

**ASSESSMENT OF TASAF –III IN POVERTY REDUCTION: A CASE
STUDY OF KANAZI WARD-NGARA DISTICT, KAGERA REGION,
TANZANIA**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
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CERTIFICATION

The undersigned certifies he has read and hereby recommends for acceptance by the Open University of Tanzania a dissertation entitled; “Assessment of TASAF-III in Poverty Reduction: A Case Study of Kanazi Ward-Ngara District, Kagera Region, Tanzania” in partial fulfillment of the requirements of the degree of Master of Arts in Monitoring and Evaluation (MA, M&E).

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DECLARATION

I, Daudi Mussa Kapama, do hereby declare that this dissertation is my original work and that it has not been presented and will not be presented to any other University for a similar or any other degree award.

.....
Signature

.....
Date

DEDICATION

This work is dedicated to my mother Oliver A. Mwakalobo and my lovely wife Julitha F. Abdallah who have both encouraged me to study hard for a better future.

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ABSTRACT

The study examined TASAF-III in poverty reduction at Kanazi Ward in Ngara District, in Kagera Region. The study specifically, assessed the extent TASAF III-CCT program has reduced food poverty for the targeted poor households, analysed how education outcomes (such as school enrollment and attendance for children age 7-15) contribute to reduction of basic need poverty for targeted poor households and assessed the extent TASAF III-CCT program has increased asset improvement for the targeted poor households in the study area. The study used qualitative and quantitative techniques whereby interviews were administered to TASAF Coordinator and Local Government leaders while questionnaires were administered to poor households in data collection. The sample size of 90 respondents was drawn through simple random sampling while purposive sampling was used in getting the appropriate ward and villages where TASAF-III intervention were implemented. Data analysis was done by Statistical Package for Social Science (SPSS). The study findings showed that CCTs programme has brought change in the livelihood of poor households in Kanazi Ward by increasing food consumption and asset improvement but also the programme has reduced basic need poverty. The study recommends the need of enhancing collaboration of the Government of Tanzania with other stakeholders interested in the development of local communities in the local communities initiatives financing framework on the programme implementation to ensure sustainability and replication in Tanzania and elsewhere.

TABLE OF CONTENTS

CERTIFICATION.....	ii
COPYRIGHT	iii
DECLARATION	iv
DEDICATION	v
ACKNOWLEDGEMENT.....	vi
ABSTRACT	vii
TABLE OF CONTENTS.....	viii
LIST OF TABLES.....	xi
LIST OF FIGURE	xiii
LIST OF ABBREVIATIONS.....	xiv
CHAPTER ONE.....	1
INTRODUCTION AND BACKGROUND INFORMATION	1
1.1 Introduction.....	1
1.2 Background to the Problem	1
1.4 Research Objective.....	7
1.4.1 General Objective	7
1.4.2 Specific Objectives.....	8
1.5 Research Questions	8
1.6 Significance of the Study.....	8
1.8 Limitations of the Study	9
CHAPTER TWO.....	11
LITERATURE REVIEW.....	11
2.1 Introduction.....	11

2.2	Description of Key Terms	11
2.3	Theoretical Literature Review	17
2.4	Empirical Literature Review.....	19
2.5	Research Gap	22
2.6	Conceptual Framework	23
	CHAPTER THREE	24
	RESEARCH METHODOLOGY.....	24
3.1	Introduction.....	24
3.2	Research Design.....	24
3.3	Study Area	24
3.4	Population.....	25
3.5	Sample Size	26
3.6	Sampling Techniques	27
3.7	Methods of Data Collection.....	28
3.7.1	Primary Sources of Data.....	28
3.7.2	Secondary Sources of Data.....	28
3.8	Data Collection Instruments	29
3.8.1	Questionnaires	29
3.8.2	Interview	29
3.9	Data Analysis	30
3.9.1	Quality Assurance	30
3.9.2	Quantitative Data Analysis	30
3.10	Reliability and Validity of Data.....	30
3.11	Ethical Consideration	31

CHAPTER FOUR	32
DATA ANALYSIS, INTERPRETATION AND DISCUSSION OF FINDING	32
4.1 Introduction.....	32
4.2 Response Rate, Data Analysis and Interpretation.....	32
4.2.1 Response Rate	32
4.2.2 Demographic and Social Economic Characteristics of Respondents	32
4.3 Discussion of Key Findings.....	44
CHAPTER FIVE	52
SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS	52
5.1 Introduction.....	52
5.2 Summary of Findings	52
5.3 Conclusion	54
5.4 Recommendations	55
5.5 Suggestions for Further Research	57
REFERENCES	58
APPENDICES.....	63

LIST OF TABLES

Table 3.1: Distribution of the Study Sample by Village.....	27
Table 4.1: Distribution of Households by Sex in Kanazi Ward, Tanzania Mainland, 2017/18.....	33
Table 4.2: Distribution of Households by level of Education in Kanazi Ward, Tanzania Mainland, 2017/18	33
Table 4.3: Distribution of Households by Marital status in Kanazi Ward, Tanzania Mainland, 2017/18	34
Table 4.4: Distribution of Households by Occupation in Kanazi Ward, Tanzania Mainland, 2017/18	34
Table 4.6: Distribution of Households of Kanazi by Knowledge about Relationship between Community and TASAF, Tanzania Mainland 2017/18	35
Table 4.7: Distribution of Households Received Cash from TASAF in Years in Kanazi Ward, Tanzania Mainland, 2017/18.	36
Table 4.8: Distribution of Number of Times Households Received Money from TASAF-CCT programs in Kanazi Ward, Tanzania Mainland, 2017/18.	36
Table 4.9: Distribution of Household Knowledge on TASAF Implemented Program Specifically for Selected Poor Household in Kanazi Ward, Tanzania Mainland, 2017/18	37
Table 4.10: Distribution of Meals per Day before Receiving the CCT Program in Kanazi Ward, Tanzania Mainland 2017/18	37

Table 4.11: Distribution of Meals per Day after Receiving the CCT Program in Kanazi Ward, Tanzania Mainland 2017/18	38
Table 4.12: Distribution of Household's Food Stock before Receiving the CCT Program in Kanazi Ward, Tanzania Mainland, 2017/18.....	38
Table 4.13: Distribution of Cash Money as Savings for Buying Food in their Household after CCT Program in Kanazi Ward, Tanzania Mainland 2017/18	39
Table 4.14: Distribution of Child Aged 6-15 Years All Enrolled to School before the Program in Kanazi Ward, Tanzania Mainland 2017/18.....	39
Table 4.15: Child Aged 6-15 Years All Enrolled to School after the Program.....	40
Table 4.16: Manage to Buy New School Uniform and Shoes for Them before the CCT Program.....	40
Table 4.17: Managed to Buy New School Uniform and Shoes for Them after the Program.....	41
Table 4.18: Children Attending School Always Before the Program	41
Table 4.19: Children Attending to School Always After the Program?	42
Table 4.20: Type of a Wall of the House Owned Before the Program	42
Table 4.21: Type of wall of the House you Owned after the Program.....	43
Table 4.22: Type of Roofing Material Used Before the Program.....	43
Table 4.23: Type of Roofing Material Used After the Program	43
Table 4.24: Type of Toilets Households Used Before the Program?	44
Table 4.25: Types of Toilets Did Your Household Use after the Program	44

LIST OF FIGURE

Figure 2.1: Conceptual Framework 23

LIST OF ABBREVIATIONS

CCTs	Conditional Cash transfers programs
CDI	Community Development Intervention
CT	Cash Transfer
DED	District Executive Director
HBS	Household Budget Survey
NBS	National Bureau of Statistics
NPES	National Poverty Eradication Strategy
NSGRP	National Strategy for Growth and Reduction of Poverty
PRSP	Poverty Reduction Strategy Paper
PSNP	Productive Safety Net Programme
PSSN	Productive Social Safety Net
SPSS	Statistical Package for Social Sciences
TASAF	Tanzania Social Action Fund
URT	United Republic of Tanzania

CHAPTER ONE

INTRODUCTION AND BACKGROUND INFORMATION

1.1 Introduction

This chapter introduces the phenomenon under study. It consists of the background of the study, problem statement, and objectives of the research, research questions, and significance of the study, scope and limitations of the study.

1.2 Background to the Problem

Social protection as a concept has evolved considerably, gaining breadth overtime. As a result, although there is some consensus on what its key elements are, the term carries a range of definitions, both in the development studies literature and among policy makers responsible for implementing social protection programmes. The concept has evolved from a narrow definition that implied social welfare assistance provided to vulnerable groups (such as widows, orphans, and people with disabilities) to safety nets or interventions that cushion the poor against production and consumption shocks, such as food aid for drought-affected farmers (Devereux and Sabates-Wheeler, 2004).

A broader approach that includes education and health subsidies, job creation, and micro credit programmes that target the poor but not necessarily the vulnerable has been adopted by some development practitioners. A more current and radical definition takes promote and transformative approaches, whereby social protection is extended to areas such as strengthening the production capabilities of the poor and promoting equity (social equity and inclusion), empowerment, and economic and social-cultural rights, rather than confining the scope of social protection to targeted

income and consumption transfers (Shepherd *et al.*,2004). Thus, contemporary approaches to social protection contrast with earlier ones, which were largely ‘consumption safety nets’ (social assistance) focusing on providing support to those who would otherwise fall chronically or temporarily below some very low standard of living. They allow us to distinguish between those social protection measures which promote livelihood security by strengthening productive capacities, and conventional social assistance and social insurance strategies.

