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## **Incorporating informal workers into social insurance in Tanzania**

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**Abstract:** Expansion of social protection reach among workers in the large informal economy represents a persisting and thorny challenge in the development context. In Mainland Tanzania, several domestically led policy reforms have been introduced to increasingly expand social protection for informal workers. This paper examines the case of Tanzania by exploring the policy developments that have sought to facilitate access to social protection within the informal economy over the past 10–15 years, notably through the expansion of social insurance provision. The paper highlights the pioneering legislative reforms and innovative approaches to social insurance adopted in the country, while drawing attention to the emergence of ‘competitive’ informal social security arrangements that attract informal workers at the expense of formal social insurance uptake. As such, the paper underscores the need for policy makers to double efforts in awareness-raising and policy design accounting for the needs and contribution capacities of informal workers.

**Key words:** informal sector, Tanzania, social policy, social insurance

**JEL classification:** O17, N17, J65, H5

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## 1 Introduction

Public social insurance is part of the broader social protection ‘toolbox’, typically understood to comprise also social assistance measures (e.g., cash transfers, benefits in kind, fuel subsidies), social services, and public works (see e.g., Carter et al. 2019). Until recently, formal insurance arrangements had attracted little attention as a policy instrument in the context of the Global South, being limited to a small minority in formal employment. Instead, social protection for the informal sector has been largely sought through the introduction and expansion of parsimonious social assistance schemes targeting the poorest—such as the conditional cash transfer schemes promoted largely by the World Bank. There has since been a recognition that cash transfer programmes as ‘safety nets’ remain insufficient in securing livelihoods and acting as a springboard out of poverty. Typically targeted, donor-driven, and without institutional ‘guarantees’, these social assistance schemes leave most people in the informal sector without critical protections (e.g., Olivier 2019).

To foster sustainable and equitable social policy expansion and present an alternative to the social safety net approach, the International Labour Organization (ILO) initiated the *Social Protection Floors* agenda in 2012. The agenda promotes an ambitious and comprehensive policy package across four pillars.<sup>1</sup> The same year, the United Nations General Assembly endorsed a resolution prompting countries to press towards the provision of accessible, affordable, and quality healthcare for all—in order to achieve Universal Health Coverage (UHC). Initially conceptualized by the World Health Organization, the UHC agenda has spurred the introduction of diverse health insurance arrangements to cover informal workers in the Global South. It is noteworthy that the World Bank Development report ‘The Changing Nature of Work’ from 2019 widely recognizes the challenges in protecting the large and persisting number of workers in the informal economy and proposes a state-subsidized universal social insurance as a complementary policy tool alongside social assistance programmes and increased formal sector employment (World Bank 2019a).

In a parallel motion with the shifting trend in social protection agendas at the supranational level, numerous countries of the Global South have initiated new approaches to expand social insurance coverage among informal workers (see e.g., UNDP 2021). This paper takes a closer look at the case of Tanzania (excluding the semi-autonomous territory of Zanzibar), which has introduced pioneering legislative reforms in the realm of social protection and seeks to expand coverage further through several domestically led policy measures and plans (URT 2021a).

This paper draws on a comprehensive review and analysis of diverse sources of material, comprising academic publications, policy and programme evaluations, government documents and plans, and relevant media sources and quantitative data sets and indices. It builds on a series of other papers examining social policy trajectories in Tanzania in the new millennium (Lambin et al. 2022a, 2022b; Lambin and Nyssölä 2022a, 2022b). The paper describes the characteristics of employment and social protection needs in the informal sector in the development context and examines the extant social protection framework in the Tanzanian context, including social insurance arrangements for the formal sector, key social assistance measures, and informal social

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<sup>1</sup> These include: (i) access to essential healthcare, including maternity care; (ii) basic income security for children, providing access to nutrition, education, care, and any other necessary goods and services; (iii) basic income security for persons in active age who are unable to earn sufficient income, in particular in cases of sickness, unemployment, maternity, and disability; and (iv) basic income security for older persons. See [https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100\\_INSTRUMENT\\_ID:3065524](https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_INSTRUMENT_ID:3065524).

insurance arrangements that have emerged at the kinship and community level. Importantly, the paper also addresses the emergence of formal social insurance arrangements for informal workers through pioneering legislative reforms and constantly evolving insurance packages, together with the key successes and caveats of the evolving social insurance arrangements in the Tanzanian context. We conclude by drawing attention to the future of Tanzanian social policy expansion and its challenges.

## **2 Emergence of social insurance for informal workers in sub-Saharan Africa**

Sub-Saharan Africa represents the world region with the most significant informal economy—as much as 89 per cent of the total employment was in the informal sector before the COVID-19 pandemic (ILO 2018). The informal sector is highly heterogeneous in terms of represented sectors, income levels, and work arrangements. It includes street vendors, domestic workers, agricultural workers, and domestic workers, among others. Around one-half (52 per cent) of the informal workforce in the region consists of self-employed ‘own-account workers’ who do not have employees, while the others are employees without formal contracts (in formal or informal businesses or households) or contributors, often unpaid, to family businesses or farms (ILO 2018).

Chen (2012) underscores the stratification of the informal sector into various tiers, which are characterized by different levels of income, work quality, and poverty risks. Informal work, particularly at the lowest levels, is characterized by hazardous work environments, onerous work, and irregular, unpredictable wages (RNSF 2017). Informal workers (including small-scale/subsistence farmers) are also more vulnerable to shocks such as natural disasters and environmental issues, economic crises, and conflicts. Additionally, they typically have restricted access to assets and markets with a low capacity to accumulate savings, making them particularly vulnerable to any type of shock (Olivier 2019; Rwegoshora 2014). As such, informal workers have exceptionally high and diverse social protection needs. Yet only 13 per cent of the population in sub-Saharan Africa is covered by some type of social protection measure such as social assistance as of 2020 (UN DESA 2021). Informal workers are particularly poorly covered, and especially women have limited access to any social protection. In 2019, only 3.9 per cent of women in Africa were covered by comprehensive social security arrangements,<sup>2</sup> compared with 10.8 per cent of men (ILO 2021a).

