
Merging of Social Security Fund and Its Effect On Organizational Survival and Growth; A Case of PSSF in Tanzania

Trespory Othumary Mgeni (PhD)

The Institute of Finance Management, Shaaban Roert Street, Ilala, Dar es salaam, Tanzania.

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ABSTRACT: *This study intended to assess the effect of merging of social security funds (SSFs) On the organizational survival and growth of Public Social Security Services Funds (PSSSF) in Tanzania. The study is based on 192 respondents sampled by non profanity sampling method by convenient sampling technique from 516 staff from all 29 braches and its headquarters in Dar es salaam, Tanzania Telephone interview was used to collect data from 30 respondents who constituted managers of PSSSF (at least one from each branch and headquarters) and questionnaires were administered to 162 sampled conveniently from all the 29 branches and headquarter. Data collected by telephone interview was analyzed by descriptive statistics by Excel and its output summarized in figures and tables while data collected by questionnaire were analyzed by descriptive statistics and quirkois 2.4. The purpose of using more than one tool in data collection and analysis was to cross validate the data and findings so as to increase its accuracy, The findings indicated that ,merging has high effect on survival and growth of PSSSF in Tanzania, This study recommend deliberate efforts of the Tanzanian government to ensure survival and sustainable growth of PSSSF after the merging to help the newly merged fund overcome challenges that has resulted into failures elsewhere and reconcile conflicting elements of organizational environment that has brought along with the funds that were merged.*

KEY WORDS: merging of PSSSF, organizational survival and growth, social security fund and organizational survival and growth

INTRODUCTION

Governments around the world spend a ot of time and resources in the organization's performance and productivity to enhance efficiency, the effectiveness of in the provision of services to ensure the wellbeing of their citizens. Different mechanisms are being used by governments so that to improve Organizational survival and growth and productivity including merging of the organizations. Merging of the organizations is one of the vital constituents of organizational survival and growth and productivity (Kohli el at, 2008). Merging of organizations create an environment for increasing market share, economies of scale, increasing or acquiring a specific competence that one organization is missing, increase internal control, promote good governance and Government policy (Douma and Hein, 2013). Most of the developing countries a concept of merging organization came into practice in early 21 century, where organizations are experiencing

great changes and revolutions in systems, structures, and operations (Kohli et al, 2008) of which it created a need of agencies whereby merging and acquisitions of the organizations to be applied. Merging of organizations was observed as a rationale to improve the performance of the organizations in the public or private sector (Kahn, 2014 and McKay, 2015).

In the United States of America, employers use merging of Organizations to reduce cost as it might lead to less spending through salaries, running costs and supplies (Smith, 2014; Schneider, 2013 and Kollewe, 2015). This change raises a negative impact on Organizational survival and growth. Sullivan (2000) reported that merging of the public and private sector of care has contributed to potential problems to the health workers in rich countries.

The Government of Tanzania (GoT) has engaged into the merging of several public organizations, including the merging of the former Dar es Salaam Water Sewerage Corporation (DAWASCO) and DAWASA whereas all operations were transferred to DAWASA, merging of the former Railways Asset Holding Company (RAHCO) and Tanzania Railways Limited (TRL) to form Tanzania Railways Corporation (TRC) that came into operations in October 2017 by the government railway Act No.10 of 2017 and last but not least, the merging of four Social Security Pensions Funds. This is currently enforced under the Public Service Social Security Fund Act No. 2 of 2018 which formed PSSSF and came into operation from 1st August 2018.

The merging of four Social Security Pensions Funds was among of the great public organization merging to be performed by Government of Tanzania. Though Public Service Social Security Fund Act No. 2 of 2018, four Social Security Pensions Funds (SSPFs) namely LAPF Pension Fund (LAPF), Public Service Social Security Fund (PSPF), PPF Pension Fund (PPF) and Government Employees Pensions Fund (GEPF) and were merged to form Public Service Social Security Fund (PSSSF). The PSSSF is a case study of this assessment. The Fund deals with the provision of social security services for public servants. All these four Funds were performing similar functions as well offering of almost similar benefits of which was duplication. Social Security Regulatory Authority (SSRA) of Tanzania emphasized the merge for social security funds to minimize overheads costs. Trade Union Congress of Tanzania (TUCTA) in various occasion also contended that social security funds needs to be merged to improve benefits in favor of their members and increase efficiency. Under this move, the entire public workforce in Tanzania was served by the Public Service Social Security Fund (PSSSF) for public servants and the National Social Security Fund (NSSF) which was serving **private sectors**.

