



The effectiveness of Informal Social Security System in Coastal communities of Tanzania: A Case of Kisiju ward in Mkuranga district council

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Abstract

Informal social security system used to protect community members against unanticipated risks such as death, sickness and hunger when people started living together in communities. This study assessed the effectiveness of informal social security system in coastal communities. Specifically, the study focused on identifying predominant risks, describe coping strategies and establish measures towards stipulated risks. The study was conducted in Mkuranga district council. A mixed method design was used, whereby qualitative and quantitative approaches were used. Semi-structured questionnaire was used to collect quantitative data while a checklist guiding tool was used to collect qualitative data. A total of 180 respondents were interviewed. While in-depth interviews were conducted to four (4) key informants. Quantitative data were analysed using SPSS computer programme hence frequency table and histograms were developed while qualitative data were manually analysed and themes were developed. Study finding revealed that among the risks were housing with low-quality by 115 (80%) males and 33(89%) females' respondents and climate change effects by 121(85%) males and 27(73%) females' respondents. Unemployment was reported as a risk by 125(87%) males and 30(81%) females' respondents. Other risks were financial insecurity by 139(97%) males and 32(86%) females' respondents, and food insecurity by 97(68%) males and 31(84%) females' respondents. Coping strategies included diversification of livelihood activities and the use of social network. Suitable measures towards stipulated risks include provision of loan to entrepreneurs, provision of entrepreneurship skills and improvement of infrastructure. The study informs policy makers through recommendations which include improvement of infrastructure and provision of entrepreneurship skills. The ministry of labour, youth, employment and persons is responsible for stipulated provisions.

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Introduction

The global community has high informal employment rates, with implications for the design of social protection systems. It was estimated that 61.2 per cent of the world's employed population is in informal employment, including the agricultural and fishing sectors (International Labour Organisation, 2019). This type of employment is dominant in low- and middle-income countries,



where it constitutes the base of the economy, providing livelihoods and survival for most people (Devadasan, 2018). There are regional disparities suggesting that various factors account for the number of informal economy workers worldwide (Devadasan, 2018). Informal social security is conceptually part and parcel of social security, as it also plays a vital role as a social protection instrument globally (ILO, 2021). The use of an informal social security system to address unanticipated circumstances dates back to when people began living together in communities.

In contrast, formal social security arrangements emerged in the 19th century (ILO, 2021). Formal social security protects the population from harm and peril and improves the living standards of recipients (ILO, 2021). According to Solo (2021), informal social security is a phenomenon that is frequently found in developed countries; though the form it takes in developed countries is different from that found in developing countries. Solo (2021) added that, unlike the formal security system, which is registered and regulated by the government, the informal social security system is not officially recognised, as it operates on a small scale and serves unemployed populations with low incomes. Cherry (2020) noted that in developing countries, the concept of informal social security encompasses more than social security for informal-sector workers, as it also addresses informal or kinship-based forms of social security, such as support from family and community members.

Additionally, Frericks et al. (2021) asserted that informal mechanisms operate through collective action among community members, families, neighbourhoods, and traditional solidarity networks. It has neither the legal identity nor formal governance or management structures. Roumpakis and Sumarto (2020) pointed out that, it is essential to note that both these forms of informal social security in developed and developing countries have in common the fact that they are characterised by a support network based on solidarity and reciprocity and mainly guided by religious and cultural principles, together with family and community values. Moreover, Midgley et al. (2019) stated that the development of informal social security is primarily linked to poverty and the vast number of people excluded from the current formal social security framework.

In many African countries, local communities had their own unique traditional ways of protecting their members from the hazards and vicissitudes of life (Verbrugge et al. 2018). Furthermore, Verbrugge et al. (2018) reported that semi-formal social protection systems continue to exist and provide a much-needed support system for families and households in both rural and urban areas. Verbrugge et al., added that the lack of access to adequate formal social security has forced the poor to resort to informal social security, particularly mutual aid schemes. Thus, mutual-aid schemes are mainly for the poor or for those who operate at the periphery of the mainstream economy. Solo (2021) asserted that the main types of informal social security prevalent in developing countries include family support arrangements and self-organised joint help arrangements. The joint arrangement type of informal social security operates through formed groups, associations, or cooperative unions that organise revolving savings and credit systems to address unmet needs. Nhede & Marumahoko (2021) noted that the importance of informal social security cannot be ignored, especially taking into account the fact that any type of formal social security measure does not govern one-third of the world's population. Kehinde (2017) stated that, in developing countries, particularly in African countries, the majority of the population is still not covered by formal social security, and those excluded from the scope of formal social security are usually the poor, who then rely on informal social security as their only source of social protection. Several studies have been conducted in Africa, in which the impacts of voluntary savings (vicoba) were noted, including improvements in livelihoods. For instance, in Ghana, voluntary savings promoted the client's living standards, self-esteem, business capital, and family and social welfare, as noted by Osei-Fosu et al. (2019). In Zambia, participants in voluntary savings reported increased household consumption (Mwansakilwa et al. 2017).



