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*Knowledge of Bolt Drivers on Retirement Benefit
Contributions in Pension Schemes from Tanzania*

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Knowledge of Bolt Drivers on Retirement Benefit Contributions in Pension Schemes from Tanzania

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Abstract

Contribution in pension schemes is one of literature underscores the fact that only minority members of society joined the existing pension schemes, and little is known about why a large group of the workforce doesn't participate in existing Pension schemes. This study, sought to assess the knowledge of bolt drivers towards retirement benefits contribution in schemes of pension at Tanzania. The study used a descriptive study design. The population for this study consisted of private car drivers operating in the City of Dodoma and registered with Land Transport Regulatory Authority in Tanzania (LATRA) as well as a member of self-help. Primary data was collected using self-administered questionnaires and data was analyzed using descriptive statistics of mean, standard deviation, and multiple regression analysis respectively to test the relationship between independent and dependent variables and presented in Tables. The study found that there is a positive linear relationship between the level of knowledge and a negative linear relationship between self-help organizations with participation in a pension scheme. Demographic characteristics revealed that they moderate the relationship between factors influencing participation in the pension schemes and both were as well significant. The study recommends government to make policy reforms by introducing an incentive policy to influence Saving and administratively existing Pension schemes to strengthen and repackage the information being aimed to the mass on the importance of pension to include bolt drivers' needs and designing programs on education and training to initiate and foster bolt drivers' participation to the Pension scheme.

Keywords: Private Car Drivers, Retirement Benefits.

1. INTRODUCTION

Contribution in pension schemes is one of literature underscores the fact that only minority members of society joined the existing pension schemes, and little is known about why a large group of the workforce doesn't participate in existing Pension schemes. According to International Labour Organization Wango (2024), Pension schemes provide basic income in case of unemployment, illness, invalidity, death of a breadwinner, old age, and retirement. According to the Ministry of Youth in Tanzania in 2023 reported that bolt drivers make up a sizeable portion of the Labour market in East Africa and Tanzania in general, recently it is among the fastest growing sub-sector of transportation come second after agriculture in employment, that it is characterized by an age group of 15 to 45 years and almost all of them are male while there are few female drivers (among of 40 drivers there may be 2 or no female drivers). Due to the lack of employment

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and the increase in the number of graduates every year, it has become an easier part-time job for young people, especially those who live in cities after graduating from colleges and other levels of education. This is because being a bolt driver requires no education level or experience, little financial capital requirement, and extreme use of physical Labour (Fraser, 2022; Da Justa Lemos, 2025).

In addressing this problem, various Pension scheme reforms have been implemented in African Continent in recent years, highlighting the need for improving the participation of bolt drivers to contribute Pension scheme (Mathenge, 2023). In Tanzania National Social Security Policy was introduced in 2003 to expand coverage of pension schemes to different segments of the population including bolt drivers. Among others, in an extension of the Pension scheme to the informal sector including bolt drivers in 2018 the Government have undergone merger of a Pension scheme, where the Parastatal Pension Fund (PPF), Local Authority Pension Fund (LAPF), Government Employee Provident Fund (GEPF) and Public Service Pension Fund (PSPF) to form Public Services Social Security Fund (PSSSF) and the National social security Fund (NSSF) empowered to register informal sector workers including bolt drivers (Masese, 2024). Tanzania Road Traffic Act (Amendments) Act, 2021 described a motorcycle as a motorcycle with less than four wheels whose un-laden weight does not exceed four hundred kilograms. The motorcycle is designed for different purposes and comes in different forms to suit a certain purpose; therefore, motorcycles used for business purposes are called Boda-boda and Bajaji taxi.