Few studies study have been done to understand the effect of merging of the four social security funds in Tanzania since August 2018 when Public Service Social Security Fund was established as the merged organization. The outcome of merging organization not only reflects in organizational survival and growth, but employees in the merged organization also get affected (Kurram, M.2018). A tension and anxiety of blending cultures, job loss, feeling of being unvalued, transfers, demotions, lose of position and responsibilities, changing management and work environments can lower employee's engagement (Kurram, M.2018).

According to Marks and Mirvis (2001) the success rate of Merger and Acquisition vary from a pessimistic twenty three percent (23%) in USA to a more optimistic fifty percent (50%) in the UK. Pessimistic. Recent research indicated that more than half of merger failures is due to failure to attend to the people factors (Arora & Kumar 2012).

Mtapuri (2010) emphasize that continuing to disregard research finding and their recommendations of employee's issues in post merged organization was perpetuate the failure. Moreover, organization today consider engaged employees as strategic partner in doing business.(Bedarkar and Pandita, 2014). (Kangurhi 2015) stressed that organizations fail to realize that people have the capability to make or break the successful union of the merged organization. Working with demoralized workers ultimately affects the performance of the entire organization. In that case, there is a need to research on the effect of merging of four Social Security Funds focusing mainly on organizational survival and growth to help the merged fund become a success merger. If the government of Tanzania will use the findings of this study to address organizational survival and growth related issues resulting from the merger right from the early stages of the mergers' life, it will help to prevent failures in organizational survival and growth of merged organizations that has happened elsewhere (Kurram, M.2018).

LITERATURE REVIEW

Organizational Merging

Professor Alexander (2016) defined the term merger in an organizational sense as "the combination of two or more organization into one new organization or corporation." In a merger, there is usually a process of negotiation involved between the two organizations before the combination-taking place (González & Ángel, 2018). For example, taking the assumption that organization A and B are existing financial institutions. Organization A is a high street bank with a large commercial customer base. Organization B is a building society or similar organization specializing in providing home loans for the domestic market. Both organizations may consider that a merger would produce benefits as it would make the commercial and domestic customer bases available to the combined organization. There was some complications and difficulties involved but there are also some obvious potential synergies available. For example, organization B might be able to use its home loans experience to offer better deals to potential and existing mortgage customers of organization A. The two organizations may decide to initiate merger negotiations. If these are favorable, the outcome would be a merger of the two organizations to form a new larger whole. Coyle (2000) pointed out that, as it has been reported by Glenlake and Fitzroy the term merger to refer as any takeover of one company by another, when the businesses of each company are brought together as one'.

Sayeed and Sharma (2011) reported that as it has been described by Andrew, Sherman and Milledge, the term 'Merger is a combination of two or more companies in which assets and liabilities of the selling firm(s) are absorbed by the buying firm. Although the buying firm may be a considerably different organization after the merger, it retains its original identity'.

Merging as used in this study therefore entails is a combination of four social security funds (formally existed as independent companies) into one organization in assets and liabilities of the former firm(s) are absorbed by the new entity

Organizational Survival and Growth

Organizational survival and growth refers to the positive, affective and nourished work-related state of mind that leads employees to actively express and invest themselves emotionally, cognitively, and physically in their role performance (Catlette&Hadden, 2001; Rurkkhum, 2010). Although there are slightly different views in defining Organizational survival and growth (Harter et al., 2002; Maslach et al, 2001; May, Gilson, & Harter, 2004; González-Romá, et al., (2006)in the human resources literature, employee engagement is generally agreed to be a psychological facet that encompasses energy, enthusiasm, and engrossed effort (Gruman& Saks, 2011). According to Hamman, P.M., et al (2013). Organizational survival and growth is an element of organizational performance alongside with good fit with the environment and relevance of the firm to the stakeholders.