The social welfare theory of rights informed this study. The theory was pioneered by Roscoe Pound (1964), who presumes that rights are the conditions of social welfare. The theory argues that the state should recognise only those rights that promote social welfare, as modern advocates of the social welfare theory do. The theory implies that rights are the creation of society since they are based on the consideration of common welfare. For him, rights are the conditions of social good, which means that claims not in conformity with the general welfare, and therefore, not recognised by the community, do not become our rights. The social welfare theory of rights claims that rights are produced by society and are aimed at achieving social welfare. Individual and societal happiness are rights that should take precedence over conventions, usages, traditions, and inherent rights. This Theory examines rights solely from the perspective of social welfare. The theory has the significant advantage of sustaining the social welfare premise. This theory emanates from a human rights perspective, focusing on the future moral guarantee that each human being has the possibility of living a minimally decent existence. This was connected to locals residing in coastal communities, who mainly engage in fishing and have limited social protection, as they rely on local arrangements to address uncertainties. Meaning they are exposed to the risk by virtue of their setting and the nature of the activities they perform. The theory enabled the researcher to comprehend the effectiveness of informal social systems in coastal communities; specifically, it identified predominant risks, described coping strategies, and established sustainable measures based on the stipulated risks.

In Tanzania, informal social security arrangements comprise home-based groups, kinship bodies, neighbourhoods, and the local chief, and are mostly homogeneous, as noted by Redson and Magali (2022). It was further asserted by Redson and Magali (2022) that the high-level intimacy of family and extended family networks resulted in social cohesion, solidarity and togetherness. Thus, informal social security arrangements were put in place to assist the needy, including the elderly and the sick. The arrangements were performing well before the introduction of a market-oriented economy. Moreover, the informal social security system was operated under the principles of unity and reciprocity. Redson and Magali (2022) added that access to informal social security depended on the client's contributions and activities during the catastrophes. Nonetheless, Berenschot and Van (2018) argue that social cohesion and mutual-aid assistance programmes were gradually weakened by the emergence of a market-based economy introduced by the colonial administration. Eventually, a society characterised by individualism emerged. Such developments had far-reaching implications for the kind and level of social security provision for local communities, as well as for the significance of collective support among them. This is despite the United Nations (UN) and the International Labour Organisation (ILO) classifying social security as a fundamental human right. According to Article 22 of the Universal Declaration of Human Rights (UDHR, 1948) and Article 9 of the International Covenant on Economic, Social and Cultural Rights, social security is a fundamental human right. Suffice it to say that every person is entitled to some form of social security coverage, meaning every societal member is entitled to social security coverage. In the absence of formal state social protection systems, informal social security arrangements take charge to safeguard people against risks and other contingencies. In this regard, informal social security was, and still is, viewed as a means of addressing uncertainties among members of coastal communities. This study therefore focused on understanding the informal social security system in coastal communities. Specifically, the study identified the predominant risks, described coping strategies, and established sustainable measures to address the stipulated risks.



Methods

Study design

This study used a mixed-methods design, employing both qualitative and quantitative approaches. The design enabled the researcher to obtain a detailed understanding of the effectiveness of the informal social security system, as it triangulates qualitative and quantitative data. In so doing, predominant risks were identified, prevailing coping strategies were established, and sustainable measures were put in place to address the stipulated challenges. Semi-structured questionnaires were used to collect quantitative data, while a checklist guiding tool was used to collect qualitative data. A total of 180 respondents were interviewed, together with four (4) in-depth interviews with the key informants, which include the ward executive officer, the village executive officer, the village chairperson and the sub-village chairperson. Qualitative data enabled the researcher to gather feelings, opinions, and views on the informal social security system in coastal communities.