According to “Umoja wa Madereva Piki Piki (Boda bod ana Bajaji) Dodoma (UMATIDO) 11,000 members are operating in Dodoma city councils where among them it is only 2300 with a LATRA license. Therefore, many Motorcycles taxi driver in Dodoma operate illegally. The different efforts done by the Government of Tanzania by review of section 30(1) of the Public Services Social Security Fund Act number 02 of 2018, which read “Employee in the informal sector and self-employed may, subject to the provisions of the respective schemes laws, be registered in National social security Fund”. Despite all the efforts by the government, there are challenges faced by bolt drivers’ participation in the Pension scheme. There are no records showing their registration to a Pension scheme. Unfortunately, the factors which are not known about the problem are the level of awareness; financial literacy of a bolt driver, and if Social Self-help groups can influence their

participation in pension schemes. This study also was informed by family system theory, which was established by Dr. Murray Bowen in 1966. Family system theory proposes that families organize themselves to deal with challenges, individual tasks of life, and the developmental need of its members. To clearly understand the family a holistic approach needs to be applied. Family interaction with others and the rules that govern them make them unique from others. How a family comes together defines itself and the way others see them from outside (Itohan et al., 2023, Chindengwike, 2024). Family system theory helps to understand self-help groups and their characteristics, interactions, purposes, and outcomes. In self-help groups members together to pool their resources to deal with their social-economic challenges and developmental needs. Self-help groups have rules that bind them together and make them function normally. Like Pension schemes groups have boundaries. The theory was applied to understand how these rules and boundaries influence the information flow within the groups mainly concerning the benefits of pension schemes. Therefore, this study has reviewed various past studies relating to awareness of bolt drivers and their participation in pension Schemes.

2. RESEARCH METHODOLOGY

The study used a descriptive study design. The population for this study consisted of private car drivers operating in the City of Dodoma and registered with Land Transport Regulatory Authority in Tanzania (LATRA) as well as a member of self-help. Primary data was collected using self-administered questionnaires and data was analyzed using descriptive statistics of mean, standard deviation, and multiple regression analysis respectively to test the relationship between independent and dependent variables and presented in Tables.

2.1 Model Specification

Regression analysis was carried out to look at the correlation between the variables and descriptive statistics were used to produce measures of central tendency such as mean and standard deviation. The model used is;

$$Y = B_0 + B_1X + B_2X_2 + B_3X_3 + \epsilon \dots\dots\dots(i)$$

Y = Participation in Pension Schemes; B_0 = Constant; B_1 , B_2 , and B_3 = Estimated Coefficients of the explanatory variables; X_1 = Awareness; X_2 = Self-help organization; X_3 = Financial literacy; ϵ = the error term

3. RESULTS

3.1 Demographic characteristics of Respondents

This section provides the background of the respondents. It describes the sex of respondents, education level, work experience in which a bolt driver has been engaged in the business, age, and marital status of the respondent.

3.1.1 Sex of Respondents

Table one indicates the sex of respondents who had been involved in this study. The results showed that 147 percent of the questioned bolt drivers were male and 3 percent of the survey respondent were female. This shows that bolt driving is operated by both sexes but is dominated by Males.

Table 1: Gender of Respondents

Gender	Frequency	Percent
Male	147	98
Female	3	2
Total	150	100

3.1.2 Education level of Respondents

Table two reveals the conclusions regarding respondents' educational backgrounds. The researcher took education into account because it affects how well people appreciate the value of enrolling in pension schemes. The findings indicated that the majority of respondents 52 (34.7) of the surveyed motor-cycle taxi drivers have a Secondary Education, followed by 42 (28%) of the surveyed motor-cycle taxi drivers with a Certificate level, while 38 (25.3%) of the surveyed motor-cycle taxi drivers are primary education levers, 12(8%) of the surveyed motor-cycle taxi drivers have Diploma and the remaining 6 (4%) have no formal education.