Organizational survival and growth as used in this study is the functioning of the entire organization in terms of its ability to overcome challenges threatening its existence and capability to expand in size and productivity.

Merging Social Security Funds and Organizational survival and growth

According to Hampton (1989), "a merger is a combination of two or more business in which the only one of the corporations survives." Mergers take place when there are some significant aspects of equality between the two entities in the process of becoming one. Giannopoulos (2008) has grouped various theories of mergers into economic, management, strategy and synergy motives. The author has divided the motive into two parts first part includes motives related to pre-merger activities and the second part includes post-merger activities. The pre-merger motives are linked with increasing the profits of the company, enhancing the market power, achieving economies of scale, reducing costs and making barriers for entry for new firms. With such motives their pre-merger activities include searching for the potential target company, linking all pre-merger performance with actual post-merger performance and proper implementation. The post-merger activities include asset divestiture, resource deployment, cost savings and revenue enhancement. This study is based on three theories of merger namely Differential efficiency theory, Synergy gain theory and Strategic realignment theory and one theory of the employee engagement namely social exchange theory.

The empirical review aims at linking this study with what has been researched so far by other researchers to identify the gaps that were not touched, and this study is going to concentrate on one or more of the identified gaps. Sayeed (2016), conducted a causality analysis entitled "An Analysis of Post-Merger Effect on Organizational survival and growth in Select Banks in India." The main objective of this study was to identify possible factors related to employee engagement and the post-merger influence on the engagement levels of the employees in organizations. The focal point of the empirical study was to determine how the change has influenced employee engagement and the impact that this restructuring had on the morale and motivation of the

employees. These study findings indicated that the merger process did not adversely affect the morale and motivation of the majority of the respondents. However, there were a significant number of respondents who were negatively affected particularly regarding matters relating to their working conditions.

Ajay, 2016 conducted a study in Merger and Acquisition in Developing countries. The objective of this study was to explore the experiences of employees who have gone through an organizational change process involving layoffs, demotion, and other substantial changes in working conditions. The six employees interviewed for this case study reaffirm the literature that mergers and acquisitions seriously impact the motivation, morale, and ultimate dedication of employees to the organization. Employees still feel like acquisition and merger is only beneficial to the business owner but has offered them job insecurity. Due to continuous layoffs in the organization, employees feel like it is just a matter of time for them to get hit with the same stroke.

Kangetta, C. I. N. D. Y., and Kirai (2017) conducted a study on the effects of mergers and acquisitions on employee morale in the Kenyan Insurance Sector. The purpose of this study was to assess the effects of mergers and acquisitions on employee morale in the insurance sector in Kenya. This study found out that mergers and acquisition had a great impact on employee morale of insurance companies.

Research Questions

This study attempt to answer the question “ What is the effect of merging of SSFs on Survival and growth of PSSSF in Tanzania? ”

Conceptual framework

A conceptual framework is the collection of research concepts combined with different variables with their logical relationship often represented in the form of diagrams, charts, flow charts or mathematical equations. The conceptual framework below is designed to depict the link between post-merged social security funds and Organizational survival and growth. This conceptual framework is established to indicate the relationship existing between the independent variable and dependent variable, whereby the independent variables consist of four social security funds thus LAFP, GEPF, PSPF and PPF which have post merged to establish one social security fund called PSSSF, Therefore conceptual framework entails indicating how post merged social security fund has affected Organizational survival and growth at PSSSF