Furthermore, both internal and external labour market dynamics shape the size and type of the informal economy. A recent study by Danquah et al. (2021) drawing on several sub-Saharan country cases shows that workers in the lower-tier segment are typically locked into low pay and poor working conditions owing to a lack of alternative employment opportunities. In Tanzania, over 80 per cent of those engaged in lower-tier informal self-employment or family farm work typically remain in this category or shift to even lower quality informal wage employment (while also some upward mobility shifts workers from the upper-tier segment towards formal employment) (Danquah et al. 2021). At the same time, informal sector and casual work arrangements tend to expand as part of the overall economy in times of economic crises. For instance, the informal sector grew during the Asian economic crisis in the 1990s. Informal employment arrangements have grown further in the context of the 2008–09 global financial crisis and, most recently, the SARS-CoV-2 pandemic (e.g., Jütting and Laiglesia 2009; King and

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<sup>2</sup> Referring to legal social security coverage in eight areas (sickness, unemployment, old age, employment injury, child/family benefit, maternity, invalidity, and survivors), as specified in the ILO Convention No. 102.

Sweetman 2010; Stavropoulou and Jones 2013; Nguimkeu and Okou 2020). The experience from the Global South also shows that there is no direct causality between economic and social development and the growing formalization of the economy, as the informal economy persists as the dominant share of labour markets in diverse contexts (Lam and Elsayed 2021).

The existing diversity within the informal sector and the constant ‘flexing’ of the informal economy in the changing global economic trends pose a series of questions for social protection expansion for informal workers. Do all workers have the same social protection needs? Can informal workers participate in contributory schemes, and on what basis? What measures are needed to provide adequate protection for those in the lowest quality informal work? Does informal work need to be formalized to expand access to social protection, and is this a realistic option?

The International Labour Organization (ILO) has promoted the formalization of the informal sector as an avenue to expand the key social protections provided through formal social insurance schemes to informal workers.<sup>3</sup> However, there are caveats and limitations in the approach prioritizing the formalization of the informal sector. First, formal jobs do not always provide superior incomes and working conditions, and consequently, many workers—particularly in the development context—may have to work in the informal sector or combine both formal and informal jobs to secure livelihoods. Second, informal jobs, in some cases, offer greater flexibility and control over working times, location, and other arrangements, facilitating workers’ survival. Third, employers of informal workers, when facing the formalization pressure, may not be capable of offering legal benefits and protections to workers at the current levels of operation, which may reduce the number of jobs or lead to the relocalization of production sites (see Rosaldo 2021; Lam and Elsayed 2021). Fourth, formalization schemes often force informal workers relying on trades on the streets to relocate their worksites. When there are no complementary schemes to provide them with a safe and viable workspace, the formalization process can produce perverse outcomes such as unsatisfactory or commercially impractical working conditions (Hunt 2009; Rosaldo 2021). Fifth, social security arrangements for the formal sector do not fully account for the extant social protection needs of informal workers, which will not automatically diminish in the process of formalization. Sixth, formal jobs are difficult to access for many, and job seekers may have to bear significant costs upfront, such as expenses related to signalling through education/training or even direct bribing to get a job. As mentioned earlier, informal workers face important challenges of economic security (related to loss of assets, market access, and risks, among others) (Sankaran 2012), which are not covered in traditional social insurance systems. And finally, in the context of the Global South, women typically combine reproductive and care roles with productive activities (Sabates-Wheeler and Kabeer 2003). This could leave women at the margins of the formalization process, without access to any social protection. Given the above-mentioned challenges, many have promoted informal sector-focused social protection approaches.

While the debates concerning the future direction of social policy delivery for the informal sector are ongoing, several countries of the Global South have increased access of informal workers to formal social insurance schemes that had evolved as contributory schemes in the context of industrialized economies characterized by nearly full (formal) employment, to act as a mechanism for income protection during adverse life cycle events. Therefore, formal social insurance schemes typically provide protection for healthcare, sickness, old age, unemployment, employment injury, family and child support, maternity, disability, and widowhood and orphanhood (ILO 2017). In the context of sub-Saharan Africa, several governments have introduced legislative reforms in the

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<sup>3</sup> See, e.g., the 2015 ‘Transition from the Informal to the Formal Economy’ Recommendation 204; [https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100\\_ILO\\_CODE:R204](https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:R204).

pursuit of expanding informal sector coverage in the 2010s, and the following public-sector-operated policy arrangements stand out (see Table 1). Additionally, social security legislation in several countries has been reformed to enable voluntary, contributory access to ‘traditional’ social security provisions for the formal sector (ISSA 2019). The remainder of this paper examines the policy developments in Tanzania.