Something new about the concept of social protection is the link it makes between social assistance and wider development objectives. The new conceptual content in the term social protection relates to how public actions, which are designed to help people manage risk and adversity may contribute to larger policy objectives of economic growth and poverty reduction (Conway and Norton, 2002). Thus, shifting the focus of social protection to risk and vulnerability may contribute to poverty reduction directly, but also indirectly through the response of poor households to risk (Barrientos *et al.*, 2005).

Cash Transfers (CTs) have emerged as one of the potential social protection measures within the current social protection paradigm, and they are possibly the most cherished types of social protection in the current debate. These are non-contributory, regular, and predictable grants to households or individuals, and are meant to fill the needs gap when households either fail or are unable to manage their own risk through private or public contributory schemes. They may be in the form of cash, in-kind transfers, vouchers, or even public works programmes. Specifically, CTs can take the form of income support, child grants, disability benefits,

scholarships and stipends or non-contributory pensions (DFID, 2005).

CTs can be unconditional or conditioned on achievement of agreed indicators. The largest Conditional Cash Transfers (CCTs), such as Brazil's Bolsa Familia and Mexico's Oportunidades, cover millions of households (Veras *et al.*, 2007). In Chile and Turkey, CCTs focus more narrowly on extremely poor and socially excluded people, whereas CCTs in Bangladesh and Cambodia have been used to reduce gender disparities in education. Also, CCT pilot programmes are being implemented in Sub-Saharan Africa to help alleviate the predicament of millions of orphans in the era of the HIV and AIDS epidemic (Fiszbein and Schady, 2009).

By and large, CCTs have increased consumption levels among the poor. They have resulted in (sometimes) substantial reductions in poverty among beneficiaries especially when the transfer has been generous, well targeted and well structured in a way that they do not discourage recipients from taking other actions to escape poverty. Because CCTs provide a steady stream of income, they have helped to buffer poor households from the worst effects of unemployment, catastrophic illness, and other sudden income shocks. Making cash transfers to women, as virtually all CCTs do, may also have increased the bargaining power of women (Fiszbein and Schady, 2009).

Tanzania has experienced high economic growth over the last decade. The rate of economic growth has risen from 4.1% in 1998 to 7.4% in 2008. This has enabled increases in public expenditure and allowed an expansion of public services with subsequent impacts on school enrolment rates and under-five mortality. However,

decreases in poverty levels have been marginal, while the percentage of the population living in poverty has decreased, the actual number of the poor has increased. Income poverty stands at very high levels with 33.6% of the population being considered to be below the basic needs poverty line, and 16.6% being below the food poverty line in 2007 (HBS, 2007). Hence, around 16% of Tanzanians consume less than the daily minimum requirement of calories. Approximately 82 % of the poor are found in rural areas, with 81% primarily depending on agriculture for their livelihoods while higher proportions of the rural population fall below the basic needs and food poverty lines in rural areas compared to urban areas. Furthermore, poverty rates can vary significantly from region to region (TASAF, 2011).

In the rural poor households, the effects of poverty are often felt seasonally. Households move in and out of poverty, with similar numbers of households becoming poor as the number exiting from poverty. Reasons for deteriorating livelihoods indicated in various surveys include the effects of drought, falling prices for cash crops, increased food prices and idiosyncratic factors affecting individual households such as illness or death. This situation highlights the need for interventions focusing specifically on poverty reduction and the contribution which a robust safety net can make in Tanzania. Stunting levels in Tanzania remain persistently high (42% according to 2009/10 DHS), although there have been decreases over the past decade. Most households are not far from health facilities even in rural areas (TASAF, 2011).

In order to meet the target of the Tanzania Development Vision 2025, which one of its aims is to achieve high quality of livelihood requires the formulation of effective

interventions that works close to the people in order to combat poverty at households' level. The government of Tanzania has initiated Tanzania Social Action Fund (TASAF) in 2000 as one of its initiatives on Poverty Reduction Strategies that will work close to its people (TASAF, 2011).

The First Phase of TASAF which is known as TASAF-I started in 2000, Main focus of TASAF-I was to improve social service delivery, addressing income poverty for poor able bodied but food insecure households and capacity enhancement. TASAF-I has many achievements such as training to beneficiaries on issues related to project management, many sub project were funded etc (TASAF, 2011). The Second Phase of TASAF which was known as TASAF-II started in 2005 and ended in 2013 and it was focused on addressing lack and/or shortage of social services and income poverty in rural and urban areas (TASAF, 2011).

Additionally, the third phase of TASAF which is known as TASAF-III was officially launched in 2012 and its objective is to enable poor households to increase incomes and opportunities while improving consumption. TASAF is implementing Productive Social Safety Net(PSSN) in which one of its Sub Components is Cash Transfer (CT) which comprises of two benefits. The first benefit is a Basic Cash Transfer per household being transferred to all eligible registered households and the second is a Variable Conditional Cash Transfer for households with children to serve as an incentive for households to invest in the human capital. (www.tasaf.go.tz).

CCT programs provide grants to poor and vulnerable families contingent upon specific family actions, usually investments in human capital such as keeping

children in school or taking them to health centers on a regular basis. There is clear evidence that a successful CCT program increases enrollment rates, improves preventive health care, and raises the household consumption of beneficiaries (Fiszbein and Schady, 2009).

Regardless of social developments in most of the developing countries, the poor and vulnerable groups have been experiencing numerous barriers to accessing social service despite of many available approaches in poverty alleviation. A report from UNICEF (2012) shows that in a country like Liberia, community development program such as a social safety net projects and cash transfer program has facilitated the poorest households to address their daily needs and other social service and emerged from chronic poverty and it has shown changes over time. Although in other literature, it is shown that CCT is a weak instrument for poverty reduction since many of the poor (like those who have no children or no children old enough to be of school age) cannot meet the eligibility condition because the transfer follows rules not related to the depth of poverty (Sadoulet and Janvry, 2004).

1.3 Statement of the Problem

There are many aspects of cash transfers which are meant to cushion households from consumption shock. Some focus on issues of generalized insecurities, while others emphasize the needs of broad categories of vulnerable groups such as orphans, the elderly, women, youth, and the disabled (Hofmann *et al.*, 2008). Perhaps the largest CCT programme in Tanzania is implanted by TASAF and is termed as TASAF-III CCTs program with the objective of enabling poor households to increase incomes and opportunities while improving consumption (TASAF,

2011).

The success of Tanzania Social Action Funds (TASAF) subprojects is widely acknowledged in Tanzania. Several studies have been carried out which show TASAF success towards poverty reduction. For instance, Kajembe *et al.* (2000), Kikula (2006) and Makele (2007), assessed and reviewed the importance of community participation; and Lupilya (2007) assessed the Social Support Project (SSP) for vulnerable groups towards poverty reduction. These studies have however, not provided detailed information on the contribution of TASAF III in poverty reduction.

Various studies on implications of conditional cash transfers programme implementation to livelihoods of local communities, pointed out the importance of conditional cash transfer. (Alvarez *et al.*, 2006; Bastagli, 2010; Schady and Araujo's, 2008). However, these studies discuss the CCTs programmes initiation, implementations process and the challenges faced by the CCTs programme towards poverty reduction but they were done in other countries and not in Tanzania. This study aims at assessing whether or not the intended outcomes of TASAF III have been achieved was important to address this knowledge gap and to draw lessons of experience and knowledge sharing.

1.4 Research Objective

1.4.1 General Objective

The general objective of this study is to assess the implementation of TASAF –III in poverty reduction through Conditional Cash Transfer program in increasing income

and opportunities to poor households in Kanazi Ward, Ngara District.

1.4.2 Specific Objectives

Specifically the study intended to do the following:

- i. To assess the extent by which TASAF III-CCT program has reduced food poverty for the targeted poor households at Kanazi Ward
- ii. To analyze how education outcomes (such as school enrollment and attendance for children age 7-15) contribute to reduction of basic need poverty for targeted poor households at Kanazi Ward
- iii. To assess the extent by which TASAF III-CCT program has increased asset improvement for the targeted poor households in Kanazi Ward

1.5 Research Questions

- i. To what extent TASAF III-CCT program has reduced food poverty for the targeted poor households at Kanazi Ward?
- ii. How education outcomes (such as school enrollment and attendance for children age 7-15) contribute to reduction of basic need poverty for targeted poor households at Kanazi Ward?
- iii. To what extent TASAF III-CCT program has increased asset improvement for the targeted poor households in Kanazi Ward?

1.6 Significance of the Study

The findings of this study are beneficial to all development stakeholders and researchers who wish to undertake further research related to this topic and that they may later come up with useful recommendations that can be considered when

reviewing the existing poverty reduction strategies particularly with regard to the improvement of the wellbeing of the poor households groups. In addition, the results help to create awareness to the public in regard to the contribution of TASAF-III in improving poor household income and consumption among the most vulnerable and poor households in Ngara District. Also, the findings act as mechanisms to reinforce other stakeholders to support more and put more actions in CCTs programs as one among the poverty alleviation strategies specifically in rural area. Moreover, the findings from this study provide views on the subject matter, which would help to make a case and invite further studies on the subject given the fact that today's conditional cash transfer plays a crucial role in poverty reduction.

1.7 Scope of the Study

The study was conducted in Ngara District particularly in two villages which are Kabalenzi and Mukarehe at Kanazi Ward. Ngara District is one of the eight districts of Kagera Region in the West Tanzania Mainland. Ngara District is bordered by the Republics of Rwanda in north, Burundi in west and south and Biharamulo District in east. In Ngara District, TASAF-III conditional cash transfer program is implemented in 52 villages with a total of 8002 poor households. In Kanazi ward TASAF –III CCT program is implemented in four villages which are Mukibogoye, Kabalenzi, Mukarehe and Katerere with a total of 340 poor households (DED, 2016).