Study area

This study was conducted in the Mkurunga district council in the Coast region, specifically in Kisiju ward. The ward has six (6) villages, namely, Kisiju pwani, Kwale, Koma, Mavunja, Kalole and Kerekese (Mkurunga district profile, 2018). Among the six (6) villages in Kisiju ward, the study was conducted in Kisiju Pwani village across the three sub-villages, namely Pwani, Maputo, and Ziweziwe (Mkurunga district profile, 2018). Kisiju Pwani was selected because it was the only village located along the shores of the Indian Ocean. The area was also composed of a homogeneous community, as its members were similar in terms of their main economic activity, as many were involved in fishing. Additionally, community members tend to support each other in various risks, depending on the cultural setting and their own context.

Study population

The unit of analysis in this study was the household, and household heads were interviewed; as a result, more male than female respondents were interviewed.

Sample and sample size

This study employed stratified sampling. In that, the stratified sample used in this study was disproportionate, since the sample size in each stratum was not proportional to the stratum's size in the population (Kothari, 2004). The stratified sampling involved three main procedures. The process involved selecting strata based on age, gender and location. Respondents were interviewed in the three (03) sub-villages based on age, gender, and location. These respondents were from three (03) sub-villages within Kisiju Pwani village (Mkurunga district profile, 2018). After stratification, sampling was conducted separately in each stratum (Kothari,2004). Therefore, in this study, respondents were divided into groups based on age, gender, and sub-village location. Kisiju Pwani village was deliberately chosen because it was located along the shores of the Indian Ocean. Kisiju Pwani village has three sub-villages: Pwani, Maputo, and Ziweziwe (Mkurunga district profile, 2018). It was evident that the village was composed of a homogeneous community, as its members were similar in their main economic activity: many were involved in fishing. Additionally, community members tend to support each other in various risks based on the cultural setting. The statistical power analysis was conducted to determine the minimum required sample size, adopted from (Cohen,1988), to calculate the sample size as follows:

$$S = \frac{X^2}{NP(1-P) + X^2P(1-P)} \dots\dots\dots \text{Equation 1}$$

Where X= Z - score (1.96 for confidence level)

P = population portion (50% for maximum sample)



d = degree of accuracy (0.05 for 95% confidence level)

N = population size (4125)

$$n = \frac{(1.96)^2 \times 0.5(1 - 0.5)}{0.052}$$

$$1 + \frac{(1.96)^2 \times 0.5(1 - 0.5)}{(0.52) (4125)}$$

$$\frac{3.8416 \times 0.25}{0.0025}$$

$$\frac{1 + 3.816 \times 0.25}{1815}$$

$$\frac{0.9604}{0.0025}$$

$$1 + 0.954$$

$$\frac{384.16}{1.954}$$

$$n = 196$$

However, the researcher managed to interview (180) respondents in Kisiju village within the three sub-villages.

Data collection

In this study, quantitative and qualitative data were collected. In essence, quantitative data were collected through semi-structured questionnaires, with 180 respondents being interviewed. The variables included respondents' demographic characteristics, predominant risks, coping strategies, and sustainable measures to address the stipulated risks. While qualitative data were collected using a checklist-guided tool, which consisted of in-depth interviews with key informants. In that, key informants expressed their opinions, feelings and attitudes toward the effectiveness of the informal social security system. The key informants interviewed included the ward executive officer, the village executive officer, the village chairperson and sub-village chairpersons. The key informants were familiar with the study area and well-informed about the informal social security system, which enabled the researcher to obtain detailed information on the topic.

Additionally, the researcher conducted a thorough literature review. The primary data were obtained from semi-structured questionnaires and a checklist guiding tool for the in-depth interview. These data were collected using the Cobalt software to ensure their security. Accuracy and consistency are based on the question setup. The data were entered into SPSS; triangulation of the collected data from qualitative and quantitative approaches confirmed their accuracy and validity.