Table 1: Examples of social insurance arrangements for the informal sector in sub-Saharan Africa

Country	Key legislative reforms	Introduced policy measures/programmes	Target populations	Benefit packages
Zambia	2019: Statutory Instrument No. 72 enabled the extension of formal social protection provision to informal workers through the National Pension Authority (NAPSA)	Social insurance provisions by NAPSA were extended to informal workers in 2019	Formal and informal workers	Old-age pension, early retirement, invalidity and survivors' pension, maternity and family benefits, funeral grants
Togo	2012: Legislation allowing informal workers to access formal social security provision by the Caisse Nationale de Sécurité Sociale (National Social Security Fund—CNSS)	2014: MUCTAM, mutual for motorbike taxi drivers 2015: MUAJ, mutual for artists and journalists; MUAPE, mutual for agricultural workers, fishermen, and livestock breeders; MUCAT, mutual for artisans and traders	Four different occupational groups within the informal economy	Health insurance, pension scheme, capacity building and training services, a loan scheme for productive inputs
Kenya	2011: Kenya national social protection policy  2013: National Social Security Fund Act (no. 45) extends coverage to workers in the informal economy	2009: Mbaao pension plan (a voluntary retirement savings scheme run privately by the Kenya National Federation of Jua Kali Associations)  2013: Provident fund for the self-employed	Informal workers (but universal access)  Self-employed	Pension/savings scheme (contributions can be withdrawn after three years)  Old-age benefit, survivor's benefit, invalidity benefit, migration benefit
Rwanda	2010 Law no. 45 merged the Social Security Fund of Rwanda and the Rwanda Health Insurance Fund into the Rwanda Social Security Board; this administers the Ejo Heza	December 2018: Ejo Heza (a brighter tomorrow) pension plan	Informal workers	Pensions, health insurance, life and funeral insurance, low-interest loans (depending on saving levels and Ubudehe-category defining the household income level)
Cameroon	2014: Decree no. 2014/23/77/PM set up the National Voluntary Social Security Scheme under the National Social Insurance Fund (Caisse Nationale de Protection Social, CNPS)	2014: National Voluntary Social Security Scheme	Workers in the informal sector and self-employed	Old age, invalidity, and death

Source: authors' compilation using several sources (Beri 2018; DOSI n.d.; ISSA 2019; Masabo 2019; Miti et al. 2021; Phe Goursat and Pellerano 2016; the Republic of Cameroon 1967); ILO NATLEX ([https://www.ilo.org/dyn/natlex/natlex4.home?p\\_lang=en](https://www.ilo.org/dyn/natlex/natlex4.home?p_lang=en)); ISSA country profiles (<https://www1.issa.int/country-profiles>); <https://www.cnps.cm/index.php/fr/assure-e/assurance-volontaire/assurance-volontaire>; <https://ejoheza.gov.rw/ltss-registration-ui/landing.xhtml?sessionId=358CC71562DE822BF6C87A1FB684E34F>; <https://www.nssf.or.ke/M>; <https://mbaopension.com/>.

### 3 Social protection in Tanzania

#### 3.1 Social insurance for the formal sector

In recent years, Tanzania has strengthened its compulsory social insurance arrangements for those in formal employment. Formal employment refers to all those types of employment that offer a work contract with agreed wages and hours, which carry with them employment rights and on which income tax is paid. In the Tanzanian context, this means coverage of around 21 per cent of the total population (59.7 million), concentrated in urban areas (Danquah et al. 2021).

To begin with, the Public Service Social Security Fund Act of 2018<sup>4</sup> rearranged Tanzania's previously fragmented social insurance schemes into two large programmes: the *Public Service Social Security Fund* (PSSSF) represents the primary insurer for the country's almost 700,000 public servants, and the *National Social Security Fund* (NSSF; established 1997 and operationalized in 2014) is for other workers with formal employment contracts (247,000 members in 2020, yet only 11,000 were active; Riisgaard et al. 2022). These schemes contain provisions dictated by the Employment and Labour Relations Act (ELRA), 2004 (amended in 2017). These include 12 weeks of fully paid maternity leave (with three days of paternity leave), six months of unemployment benefits paid at a 33 per cent wage rate, old-age pensions, survivor's pensions, and health insurance covering the enrolled individual as well as their household.

The legal basis of Tanzania's social insurance system fares well in regional comparison. While maternity protection is mainly in line with provisions in other countries in sub-Saharan Africa, the availability of unemployment benefits makes Tanzania stand out from other countries in the region (ILO 2021a)—even though access to the benefit necessitates a minimum of 18 months of contributions and the replacement rate remains fairly low. Another important addition to Tanzania's social insurance system is the establishment of the *Workers' Compensation Fund* in 2015/16, providing mandatory protection against work-related injury, disability, and death. This represents a progressive step in the African context, where a high proportion of legal arrangements for employment injury consists of voluntary coverage (meaning that employers can compensate employees directly or buy private insurance) (ILO 2021a). Moreover, from the perspective of informal workers, one noteworthy specificity of the legal provisions introduced by the 2004 ELRA is the inclusion of domestic servants<sup>5</sup> in the legislation, despite them being typically considered informal workers.

#### 3.2 Development of social assistance for informal workers

Informal workers make a significant contribution to the Tanzanian economy; 47 per cent of the gross domestic product is produced within the informal economy (Medina and Schneider 2019). Unsurprisingly, the share of informal employment in total employment reached almost 80 per cent in 2014 (Danquah et al. 2021).<sup>6</sup> However, regional, sectoral, and demographic differences exist. According to ILO (2018), nearly all employment in rural areas is informal (97 per cent), and 78 per

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<sup>4</sup> Available at:

[https://www.ilo.org/dyn/natlex/natlex4.detail?p\\_lang=en&p\\_isn=109618&p\\_count=2&p\\_classification=22.10](https://www.ilo.org/dyn/natlex/natlex4.detail?p_lang=en&p_isn=109618&p_count=2&p_classification=22.10).