Table 2: Education Level of the Respondents

Education Level	Frequency	Percentage
Non-educated	6	4
Primary education	38	25.3
Secondary Education	52	34.7
Certificate	42	28
Diploma	12	8
Total	150	100

3.1.3 Work Experience period in motor-cycle taxi industry

Table three presents the work experiences period for which the surveyed bolt drivers have been engaged in their respective business. The work experience period was put into consideration by the researcher as it determines the awareness of issues regarding their business activity of motor-cycle taxi driving. According to the study findings 59 (39.3%) of the surveyed motor-cycle taxi drivers have been in the business of motor-cycle taxi driving for 1-2 years, 50 (33.3%) of the surveyed motor-cycle taxi drivers have been in business for 3 - 5 Years, 21 (14%) of the surveyed motor-cycle taxi drivers have been in business for Less than one year, 20 (13.3%) of the surveyed motor-cycle taxi drivers have been in business for 6 - 10 Years.

Table 3: Work Experience of the Respondents

Work Experience	Frequency	Percentage
Less than one year	21	14
1-2 Years	59	39.3
3 - 5 Years	50	33.3
6 - 10 Years	20	13.3
Total	150	100

3.1.4 The Age group of the Respondents

Table four presents the age groups of the surveyed bolt drivers. The age groups had been put into consideration by the researcher as it determines the desire to have a retirement plan for an individual approaching retirement age. According to the study findings, 68 (45.3%) of the surveyed motor-cycle taxi drivers had been in the age group of 16 – 25-year, followed by 64 (42.7%) of the surveyed respondents are under the age group of 26-35 Years, 18(12.0%) of the surveyed respondents are under the age group of 36-45 Years.

Table 4: Age Group of the Respondents

Age group	Frequency	Percentage
16-25 Years	68	45.3
26-35 Years	64	42.7
36-45 Years	18	12
Total	150	100

3.1.5 Marital Status of the Respondents

Table five presents the marital status of the surveyed bolt drivers. The marital status had been put into consideration by the researcher as it determines the financial literacy level of an individual as those married are more likely to have savings and good personal finance than single. According to the study findings, 65 (43.3%) of the surveyed motor-cycle taxi drivers were single, followed by 56(37.3%) of the surveyed respondents who were married, 27 (18%) of the surveyed motor-cycle taxi drivers were living together and 2(1.3%) of the surveyed motor-cycle taxi drivers were Divorced.

Table 3.5 Marital Status of the Respondents

Marital Status	Frequency	Percentage
Married	56	37.3
Single	65	43.3
Living together	27	18
Divorced	2	1.3
Total	150	100

3.1.6 Ownership of a bolt driver and Average daily income

Table six presents the daily average income of bolt drivers and the status of ownership of a bolt. The daily average income of a bolt driver and the status of ownership of a bolt had been put into consideration by the researcher as it determines the financial freedom of bolt drivers and hence may decide an individual to join a pension scheme or not. According to the study findings, 71 (51.3%) of the motor-cycle taxi drivers surveyed had been receiving daily amounts above Tsh. 20,000/= to Tsh. 50,000/=, followed by 70 (46.7%) of the surveyed motor-cycle taxi drivers had been receiving daily below 20,000/= 3(2.0%) of the surveyed respondents had been receiving daily amount above TSh. 50,000/=. While 43 (28.7%) of the surveyed motor-cycle taxi drivers own a bolt while 107 (71.3%) of the surveyed motor-cycle taxi drivers doesn't own a motor-cycle taxi and were required to submit a certain amount to the owner either on a daily or weekly basis.

Table 6: Ownership of a Motor-cycle taxi driver and average daily income

Daily Income	Frequency	Percentage
Below sh. 20,000/=	70	46.7
Above sh.20,000/= to 50,000/=	77	51.3
Above Sh.50,000	3	2
Total	150	100
Ownership Status	Frequency	Percentage
Yes	43	28.7
No	107	71.3
Total	150	100

3.2 Descriptive Statistics

The research findings as shown in table seven, indicate that the surveyed bolt drivers opined also that they don't have a piece of information on the existence of Pension Schemes in Tanzania as shown by a mean of 4.58 and a standard deviation of 0.658. The surveyed bolt drivers opined that they don't know the Benefits offered by Pension Schemes as shown by a mean of 4.52 and a

standard deviation of 0.683. The surveyed bolt drivers opined that they would like to attend seminars or workshops on Pension schemes as shown by a mean of 4.52 and a standard deviation of 0.663. The surveyed Motor-cycle taxi drivers opined that they don't know whether joining Pension Scheme is their constitutional right as shown by a mean of 4.39 and a standard deviation of 0.675