Data analysis

Both qualitative and quantitative data were analysed using the following procedure. In that, quantitative data were analysed using the SPSS computer programme after being first fed into the computer, coded, and various frequency tables and histograms were computed. Inferential statistical analysis, such as Fisher's test, was employed to determine the relationship between variables. A significance level of 5% was used. A p-value of less than 0.05 was considered statistically significant, indicating that an observed association was unlikely to be due to chance. Fisher's test was chosen because of the sample size selected, and it provides exact p-values. While qualitative data used several steps, the data were manually analysed using a content analysis approach. The process involved carefully reading the data to gain an in-depth understanding, identifying key concepts and emerging themes, and reviewing and defining them (Hammerley and Atkinson, 2019). Data were further compared and contrasted to explore similarities and differences in comprehending the effectiveness of the informal social security system in coastal communities.



Limitations of the study

The study area was located in a remote geographical location; therefore it was hard to access every household as they were scattered; hence, the researcher managed to interview 180 respondents, which was over 50% of the expected sample size, and therefore representative (Kothari,2004). This was mitigated by carrying out four (4) in-depth interviews with key informants, with a thorough literature review.

Ethical consideration

Several steps were involved in the execution of this study, including registering the research project with the Department of Research, Consultancy, and Postgraduate Studies at the Mwalimu Nyerere Memorial Academy, Karume campus, Zanzibar. The next step was to obtain a permission letter from the Deputy Campus Director of Academic, Research, and Consultancy, which was then submitted to the Mkuranga District Council. Lastly, the Mkuranga District Council granted the research permit via a letter with reference number MDC/F.20/20/VOL.XII/178. The letter directed the Kisiju ward executive officer to permit the researcher to proceed with data collection among community members in the Kisiju Pwani village within the ward. In that, in-depth interviews were conducted with 4 (4) key informants in the respective ward offices, together with officers in the respective village and sub-villages. During data collection, confidentiality was maintained, and informed consent, objectivity, respect for participants, and cultural sensitivity were established with the respondent.

Results and discussion

Demographic characteristics of respondents

A total of 180(100%) respondents were interviewed, where by 143(79%) were males and 37(21%) were females' respondents. In terms of age-group pattern, 94 (66%) males and 17 (46%) females were in the 40 years and above age-group, while 15 (22%) males and 11 (30%) females were in the 32–39 years age-group. In terms of education level, study findings revealed that 93(65%) males and 17(46%) females' respondents had a primary level of education, while 24(17%) males and 8(22%) females' respondents had a secondary level of education. In occupation, it was revealed that 91(64%) males and 21(57%) females were self-employed while 36(25%) males and 15(41%) females' respondents were not employed. Other respondents were employed by 16(11%) males and 1(2%) females' respondent. Regarding marital status, 118 (83%) male and 26 (70%) female respondents were married. In religion, it was revealed that 116(81%) males and 34(92%) females' respondents were Muslim while 27(19%) males and 3(8%) females' respondents were Christians. In tribe, it was revealed that, 61(43%) males and 17(46%) females were Zaramo while 34(23%) males and 8(22%) females' respondents were Ndengereko. Table 1 provides a detailed description of respondents' demographic characteristics. Results from Table 1 indicated that there was a statistically significant difference in the reported education level and marital status, p-value was .011, while there was no statistically significant difference in other reported demographic characteristics of respondents.



Table 1. Demographic characteristics of respondents

Sn	Demographic characteristics of respondents	Gender		Chi -square
		Male (n)	Female (n)	P-value
1.	Age - group			.095
	18 25 years	10(7%)	2(5%)	
	25 – 32 years	17(12%)	7(19%)	
	32 – 39 years	22(15%)	11(30%)	
	40 years and above	94(66%)	17(46%)	
		143(100%)	37(100%)	
2.	Education level			.011
	Primary level	93(65%)	17(46%)	
	Secondary level	24(17%)	8(22%)	
	University level	7(5%)	0(0%)	
	Din not attend school	19(13%)	12(32%)	
		143(100%)	37(100%)	
3.	Occupation			.086
	Employed	16(11%)	1(2%)	
	Self-employed	91(64%)	21(57%)	
	Not employed	36(25%)	15(41%)	
		143(100%)	37(100%)	
4.	Marital status			.011
	Married	118(83%)	26(70%)	
	Single	17(12%)	3(8%)	
	Widow/er	8(5%)	8(22%)	
		143(100%)	37(100%)	
5.	Religion			.250
	Muslim	116(81%)	34(92%)	
	Christian	27(19%)	3(8%)	
		143(100%)	37(100%)	
6.	Tribe			.589
	Zaramo	61(43%)	17(46%)	
	Ndengereko	34(23%)	8(22%)	
	Other tribes	48(34%)	12(32%)	
		143(100%)	37(100%)	