<sup>5</sup> Defined as 'any person employed wholly or partially as a cook, house servant, waiter, butler, maidservant, valet, bar attendant, groom, gardener, washman or watchman' in the Regulation of Wages and Terms of Employment Order of 2010 (Mainland Tanzania) (see ILO 2014).

<sup>6</sup> The rate differs depending on the definition between 80 and 90 per cent.

cent of total urban employment is informal. The largest sectors within the informal economy include wholesale and retail trade (accounting for 48 per cent of informal employment), followed by accommodation and food services (15 per cent), manufacturing (10 per cent), construction (6 per cent), and transportation (6 per cent) (ILO 2018). Moreover, 93 per cent of women work in the informal economy compared with 88 per cent of men (ILO 2018).

The most important social assistance scheme offering social protection for informal workers in the Tanzanian context is the *Productive Social Safety Net* (PSSN) programme. The World-Bank-backed PSSN was initially launched in 2012 and has secured external funding until 2024. Supporting around 1.29 million households in 2020 (World Bank 2022), the PSSN is the only scheme providing cash transfers for impoverished households in the country.<sup>7</sup> It includes several other subprogrammes such as Public Works (PW), Livelihoods Enhancement (LE), and Savings Groups (SG). The PSSN is operated by the *Tanzania Social Action Fund* (TASAF), a domestic government body established in 2000 to support communities' different needs through diverse service delivery structures.

From the perspective of informal workers, the programme is a significant source of direct income support and increased savings opportunities. It provides households with up to TZS38,000 (USD\$18) per month (de Hoop et al. 2020). Those with children are entitled to conditional cash transfers with a variable rate depending on children's age to encourage older children's school attendance through a higher financial incentive. These transfers and potential savings represent important cushioning for informal workers against potential climate and economic shocks. At the same time, the PW component acts as a type of 'unemployment protection' by providing work for one adult per household during the annual lean season. Work is provided for 15 days a month for four months and has attracted particularly women, who represented 85 per cent of enrollees in 2019 (World Bank 2020). The PW component also accommodates women's needs by offering lighter tasks and flexible working arrangements for pregnant or lactating women. Crucially, while those with children under two years of age are not allowed to participate, households are permitted to assign another able-bodied adult from the household to participate in the works, and if no such person is available, women continue to receive salaries as usual (World Bank 2019b).

Nevertheless, the PSSN lacks many of the provisions provided by the formal sector social insurance schemes described earlier. Unlike social insurance under the NSSF, PSSSF, or Workers Compensation Fund, the programme's future remains volatile depending on political will and external funding. Moreover, the programme remains targeted at the 'most vulnerable' and leaves the majority of the country's informal workers uncovered. Additionally, not all programme components are implemented across the 161 Project Area Authorities (PAAs; districts, towns, municipalities, and city councils), as the PW was implemented only in 44 PAAs and the LE component in eight PAAs in 2019 (World Bank 2020).

### **3.3 Emergence of organized informal social security systems**

Across the sub-Saharan African region, numerous types of social security schemes that are 'self-organized' or 'structured by social relations'—commonly referred to as 'informal social security arrangements'—respond to the social protection needs in the informal sector (Razavi and Staab 2018). Some of the common (and earliest forms of social insurance) arrangements include transfers through kinship networks and diaspora. Also, more organized contribution-based insurance

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<sup>7</sup> Other much smaller social assistance schemes in Tanzania include school feeding and transportation programmes and nutritional interventions (see e.g., Ajwad et al. 2018).

systems have proliferated, such as rotational savings groups, community-based banking schemes, and insurance provided by informal workers' associations (see Mumtaz 2021).

In many contexts, informal social security remains completely outside of any government regulation and monitoring. In others, previously fully informal arrangements are being incorporated into legislative instruments. In Tanzania, for instance, the 2018 Microfinance Act introduced an innovative, tiered system to regulate community-based banking and other informal financing services offering mechanisms for social protection against economic insecurity. This contributes to strengthening the social security of informal workers, since the evidence shows that village community banking (VICOBA), Rotating Savings and Credit Associations, and Saving Associations and Credit Co-operative Societies (SACCOS) are a significant and growing source of loans, savings, and even some forms of social insurance in the event of death or health issues for informal workers in the Tanzanian context (e.g., Andrew et al. 2018; Shau 2022).

Furthermore, informal workers' associations have organized more comprehensive, 'unregulated' social insurance systems to offer protection against health issues and death in the near family, by providing access to loans (Riisgaard 2020; see also Torm 2020). In some particularly hazardous professions, such as transportation and construction, workers' associations have become a significant source of organized social insurance against accidents, sickness, and disability. They also provide loans for productive assets, among others (Kinyondo 2022; Gervas 2022). It is noteworthy that some associations are exclusively catering for women, and female petty traders, in particular, have sought to access social insurance through informal social insurance arrangements (Riisgaard 2020).

Interestingly, informal social protection arrangements are not only a complementary informal safety net in the context of weak social protection provisions for informal workers but also compete with state-provided contributory schemes. Masanyiwa et al. (2020) find that SACCOS and VICOBA represent popular social security systems among informal workers in the capital region and highlight the limited payment capacity and awareness of informal workers hindering enrolment to formal schemes. Also, Torm et al. (2021b) report that in the context of Tanzania, workers may shift from public sector schemes to unregulated social insurance arrangements provided by informal workers' associations, if the benefits level and policy design are perceived as less attractive for the set level of contributions. However, access to social insurance provided by associations may be restricted to workers who are unable to cover potential association entry fees and regular insurance contributions (Riisgaard 2020).