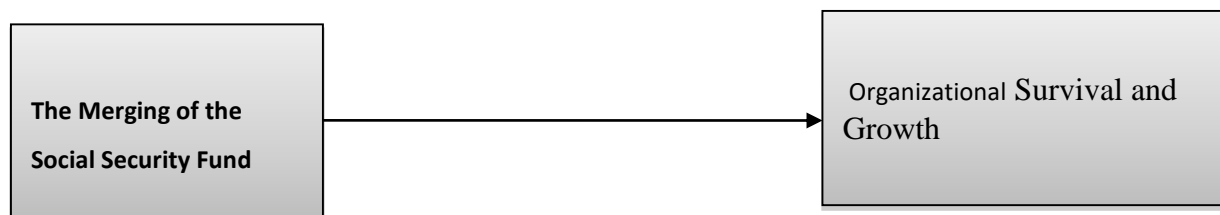


Figure 2.3 Conceptual Framework on Organizational survival and growth of PSSSF after the Merging

Source: Researcher based on previous studies

As shown in figure 2.3, In this study the independent variable is merging of the social security funds where as the dependent variable is organizational survival and growth. The study is conceptualized in such a way that it attempts to determine how the independent variables (merging of the social security funds) affect the dependent variable (organizational survival and growth of PSSSF)

Merging as used in this study therefore entails is a combination of four social security funds (formally existed as independent companies) into one organization in assets and liabilities of the former firm(s) are absorbed by the new entity. The merging as a variable in Tanzanian context, is a result of four Social Security Pensions Funds as among of the great public organization merging to be performed by Government of Tanzania. through Public Service Social Security Fund Act No. 2 of 2018. The four Social Security Pensions Funds (SSPFs) merged to form PSSSF includes LAPF Pension Fund (LAPF), Public Service Social Security Fund (PSPF), PPF Pension Fund (PP.F) and Government Employees Pensions Fund (GEPF). According to Hamman, P.M., et al (2013). Organizational survival and growth is an element of organizational performance alongside with good fit with the environment and relevance of the firm to the stakeholders. Organizational survival and growth as used in this study is the functioning of the entire organization in terms of its ability to overcome challenges threatening its existence and capability to expand in size and productivity.

RESEARCH METHODOLOGY

This study is expected to assess the effect of merging four different social security funds that have existed as semi-autonomous aggregates government institutions for the past 50 years. Three Research questions developed from the findings of previous works on the subject were answered by the study. This study is field research, which intends to use primary data collected by interviews from both managers and employees of the newly merged social security fund in Tanzania. The qualitative research method was used to collect and analyze data of the proposed study.

Research Design

The study employed a combination of a case study and survey research designs by interview. Data was collected using interviews. Telephone interviews are thought to be necessary because it is the best design to tap attitudinal behavior such as behavioral perception. A combination of managers and employees was interviewed respondents is inevitable and very useful to this study because it serves as checkpoints on the information given, hence increase the degree of correctness of the data provided (Wilcock, 2014 & Fowler, 2002).

Targeted Population

The population of this study consists of 576 staff of PSSSF in Tanzania. Due to the nature of the population being scattered all over Tanzania and time limitations, the Researcher prepared a sample size from the population.

Sampling Procedure

This study used non-probabilistic method by convenient sampling technique to prepare the sample to be addressed in a qualitative questionnaire. Convenient sampling technique was found suitable for this study because the respondents are scattered all over the country and is difficult to find them in office as their works involve travelling from headquarters to branches especially now when the merged organization is still in the process to absorb assets of the parties which formed the merger. According to (Wilcock, 2014), convenient sampling technique is used when the respondents behave in such a way that they don't match with the respondents schedules. This study thus collected data from respondents who suited the convenience of the researcher's schedule.

Sample Size

According to Noble and Smith (2015) and Bolarinwa (2016), the adequate sample size in qualitative research is established by saturation point which is equivalent to one third (1/3) of the population size. A saturation point is defined as a point where the researcher is not getting any new response from the respondents. Since the population size is 576, based on the 1/3 sample size determination method, the saturation point will be obtained when the sample size is 192. This study thus is based on 192 respondents in which 30 were interviewed while 162 were administered with questionnaire. The sample was divided into two groups which used two different types of data collection methods to tap the attitudinal aspect of the respondents for cross validation of the data collected and the findings obtained. According to Bass and Avolio, (2017), psychometric studies such as this require interviews to tap the attitudinal attributes of the respondents cross validated against other methods of data collection

Research Method

The study employed a qualitative research method. In this method, data was collected and analyzed qualitatively. The qualitative research method is found to be suitable for this study because of its ability to tap attitudinal and behavioral realities when conducting psychometric studies of this nature (Morse 1991). This is a psychometric study thus used a qualitative research method to make the study realistic as it employs written interviews for the data collection process.