1.8 Limitations of the Study

Data were collected through interviews and questionnaires administered to the respondents. The researcher expected to encounter challenges relating to the

collection of data as some respondents did not return the filled questionnaires on time. However, the researcher made a follow up to the respondents to answer and return the questionnaires on time. The researcher expected to face challenges relating to time, funds and logistics which may have limited the intensity of the spread or area of coverage of the study. The researcher being an employee he was supposed to work at his job and collect data. The researcher requested permission so as to work half a day from the employer. This enabled to collect enough, reliable and accurate data.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents the literature review related to the study on how conditional cash transfers programme improves the livelihood of local communities. The selected literature highlights the key terms, the theoretical literature, empirical literature reviews and finally the conceptual framework is present which guides the study.

2.2 Description of Key Terms

2.2.1 Concept of the Study

Poverty definitions and measurements have significant consequences on its reduction strategies (UNDP 2006). There is a widespread agreement on the efforts towards poverty reduction. Defining poverty is more controversial and literature shows that there is no objectively precise definition of poverty, and most economists accept that any definition must be understood in relation to a specific political, economic and social context (OECD, 2013).

Internationally, the concept of poverty can be described as the lack of basic human needs, such as clean water, nutrition, health care, education, clothing and shelter, because of the inability to afford them (Nandy, 2008). In defining the concept of poverty the following indicators are generally considered in Tanzania: poverty level, food insecurity, primary school gross enrollment ratio, access to safe water, and access to health facilities, AIDS case rates, and road accessibility (URT, 2005). Also Adahl (2007) added that the common used definition of the term poverty in Tanzania

depends on location and social group, but poor people are generally characterized by communities as those which can only afford to eat one meal per day or who have few or no possessions or those which cannot afford health services and are often sick.

Furthermore, empirical evidence suggests that poverty rates vary a lot when different concepts and measures are used. Thus clearer definitions and measures are essential for poverty centered development policies (UNDP, 2006). Poverty can be conceptualized and measured in different ways. The conventional economic approach focuses on the quantifiable poverty lines based solely on consumption and expenditure patterns. In Tanzania, poverty difference is significant between urban and rural population, rural households are much poorer than those in urban areas. Less than 2% of the poor population lives in Dar es Salaam, 14.4% live in other urban areas Tanzania Mainland and over 84.1% live in rural areas in Tanzania (NBS 2013).

2.2.2 Poverty Reduction

Poverty reduction refers to the process and strategies that are designed with the objectives to eliminate people out of poor living standard to better living standard that everyone values (Cammack, 2003).

2.2.3 Household and Poor Household

Household refers to people who eat from the same pot and leave under one roof. They may be members of the same family or unrelated individuals sharing a common activity and normally they have someone who is recognized as a head of

household. Poor household is the group of people living together and struggling to get daily needs for their daily life sustenance.

2.2.4 Conditional Cash Transfer

CCT refers to the grants given to the poor and vulnerable households, usually for investments in human capital such as keeping children in schools or taking them to health centers on a regular basis (Subbarao *et al.*, 2013). CCT gives money to poor people in return for fulfilling specific behavioral conditions. These conditions include for example, children school attendance or regular visit to a health care family by pregnant women.

CCT together with other social assistance programs constitute country's formal, publicly provided safety net system. CCT program represents a new approach to social assistance that explicitly addresses several criticisms often levied at more traditional social programs, including weak poverty targeting. One of the weak points for traditional social assistance has been that of redistributing the incomes to the needy. This approach is so remedial and sometimes the assistance provided may not be able to reach the target group (s) and such assistances are provided on crisis basis. However, with CCT, targeting is mostly taken into consideration for purposes of reaching the actual needy and the approach that is employed is the one that enables the whole community to be responsible for its members needs and wants (Masunzu, 2014).

With this approach in place, the degree of bias in targeting is highly reduced. Another advantage of this approach is that, despite treating the immediate problems,

it plays a long-term solution and this is actually focusing on individual capacity building. For example, the issues of enabling children to have access to education, is investment in human of which the kind of education acquired will be a long weapon in the struggle about one's future life. It is sometimes argued education "sparks off" development (Masunzu, 2014).

Apart from definition issues, there seems to be a consensus around the fact that social protection has an important impact on poverty and vulnerability. Evidence from different kinds of programmes in the developing world shows that beneficiaries of social protection are generally better off compared to their counterparts in terms of the various dimensions such as adequate nutrition, utilization of, and access to social services (World Bank 2014). In view of their increased vulnerability compared to adults, social protection is particularly relevant to children, given the role it can play in ensuring of wellbeing, ranging from a reduction of poverty to gains in human capital (Fiszbein and Schady, 2009 for a review of the evidence on the impact of transfers). Also, in view of their increased vulnerability compared to adults, social protection is particularly relevant to children, given the role it can play in ensuring adequate nutrition, utilization of, and access to social services (World Bank 2014).

2.2.5 Characteristics of CCT

CCT has the following characteristics; they are targeted to poor households (Adato and Hoddinott, 2007). However, some countries while implementing the same include nutritional supplies or school supplies for children as transfers. Cash transfers may be made as a lump sum or determined according to the number of

children, with the amount varying by the children's age and sex. In some countries, higher transfers are paid for girls school attendance and for secondary school attendance. It is done so, basing on assumption that most girls in developing countries do not have equal access of services as compared to boys(Adato and Hoddinott, 2007).

In return for these transfers, recipients are obliged to undertake certain actions such as enrolling children in schools and are needed to ensure that they attend school as scheduled, they are supposed to attend pre-natal as well as post natal health care appointments (Adato and Hoddinott, 2007) and observing that pre-school children receive vaccinations, growth monitoring and regular check-ups. The eligibility criteria for beneficiary households depended on who were defined as very poor by communities themselves at the village assembly and the households which qualified for the program were those who were observed to be very poor and not receiving similar benefits in cash or in kind from any other program and particularly those households with the elderly with 60 years or an orphan or most vulnerable children (Evans et al., 2013).

2.2.6 Historical Background of TASAF in Tanzania.

TASAF is the acronym of Tanzania Social Action Fund which was established in November 2000 by the government of the United Republic of Tanzania with assistance of the World Bank, for the main purpose of contributing towards the government's efforts to eradicate poverty in the country. In order to achieve maximum efficiency in poverty eradication efforts, the government established TASAF to make sure that targeted development initiatives in remote areas of the

country get support in time and in cost-effective manner (TASAF, 2011). TASAF has already implemented and completed two phases of its program and now is implementing the third program.

The programs were divided into phases which are, the first Phase of TASAF which was known as TASAF-I started in 2000 and ended in 2005 addressing key issues like reduction of poverty by improving the social and economic services in key sectors of education, health, economic infrastructure and water with emphasis on rural and urban areas. The main focus of TASAF-I was to improve social service delivery, addressing income poverty for poor able bodied but food insecure households and capacity enhancement. TASAF-I has many achievements such as training to beneficiaries on issues related to project management and many sub project were funded (TASAF, 2011).

The Second Phase of TASAF which was known as TASAF-II started in 2005 and ended in 2013 and it focused on addressing lack and/or shortage of social services and income poverty in rural and urban areas, capacity enhancement of beneficiaries and institutions supporting targeted communities and households. The achievements of TASAF-II were funding to subproject, access to improved social services, cash transfer to beneficiaries (TASAF, 2011). The third phase of TASAF which is known as TASAF-III was officially launched in 2012 and its objective is to enable the poor households to increase incomes and opportunities while improving consumption. The Tanzania Social Action Fund is implementing PSSN in which one of its sub components is CT which comprises two benefits.

The first benefit is a Basic CT per household being transferred to all eligible registered households; and the second is a Variable CCT for households with children to serve as an incentive for households to invest in the human capital of their children. The Variable CCT for households with children is subject to participant compliance with a set of activities. TASAF III operates nationally covering all local government authorities on the Mainland as well as Unguja and Pemba islands in Zanzibar. The target groups for TASAF III are households which are living in poor condition. Also not all poor households are eligible for the program according to the criteria set by program implementers (TASAF, 2013).

2.3 Theoretical Literature Review

‘Theory of change’ is an outcomes based approach which applies critical thinking to the design, implementation and evaluation of initiatives and programmes intended to support change in their contexts (Vogel, 2012). Theory of change emerged from the field of program theory and program evaluation in the mid 1960s as a new way of analyzing the theories motivating programs and initiatives working for social and political change. Theory of change is focusing not just on generating knowledge about whether a program is effective, but also on explaining what methods it uses to be effective (Vogel, 2012).

Also according to Anderson, (2004), within evaluation practice, the theory of change emerged in the 1990s at the Aspen Institute Roundtable on Community Change as a means to model and evaluates comprehensive community initiatives. Weiss popularized the term “Theory of Change” as a way to describe the set of assumptions that explain both the mini steps that lead to the long term goals of interest and the

connections between program activities and outcomes that occur at each step. She challenged designers of complex community based on initiatives to be specific about the theories of change guiding their work and suggested that doing so would improve their overall evaluation plans and would strengthen their ability to claim credit for outcomes that were predicted in their theory.