Besides the increasingly organized informal social insurance arrangements, financial support and benefits in kind received from the broader family and community remain a typical form of social protection in Tanzania. In 2020 alone, remittances from the Tanzanian diaspora reportedly amounted to USD\$189.13 million.<sup>8</sup> However, informal transfers are typically characterized by unbalanced power relationships while being easily affected by the changing financial situation within the kinship system. For women who are particularly dependent on outside support for access to cash, housing, and childcare, their access may be often conditioned to their status as mothers or wives (Hassim and Razavi 2006). This overview of the extant formal and informal social protection arrangements highlights the progress and gaps in social protection arrangements, particularly from the perspective of informal workers.

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<sup>8</sup> See <https://www.ippmedia.com/en/news/tanzanians-diaspora-contributed-18913million-country-2020>.

## **4 Incorporating informal workers into social insurance in Tanzania**

### **4.1 Innovative reforms to social protection law**

The National Social Security Act of 1997 in Tanzania represented the first Social Security Law reform in Africa enabling access to formal social insurance for informal workers. The act allowed the enrolment of self-employed persons in the NSSF (Masabo 2019). However, it was the 2008 Social Security (Regulatory Agency) Act that denoted a clear legislative change in favour of all informal workers, mandating the labour minister to introduce regulations extending social insurance access to all citizens operating in the informal economy. This represented a pioneering reform in the region by referring to ‘workers’ instead of ‘employees’ to legally cover those who were not in a formal employment relationship (Masabo 2019; Olivier 2019). These developments were followed by reforms in the Social Security Law in 2012, which was extended to ‘apply to any person employed in the formal or informal sector or self-employed within mainland Tanzania’ (The Social Security Laws (Amendments) Act, 2012). The legal framework was developed further in 2017 when the NSSF was mandated to develop separate social insurance products for informal workers (see Figure 1 below for an overview of policy developments).

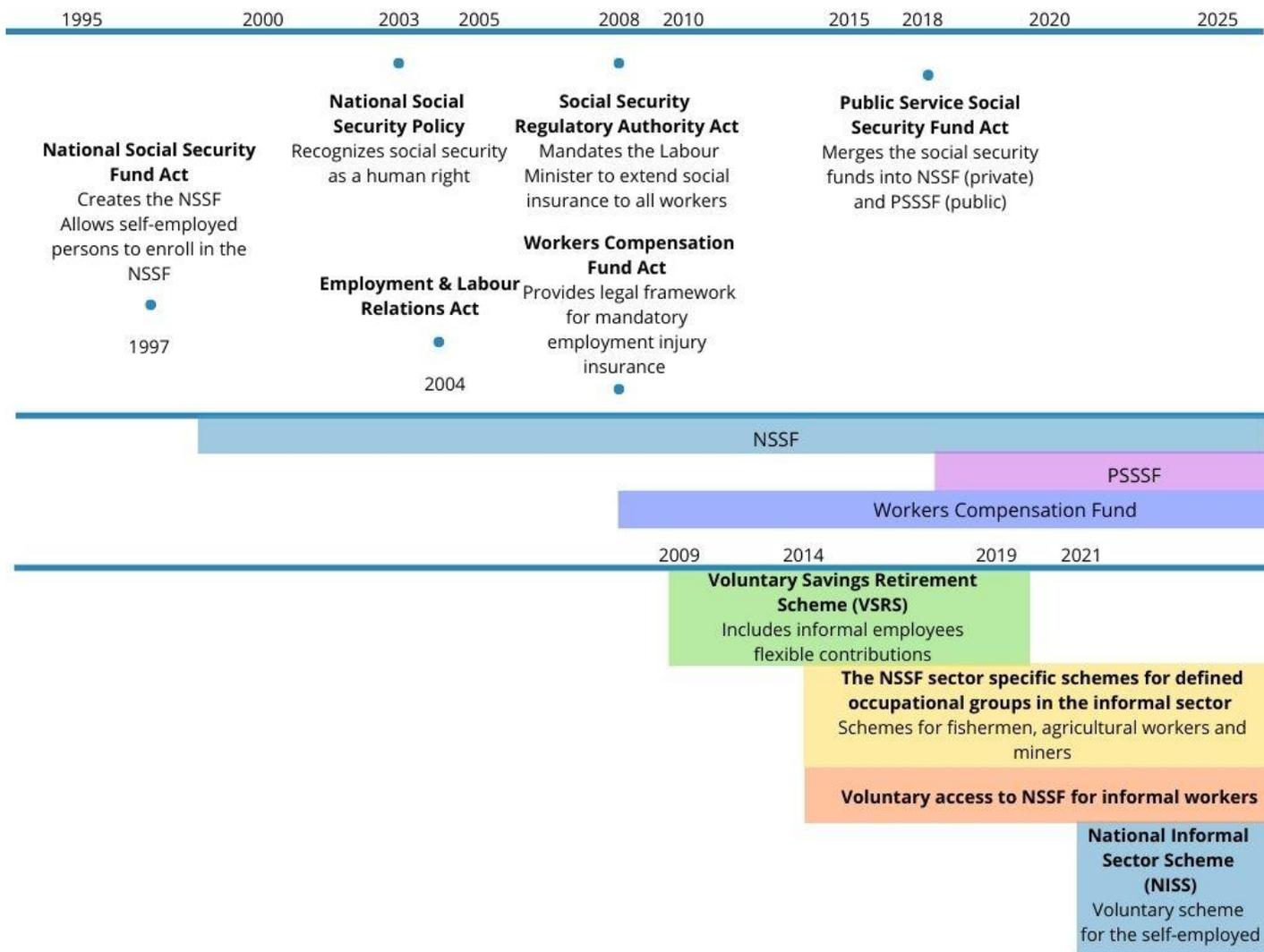
Despite the significant legislative progress, it is noteworthy that the legal system does not require the NSSF or any other government body to offer social insurance access to informal workers. At the same time, the 2004 ELRA, which was significant in improving the job quality and social protection for workers in Tanzania, makes no specific mention of informal workers (except for domestic servants). Further institutionalization is required for informal workers to access social insurance as a citizen right.

