

**Social Security Provision and Coverage to Informal Economy Workers
A Case of Fisheries and Mining Schemes in Kilimanjaro**

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This study was centred on social security provision and coverage to informal economy workers in Kilimanjaro. Specifically, the study intended to examine the socio-demographic characteristics of members of schemes, determine motivation factors for informal economy workers to join the NSSF, to identify challenges facing informal economy workers to join NSSF and determine informal economy members' perception on social protection provided by NSSF. The study employed cross-sectional research design. The sample size of the study was 104 respondents who were obtained through purposive sampling technique. Data were collected through questionnaires and interviews. The study found that socio demographic characteristics affect decision of individuals to become members of NSSF. Moreover, informal workers were motivated by awareness campaign through media, seminar conducted by NSSF staff, engaging in income generating activities, need to access government support, uncertainty and fear of job loss, need to cover risks associated with jobs, membership in group, proximity of NSSF office, simple procedures and requirement, access to loans, economic viability of the fund and stable network. Moreover, the study established that informal workers were constrained by education level, support from local authority, availability of income generating activities, little concern of the employers, complexity in benefit receiving, and lack of attractive benefits and mode of contribution in joining the NSSF. The study concludes that although informal economy members have a positive perception on social protection schemes. The study recommends that NSSF should provide more education to the community especially informal economy workers, to be aware with the significances of the products and services offered by the social security institution.