Source: Filed data, May 2025, Kisiju ward

Predominant risks in the area

The study's findings revealed several risks prevailing in the area. Among them are low-quality housing by 115 (80%) males and 33 (89%) females’ respondents, and climate change effects by 121 (85%) males and 27 (73%) females’ respondents. Additionally, 125 (87%) male and 30 (81%) female respondents stated that unemployment was a risk. Other reported risks were financial insecurity by 139(97%) males and 32(86%) females ‘respondents, water borne diseases by 85(59%) males and 35(96%) females’ respondents, poverty by 129(90%) males and 34(92%) females ‘respondents and food insecurity by 97(68%) males and 31(84%) females ‘respondents. Figure 1 provides a detailed description of the main risks prevailing in the study area. Nhede & Marumahoko (2021) alluded that existing formal social security systems in Africa are fragmented and lack inclusivity. For them, most of the population is excluded from formal social security schemes because they work in the informal-sector. More importantly, the existing formal social security schemes are generally labour-centred and state-regulated, thereby excluding many in the informal-sector and making them more vulnerable to uncertainties such as sickness, disability and death. Moreover, Miti et al. (2021) asserted that informal economy workers were embedded in a world full of uncertainties as they had low and irregular wages, working with no written contract, no entitlement to adequate social protection coverage. In the formal sector, for example, farmers, fishermen, and gardeners may work without a formal



contract. In this regard, informal economy workers often have low, fluctuating incomes because the nature of employment and its permanence are unpredictable.

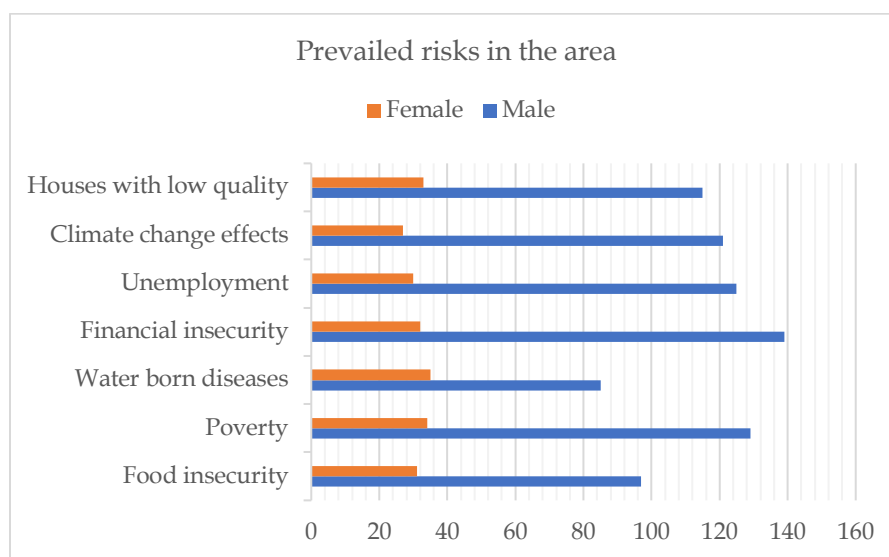
It was further added by the village chairperson during the in-depth interview that:

The main economic activity in the area was fishing, with agriculture only for subsistence. There were some challenges in fishing activities, including poor fishing vessels, changing weather, and poor infrastructure for transporting fish to the market. By so doing, the main risk was reliance on fishing for most households in this area. Diversification of livelihood activities would enable community members to cope with the region's predominant dangers (IDI, Village chairperson, Kisiju ward, May 2025).

It was further added by the ward executive officer, in the in-depth interview that:

The area's location was another challenge for community members, as the road was not tarmac, making it difficult to commute from one point to another. Moreover, the homogeneous nature of locals in this area was a challenge, as they do not easily intermingle with others from other regions. This limits community members' ability to be more active and creative. More importantly, this community has unique needs based on the nature of the setting, the type of activities, and the context (IDI, Ward executive officer, Kisiju ward, May 2025).

