026, 10:20 AM).

The finding that 72.3% of the respondents agreed that convenient access to NSSF services improves their ability to meet financial needs highlights the important role of service delivery in promoting individual financial sustainability. Convenient access enables pensioners to receive their benefits without unnecessary delays, resolve service-related issues promptly and avoid additional costs such as transportation expenses and time lost while seeking services. As a result, pensioners are able to allocate more of their financial resources to essential needs such as food, healthcare and housing, thereby enhancing their overall financial stability after retirement.

This is consistent with the Life Cycle Theory's emphasis on efficient institutional mechanisms for managing retirement income. The qualitative data supports this, with pensioners explaining that simplified procedures and timely assistance reduce unnecessary costs and improve their financial wellbeing. However, the 23.8% of respondents who disagreed or strongly disagreed indicate that service convenience remains a challenge for some pensioners, particularly those living in remote areas.

CONCLUSION AND RECOMMENDATIONS

The study concludes that accessibility to NSSF services has a positive contribution to individual financial sustainability among selected pensioners in Iringa Region. Most pensioners reported that easy access to NSSF services helped them resolve pension-related problems, obtain pension information and meet financial needs after retirement. Specifically, 83.2% agreed or strongly agreed that easy access to NSSF services enabled them to solve pension-related problems quickly, while 72.3% reported that convenient access improved their ability to meet financial needs. However, access was not equally convenient for all pensioners because long travelling distances, transport costs, network interruptions and difficulties in using digital services remained barriers. The findings also showed that 88.1% disagreed or strongly disagreed that digital and mobile NSSF services had reduced the time and cost of accessing pension services. This indicates that improving accessibility requires both effective physical service delivery and practical digital support for pensioners.

The National Social Security Fund (NSSF) should improve accessibility to pension services by strengthening service channels for pensioners who live far from the Iringa Regional Office. NSSF should increase the availability of outreach services, simplify procedures, provide clear pension information and strengthen telephone-based assistance so that pensioners do not incur unnecessary transport costs when seeking services. NSSF should also provide practical guidance to pensioners on the use of mobile and digital services, including simple demonstrations and direct assistance for pensioners with limited digital skills. These measures would improve access to pension information, reduce unnecessary visits to NSSF offices and support pensioners in managing their financial needs more effectively.

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