Table 7: Descriptive statistics for the level of awareness of Motor-cycle taxi drivers

Variables	Mean	Std. Deviation
Not informed on the existence of Pension Schemes in Tanzania and how to participate.	4.58	.658
I don't know the Benefits offered by a Pension Schemes to its participants	4.52	.683
I would like to attend seminars or workshops on participation in Pension schemes	4.52	.663
I don't know whether participating in a Pension Scheme is my Constitutional Right	4.39	.675

The research findings as shown in table eight indicate that the surveyed bolt drivers opined that Self-help group organizations offer benefits almost similar to Pension Schemes as shown by a mean of 4.45 and a standard deviation of 0.661. The surveyed bolt drivers opined that Pension schemes have difficult Procedures to Join, unlike Self-help groups as shown by a mean of 4.60 and a standard deviation of 0.666. The surveyed bolt drivers opined that Pension Schemes can provide awareness easily through self-help groups as shown by a mean of 4.57 and a standard deviation of 0.670. The surveyed bolt drivers opined that self-help groups can be used with Pension Schemes to enroll bolt drivers as shown by a mean of 4.51 and a standard deviation of 0.693.

Table 8: Descriptive statistics for the Self-help organization of bolt drivers

Variables	Mean	Std. Deviation
Self-help groups offer benefits almost similar to Pension Schemes	4.45	.661
Pension schemes have difficult Procedures to Join unlike Self-help organization	4.60	.666
I can't afford to contribute to a Self-help organization and Pension Scheme at the same time	4.57	.670
Self-help organizations can be used with Pension Schemes to enroll motor-cycle taxi drivers	4.51	.693

The research findings as shown in table nine indicate that the surveyed bolt drivers opined that they don't know how to create a Budget and track their Spending as shown by a mean of 4.59 and a standard deviation of 0.647. The surveyed bolt drivers opined that they do not budget their income before personal spending as shown by a mean of 4.59 and a standard deviation of 0.657. The surveyed bolt drivers opined that they have no income loss recovery and retirement plan as shown by a mean of 4.54 and a standard deviation of 0.662. The surveyed bolt drivers opined that they can't manage debts, which causes them to fail to be granted a loan from a commercial Bank as shown by a mean of 4.62 and a standard deviation of 0.642.

Table 9: Descriptive statistics for the level of financial literacy of a bolt driver

Variables	Mean	Std. Deviation
I don't know how to create a Budget and track my Spending	4.59	.647
I do not know about Investments (Stocks, Bonds, Mutual Funds)	4.59	.657
I have no income loss recovery and retirement plan	4.54	.662
I can't manage debts and fail to be granted a loan from a commercial Banks	4.62	.642

The research findings as shown in table ten indicate that the surveyed bolt drivers opined that they would like to save money for retirement through a Pension scheme as shown by a mean of 4.59 and a standard deviation of 0.615. The surveyed bolt drivers opined that they would like to join to Pension Scheme so that they can benefit from short-term benefits as shown by a mean of 4.59 and a standard deviation of 0.603. The surveyed bolt drivers opined that they would like to meet an advisor to assess their possibility of enrollment in a Pension Scheme as shown by a mean of 4.57 and a standard deviation of 0.606. The surveyed bolt drivers opined that they would like regularly to contribute to a Pension scheme to meet a prescribed minimum contribution as shown by a mean of 4.6 and a standard deviation of 0.613.