This theory of change is advantageous because it has a room for conversation which may increase projects and organizations chances of success by allowing changes during project implementation by adding strategies, activities which are necessary for success. Also, the theory helps to arrange a series of activities towards the aim of the project and it shows how that aim is achieved (Rogers, 2014). Again, theory of change helps project teams to develop an integrated conceptual framework that brings together the assumptions of the program design by building the links towards development of outcomes and long term impact. It helps to understand the priorities and challenges being faced by stakeholders, and it establishes relationship and connection of program, local communities and policy bodies (Vogel, 2012). Theory of change is applicable in development agencies and organizations which are dealing with evaluation, program design and to guide implementation and in research activities. Above all, theory of change is applicable in monitoring and evaluation (M&E) of complex programs since it can increase focus and reduce difficulties (Loveridge, 2011).

The theoretical frame work for this study will base on theory of change. The implementation of CCT program for the purpose of increasing income and opportunities while improving consumption is linked with the theory of change. This

theory shows how activities are arranged in causal linkages in an initiative, such as its short term, intermediate, and long term outcomes (Dechausay 2014).

2.4 Empirical Literature Review

Schady and Araujo's (2008) study of Ecuador's Bono de Desarrollo Humano exploits variations in households' perceptions of conditions for assessing the impact of conditionality on school enrolment. The study compares conditioned households, which believed there was an enrolment requirement even though no requirements were ever monitored or enforced with unconditioned households, which did not believe the transfer to be conditioned. The study found that there are significant and limited programme effects on enrolment which are recorded among households which believed there was an enrolment requirement, suggesting that the unenforced Bono de Desarrollo Humano schooling requirement has a potential causal effect on outcomes.

De Brauw and Hoddinott's (2008) study on Mexico's PROGRESA also investigated variations in conditionality implementation and perceptions on conditionality effects on school enrolment. They grouped households according to whether they received school enrolment and attendance monitoring forms and to their knowledge of the conditionality. The evaluation shows that the absence of monitoring forms reduced the likelihood of children attending school, pointing to a linkage between conditionality monitoring and school attendance.

Interestingly, both studies revealed that information sharing associated with conditionality implementation (i.e People's perception or understanding that transfer

receipt is conditional on sending children to school) and initial conditionality monitoring activities (e.g. through the distribution of monitoring forms) are associated with higher school enrolment and attendance. The inclusion of conditionality in cash transfers has raised concerns regarding risks of exclusion and additional penalization of vulnerable groups (Bastagli, 2010).

Poor households facing high opportunity costs in meeting conditions may experience a higher risk of exclusion from the programme. In their study of beneficiaries that left Mexico's PROGRESA as a result of non-compliance with conditions, poor households facing high opportunity costs were exclusion from the programme. Alvares *et al* (2006) found that in indigenous population and in the extreme poor communities have higher odds of dropping out of the programme because there is likely to be a greater inequality. Other studies on one hand still, have drawn attention to the ways in which conditionality imposes burdens disproportionately among household members, with additional responsibilities falling mainly to mothers (Bastagli, 2010).

On the other hand, in education, the condition requiring pupils to pass their grade successfully led some schools to advance children to the next grade even when such a move was not merited (Bastagli, 2010). In short, this section shows that both the economic and non-economic costs associated with targeting and conditionality deserve serious consideration in decisions regarding targeting strategies and conditionality design. Even if a studies do not say or have not detected a statistically significant impact of conditionality on an intended outcome (e.g. on school enrolment), policymakers would need to weigh these benefits against the

administrative and social costs of conditionality monitoring and enforcement. Debates on alternative parameter options will benefit from the examination of a broad set of variables beyond those commonly cited-either because they relate directly to intended programme outcomes or because they are easily measurable with available data.

PSSN like other cash transfer programs as suggested by Fiszbein and Schady (2009), provides grants to poor and vulnerable families contingent upon specific family actions, usually investments in human capital such as keeping children in school or taking them to health centers on a regular basis. There is a clear evidence that successful CCT programs increase enrollment rates, improve preventive health care, and raise the household consumption of beneficiaries. Studies such as Angelucci and De Giorgi (2009) as well as Fiszbein and Schady (2009) show that CCT programs not only beneficiary families, but also other non-beneficiary families living in the same communities benefit from the program. Notably, some developing countries in Africa such as Ethiopia have adopted and implemented PSSN program and it was known as Productive Safety Net Programme (PSNP) (WFP, 2012).

According to World Bank (2013), PSPN was established in Ethiopia since 2004 and it aimed at enabling the rural poor facing chronic food insecurity to resist shocks, create assets and become food self-sufficient. PSNP provides multi-annual predictable transfers, as food, cash or a combination of both, to help chronically food insecure people survive food deficit periods and avoid depleting their productive assets while attempting to meet their basic food requirements. The evaluation report of the PSPN program launched in 2005 in Ethiopia shows the number of

beneficiaries was increasing and the program brought some changes into the community since the beneficiaries were able to get important human need (World Bank, 2013).

The evidence shows that despite the challenge faced during implementation of the Social Safety Net program in Brazil and Mexico, still there is a positive impact brought by the program into the community (Veras et al, 2007). Regardless of the success stories from various literatures, Lupilya (2007) and Kaboma (2011) reported that benefits obtained from the TASAF projects are not substantial to alleviate poverty to the households in a sustainable manner in Tanzania. These studies show that in order to ensure sustainability of these programs, TASAF program designers and implementers need to create frameworks that will work in a sustainable manner.

2.5 Research Gap

Many studies on CCT programs for poverty alleviation have been conducted as presented above. These studies have identified various importance of CCT. More specifically, studies on the assessment of conditionality on school enrolment have been done out of Tanzania (for example, Veras et al, 2007; Alvarez et al, 2006; Schady and Araujo, 2008) where economically and socially they differ from Tanzania. Also even those studies which have been done in Tanzania like Lupilya (2007) and Kaboma (2011) were not on the assessment of conditionality on school enrolment or on assessment of implementation of TASAF–III CCT program. Therefore this study attempted to assess the implementation of TASAF–III Conditional Cash Transfer program in increasing income and opportunities to poor households in Kanazi ward, Ngara District.

2.6 Conceptual Framework

Conceptual framework is an image or symbolic representation of an abstract idea. Concept can be defined as a complex mental formulation of experience while theoretical framework is the theory on which the study is based; the conceptual framework is the operationalization of the theory (Imenda, 2014). Independent variable is the variable that stands alone and is not changed by the other variables you are trying to measure whereas dependent variable is something that depends on other factors. Conceptually, the education facilities, primary health care, water and sanitation, expert, self-reliance, ownership, assets, prioritisation in decision, infrastructure, labour are the independent variables which if they are considered properly together they can lead to poverty reduction which is dependent variable.

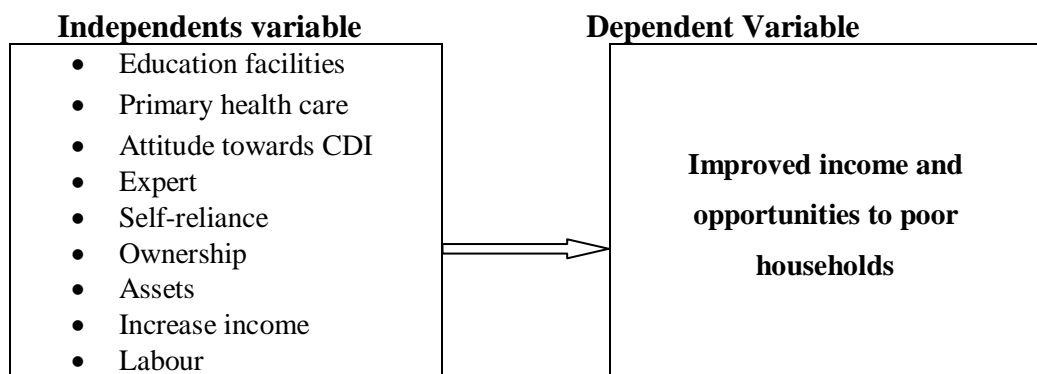


Figure 2.1: Conceptual Framework

Source: Researcher, 2019

Based on the literature review CCT can contribute to economic growth by helping low-income households manage risk and take measures to lift themselves out of poverty. CCT programs are increasingly perceived as effective tools for poverty alleviation. TASAF III-CCT program has been designed to improve poor households' income and consumption among the selected poor households and their human capabilities in the long run.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

Research methodology is a systematic approach used to resolve the research problem (Kothari, 2004). The chapter explains the methodology that used in data gathering and analysis as well as the study design, area of study, population and sampling techniques, data collection methods and the methods that used to analyze the data.

3.2 Research Design

Research design comprises the set of data collection, measurement, and data analysis. In this situation, the research design is a structure of the research which is used to show how major parts of research work together and try to address the research question. As far as this research is concern, the researcher used a case study. A case study is an in-depth study of a particular research problem. The case study is used to test whether a theory and model applied to the study are real world (Kothari, 2004). A cross sectional study was conducted to assess the impact of the implementation of TASAF –III Conditional Cash Transfer program in increasing income and opportunities to poor households in Kanazi Ward, Ngara District particularly in two villages which are Kabalenzi and Mukarehe.

3.3 Study Area

The study was conducted at Ngara District. Ngara District is one of the eight districts of Kagera Region in the Northern West of mainland Tanzania. Ngara District is bordered by the Republics of Rwanda in north, Burundi in west and south and Biharamulo District in east. The distance from Ngara to Dar es Salaam is

approximately 1,350 Km and to the regional headquarters (Bukoba) is 350 Km. Tarmac roads connect Ngara to Bukoba, Kigali (Rwanda), Bujumbura (Burundi) and Isaka (Kahama District). Administratively Ngara District has 20 wards and among them two villages which are Kabalenzi and Mukarehe at Kanazi Ward were purposively selected for this study as TASAF-III CCT program has been implemented in four villages which are Kabalenzi, Katerere, Mukibogoye and Mukarehe at Kanazi ward (DED, 2016).

