

CHALLENGES FACED BY PENSIONERS IN ACCESSING FORMAL
SOCIAL SECURITY BENEFITS IN UGANDA: THE CASE OF
PENSIONERSE IN WAKISO DISTRICT

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ABSTRACT

This study examined the challenges faced by pensioners in accessing formal social security benefits in Wakiso district. More specifically, the study aimed at examining the current procedures of processing pension benefits in Uganda, to establish the challenges faced by pensioners in accessing their pension benefits, and to establish the challenges faced by pension officials in processing pensioners' benefits.

The study employed both qualitative and quantitative design techniques. A sample of 70 retired employees were interviewed and four key informants, who were the officers in charge of pension processing at the district level, were also interviewed. A desk review was carried out to access secondary data.

The findings revealed that the current procedures of processing pension benefits in Uganda were too long, requiring one to submit an application for retirement six months before one actually retires. The paperwork involved and the layers of bureaucracy that one goes through complicate the whole process, resulting into very few pensioners getting their commuted pension gratuity and monthly pension payments.

The study revealed a number of challenges faced by both pensioners and pension officials such as lack of knowledge and information on how to begin processing pension benefits, incomplete and missing personal records, financial constraints and long bureaucratic procedures. On the other hand, pension officials are also faced with a number of challenges such as delayed submission of retirement applications.

The study recommends, among other things, that the Government of Uganda change the current non-contributory pension scheme to contributory where a certain percentage of an employee's monthly salary is deducted and kept in a fund as his or her savings for retirement. The Government only supplements these saving with a certain amount; this will ensure that funds are always available to pay retirement benefits promptly.