### **4.2 The beginnings of social insurance for informal workers: The Voluntary Savings Retirement Scheme (VSRS, 2009–18)**

Launched in 2009, the Voluntary Savings Retirement Scheme (VSRS) represented one of the first attempts to provide a specific social insurance product to informal workers in Tanzania and the sub-Saharan African region. Following the study of the needs of farmers, small traders, and more generally self-employed persons, the Government Employees Provident Fund (GEPF, since replaced by the PSSSF) developed the VSRS as a pilot project providing pension coverage to all Tanzanians including informal employees, self-employed persons, farmers, fishermen, drivers, petty traders, and food vendors. In addition, organized groups such as VIBINDO (the umbrella organization for small producer and business associations) and SACCOS were covered (Ackson and Masabo 2013).

The scheme’s main innovations were the existence of two accounts (one for meeting short-term needs such as healthcare expenses and one for financing retirement) and the highly flexible contribution system. Members could make contributions on a monthly, weekly, or daily basis depending on their ability to pay; furthermore, contributing was made easier by using mobile phone payments (GEPF n.d.; Masabo 2019; Riisgaard et al. 2022). However, after the 2018 reform and cessation of the GEPF, the VSRS was ended following the policy plans for the National Informal Sector Scheme, discussed further in the text that follows.

Figure 1: Main legislative reforms and formal insurance arrangements (1995 onwards)



Source: authors' compilation.

### 4.3 Expanding social insurance: the NSSF sector-specific schemes (2014–present)

In 2014—six years after the 2008 reform—the NSSF introduced voluntary access (based on contribution) of informal workers to its social insurance scheme previously catering only to formal sector employees. However, accessing actual benefits is challenged by irregular and uncertain incomes among informal workers. Stringent contribution conditions (a minimum of three years of contributions, for instance) limit access to maternity and unemployment benefits, among others. To encourage continued membership among informal workers, the NSSF provides additional benefits upon satisfactory contributions on a yearly basis. This consists of a practical asset depending on the member’s profession, such as cooking utensils for food vendors or tyres for boda boda (motorbike taxi) drivers (Torm et al. 2021b) (see Table 2 below for an overview of current social insurance schemes).

In the same year, the NSSF also launched several social insurance schemes for ‘difficult to reach’ populations within specific occupational groups. These included the *Wakulima Scheme* (Farmers’ Scheme) and the *Madini Scheme* (Small Miners’ Scheme), followed later by the *Wavuvi Scheme* (Fishermens’ Scheme). In terms of benefit packages, the schemes are progressive as they include access to loans for productive investments in agro- and fishing inputs, access to savings groups, and loans for children’s school fees (Masabo 2019).

An interesting element in the sector-specific schemes is the role of cooperative societies and workers’ associations in policy design and promotion. For instance, coffee workers from the Kigoma region in the west of Tanzania reportedly pioneered the *Wakulima Scheme* in 2013.<sup>9</sup> After joining the NSSF through their cooperative society (*Rumako*), they accessed credit from NSSF to buy coffee beans at a lower interest rate than commercial banks, which positively impacted their production. Following this experience, all the coffee cooperative societies in Kigoma North registered, and the NSSF decided to roll out the scheme all over the country in 2014, targeting smallholder farmers in cooperatives. Since then, the schemes have enjoyed a high level of institutional support from the NSSF, which organizes village tours and local events (such as football matches) for awareness-raising.<sup>10</sup> At the same time, workers’ associations have played a key role in facilitating member access to schemes by offering subsidized contribution rates/loans covering fees for scheme enrolment (Verbrugge et al. 2018).

The NSSF continues to collaborate with different well-organized groups and associations, offering valuable and fairly easy access to loans for informal workers who belong to such organizations. However, such arrangements are exclusive by nature and the covered occupational groups remain male-heavy.

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<sup>9</sup> See <https://www.thecitizen.co.tz/tanzania/magazines/success/how-a-social-scheme-changed-lives-of-kigoma-coffee-farmers-2523794> and <https://zittokabwe.wordpress.com/tag/nssf/>.

<sup>10</sup> Examples include participation in trade fairs (see <https://www.mtaakwamtaa.co.tz/2018/08/nssf-yapeleka-elimu-kwa-wakulima-simiyu.html>), village visits through the Kwanza Campaign (see <https://jiachie1.rssing.com/channel-7007640/article13810.html?zx=814>), and sponsorships of football games (see <https://gemmonetz.blogspot.com/2014/09/nssf-yadhamini-pambano-la-simba-na.html?m=0>).

#### 4.4 A new attempt to achieve broad-based informal sector insurance: the National Informal Sector Scheme (2021 onwards)

The most recent and potentially significant policy turn is the 2021 introduction of the *National Informal Sector Scheme* (NISS)<sup>11</sup>—inspired by the previous VSRS. The NISS represents a purpose-made programme for all self-employed workers in the informal sector (54.3 per cent of the total population; URT 2021b), while employers and employees who want to save for the future may also enrol. While the benefits range and level are still being developed, the scheme seeks to bolster informal workers’ access to assets and savings schemes.