Instrumentation

This study used a questionnaire adopted from Hamman, P.M., et al (2013), to measure the effect of merging of the four SSFs on organizational survival and growth. The questionnaire measures the performance in three dimensions namely, Survival and growth; Good fit with environment and Operational relevance as modified by **Tahir, S. (2020)**

Measurements of Variables

This study consists of two variables namely merging of the social security funds and organizational survival and growth. Organizational survival and growth consist of three dimensions namely Survival and growth of the organization, Good fit with environment and operational Relevance. Survival and growth of the organization, Good fit with environment and operational Relevance consist of four, three and four questions respectively measured at 4 point Likert scale ranging from 1. Strongly Agree to 4 Strongly Disagree

Data Analysis and Interpretation of Findings

Data have been collected and analyzed specifically to answer the three (3) research questions mentioned in chapter 1 (subsection 1.5). The data analysis of this study is based on the relevant data collected by written interview (questionnaire) from 162 staff of PSSSF at headquarters and its branches in Tanzania in 2020. In addition to the 122 staff, the study collected data from 10 managers by telephone interview to control self-serving bias of the staff as suggested by Bass B.M. and Avolio, B.J., (1995). According to Bass B.M. and Avolio, B.J., (1995) when staff or managers are asked to rate themselves on psychometric attributes such as the organizational survival and growth of their workplaces and other psychometric elements tend to favor themselves even when it is contrary to the reality. To control self-serving bias from affecting the validity of the data collected from either of the side (managers or respondents), the study is obliged to collect data from both sides and compare the findings in a ratio of at least 10 staff cross validated against one manager (Hoffman, J., 2016 and Bass B.M. and Avolio, B.J.,1995).

Data collected by telephone interviews were analyzed by descriptive statistics method and its findings are summarized in figure 1.2, Descriptive statistics was found best for the analysis because the data was in the form of text where as Data collected by written interview (questionnaire) was analyzed by Quirkos 2.4, which is professional qualitative predictive research software, and its output summarized in the form of tables and figures. Quirkos 2.4, is a well-known academic software for analyzing predictive qualitative data developed by a team of academicians from various universities in Scotland. For cross validation purpose of the findings analyzed by quirkos 2.4, the same data (collected by questionnaire) was analyzed by descriptive statistics.

Analysis of Data Collected by Telephone Interview

This subsection analyzes the data from 30 managers which include 29 regional managers from all PSSSF branches and one (1) human resource manager from the headquarters, for the purpose of controlling self-serving bias as suggested by Bass B.M. and Avolio, B.J.,1995).

To answer the question “**What is the effect of merging of SSFs on Survival and growth of PSSSF in Tanzania**” responses from 30 managers who were interviewed in the aspect of survival and growth of the organization, descriptive statistics by excel software was used and its output summarized in the form of a pie chart in figure 4.1. The objective was to examine how managers would rate the performance of PSSSF in terms of its survival and growth after the merging