Choice for study area: The identified poor households which received conditional cash transfer are spread throughout the country, but due to limitation time and financial resources, the study was mainly carried out in Kanazi Ward in Ngara District Council in Kagera Region. The reasons for carrying out the study in Kanazi Ward were as follows;-

- i. The respondents in this area were ready to cooperate and were willing to provide statistical data without hesitations.
- ii. Also Ngara District Executive Officer and other leaders such as Village Chairpersons, Ward and Village Executive Officers were ready to assist me.

3.4 Population

According to Ghauri and Gronhaug, (2005) population is the aggregate of units to which one wishes to generalize the results of the research study. Population can be large or small depending upon the size of the group of people or objects which the researcher plans to make inference. The study population included poor households at Ngara District particularly in two villages which are found at Kabalenzi and Mukarehe at Kanazi Ward. These poor identified and enrolled households were

beneficiaries of the programme and were selected in order to share their experiences in their efforts of reducing income poverty and assist in analyzing the CCT how it improves their welfares. Basically, the study focused on identified poor households which received the CCT.

3.5 Sample Size

It is not possible to deal with all targeted population and therefore one must identify a proportion as a sample. The sample size can be determined by different ways and formulae. In this study, population size is 116 and the sample size composed of 90 respondents among the poor households. The sample size was drawn from the following simplified formula for proportions Taro Yamane (GFK Polonia, 2013).

$$n = \frac{N}{1 + N(e^2)}$$

Where by

n = sample size estimate,

N= Population size or sampling frame

e= errors of prediction equal to 5% or 0.05

$$n = \frac{116}{1 + 116(0.05^2)}$$

$$n = \frac{116}{1 + 0.29}$$

$$n = \frac{116}{1.29}$$

$$n = 89.9 \approx 90$$

Table 3.1: Distribution of the Study Sample by Village

S/N	Villages	Total number of poor household	Number of poor household that were involved
1	Kabalenzi	47	36
2	Mukarehe	69	54
	Total	116	90

Source: Researcher, 2019.

3.6 Sampling Techniques

This study employed both probability (random sampling) and Non- probability (non-random) sampling techniques. When using random sampling each individual is chosen randomly entirely by chance, such that each individual has the same probability of being chosen at any stage during the sampling process and each subset of individuals have the same probability of being chosen for the sample as any other subset of individuals, random sampling can be classified as simple random, stratified random, systematic and cluster sampling.

While non-random sampling is that sampling procedure which does not afford any basis for estimating the probability that each item in the population has the opportunity of being included in the sample, in this type of sampling items for the sample are selected deliberately by the researcher and it can be classified as Quota sampling. Snowball sampling, purposive sampling and convenience sampling (Kothari, 2004). For this study, Purposive sampling was used in getting the appropriate ward and villages where TASAF-III CCT interventions is implemented while simple random sampling was used to select 90 community members from the two selected villages who were found on the poor households.

3.7 Methods of Data Collection

Kothari (2004) defines data collection methods as the process of obtaining evidence on a systematic way to ascertain educational and other problems. Multiple sources of information are necessary in order to obtain information. Data were collected from both primary and secondary sources.

3.7.1 Primary Sources of Data

Primary data refers to the data a researcher obtains from the field that is a subject in the sample, primary source of data provides the word of witness or first record of an event (Kothari, 2004). In this study, primary data were gathered through interview and questionnaires. All these methods enabled the researcher to capture useful original data for the study

3.7.2 Secondary Sources of Data

Secondary data are the data collected by a party not related to the research study but collected these data for some other purpose and at different time in the past. Secondary data are classified as 'internal or external' in terms of its source. Internal secondary data are information acquired within the organization where research is being carried out, on the other hand, external secondary data are obtained from outside sources (Mohajan, 2017). Internal secondary data collected for the study were from published TASAF reports, books, Ngara District TASAF Office and visiting TASAF website while external secondary data were collected from published dissertations, books, reports, newspapers and other resources retrieved from the internet and websites. Secondary data in this study were used to address research objectives by identifying the problem, defining the problem, develop an

approach to the problem, develop a sampling plan and to formulate an appropriate research design according to the objectives. Also secondary data was applied for theoretical knowledge and conceptual framework to address the research objectives and questions.

3.8 Data Collection Instruments

3.8.1 Questionnaires

The designs of questionnaires are largely based upon the research objectives or research questions that guide the study. Both structured and unstructured questions were used. Unstructured questions were designed in such way that they allow respondents to give as much detail as they liked and also to facilitate the clarification and qualification of their answers as much as possible. The respondents were able to answer freely and fully in their own words and in their own frame of reference on the questionnaires questions. Structured questions have advantages of being easy to handle and their codification is automatic (Kothari, 2004). A combination of both structured and unstructured questions is a well- established method of obtaining data, and is believed to increase the reliability of the responses. Therefore, questionnaires were administered to all community members from two selected villages.

3.8.2 Interview

An interview is a conversation between two people (the interviewer and the interviewee) where questions are asked by the interviewer to obtain information from the interviewee. The qualitative research interview seeks to describe the meanings of central themes in the life world of the subjects. The main task in interviewing is to understand the meaning of what the interviewees say (Kothari,

2004). So, interviews were also used in data collection together with questionnaires.

3.9 Data Analysis

3.9.1 Quality Assurance

During field work at the end of each day questionnaires were reviewed; this provided a room for identifying any errors and correcting them. Data analysis as a process of systematically working with data or applying statistical and logical techniques to describe, organize, summarize, compare the data collected and divided them into small manageable portions(Kothari, 2004). Since the researcher employed different methods of data collection, this means that both qualitative and quantitative analysis techniques were employed as described below.

3.9.2 Quantitative Data Analysis

The data from structured questionnaires were edited and coded through assigning each answer a numerical value. The computer aided software (Statistical Package for Social Science- SPSS. Version 16) was used to create database for analysis where by percentages were used in this study to present the findings.

3.10 Reliability and Validity of Data

Reliability of data is the degree to which measure are free from error and therefore yielding consistent results. If a measurement procedure consistently assigns the same score to individuals or objects with equal values, the instrument is believed to be reliable if it provides consistent results while validity of data are defined as the extent to which a test measures what it is supposed to measure (Kothari, 2004). The measure is valid if it measures what is supposed to be measured and it is clean. The

questionnaire and interview prepared were tested for validity and reliability by sending to the Kabalenzi and Mukarehe villages and 90 selected poor households were enough to represent the community of poor households at Kanazi Ward in Ngara District.

3.11 Ethical Consideration

There were numerals of key points that describe ethical protection that the modern social research was created to try to protect and improved rights of the research participants the following were considered:-

Voluntary Participation: The research remains to the principle of voluntary participation which requires the participant in the study not to be pressured into participating in the research.

Confidentially” The researcher assured participants confidentiality that the collected information would be used in academic purpose and was not going to be visible to any other people who are not direct involved in this study.

CHAPTER FOUR

DATA ANALYSIS, INTERPRETATION AND DISCUSSION OF FINDING

4.1 Introduction

This chapter analyzes, presents and discusses the research findings. The chapter is divided into two parts. Part one discusses the demographic and social characteristics of the respondents and part two discusses the findings as per the specific research objectives stated in chapter one, section 1.4.2 on the issue related to the impact of implementation of TASAF –III Conditional Cash Transfer program in increasing income and opportunities to poor households in Kanazi Ward, Ngara District. Specifically the study intended to assess the extent by which TASAF III-CCT program has reduced food poverty for the targeted poor households at Kanazi Ward, to analyse how education outcomes (such as school enrollment and attendance for children age 7-15) contribution to the reduction of basic need poverty for the targeted poor households in Kanazi Ward and to assess the extent by which TASAF III-CCT program has increased asset improvement for the targeted poor households in Kanazi Ward.

4.1 Response Rate, Data Analysis and Interpretation

4.1.1 Response Rate

In this study the population size was 116 but the sample size of 90 was drawn from the population and it gives a response rate of 77.6% which is quite satisfactory and warrants further analysis.

4.2.2 Demographic and Social Economic Characteristics of Respondents

Gender of Respondents: The findings in Table 4.1 shows that out of 90 respondents

interviewed in Kanazi Ward, Tanzania Mainland 77 respondent equivalent to 85.6 percent of respondents were female and 13 respondent equivalent to 14.4 percent of respondents were male.

Table 4.1: Distribution of Households by Sex in Kanazi Ward, Tanzania Mainland, 2017/18

Sex	Frequency	Percent
Male	13	14.4
Female	77	85.6
Total	90	100.0

Source: researcher, 2019

4.2.2.2 Education Level of Respondents

The findings on Table 4.2 show that, out of the 90 respondents interviewed in Kanazi Ward in Mainland Tanzania. (57)63.3 percentage of respondents have not attended school and (33)36.7 percent of respondents attended primary education.

Table 4.2: Distribution of Households by level of Education in Kanazi Ward, Tanzania Mainland, 2017/18

Level of Education	Frequency	Percent
Not Attended School	57	63.3
Primary education	33	36.7
Total	90	100.0

Source: researcher, 2019

4.2.2.3 Marital Status of Respondents

The findings indicate that 45 equivalents to 50 percent of respondents were widow/widower followed by 40 equivalents to 44.4percent of respondents who were married, 3 equivalents to 3.3percent of respondents were unmarried and 2

equivalents to 2.2 percent of respondents were divorced. See further illustrations in Table 4.3.

