

NSSF AMENDMENTS 2025 – SOCIAL SECURITY BENEFITS AMENDMENT REGULATIONS, 2025 (FOR EMPLOYEES)

We wish to inform you that the Government of Tanzania has introduced amendments to the Social Security Schemes (Benefits) Regulations, 2018 through Government Notice No. 695 of 2025, issued under the Social Security Act (Cap. 135). These amendments provide clarification and adjustments to certain social security benefits available to members.

KEY PRACTICAL CHANGES FOR EMPLOYERS AND EMPLOYEES

THE MAIN PRACTICAL CHANGES INTRODUCED BY THE AMENDMENT ARE:

- Employees can now choose between unemployment benefits and a lump sum payment.
- Foreign employees leaving Tanzania may receive a lump sum benefit.
- Members emigrating permanently may receive their benefits as a lump sum.
- Clear 90-day waiting period before claiming lump sum after termination.
- Additional clarity on distribution of survivor benefits.

THE COMPARISON BETWEEN THE OLD REGULATIONS AND THE NEW AMENDMENT

AREA	OLD REGULATIONS (2018)	NEW AMENDMENT (2025)	KEY IMPACT
Special Lump Sum Payment	The regulations did not clearly list all situations where a special lump sum could be paid.	The amendment clearly states that a special lump sum can be paid to: 1. A member reaching retirement age but not qualifying for pension, 2. A foreign employee leaving Tanzania after employment, and 3. A member permanently emigrating to a country without a portability agreement with Tanzania.	The amendment renumbers and reorganizes certain provisions to improve clarity and administration
Survivor Benefits Distribution	If a member died without a spouse or dependent children, the benefits were paid to the parents of the deceased.	If there is no dependent spouse, children, or parents, the survivor's commuted pension or lump sum will be shared equally among children above 21 years old.	situations where benefits remain undistributed.
Choice Between Unemployment Benefit and Lump Sum	Members who qualified for unemployment benefits generally received monthly unemployment payments only.	Members can now choose between receiving unemployment benefits or receiving a special lump sum payment.	Gives employees greater flexibility in accessing their benefits.
Unemployment Benefit Duration	Unemployment benefit was paid at 33.3% of the last salary for up to 6 months within a 12-month period, and not more than 18 months over a lifetime.	The amendment retains the same duration rule but clarifies the conditions under which it is paid.	Mainly clarification rather than a major change
Claiming Special Lump Sum After Termination	The regulations did not clearly specify the waiting period before claiming lump sum after termination.	Members who choose the special lump sum must submit a claim after 90 days from termination of employment, except	Introduces a clear waiting period for claims.
Regulatory Structure	Some provisions were placed under different sub-regulations.	The amendment renumbers and reorganizes certain provisions to improve clarity and administration	Administrative improvement.