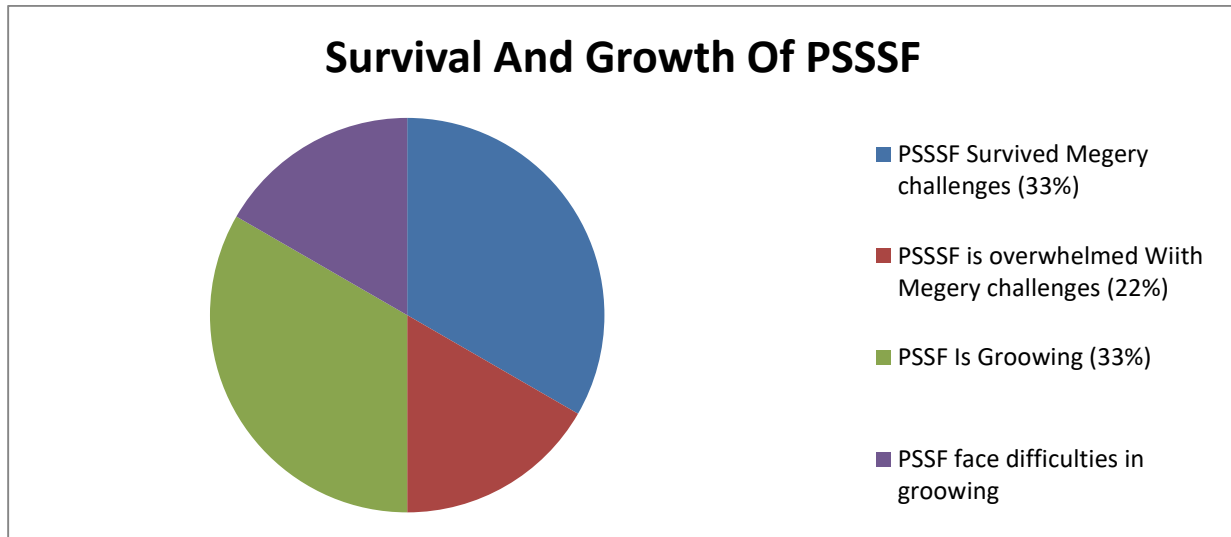


Figure 1.2, Managers Opinions about Effect Of Merging In the Survival And Growth Of PSSSF

Source: Data analysis by descriptive statistics based on data collected from 30 Managers of PSSSF

As shown in figure 1.2, 33 % of the managers who were interviewed said PSSSF has survived the merger challenges and is significantly growing since its formation. One of the respondents when asked why he is optimistic about the survival and growth of PSSSF as early as now, he said....

“PSSSF has merged assets, resources and talents from four different social security funds, a thing which has brought a collective big push to the performance of Tanzanian public social security funds. By all means PSSSF survives all challenges and is rapidly growing”

From the evidence obtained from the analysis of the data on survival and growth of PSSSF suggest that merging of the four social security funds have increased the organizational capacity to survive hostile business environment and stimulate growth of public social security services in Tanzania than when the four organizations existed as separate entities.

Analysis of Data Using Quirkos 2.4

Quirkos 2.4, which is professional qualitative predictive research software, and its output summarized in the form of tables and figures. Quirkos 2.4, is a well-known academic software for analyzing predictive qualitative data developed by a team of academicians from various universities in Scotland. Quirkos 2.4 output is in the form of canvas with balls mapping to each other. Independent variable is usually at the centre mapped around by dependent variable(s). The closer the distance between the balls representing independent and dependent variable; the higher the relationship between the variables and vice versa