Figure 1: Predominant risks in area



Source: Filed data, May 2025, Kisiju ward

Prevailed coping strategies

The study findings described several coping strategies used by community members to address the stipulated risks. Among them, diversification of livelihood activities within the household was reported by 133 (93%) males and 29 (78%) females. It was further reported that the use of social networks for savings is commonly called ‘Vicoba’ by 101 (71%) male and 35 (95%) female respondents. Additionally, it was reported that, the use of local group commonly called ‘Umoja wa kufa na kuzikana’ was another strategy by 88(62%) males and 32(86%) females’ respondents, seasonal cropping by 97(68%) males and 23(62%) females’ respondents and the use of local ways in dealing with various risks commonly called ‘Pungo’ by 135(94%) males and 29(78%) females’ respondents. Figure 1 provides a detailed description of coping strategies used while encountering uncertainties.



Similarly, Osei-Fosu et al. (2019) asserted that the primary strategy used by women in uncertainties was ‘vicoba’, meaning informal savings and credit schemes owned and operated by clients. VICOBA are known globally as a village Savings and Loans association. It was targeted at improving the livelihoods of economically disadvantaged women compared to men. International Non-Governmental organisations such as Plan International, Catholic Relief Services, and Oxfam championed the establishment of ‘vicoba’ in Asian countries (Osei-Fosu et al. 2019). While Kessy et al. (2016) emphasised the health services coverage for the informal-sector participants who worked in e-waste recycling, mining, agriculture, services, and other activities, they also used ‘vicoba’ in facilitating the accessibility of health services for female clients in Moshi District in Tanzania. Nhede & Marumahoko (2021) further noted that although traditional social security mechanisms have been weakened and diminished in effectiveness, they still exist in specific communities. For example, conventional social security mechanisms in Uganda remain the primary form of support in times of uncertainty, especially in the countryside. Devadasan (2018) added that the fishery is considered a prime sector in most communities along the ocean, as it employs the majority, enabling them to generate daily income. The people of coastal areas have adopted fishing as their occupation for life, while other offshore fishing operations are based on market and demand. However, they don’t have secure social protection mechanisms; hence, they mostly rely on informal social protection mechanisms within community settings and organisations.

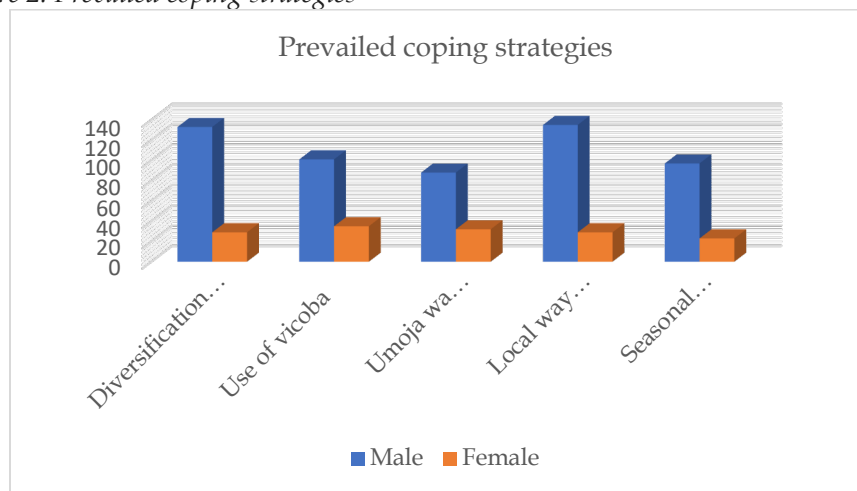
It was further added by the sub-village chairperson in the in-depth interview that:

Many of the ways community members use to address various risks are temporary, offering an immediate solution rather than a permanent one. The cultural context in this area facilitated locals’ assistance to one another in both good and bad events. Government support was mandatory, such as youth employment or loan provision for community members to be sustainable in overcoming various risks (IDI, Sub-village chairperson, Kisiju ward, May 2025).

A sub-village chairperson in an in-depth interview added that:

Other strategies used were local ways, including the use of ‘Pungo’, as they believe that sometimes bad things happen for specific reasons, so they take it out with ‘Pungo’. This practice was common in the area, as it was tied to the belief system and cultural practices. Special people performed this in a respective setting (IDI, Sub-village chairperson, Kisiju ward, May 2025).