Table 10: Descriptive statistics for the motor-cycle taxi driver participating in a pension scheme

Variables	Mean	Std. Deviation
I would like to save money for retirement through a Pension scheme	4.59	0.615
I would like to join to Pension Scheme so that I can benefit from short-term benefits	4.59	0.603
I would like to meet an advisor to assess the possibility of enrollment in a Pension Scheme	4.57	0.606
I like regularly to contribute to a Pension scheme to meet a prescribed minimum contribution	4.6	0.613

3.3 Inferential Statistics

A regression model was carried out to determine the relationship between independent variables and dependent variables. The findings in Table eleven present the fitness of the regression model. The findings revealed an adjusted R squared value of (0.685) which implies that level of awareness, self-help organizations, and level of financial literacy could explain approximately 68.5% of the variation in motor-cycle taxi driver participation to a pension scheme.

Table 11: Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.832a	.692	.685	.29928

- a. Predictors: (Constant), the level of financial literacy of a bolt driver, level of awareness of a bolt driver, and the Self-help organization of bolt drivers.
b. b. Dependent Variable: the motor-cycle taxi driver's participation in a pension scheme
The findings in Table

From the ANOVA in Table twelve, the results indicate that the overall model was statistically significant. Further, the results imply that the independent variables are good predictors of a bolt driver's participation in a pension scheme. This was supported by an F statistic of 109.098 and the P – value (0.000) which was less than the conventional 0.05 significance level. Therefore, the findings of the result from the ANOVA showed that there exists a significant relationship between the independent variables and the dependent variable.

Table 12: ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.315	9.772	109.098	.000 ^b
	Residual	13.077	.090		
	Total	42.392			

a. Dependent Variable: the motor-cycle taxi driver participating in a pension scheme

b. Predictors: (Constant), the level of financial literacy of a bolt driver, level of awareness of a bolt driver, and the Self-help organization of bolt drivers.

The regression model in table thirteen was established as follows:

$$Y \text{ (Motor-cycle taxi driver participation in a pension scheme)} = 1.038 + 0.153X_1 - 0.138X_2 + 0.761X_3$$

Table 3.13: Regression Coefficient

Variables	Coefficient B	Std. Error	t - Stat	Sig.
Constant	1.038	0.213	4.879	0.000
Awareness	0.153	0.067	2.289	0.023
Self-help organization	-0.138	0.069	-2.016	0.046
Financial literacy	0.761	0.079	9.657	0.000

4. DISCUSSION

The results suggest that most of the bolt drivers polled had secondary education which is at a mild level. The study of Joo et al (2005), discovered that highly educated individuals are more likely to participate in a pension scheme than their less educated counterparts, which supports this. The study by Mahmoud Seif (2021) which discovered that an individual in higher age groups is more

likely to join the Pension Scheme than those under the low age group, supports this. The study by Mathenge, (2023), which discovered that a married individual is more likely to voluntarily join a Pension Scheme than those single, supports this.

The findings indicate that the level of awareness has a significant influence on bolt drivers' participation in pension schemes with a beta value of ($B = 0.153$) with $P = 0.023$ (Mathenge, 2023). Since the P-value is less than the conventional 0.05, then we reject the null hypothesis and accept the alternative hypothesis that the level of awareness has a significant influence on bolt drivers' participation in pension schemes (Zimuto, 2025).

The findings indicate that for every unit increase in the level of awareness, there will be a 0.153 increase in bolt drivers' participation in pension schemes. The inference is that bolt drivers are not participating in existing Pension Schemes because they have no information on the existence of Pension schemes that are responsible for informal sector workers (Fraser, 2022; Chindengwike, 2023). The information accessibility among bolt drivers is highly limited in the inclusion within the pension scheme. Bolt drivers are not supplied with information on the presence of Pension Schemes with benefits tailored to their needs, and if joining pension schemes is a constitutional right. It means that the lack of relevant information has given no information on the pension schemes (Da Justa Lemos, 2025). This limited knowledge becomes the barrier to participating in the pension scheme as far as the pension scheme is concerned (Juma, 2025). The information provides knowledge and the lack of information simply means that it is ignorant on the matter of pension schemes. The information accessibility is very relevant to the information and improvement of the Pension scheme and enrollment of members to a Scheme. Once bolt drivers access relevant and timely information on the available products of the pension scheme could be convinced to join the Pension scheme.

