



**CENTRE FOR COMMUNITY  
INITIATIVES**

# Policy Brief: Enhancing Financial Security for Sanitation Workers in Arusha

## 1. Executive Summary

Sanitation workers in Arusha, particularly the Arusha Depot Group (ADG) manual emptiers, are vital in maintaining urban health and hygiene. Despite their importance, these workers face persistent financial insecurity due to income variability, lack of social protection, and exclusion from formal financial systems. This policy brief outlines actionable recommendations to address these challenges, including formalizing employment, improving access to financial services, enforcing occupational health and safety standards, and fostering community respect for sanitation workers. These reforms are essential for improving the livelihoods, dignity, and financial resilience of sanitation workers.



Photo: Arusha depot member in action, using Pit Vaq-an improved and semi-mechanised emptying equipment"

## 2. Context and Problem Statement

Sanitation work in Arusha has historically been predominantly informal, leaving workers without access to **regular income, social protections, or financial services**. While the **Arusha Depot Group (ADG)** has **gained formal recognition** with support from the **Arusha City Council and SNV**, they **continue to struggle with financial instability, inconsistent demand for services, and persistent societal stigma**.

Key challenges include:

### 1. Income Variability:

- Workers **do not receive stable salaries** and **earnings fluctuate** based on **seasonal demand** for sanitation services.
- **Rains increase service demand**, but during dry seasons, workers face **long periods without income**.
- **Competition from unlicensed service providers** further reduces their client base, making it difficult to plan financially.

### 2. Lack of Social Protection:

- **No access to health insurance or pension schemes** leaves workers vulnerable in case of medical emergencies or old age.
- In case of work-related injuries or health complications (e.g., **exposure to hazardous waste**), workers **must pay medical bills out-of-pocket**, pushing them further into financial distress.
- **Absence of structured labor protections** means workers can be **dismissed without notice or severance pay**, further increasing job insecurity.

### 3. Limited Access to Financial Services:

- Many sanitation workers are **unable to secure bank loans or savings accounts** due to their informal work history.
- **Financial institutions require collateral** that most workers **do not possess**, making them reliant on informal lenders or high-interest loans.
- Lack of **credit history or financial literacy training** means they **struggle to manage savings, investments, or plan for future financial security**.

### 4. Social Stigma:

- Sanitation workers **face discrimination** due to negative community perceptions associating their work with **dirt, waste, and poor status**.
- **Limited respect from the public** affects their ability to negotiate fair wages and **receive municipal support**.

- Some workers **hide their profession** due to **fear of social exclusion**, reducing their willingness to advocate for better conditions.

These challenges **perpetuate poverty and marginalization**, making it difficult for sanitation workers to achieve **financial stability, workplace dignity, and professional recognition**. Addressing these structural barriers **requires a multi-stakeholder approach**, including **policy interventions, financial inclusion programs, and community awareness initiatives** to improve the lives of sanitation workers.



Photo: Arusha depot group members jointly with the research team in improving recommendations

### 3. Policy Recommendations

#### 3.1 Formalize Employment

- **Recommendation:** Establish policies to integrate manual emptiers and other sanitation workers into Tanzania's labor laws, ensuring they receive employment contracts within government and non-governmental entities, regular wages, and access to social protections like health insurance and pensions.
- **Justification:** Formal employment would provide stability and legal protections, enabling workers to plan for their futures and access essential benefits.
- **Implementation Steps:**
  - Mandate local governments to register sanitation workers.
  - Offer training programs to enhance their skills and transition them into formal roles.

#### 3.2 Expand Financial Inclusion

- **Recommendation:** Develop tailored financial products for sanitation workers, such as microloans with low-interest rates, savings accounts, and financial literacy programs.

- **Justification:** Access to financial services would help workers manage income variability, invest in their businesses, and reduce dependency on high-interest informal loans.
- **Implementation Steps:**
  - Partner with local financial institutions to design and offer customized products.
  - Establish cooperative savings groups within worker associations.

### 3.3 Enforce Occupational Health and Safety Standards

- **Recommendation:** Strengthen enforcement of OHS standards to ensure all sanitation workers have access to adequate Personal Protective Equipment (PPE) and safety training.
- **Justification:** Improved safety measures would reduce health risks and associated medical expenses, improving both productivity and worker well-being.
- **Implementation Steps:**
  - Allocate resources for regular inspections and compliance checks.
  - Subsidize PPE procurement through public-private partnerships.

### 3.4 Address Social Stigma

- **Recommendation:** Launch public awareness campaigns to highlight the critical role of sanitation workers in public health and urban hygiene.
- **Justification:** Reducing stigma would improve worker dignity, community respect, and willingness to pay fair wages.
- **Implementation Steps:**
  - Collaborate with media, schools, and community organizations to create positive narratives about sanitation work.
  - Celebrate workers through public events and recognition programs.

### 3.5 Pilot Cooperative Business Models

- **Recommendation:** Support the creation of cooperatives to enable collective bargaining, pooled savings, and access to shared resources.
  - **Justification:** Cooperative models empower workers, improve income stability, and enhance access to financial and social services.
  - **Implementation Steps:**
    - Provide training in cooperative governance and financial management.
    - Facilitate partnerships with microfinance institutions and NGOs.
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#### 4. Anticipated Outcomes

- **Economic Stability:** Workers achieve regular income, access to loans, and improved financial management.
  - **Improved Health and Safety:** Reduced medical costs and enhanced productivity through enforced OHS standards.
  - **Increased Social Recognition:** Reduced stigma and better integration into the formal economy.
  - **Stronger Worker Organizations:** Cooperatives enable collective bargaining, resource sharing, and professional growth.
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#### 5. Call to Action

Addressing the financial insecurity of sanitation workers requires immediate action from local governments, financial institutions, and community stakeholders. By implementing these recommendations, policymakers can transform sanitation work into a dignified and sustainable profession, improving the lives of workers and the health of urban communities.



Photo: A group photo of some members of the research team (including arusha depot members) during the field work