

# KEY CHANGES INTRODUCED BY THE SOCIAL SECURITY SCHEMES (BENEFITS) (AMENDMENT) REGULATIONS, 2025

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SOCIAL SECURITY LAW



## INTRODUCTION

On 18<sup>th</sup> December 2025, the Minister of State, Prime Minister's Office, Labour, Employment and Relations has issued the Social Security Schemes (Benefits) (Amendment) Regulations, 2025 through Government Notice No. 695 of 2025 (the *Amendment Regulations*). The Amendment Regulations amend the Social Security Schemes (Benefits) Regulations, 2018 (the *Principal Regulations*), which govern benefits payable under mandatory social security schemes operating in Mainland Tanzania. This amendment seeks to clarify eligibility for certain social security benefits and improve access to unemployment and survivors' entitlements.

The key changes introduced by the Amendment Regulations are as follows;

## CLARIFICATION AND EXPANSION OF ELIGIBILITY FOR SPECIAL LUMP SUM BENEFITS

Under regulation 13 of the Principal Regulations, a member who exits a social security fund before qualifying for pension benefits is entitled to receive a special lump sum representing the member's contributions together with

accrued interest. The Amendment Regulations have inserted a new sub-regulation (1) into regulation 13 to expressly identify categories of persons who may qualify for this payment. These include:

- (i) a member who exits the Fund after attaining retirement age but before qualifying for a pension.
- (ii) a foreigner employed in Mainland Tanzania who leaves the country upon cessation of employment; and
- (iii) a member who permanently emigrates from Tanzania after termination of employment, where the destination country does not have a bilateral agreement with Tanzania allowing portability of social security benefits.

By expressly setting out these categories, the Amendment Regulations remove ambiguity that previously existed regarding eligibility for lump sum payments in such circumstances.

## EXPANSION OF SURVIVORS' BENEFITS TO ADULT CHILDREN

The Amendment Regulations also amended regulation 19 of the Principal Regulations to address situations where a deceased member leaves no dependants who would ordinarily qualify for survivors' benefits. Under the new sub-regulation (4), where the deceased member is not

## KEY POINTS

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- The Amendment Regulations amend the Social Security Schemes (Benefits) Regulations, 2018 (the *Principal Regulations*), which govern benefits payable under mandatory social security schemes operating in Mainland Tanzania.
- The amendment seeks to clarify eligibility for certain social security benefits and improve access to unemployment and survivors' entitlements.
- The amendment among other things, allows a member who qualifies for unemployment benefits to choose to receive unemployment benefits or opt for a special lump-sum payment.

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**Address:-**  
**FIN & LAW**  
FIN & LAW House,  
193 Rose Garden Road,  
14112 Mikocheni Area,  
P.O. Box 32945,  
Dar es Salaam,  
TANZANIA  
T: +255 22 277 3815  
F: +255 22 270 1493  
M: +255 (0) 784 808 999  
E: [info@finandlaw.co.tz](mailto:info@finandlaw.co.tz)  
W: [www.finandlaw.co.tz](http://www.finandlaw.co.tz)

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survived by a dependent spouse, dependent children, or parents, 100% of the survivor's commuted pension or special lump sum will be distributed equally among children aged above 21 years.

Previously, adult children were not expressly recognized as beneficiaries when there were no other dependants. This amendment, therefore, broadens the scope of beneficiaries eligible for the survivors' benefit.

### **OPTION BETWEEN UNEMPLOYMENT BENEFITS AND A SPECIAL LUMP SUM**

The Amendment Regulations have introduced sub-regulation (2) to regulation 20, allowing a member who qualifies for unemployment benefits to choose to receive unemployment benefits or opt for a special lump-sum payment. This option allows members to balance two competing considerations, namely immediate access to accumulated contributions through a lump-sum payment or the preservation of contribution credits through periodic unemployment benefit payments.

### **CLARIFICATION OF UNEMPLOYMENT BENEFIT DURATION AND CLAIM PROCEDURES**

The Amendment Regulations have also amended regulation 21 concerning the duration of unemployment benefits. A member who elects to receive unemployment benefits at the rate of 33.3% of their salary may receive such benefits for a maximum period of six

months within twelve months, unless employment is secured earlier. However, the total period during which unemployment benefits may be paid must not exceed 18 months throughout a member's entire employment cycle or career.

Moreover, where a member opts for payment of a special lump sum, the Amendment Regulations now require that a claim be submitted after 90 days from the date of termination or cessation of employment. This waiting period does not apply to members whose contribution period is below 18 months.

### **CONCLUSION**

Basically, this Amendment introduces important clarifications to the operation of the social security benefits framework in Mainland Tanzania. In particular, the amendments clarify eligibility for special lump sum payments, broaden the category of beneficiaries eligible for survivors' benefits, and introduce greater flexibility in the access and management of unemployment benefits. Employers and employees should take note of these developments, particularly in situations involving termination of employment, expatriate employees departing Tanzania, or permanent emigration, as the amendments may affect entitlement to social security benefits.

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