The scheme is planned to be piloted in three blocks. The first (current) step includes an old-age pension, a health insurance benefit for the contributing member only (provided through the National Health Insurance Fund, NHIF, which also runs the separate informal-sector-targeted health insurance scheme ‘Iliyoboreshwa CHF’—an improved Community Health Fund), and access to two types of loans (Lambin and Nyssölä 2022b). These include: (i) loans for individuals or groups for purposes of establishing and developing enterprises, provided by the Azania Bank and government bodies such as the National Economic Empowerment Council, the Small Industries Development Organization, and the Vocational Education and Training Authority; and (ii) loans for purchasing equipment and machinery to bolster productive activities.<sup>12</sup> After an evaluation of the first phase, the second phase is planned to include survivor, maternity, health, death, and disability benefits, as well as health insurance for dependants. Finally, access to soft loans to support economic activities and payments for school fees is envisaged for the third phase (UNDP 2021).

Moreover, payments to the NISS scheme can be made by utilizing mobile money as well as bank transfers, and the NSSF representatives have reported practising flexibility in terms of contributions. In the case of enrollees failing to pay the minimum required contribution amount, their benefits will be pro-rated to the contributions made (UNDP 2021). While the actual mechanism determining benefit access remains unclear, this reflects an understanding of the issues and challenges related to payment ability among workers within the informal economy.

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<sup>11</sup> See <http://www.nssf.or.tz/schemes/saccos-sheme>.

<sup>12</sup> Source: personal communication from NSSF. See also <https://www.nssf.or.tz/schemes/saccos-sheme>.

Table 2: Social insurance schemes in Tanzania as of 2021

Scheme	NSSF	Wavuvi Scheme	Madini Scheme	Wakulima Scheme	National Informal Sector Scheme (NISS)
Target population	Formal sector (compulsory), informal sector (voluntary)	Fishermen (voluntary)	Artisan miners (voluntary)	Agricultural workers (voluntary)	Self-employed (voluntary)
Benefit coverage	Pensions (old-age pension, survivor's pension, and invalidity pension), unemployment benefit, health insurance, maternity benefit, and funeral grants	Cover for injury and disability; low-interest loans for fishing inputs; children's school fees; pensions; free 'health treatment'	Credit and financial borrowing; free 'health treatment'; cover for injury and disability; pensions	Cover for injury and disability; low-interest loans for agricultural inputs; children's school fees; pensions; free 'health treatment'	Loans (under further development); health insurance; old-age pensions
Contribution level	<i>Formal sector:</i> 20 per cent of wages shared between the employees (10 per cent) and employers (10 per cent) <i>Informal sector:</i> Minimum TZS20,000 per month; benefits accrue depending on the contribution rate	Minimum TZS20,000 per month	Minimum TZS50,000 per month	Minimum TZS20,000 per month	Minimum TZS20,000 per month (contribution rate determines the level of available loans)
Other conditions	Tanzanian citizenship	Membership of a Beach Management Unit (BMU) or any other association	Must be a small-scale miner affiliated with regional miners' association (REMAs) or any other association	Membership of basic crop association (Agricultural Marketing Cooperative Societies, AMCOS) or any other association	

Source: authors' illustration using various sources (DTDA 2021; Lambin et al. 2022b; PwC 2022; UNDP 2021; PSSF (Act No. 2 of 2018); NSSF website.<sup>13</sup>

<sup>13</sup> See <https://www.nssf.or.tz/>; <https://www.pssf.go.tz/benefits/>.

## 5 Discussion: successes and limitations of social insurance expansion

This paper has explored the notable progress in Tanzania's social protection landscape, spurred in part by the gradual expansion of social insurance arrangements to the informal sector. The presented overview highlights the pioneering legislative reforms and continuous expansion of policy instruments aimed at expanding social protection coverage among workers in the informal sector.

Nevertheless, the introduced policy measures have limitations in the dimensions of population coverage, benefit packages, contribution ability, and financial viability. While the reach of the recently introduced NISS scheme is yet to be established, the coverage of the NSSF insurance schemes aimed at informal workers has remained limited. The level of membership among informal workers has varied on a yearly basis and went down from 47,780 in 2014/15 to 29,149 in 2017/18 (Torm et al. 2021b: 39). Some of the key drivers causing low enrolment include limited awareness, low levels of trust, and low payment ability (UNDP 2021). Informal workers remain largely unaware of how social insurance schemes work and what benefits they provide (Torm et al. 2021b). At the same time, those receiving low and irregular salaries often prefer to access their full wages rather than contribute to insurance schemes. The issue of regular contribution ability is particularly troublesome for informal sector self-employed workers, who are typically required to pay higher rates to cover both employee and employer contributions (Ackson and Masabo 2013).

Furthermore, it is crucial to note that the emergent informal social security arrangements (such as those provided by community banks or workers' associations) have been hugely attractive to informal workers in the Tanzanian context, representing a competitive parallel social insurance system. This calls for further innovation and community-driven, bottom-up approaches to policy design in formal social insurance provision. Moreover, to fully benefit from Tanzania's innovative legal frameworks and policy ambition around social insurance, expanding coverage of informal workers could be sought through greater flexibility regarding both contribution rates and periods, which would ease payment ability among informal workers (see Olivier 2019; Ulrichs 2016). One way of easing the contribution burden among informal worker-members consists of subsidy mechanisms. In the Tanzanian context, the United Record of Beneficiaries developed for the PSSN offers an existing mechanism enabling the identification of the most vulnerable populations and could be deployed as a tool to offer subsidized contribution rates.