Table 4.3: Distribution of Households by Marital status in Kanazi Ward, Tanzania Mainland, 2017/18

Marital status	Frequency	Percent
Unmarried	3	3.3
Married	40	44.4
Divorced	2	2.2
Widow/Widower	45	50.0
Total	90	100.0

Source: researcher, 2019

4.2.2.4 Occupation of Respondents

Table 4.4: The findings reveal that majority of respondents 89 equivalent to 98.9percent were peasants and 1 equivalent to 1.1 percent were doing small business.

Table 4.4: Distribution of Households by Occupation in Kanazi Ward, Tanzania Mainland, 2017/18

Occupation	Frequency	Percent
Peasant	89	98.9
Small Business	1	1.1
Total	90	100.0

Source: researcher, 2019

4.2.2.5 Number of Household

In addition, respondents were given a question about the number of household. The findings show that the house with 1-5 families were 71.1% and 6-10 were 27.8% and 11-15 was 1(1.1%) as shown in Table 4.5.

Table 4.5: Household Size

Size of household	Frequency	Percent
1 - 5	64	71.1
6 - 10	25	27.8
11 - 15	1	1.1
Total	90	100.0

Source: researcher, 2019

4.2.2.6 Relationship between Community and TASAF

The findings show that 89 equivalent to 98.9 percent of respondents agreed that they know the relationship between TASAF and community around them while 1 equivalent to 1.1 percent of respondents said they don't know the relationship between TASAF and community (See Table 4.6).

Table 4.6: Distribution of Households of Kanazi by Knowledge about Relationship between Community and TASAF, Tanzania Mainland 2017/18

Relationship between Community and TASAF	Frequency	Percent
Yes	89	98.9
No	1	1.1
Total	90	100.0

Source: researcher, 2019

4.2.2.7 Relationship between Seminars Offered to the Community about TASAF and Time for Receiving Cash from Cash Transfer Programme

The findings show that 81 equivalent 90 percent of respondents have received cash from TASAF since 2015, 2 equivalents to 2.2percent of household received cash from TASAF since 2016 and 6 equivalents to 6.7 percent of household received cash since 2017 while 1equivalent to 1.1percent of respondent didn't remember when they started receiving cash from TASAF CCT program as shown in Table 4.7.

Table 4.7: Distribution of Households Received Cash from TASAF in Years in Kanazi Ward, Tanzania Mainland, 2017/18.

Years	Number of Households received cash transfer programme from TASAF	Percentage
2015	81	90.0
2016	2	2.2
2017	6	6.7
I don't remember	1	1.1
Total	90	100

Source: researcher, 2019

4.2.2.8 Frequency of Receiving Money in Cash from TASAF-CCT Programs

The findings show that 82 equivalent to 91.1 percent of respondents said above 10 times, 5 equivalent to 5.6percent of respondents said between 5 to 10 times and 3 equivalent to 3.3percent of respondents said below 5 times as shown in Table 4.8.

Table 4.8: Distribution of Number of Times Households Received Money from TASAF-CCT programs in Kanazi Ward, Tanzania Mainland, 2017/18.

Number of times respondent received money	Frequency	Percent
Below 5	3	3.3
5 to10	5	5.6
Above 10	82	91.1
Total	90	100.0

Source: researcher, 2019

4.2.2.9 TASAF Implemented the Program Specifically for Selected Household

The finding show that 51(56.7%) of respondents said that they know that TASAF is implementing this program specifically for poor household followed by 27(30%) of respondents who said they are not sure and 12(13.3%) of respondents don't know at all why TASAF is implementing this program specifically for poor household as shown in Table 4.9.

Table 4.9: Distribution of Household Knowledge on TASAF Implemented Program Specifically for Selected Poor Household in Kanazi Ward, Tanzania Mainland, 2017/18

Knowledge about TASAF Program specifically for selected Household	Frequency	Percent
I know	51	56.7
Not Sure	27	30.0
Don't know at all	12	13.3
Total	90	100.0

Source: researcher, 2019

4.2.2.10 Meals per Day before Receiving the CCT Program

The findings show that 60 equivalent to 66.7 percent of respondents said once per day, 29 equivalent to 32.2 percent of respondents said twice per day and 1 equivalent to 1.1 percent of respondent said three times per day as shown in Table 4.10.

Table 4.10: Distribution of Meals per Day before Receiving the CCT Program in Kanazi Ward, Tanzania Mainland 2017/18

Meals per Day before Receiving the CCT Program	Frequency	Percent
Once	60	66.7
Twice	29	32.2
Three times	1	1.1
Total	90	100.0

Source: researcher, 2019

4.2.2.11 Meals per Day after Receiving the CCT Program

The findings show that 67 equivalents to 74.4 percent of Households were having meals twice per day, 18 equivalents to 20.0 percent of households were having meals three times per day and 5 equivalent to 5.6 percent of household were having meals once per day as shown in Table 4.11.

Table 4.11: Distribution of Meals per Day after Receiving the CCT Program in Kanazi Ward, Tanzania Mainland 2017/18

Meals per Day After Receiving the CCT Program	Frequency	Percent
Once	5	5.6
Twice	67	74.4
Three times	18	20.0
Total	90	100.0

Source: researcher, 2019

4.2.2.12 Household's Food Stock before Receiving the CCT Program

The findings show that 60 equivalents to 66.7percent of households were not able of having food stock before receiving the CCT program and 30 equivalents to 33.3percent of households were capable of having food stock before receiving the CCT program. (See Table 4.12).

Table 4.12: Distribution of Household's Food Stock before Receiving the CCT Program in Kanazi Ward, Tanzania Mainland, 2017/18

Household's food stock before receiving the CCT program	Frequency	Percent
Yes	30	33.3
No	60	66.7
Total	90	100.0

Source: researcher, 2019

4.2.2.13 Cash Money as Savings for Buying Food in Your Household after CCT Program

The findings show that 75 equivalents to 83.3 percent of households were having Cash money in their households as savings for buying food after CCT Program and 15 equivalent to 16.7percent of households did not have Cash money as savings for buying food in their households after CCT Program. (See Table 4.13).

Table 4.13: Distribution of Cash Money as Savings for Buying Food in Their Household after CCT Program in Kanazi Ward, Tanzania Mainland 2017/18

Cash money as savings for buying food in household after CCT Program	Frequency	Percent
No	15	16.7
Yes	75	83.3
Total	90	100.0

Source: researcher, 2019

4.2.2.14 Child Aged 6-15 Years All Enrolled to School before the Program

The findings from the study indicate that 51 equivalent to 56.7 percent of households reported that children aged 6-15 years all were enrolled to school before the program and 39 equivalent to 43.3 percent of the respondents reported that their children aged 6-15 years were not all enrolled to school before the program. (See Table 4.14).

Table 4.14: Distribution of Child Aged 6-15 Years All Enrolled to School before the Program in Kanazi Ward, Tanzania Mainland 2017/18

Child Aged 6-15 Years all Enrolled to School Before the Program	Frequency	Percent
Yes	51	56.7
No	39	43.3
Total	90	100.0

Source: researcher, 2019

4.2.2.15 Children Aged 6-15 Years All Enrolled To School after the Program

The question was posed to respondents if children aged 6-15 years all were enrolled to school after the program. The finding shows that 56(62.2%) of respondents agree that children aged 6-15 years were all enrolled to school after the program and 34(37.8%) were not all enrolled to school after the program as shown in Table 4.15.

Table 4.15: Child Aged 6-15 Years All Enrolled to School after the Program

Child aged 6-15 years all enrolled to school after the program	Frequency	Percent
Yes	56	62.2
No	34	37.8
Total	90	100.0

Source: researcher, 2019

4.2.2.16 Manage to Buy New School Uniform and Shoes for Them before the CCT Program

The question was posed to the respondents if they were able to buy new school uniform and shoes for their children before the program. The findings show that 53(58.9%) of respondents agreed that they were able to buy new school uniform and shoes for them before the program and 37(41.1%) of respondents said they were not able to buy new school uniform and shoes for them before the CCT program. (See Table 4.16).

Table 4.16: Manage to Buy New School Uniform and Shoes for Them before the CCT Program

Managed to buy new school uniform and shoes for them before the CT program	Frequency	Percent
Yes	53	58.9
No	37	41.1
Total	90	100.0

Source: researcher, 2019

4.2.2.17 Manage to Buy New School Uniform and Shoes for Children after the CCT Program

The question was posed to the respondents if they were able to buy new school uniform and shoes for them after the program. The findings show that 71(78.9%) of

respondents agreed that they were able to buy new school uniform and shoes for them after the program and 19(21.1%) of respondents said they were not able to buy new school uniform and shoes for them after the CCT program. (See Table 4.17).

Table 4.17: Managed to Buy New School Uniform and Shoes for Them after the Program

Managed to buy new school uniform and shoes for them after the program	Frequency	Percent
Yes	71	78.9
No	19	21.1
Total	90	100.0

Source: researcher, 2019

4.2.2.18 Children Attend to School Always Before the Program

The question was posed to the respondents if children attended to school always before the CCT program. The findings show that 51(56.7%) of respondents agreed that children attended to school always before the program and 39(43.3%) of respondents said children were not attending to school always before the program as illustrated in Table 4.18.