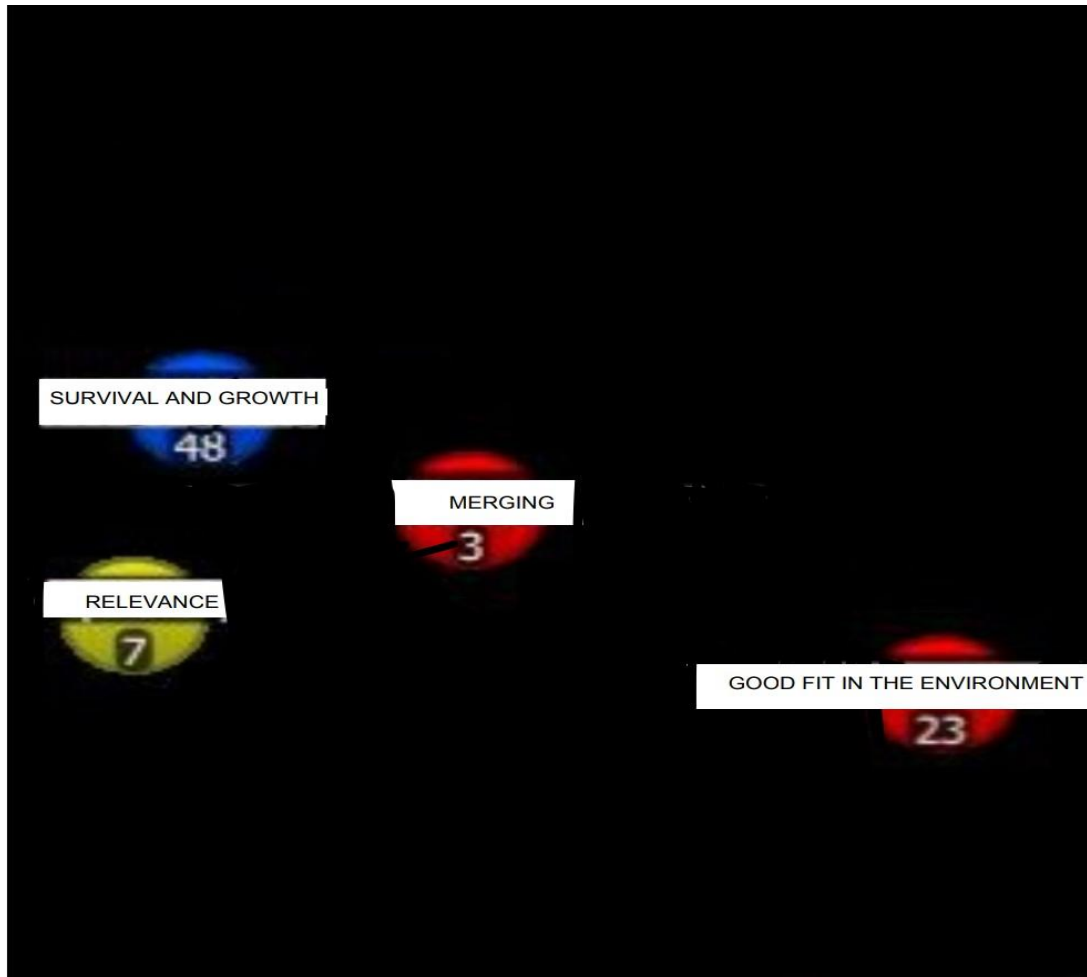


Fig 1.3, Effect Of Merging Of Social Security Funds (SSFs) On The Organizational survival and growth (Survival & Growth, Good Of Fit With The Environment And Relevance) Of PSSSF In Tanzania.

Source: Data analysis by Quirkos 2.4, based on data collected from 162 staff of PSSSF

To answer the three research questions on the “effect of merging of SSFs on organizational survival and growth of PSSSF” data from 162 respondents and the findings are presented in quirkos 2.4 canvas in figure 1.3. As the canvas view indicates that the ball representing survival and growth mapped closest to the merging ball, followed by relevance by whereas good fit with the environment mapped far from the merging ball.

According to Turner,(2015), the distance between the balls indicate the relations between the themes represented by the balls. The findings shown in figure 4.4 indicates the presence of a close relationship between merging and survival and growth of PSSSF as well as its relevance to social

security stake holders. The findings further show that, merging has a lo relationship with good fit with the environment.

Based on these findings we have enough evidence to conclude that Merging of SSFs has a high effect on the survival and growth of PSSSF in Tanzania. The high effect of merging of SSFs on the survival and growth of PSSSF in Tanzania, implies that, merging of the SSFs have increased ability of the social security fund to survive in challenges that were threatening the funds when existed as separate entities and as a result it has created suitable avenue for growth of public social security services in Tanzania. In other words, the findings implies that, the merging of the SSFs have increased the performance of PSSSF in the aspect of survival and growth. These findings is in agreement with the one obtained by interview in subjection 4.1

Data Analysis by Descriptive Statistics

Table 1.1, constituting of findings on the effect of merging on survival and growth of PSSSF in Tanzania. The table provide the summary of the findings obtained from the analysis of data collected by questionnaire and analyzed by descriptive statistics. The table uses symbols SA for strongly agree, A for agree, D for Disagree and SD for strongly disagree.

