

**Retirement Benefits and Retirees Livelihood Outcomes in Tanzania
A Case of National Social Security Fund in Moshi Kilimanjaro
By**

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The government of Tanzania has done some efforts to improve the retirees' livelihood through social security schemes. The Social Security Fund plays a role of securing the future of its members. After several years of contribution members are assured of a lump sum payment that goes towards alleviating poverty. Social Security Act No. 5 of 2012 restricts members of all pension funds accessing their terminal benefits before reaching voluntary retirement age of 55 years or 60 compulsory. The study examined the livelihood outcomes of retirement pension benefits from Social Security Schemes in Tanzania specific in NSSF Moshi Kilimanjaro. Through description of the factors conditioned by the withdrawal Act of pension for pensioners. The livelihood conditions members after retiring from the National Social Security Fund and to determine factors for early retirement withdrawal from social Security Fund. The study used case study as a method of collecting information by administering questionnaires to a sample of 94 individuals who were selected among retirees in Moshi. Both quantitative and qualitative data analysis techniques were used in the presentation and analysis of the data. The results showed that NSSF pensioners in Moshi are influenced by poor services offered by NSSF, lack of information on benefits offered by NSSF, financial problems, fund use for capital and for further education. Livelihood was IOW as data indicated that 69% of respondents involved in the study identified their livelihood on low scale. This implies that NSSF pensioner's livelihood is low compared to the expectation they had in mind when they first joined the social security scheme. The study recommended that NSSF pensioners in Moshi Kilimanjaro, has the responsibility of planning and supervising the implementations of development projects through good management.