The reality is that the Pension scheme for the informal sector in Tanzania is existing while bolt drivers are not aware of the system economy (Amoasi-Andoh and Attah-Botchwey 2025). This is because the pension scheme is not likely to follow the bolt drivers whether they are, it means that going to the site and providing relevant benefits and procedures to join. These findings align with the study by Masese (2024), who found that lack of awareness of the importance of NSSF is among

the factor affecting the enrolment of informal sector workers in the National Social Security Fund in Tanzania.

In conclusion, the study found that there is a positive linear relationship between the level of knowledge and a negative linear relationship between self-help organizations with participation in a pension scheme. Demographic characteristics revealed that they moderate the relationship between factors influencing participation in the pension schemes and both were as well significant. The study recommends government to make policy reforms by introducing an incentive policy to influence Saving and administratively existing Pension schemes to strengthen and repackage the information being aimed to the mass on the importance of pension to include bolt drivers' needs and designing programs on education and training to initiate and foster bolt drivers' participation to the Pension scheme.

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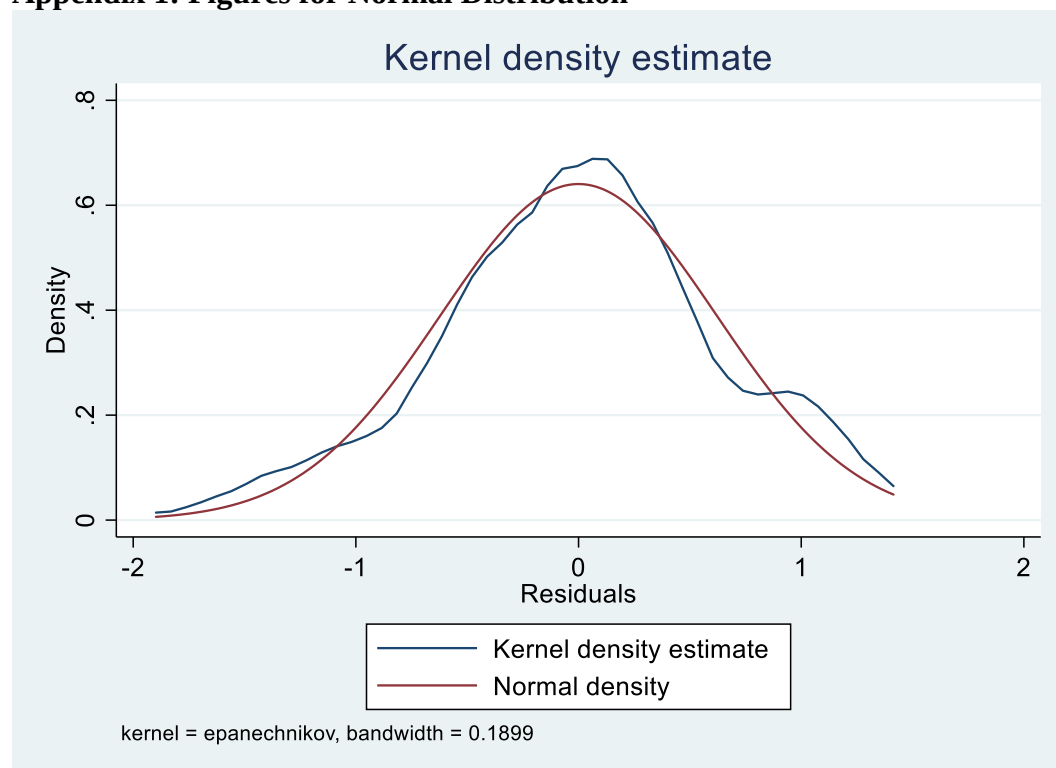
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APPENDICES

Appendix 1: Figures for Normal Distribution



Appendix 2: The Kernel Density of Normal Distribution for Residual Values