Moreover, the introduced informal sector-specific schemes lack some key protections, such as maternity and disability cover (at least until the second phase of the NISS is implemented). Also, other integrated components are relevant for consideration. In Tanzania, high-poverty areas are the most affected by drought and other natural disasters, with impacts on increased food poverty, infectious diseases, and crop and livestock loss (Akeel et al. 2021). As such, insurance against climate-related shocks affecting productive activities remains key for protecting livelihoods in the informal sector.

It is also worth considering the social insurance measures at the system level. The described policy developments largely represent an approach characterized by separate layers in an existing social insurance structure. Different levels of targeting can be observed within the introduced policy measures; while there is voluntary, universal access to the 'traditional' NSSF scheme initially developed for the formal sector, the NISS targets a defined but large group of self-employed workers, but the sector-specific schemes remain highly exclusive by nature. Such an approach differs from an 'integrated model' seeking to include members from both the formal and informal sectors under one shared system (see e.g., Palacios and Robalino 2020). Besides the resulting issues

of inclusion and exclusion, the extant approach bears a financial challenge, since integrated systems can foster larger risk pools, reinforcing financial sustainability (ILO 2021b). Additionally, integrated approaches can provide continuous social protection for workers changing professions and shifting status between formal and informal employment.

## 6 Conclusions

Since 2010, several sub-Saharan African countries have introduced significant policy reforms and expansion to enable greater inclusion in social protection arrangements. These domestically led and designed social insurance arrangements are yet to capture the attention they deserve, while debates and analyses around social safety nets and health insurance arrangements have dominated the scholarship on social protection evolution in the region. The visible interest in offering public social insurance services to informal workers also suggests that governments of the Global South are increasingly recognizing the important and pressing social protection needs experienced by informal workers that cannot be met (at least solely) by lengthy ‘formalization’ approaches.

In many contexts, social insurance schemes represent a politically and financially viable domestic policy initiative expanding social protection coverage, since contribution-based insurance mechanisms are not entirely dependent on state resources or external funding. In contexts where the government tax base for redistributive policies remains limited, social insurance schemes pooling funds through member contributions enable social protection expansion without full dependence on government resources (public expenses vary according to different elements in policy design, such as subsidized contributions for the lowest income earners).

Moreover, reluctance towards universalist ideas and social policy measures is common in many African countries that view norms of universalism and individual rights as ‘alien and inappropriate’, owing to traditional values related to work, family, and dependency rooted in the (somewhat past) agrarian nature of society (Seekings 2019). Against this background, ‘productivist views’ of social policy delivery that underscore the reciprocal responsibility between citizens (to engage in productive activities) and the government (who invests in skills, loans, and other measures bolstering the productive activities of the population) have flourished.

Tanzania has adopted such a productivist view in its broader development strategy (Ulriksen 2016). This is demonstrated in the social protection targets under the Five Year Development Plan 2021/22–2025/26, stipulating that the ‘possibility of scaling up social protection in terms of coverage and packages shall reasonably be matched with the promise and possibilities of the beneficiaries taking part in the productive activities’ (URT 2021a: 71).<sup>14</sup> As evidenced in this paper, this ideological climate has offered a favourable environment for social protection expansion through social insurance arrangements with connections to productive activities. In addition to offering access to ‘traditional’ social insurance arrangements through voluntary access, the NSSF has developed specific insurance services for informal workers incorporating loans for productive investments and activities. Such benefit packages can be seen to respond to the particular needs of economic security experienced by those operating in the informal sector.

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<sup>14</sup> Also, the 2010 National Social Protection Framework (NSPF) aims to be ‘a means of building the capabilities of the poor to engage in production so that they become effective participants in and beneficiaries of the growth process’ (Torm et al. 2021a, 37–38; URT 2008).

At the same time, the resistance to universalist, non-contributory forms of social protection means that those excluded from social insurance arrangements and targeted social assistance measures (namely, the PSSN) remain dependent on informal sources of social security. It is also noteworthy that considerable fragmentation exists between the different social protection measures and their responsible agencies (e.g., Ministry of Labour, Office of the Prime Minister, Ministry of Finance, TASAFA, and the NSSF). Their differing interests have led to internal competition between different social protection measures, such as universal social pension and targeted social assistance through the PSSN (Ulriksen 2016). Consequently, the overall approach to social protection lacks a holistic vision of how to improve informal workers' livelihoods and well-being through synergetic measures across the different realms of social policy, including social assistance, employment, and care policies, among others.

As Agarwala (forthcoming) emphasizes, informal workers have held a key role in driving social policy expansion in various contexts of the Global South, challenging conventional understandings of how social policies originate in the context of developing economies. Amassing evidence in the Tanzanian context shows that informal workers' associations across sectors have acted as a key promoter of workers' rights in the Tanzanian context (Torm 2022). However, informal workers' associations continue to face significant challenges in accessing authorities compared with formal workers' associations, which prevents these associations from contributing to the design of national schemes. Even if some national worker unions are represented on the board of the NSSF and include informal workers, their role in the policy processes leading to the creation of the NISS has reportedly been limited (see Rüsgaard et al. 2022; UNDP 2021). On the other hand, workers' associations continue to offer alternative and competing informal social insurance arrangements to NSSF insurances, being widely popular among informal workers in Tanzania. This points to the pivotal role of policy makers in raising awareness and developing formal social insurance arrangements that adequately respond to informal workers' needs.

Given these dynamics, it remains to be seen whether workers' associations can act as a bottom-up movement promoting holistic social policy expansion for informal workers in the Tanzanian context or whether future policy directions will be largely determined by governmental actors. Whatever the case, further integration of extant approaches within the social insurance arrangements—and at the level of the broader social protection system—would benefit the sustainability and equitable effects of social protection expansion between different population groups and notably for those at the lowest tiers of the informal economy.

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