Table 4.18: Children Attending School Always Before the Program

Children attend to school always before the program	Frequency	Percent
Yes	51	56.7
No	39	43.3
Total	90	100.0

Source: researcher, 2019

4.2.2.19 Children Attend School Always After the Program?

The question was posed to the respondents if children attended to school always after the CCT program. The findings show that 67(74.4%) of respondents agreed that

children attended to school always after the program and 23(25.6%) of respondents said children were not attending to school always after the program as illustrated in Table 4.19.

Table 4.19: Children Attending to School Always After the Program?

Children attend to school always after the program?	Frequency	Percent
Yes	67	74.4
No	23	25.6
Total	90	100.0

Source: researcher, 2019

4.2.2.20 Types of Wall of the House You Owned Before the Program

The question was posed to the respondents on the type of wall of the house they owned after the program. The findings revealed that 89(98.9%) of respondents said mud while others 1(1.1%) of respondents said they were using bricks (Table 4.20).

Table 4.20: Type of a Wall of the House Owned Before the Program

Type of wall of the Household	Frequency	Percent
Mud	89	98.9
bricks	1	1.1
Total	90	100.0

Source: researcher, 2019

4.2.2.21 Type of Wall of the House Owned After the Program

The question was posed to the respondents on the type of wall of the house they owned after the program. The findings revealed that 87(96.7%) of respondents said mud while 3(3.3%) of respondents said they were using bricks (See Table 4.21).

Table 4.21: Type of wall of the House you Owned after the Program

Type of wall of the houses	Frequency	Percent
Mud	87	96.7
bricks	3	3.3
Total	90	100.0

Source: researcher, 2019

4.2.2.22 Type of Roofing Material You Used Before the Program

The question was posed to the respondents on the types of roofing material used before the program. The findings show that 70(77.8%) of respondents said types of roofing material used before the program was grass followed by 20(22.2%) of respondents who said iron sheet. (See Table 4.22).

Table 4.22: Type of Roofing Material Used Before the Program

Type of roofing material	Frequency	Percent
Iron Sheet	20	22.2
Grass	70	77.8
Total	90	100.0

Source: researcher, 2019

4.2.2.23 Type of Roofing Material You Used After the Program

The question was posed to the respondents on the types of roofing material used after the program. The findings show that 76(84.4%) of respondents said the type of roofing material used after the program was iron sheet followed by 14(15.6%) of respondents who said grass. (See Table 4.23).

Table 4.23: Type of Roofing Material Used After the Program

Type of roofing material	Frequency	Percent
Iron Sheet	76	84.4
Grass	14	15.6
Total	90	100.0

Source: researcher, 2019

4.2.2.24 Type of Toilets Used Before the Program?

The question was posed to the respondents on the type of toilets household used before the program. The findings revealed that 85(94.4%) of respondents said they were using pit latrine, while 4(4.4%) of respondents said they used western toilet and 1(1.1%) of respondents said no toilet, (See Table 4.24).

Table 4.24: Type of Toilets Households Used Before the Program?

Type of toilet household used	Frequency	Percent
Pit latrine	85	94.4
Western toilet	4	4.4
No Toilet	1	1.1
Total	90	100.0

Source: researcher, 2019

4.2.2.25 Types of Toilets Did Household Use after the Program

The question was posed to the respondents on the type of toilets households used after the program. The findings show that 73(81.1%) of respondents said pit latrine and 17(18.9%) of respondents said western toilet (See Table 4.25).

Table 4.25: Types of Toilets Did Your Household Use after the Program

Type of toilet	Frequency	Percent
Pit latrine	73	81.1
Western toilet	17	18.9
Total	90	100.0

Source: researcher, 2019

4.3 Discussion of Key Findings

The establishment of Conditional Cash Transfers programs in the countries like Brazil and Ethiopia shows how these programs have contributed in the alleviation of poverty among most vulnerable and poor households which is among the targets

within these programs. In the course of the implementation of these programs, this study observes some successes as well as challenges (Veras *et al.*, 2007; WFP, 2012). This scenario is the basis for recommendations for the operation of these programs within Tanzania.

There have been so many discussions on how the concept of poverty can be defined since it is a multi-factorial concept. From this complication, it has been difficult to reach at a consensus on its design, strategies to alleviate poverty as well as its assessment. According to Adahl (2007) the common used definition of the term poverty in Tanzania depends on location and social group, but poor people are generally characterized by communities as those which can only afford to eat one meal per day or who have few or no possessions or those which cannot afford health services and are often sick.

With an experience of the failures from the previous campaigns and slogans, Tanzania adopted various structural and economic changes for an intention to enhance/ensure more people's participation in economic growth and hence poverty eradication. Among these initiatives were: "The Poverty Reduction Paper (PRSP), The Tanzania Development Vision 2025 (URT, 2005). Conditional Cash Transfers programs are an innovative approach to the delivery of social services. They provide money to poor families conditional on investments in human capital, such as sending children to school or bringing them to health centres and for food (Devereux and Sabates-Wheeler, 2004).

The implementation of Conditional Cash Transfers program in Tanzania is carried out by Tanzania TASAF phase three (TASAF III). However, due to limited time and

resources, this study was only focusing on assessing the contribution of TASAF III in poverty reduction toward increasing income and opportunities to poor households in Kanazi Ward, Ngara District. Evans et al. (2013) and Fiszbein and Schady, (2009) in their evaluation report argued that, CCT have been proved as good instruments in alleviating poverty particularly through the improvement of health and education around the world. They have been observed as effective particularly when it comes to the improvement of the welfare of marginalized families, children and entire societies.

To recap, the aim of this paper was to address the contribution of CCT program in poverty alleviation in a study area and to draw lessons from the findings of CCT programme on their contribution in poverty alleviation towards increasing income and opportunities to poor households. This part discusses how TASAF-III has reduced poverty among poor households enrolled into the program of CCT toward increasing income and opportunities in the study area. It has to be remembered that the establishment of TASAF-III CCTs program in Tanzania had the objective of enabling poor households to increase incomes and opportunities while improving consumption (TASAF, 2011).

A clear understanding of the socio-economic characteristics of the CCT involved in this study is of significant value in contributing factors in the improvement of the livelihood of the enrolled poor households (Adato and Hoddinott, 2007). The key outcome of the TASAF III CCTs are income, education and health seeking, behavior of the identified and enrolled poor households (TASAF, 2011). In this section sex, education, food consumption, asset improvement and occupation of the findings

presented above are discussed in details as shown below;

The study findings indicate that there 85.6% were females in the surveyed sample while 14.4% were males (Table 4.1). These results suggest the numbers of females are higher than males in the study area. Women are still have more weight around the house than men; unequal weight of caring responsibilities is put on women's shoulders. The profile of the caregiver is a woman with a direct kinship link to care recipient (which can be a child, an ill or elderly person) and living in the same household. The probability of providing care is higher among women than men and especially among low-income women. The findings show that the most common domestic activities, cares, food and education are done by women in overwhelming proportions. (Bastagli, 2010). Conditional Cash Transfers (CCTs) have the following characteristics: They are targeted to poor households and that the cash transfers are usually paid to mothers (Adato and Hoddinott, 2007). Also the findings from the study area implied that majority of respondents are female headed households.

The study revealed that about 63.3% respondents had not attended formal education with 36.7 % of respondents attended primary level education (Table 4.2). These results show that most of the respondents had inadequate basic literacy to understand the usefulness of CCTs Programme in poverty alleviation. Although most of the respondents they don't have attended school but they tried their level best to implement the cash they got from TASAF III CCT program to change their standard of living and according to Kofi Annan "Literacy is a bride from misery to hope. It is a tool for daily life in modern society. It is a bulwark against poverty, and a building block of development, an essential complement to investments in roads,

dams, clinics and factories. Literacy is a platform for democratization, and a vehicle for the promotion of cultural and national identity. Especially for girls and women, it is an agent of family health and nutrition. For everyone, everywhere, literacy is, finally, the road to human progress and the means through which every man, woman and child can realize his or her full potential". Therefore, if all of the respondents were educated they would have done better than what they did and the CCT would have achieved more what they have achieved now.

About 98.9% of the respondents were self-employed in the agriculture sector as peasants, followed by 1.1% who were engaged in small business (Table 4.4). This result revealed that majority of the respondents in the study area engaged in agriculture economic activities for earning their daily income. This perhaps is due to the fact that majority of these poor households in Kanazi Ward had families responsibilities, and also the favorable climatic condition of the study area is suitable for cultivation of both food and cash crops this shows that the slow growth in the agricultural sector also is the reason for poor households to continue to live in poverty since majority of Tanzanians depend for a living (IFAD, 2014).

The implications of CCTs programme towards improving livelihood of poor households in Kanazi Ward was measured by using food consumption, education outcome and asset improvement as discussed in details below. The findings demonstrates that CCT programme in the study area have positive impact on food security also the programme impacts are found in relation to improvements in the quantity of food consumed per day. However, the findings show that the largest positive impact is reported in terms of treated households having enough food to eat

and a cash for buying food. Food like clothing and shelter is termed as the basic human needs which are necessary for human survival (Masunzu, 2014).

Food insecurity has serious consequences for the health and well-being of children, adults, and older adults, including a greater risk for chronic disease and poor mental health. Beyond the consequences for individuals and families, these consequences also have costly implications for the economy and health care system. Fortunately, solutions exist to tackle these challenging issues, including social safety nets programs. Social safety nets programs are important, and effective interventions to improve the health and well-being of vulnerable households. Research demonstrates that these programs can reduce food insecurity, alleviate poverty, support economic stability, improve dietary intake and health, protect against obesity, and boost learning and development (Veras *et al.*, 2007, World Bank, 2013). Although social safety nets were designed bring a short term solution are crucial for alleviating food poverty as well as for providing a foundation for long-term development (FAO, 2011).