Figure 2. Prevalled coping strategies



Source: Filed data, May 2025, Kisiju ward



Measures toward the stipulated challenges

Study findings revealed that the informal social security system was not efficient in addressing the prevailing risks by 138(97%) males and 36(97%) females' respondents. It was further reported by 143 (100%) males and 37 (100%) females that the main affected groups were the elderly, women, and children. Therefore, it was established by the study findings sustainable measures towards stipulated risks which include provision of loan to entrepreneurs by 138(97%) males and 32 (86%) females respondents, provision of entrepreneurship skills by 129(90%) males and 35(94%) females respondents, improvement of infrastructure by 132(92%) males and 34 (92%) females respondents, participatory decision-making by 101 (71%) males and 29(78%) females respondents and knowledge provision on climates change effects by 127(89%)males and 23(62%) females respondents. Table 2 provides a detailed description of Fisher's test between men and women, along with the reported sustainable measures to address the stipulated risks. Results from Table 2 indicated that there were no statistically significant differences between men and women in the sustainable measures reported to address the stipulated risks. Similarly, Anifalage (2017) noted that large population groups in African countries have no social security coverage, while benefits for those who do are inadequate; hence, there is a need to extend social security coverage from employment-based to institution-based systems that include excluded groups in society. The ILO (2019) further reported that there was a need to strengthen international cooperation, increase financial support, and prioritise the needs of vulnerable communities. The world can collectively work towards a more sustainable and resilient future for these coastal regions, ensuring the well-being and prosperity of the populations who call them home. Devadasan (2018) stated that these initiatives include building resilient infrastructure, enhancing coastal protection measures, promoting sustainable livelihoods, and improving disaster risk management. Knowledge-sharing platforms and collaborative research efforts help generate valuable insights and solutions tailored to the specific needs of coastal regions.

It was further added by the village executive officer in the in-depth interview that:

The prevailing coping strategies among community members were mainly temporary, hence there was a need for the government to support locals, especially in coastal communities, as they mostly rely on fishing activities. Despite the diversification within the household, community members cannot sustain themselves in so many risks; hence, knowledge on climate change was so vital for them to adjust themselves accordingly with loan provision (IDI, Village executive officer, Kisiju ward, May 2025).



Table 2: Chi – square Test on the reported sustainable measures between men and women toward the stipulated risks

Sn	Sustainable measures	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
1.	Provision of loans					
	Pearson Chi-Square	.006 ^a	1	.937		
	Continuity Correction ^b	.000	1	1.000		
	Likelihood Ratio	.006	1	.937		
	Fisher's Exact Test				1.000	.546
	N of Valid Cases	170				
2.	Provision of entrepreneurship skills					
	Pearson Chi-Square	.202 ^a 1		.653		
	Continuity Correction ^b	.067 1		.795		
	Likelihood Ratio	.203 1		.652		
	Fisher's Exact Test				.708	.401
	N of Valid Cases	164				
3.	Infrastructure improvement					
	Pearson Chi-Square	2.166 ^a 1		.141		
	Continuity Correction ^b	1.049 1		.306		
	Likelihood Ratio	3.777 1		.052		
	Fisher's Exact Test				.209	.152
	N of Valid Cases	166				
4.	Participatory decision-making process					
	Pearson Chi-Square	1.966 ^a 1		.161		
	Continuity Correction ^b	1.421 1		.233		
	Likelihood Ratio	1.878 1		.171		
	Fisher's Exact Test				.207	.118
	N of Valid Cases	130				
5.	Knowledge provision of climate change					
	Pearson Chi-Square	.000 ^a 1		.994		
	Continuity Correction ^b	.000 1		1.000		
	Likelihood Ratio	.000 1		.994		
	Fisher's Exact Test				1.000	.595
	N of Valid Cases	150				

Source: Filed data, May 2025, Kisiju ward

Conclusion

This study provides an insight into the effectiveness of the informal social security system in coastal communities. Specifically, the study identified the predominant risks, described coping strategies, and established sustainable measures to mitigate the identified risks. The study informs policymakers through recommendations such as improving infrastructure, providing loans, developing entrepreneurship skills, and adopting a participatory decision-making process. This should be implemented by the respective ministry of labour, youth, employment and persons with disabilities, to the level of region, district, and ward, so as to reduce vulnerability in coastal communities. Eventually, a conducive environment for social protection in coastal communities would be attained.

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