



ZSSF Chief Executive Officer, Nassor S. Ameir



# ZSSF shaping a sustainable future through innovation

By Exuperius Kachenje

**A**t its core, the Zanzibar Social Security Fund (ZSSF) is more than just an administrative body - it is a forward-thinking organisation driven by a vision to become the preferred and trusted social security provider in East Africa.

This vision is not merely aspiration; it is supported by a clear, strategic mission focused on providing comprehensive benefits for its members, ensuring they are financially secure both today and in the future.

The Fund's operations are grounded in its mission to deliver robust social security solutions through a highly motivated workforce and advanced technology.

Whether it is old-age pensions, maternity benefits, or healthcare coverage, ZSSF aims to make accessing these services seamless, timely, and secure.

#### Innovating for the future

ZSSF's transformative journey is fuelled by its commitment to leveraging technology to enhance the member experience.

The Fund is actively working towards full automation of its processes, which will not only streamline its operations but also improve the timeliness of benefit payments.

By integrating technology with a dedicated and competent workforce, ZSSF is positioning itself to meet the needs of an evolving society.

In addition, ZSSF's tagline, "Key to the Future," encapsulates the essence of its role in building a secure financial foundation for its members. Social security is no longer just about immediate support - it is about helping individuals plan for their long-term health, retirement, and unforeseen life events.

This holistic approach is central to ZSSF's mission of transforming the future for its members.

#### Core values driving sustainable growth

A key pillar of ZSSF's success is its adherence to a set of core values symbolised by the acronym RETIREMENT, which includes:

- Responsibility and Accountability
- Efficiency and Competency
- Teamwork
- Integrity and Innovation
- Respect and Fairness
- Equal Opportunity for All
- Motivated and Ethical Staff
- Noble Customer Service
- Transparency

These values guide every action at ZSSF, ensuring the Fund provides best-in-class services while maintaining high ethical standards.

By instilling these values in its employees, ZSSF is fostering an environment where both the organisation and its members can thrive.

#### Expanding services, boosting accessibility

ZSSF's wide-reaching membership base covers both the public and private sectors and includes special provisions for self-employed individuals.

The Fund offers both mandatory and voluntary schemes, emphasising increased participation through public awareness campaigns and stronger employer engagement.

Specialised benefits for members include Old Age, Survivors, Maternity, Invalidity, and Medical Benefits, as well as loans for pensioners, education, and entrepreneurial start-ups.

These offerings are designed to provide members with security at various stages of their lives, ensuring that financial stability extends beyond mere retirement.



improve member engagement.

#### Expansion, innovation, sustainability

While ZSSF has made significant strides, it faces challenges common to many social security systems.

Delayed contribution remittances, limited outreach in remote areas, and obstacles to investment returns are just a few of the hurdles it must navigate.

Additionally, the COVID-19 pandemic disrupted many of its operations, presenting an added layer of difficulty. Despite these challenges, ZSSF has remained resilient, responding with innovative solutions such as the introduction of process automation and improved collection systems.

Public-private partnerships and regional branches are being explored to increase accessibility and

**As Zanzibar continues to evolve in the modern era, one institution is leading the charge in ensuring the social and economic security of its residents: the Zanzibar Social Security Fund (ZSSF). With a commitment to innovation, strong values, and strategic growth, ZSSF is transforming the social security landscape, not only in Zanzibar but with aspirations to extend its influence across East Africa.**

#### A legacy of growth and security

The Zanzibar Social Security Fund is steadily progressing towards its goal of creating a secure and reliable social safety net for its members.

By addressing existing challenges, seizing emerging opportunities, and embracing a forward-looking strategy, ZSSF is not only reshaping the future of social security in Zanzibar but positioning itself as a potential leader in the broader East African market.

As ZSSF continues to innovate, it remains dedicated to the future of its members - ensuring their financial security and building a legacy of social sustainability for generations to come.

#### ICT Department dio the best

The Zanzibar Social Security Fund (ZSSF) ICT Department has been recognized for its growing role and outstanding performance in supporting digital transformation efforts in the Isles.

The ZSSF IT Department has robust ICT

systems. Through these systems, ZSSF securely stores members' information and facilitates their connection to the mobile app, where they can view their contributions and access all ZSSF services using either a smartphone or a basic mobile phone.

Additionally, there is a WhatsApp service and a toll-free number 0800 710 140, which are quick and modern means of communication.

The department stands as a model for how technology can drive public service excellence and support sustainable development goals.

This has come as it undergoes different changes from the modern capacitation's includes its participation in a high-level Infrastructure Asset Management (IAM) workshop in July, 2024 as Zanzibar moves forward with its digital economy agenda.

The department has the strong strategic, evidence-based roadmap to enhance ZSSF, enabling environment for data-driven infrastructure asset management.

The ZSSF ICT team also contributed in developing national digital strategies, with a focus on integrating robust and customer-oriented ICT systems.

The team demonstrated commitment to modernizing service delivery through digital innovation, aligning with the broader goal of establishing the Zanzibar Government Asset Management Information System (ZGAMIS).

Their involvement was particularly noted on data migration and infrastructure digitization, showcasing their proactive approach to enhancing operational efficiency and customer satisfaction.

This initiative aligns with Zanzibar's Vision 2050 and the ongoing national digital transformation policy. By taking a central role in strategic ICT planning, the ZSSF ICT team continues to strengthen the Fund's capacity to deliver fast, transparent, and reliable services to its members.