Effect Of Merging of SSFs On The Survival And Growth Of PSSSF in Tanzania

To answer the questing “ **Wha is the effect of merging of SSFs on the survival and Growth Of PSSSF in Tanzania**” data was collected by questionnaires administered to 162 respondents and the data analyzed by descriptive statistics summarized in table 4.1

Table 4.1, Effect Of Merging of SSFs On The Survival And Growth Of PSSSF in Tanzania

S/n		SA	A	D	SD
1.	I meet my daily, weekly, monthly, term and annual goals in set by my department	62%	28%	5%	0%
2.	I'm making improvement across time in meeting the goals in set by my department	73%	26%	1%	0%
3.	There is improvement in the way I meet my work related goals at PSSSF compared with how it used to be in my former social security fund.	74%	25%	2%	0%

Source: Data analysis by descriptive statistics by excel based on data collected from 162 staff of PSSSF

As shown in table 1.1, the findings indicate that, 90% of the respondents who answered the question if they met their work related goals within deadlines said yes, 99% agreed that the merging of SSFs had improved the way they meet their work related goals compared with their former SSFs before the merging. The implication draw from these findings is that, merging of SSFs have increased capacity of the SSFs to survive the operational challenges and provided avenue for rapid organizational growth of the social security fund.This study thus found enough

evidence to conclude that, merging of the SSFs in Tanzania has high effect on the organizational survival and growth of PSSSF especially in its survival and growth aspect.

The high effect of merging of SSFs on the survival and growth of PSSSF in Tanzania, implies that, merging of the SSFs have increased ability of the social security fund to survive in challenges that were threatening the funds when existed as separate entities and as a result it has created suitable avenue for growth of public social security services in Tanzania. In other words, the findings implies that, the merging of the SSFs have increased the performance of PSSSF in the aspect of survival and growth. The findings of this study is consistent with previous studies such as Baughn, &Finzel, (2009); Cerasoli, Nicklin, . & Ford,(2014); Bryman, (2015) and Adembesa, (2014)

CONCLUSION AND RECOMMENDATION

The previous chapter presented the analysis and output interpretation of the fieldwork data collected from 162 respondents by questionnaire and 30 respondents by telephone interview. The analysis had two parts namely analysis of data collected by telephone interview and data collected by questionnaires. The analysis of data collected by questionnaire had two subsections namely analysis by quirkos 2.4 and by descriptive statistics by excel. This chapter presents the conclusions after cross validations of findings in chapter four subsection 4.3.

Conclusion

Based on the findings presented in chapter four this study generally concludes that the merging of SSFs has high effect on organizational survival and growth of PSSSF in Tanzania.

The high effect of merging of SSFs on the survival and growth of PSSSF in Tanzania, implies that, merging of the SSFs have increased ability of the social security fund to survive in challenges that were threatening the funds when existed as separate entities and as a result it has created suitable avenue for growth of public social security services in Tanzania. In other words, the findings implies that, the merging of the SSFs have increased the performance of PSSSF in the aspect of survival and growth.

Recommendations

Based on the finding presented, this study recommends three major things to be taken into consideration by PSSSF management, policy makers, government and other social security fund stake holders to rescue PSSSF from failures that occurred to mergers elsewhere related with negative effects of mergers in employee engagement

This study recommend the management of PSSSF to invest heavily on ensuring that, the newly merged fund thrives all challenges that had resulted into failure of mergers to survive and grow at its early stages.

There is an urgent need for PSSSF to maintain the level of employees' satisfaction to ensure suitable organizational survival and growth of the fund. Experience of successful mergers from elsewhere invested in human resource levels of satisfaction as the driving force to the success of

the mergers. At this stage PSSSF is at embryonic stage which is usually very delicate and thus need human resource which is very motivated and engaged to enable the organization to meet its performance targets

Further Studies

This study used qualitative approach to determine the effect of merging of social security fund and on organizational survival and growth; a case of PSSF in Tanzania. His study encourages other researchers to use different approach to study this topic and see if the findings will be similar. This study further suggests further studies to focus into other industries such as agribusiness, manufacturing, hospitality and tourism, finance and banking industry and related fields.

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