Masunzu (2014) described that the CCT enabled poor families to increasingly enrolling their school going children, the findings in the study area revealed that CCTs programme in study area has enabled poor households to buy several requirements (exercise books, Shoes and school uniforms) for their children also the program has increased school attendance and enrollment. This shows that the CCT program has brought a significant impact in education by giving poor households access to education and the term term education can be referring to formal schooling or acquisition of knowledge, skills and attitudes or imparting training of a certain

thing in people's mind in a particular direction to bring about desired changes (Sinclair, 2014).

According to Hannum and Buchmann, (2006) Education is recognized as a basic human right, and better education improves people's welfare. As an instrument of development, education fosters and enhances work skills and life skills such as confidence and sociability. These skills in individuals promote economic growth on a societal level via increased productivity and, potentially, better governance. This implies that in the future the level of poverty at households level will decrease because most of the people will be educated and they will be having access to education and other social services such health facilities which will bring change into their livelihood (Sinclair, 2014).

Reports from the field indicate that there is a portion among the respondents(enrolled poor households) who went into longer term home repairs (such as the upgrading of houses wall and roof) which improves their living standards. The research analysis show that the CCT program demonstrates important positive change in the way beneficiaries are able to secure livelihoods through increased livelihood diversification, and gaining assets improvement. Also the program demonstrated that, it has bring civilization among the poor households by changing their mindset since they have changed their living style such as living without toilet and after the program all respondents have toilets and some of them have western type toilet (UNICEF, 2012).

TASAF III (PSSN) like other cash transfer programs such as Brazil's Bolsa Familia and Mexico's Oportunidades and PSNP employed on poverty alleviation by

providing grants to poor and vulnerable families contingent upon specific family actions usually investments in human capital on a regular basis has brought positive change in the livelihood of the poor and vulnerable families especially on access to education and help chronically food insecure people survive food deficit periods and avoid depleting their productive assets while attempting to meet their basic need requirements(Veras *et al.*, 2007, World Bank, 2013).

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents summary of findings, conclusions, recommendations and suggestions for further research. The discussion is based on major research questions articulated in chapter one.

5.2 Summary of Findings

The study aimed at assessing the impact of implementation of TASAF –III Conditional Cash Transfer program in increasing income and opportunities to poor households in Kanazi Ward, Ngara District. In this study, the researcher adopted the following specific objectives: First to assess the extent by which TASAF III-CCT program has reduced food poverty for the targeted poor household at Kanazi Ward. Secondly to assess how education outcomes contribute to reduction of basic need poverty at the targeted poor households at Kanazi Ward, and lastly, to assess the extent by which TASAF III-CCT program has increased asset improvement of the targeted poor households in Kanazi Ward.

The study reviewed various sources of information written and presented by different scholars about conditional cash transfer program in Tanzania and worldwide. Review of related literature such as text books, journals, and magazine and internet sources has been done. All these sources provided necessary background information to the study which also helped to provide the research gap. The Research methodology concerned about data collection was employed and the study included 90 respondents whereas sampling techniques and methods of data

collection (Primary data and secondary data) were employed. Data analysis was done whereby tables were drawn by using special statistical program known as SPSS. In line with the specific objectives above, the study produced key findings as presented here below:-

The study findings show that 62.2% majority of respondents had absolutely agreed that CCTs programme have increased school enrollment because children aged 6-15 years were enrolled to school after the program. 78.9% of respondents agreed that CCT programme had enabled them to manage to buy school uniform and shoes for the children after the program and the findings show that 74.4% of respondents agreed that children attended to school always after the program. Also, findings from the study revealed that 84.4% of respondents used corrugated iron sheet for roofing their houses, 81.1% of respondents revealed that they now use pit latrine, 74.4 respondents said they have meal twice per day while 20% have meal three times a day and 83.3% of respondents said they have cash money as savings for buying food in their household after CCT Program implementation. Furthermore, findings from the study revealed that some poor households changed their mindset because after the program there are no poor households without toilet, some of the poor households now days they use western type of toilet and some are building new houses by using bricks.

Similarly, the study shows that the poor identified and enrolled households were engaged in public development works such as water systems, feeder roads, schools and irrigation schemes initiatives which are implemented by TASAF, this assisted the enrolled poor households in improving their income and accelerates local

economic development in Kanazi Ward.

5.3 Conclusion

This paper has aimed to fill an empirical research gap on how social safety nets can contribute in poverty reduction into the study area where TASAF III is implementing social safety nets to reduce poverty. There is a growing realisation that safety nets are crucial to a sustainable anti-poverty strategy and it has shown that social safety nets can make an important contribution in reducing poverty faced by specific groups, especially in terms of supporting livelihood activities, strengthening food security, strengthening community participation (Beegle et al, 2018). Social exclusion and poverty are interconnected, poor households often face multiple layers of exclusion, which are driven as much by socio cultural norms and practices by poor institutional capacity, policy and governance(Siddiki et al, 2014).

Safety net programmes need to be designed to coordinated policy response to tackle the structural causes of social exclusion. It is important to promote and harmonise linkages with other programmes and services, such as market opportunities and basic services such as health and education. Market creation is a much-needed concern in interventions that aim to create longer-term economic and livelihood changes (Beegle et al, 2018). Such services and linkages could also be used to strengthen advancements in policies on gender equality and indigenous rights.

This research suggests that targeting women with increased skills, economic resources and social opportunities contributes to greater confidence and empowerment, women still face significant constraints in terms of mobility,

vulnerability to violence, access to education and health, and access to and ownership of productive assets and financial resources therefore promoting and strengthening gender equality in terms of women's access to social services and asset ownership is important because most burdens of respondents households in the study area were imposed to mothers (Bastagli, 2010).

The government is an important stakeholder in social protection activities, therefore the government is supposed to build capacity of local government to implement, monitor and evaluate all activities related to social safety nets program is very important because local government is near to the beneficiaries so as to improve and foster social protection delivery interventions to ensure better planning and targeting through an efficient and reliable feedback mechanism, (UNCDF and UNDP, 2011).

5.4 Recommendations

The findings presented in this study had prompted the researcher to make the following recommendations. The development planners, policy makers and development agencies should appreciate and recognize the social support programmes as the engine towards community development.

The government and other agencies should concentrate on improving social services through improving resources, community participation and mobilization of related stakeholder. Poverty alleviation programmes should be packaged to cater for different vocations in different geographical zones. For instance, the riverside households should enjoy designed two types of poverty alleviation programmes to enhance local people to engage in marine life and farming activities.

The Ministry of Finance and Planning, Implementing agency (TASAF) Poverty Eradication Division-Vice President's Office, Development Partners and key stakeholders should consider the enrollment of other marginalized groups and special needs groups of people in community such that the indigenous people, albino, people with disabilities and elderly persons with age above 60 years old who are widow/widowers in the CCTs programme.

TASAF should consider recruiting more experts in order to ensure sub-projects are implemented according to the sector norms. There are some extreme poor households not reached by the program. A plan to reach other villages 'mitaa/shehia' should be prepared in the next phases of implementation of CCTs programme. TASAF needs to organize strategic advocacy programme to communities where CCTs program is implemented to educate members of the communities on the importance of initiating income generating activities which will assist communities to break up the vicious cycle of poverty. Such advocacy campaigns can assist to address negative socio-cultural norms and stagnant mindset towards entrepreneurship.

Given the socio-cultural diversity in our country, more research must be encouraged in this important area to enable the design of sustainability of the CCTs programme after the Development partners had stopped dishing out funds for CCTs. On top of that, the government of Tanzania and TASAF together with other stakeholders should increase in advocacy and awareness campaign on fully complies on conditionalities of CCTs programme.

Finally, the government of Tanzania in collaboration with implementing agency (TASAF) of the CCT programme, Development Partners and key stakeholders should consider the preparation of the sustainability framework for the financing of the conditional cash transfer programme before the TASAF III CCTs programme phases out.

5.5 Suggestions for Further Research

The study was to assess the impact of implementation of TASAF –III conditional cash transfer program in increasing income and opportunities to poor households. The challenges faced by Tanzania government is on the sustainability of the CCTs programme soon after phasing out of CCTs programme need also to be explored.

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APPENDICES

Appendix 1: Beneficiary Questionnaire

SECTION A: BACKGROUND INFORMATION

Ward.....VillageDate.....

Household Name (Optional).....

1. Sex: Male () Female()

2. Age of respondent

 - Under 21 years
 - 21 – 30 years
 - 31 – 40 years
 - 41 – 50 years
 - 51 – 60 years
 - 61 – 70 years
 - 71 – 80 years
 - More than 80 years

3. What's your education level

 - No formal education
 - primary education
 - secondary school
 - College/University

4. What is your current marital status

 - Single
 - Married
 - Separated or divorced

- Widowed
 - Cohabiting
5. Occupation of the head of household
- Peasant
 - Small business
 - Livestock keeping
 - Employed
 - Laborer
6. Household size
- 1 – 5 people
 - 6 - 10 people
 - 11 – 15 people
 - 16 – 20 people

SECTION B: TASAF III-CT INFORMATION

7. As a head of this household do you know anything concerning TASAF-CCT programs?
- Yes
 - No
8. Did the local government officials provide education concerning TASAF III - CCT Program
- Yes I participated
 - Yes, I just heard from someone
 - No
 - I don't know

9. Is your household ever received money from TASAF-CCT programs before?

- Yes
- No

10. Since when have your household benefited from TASAF-CCT?

-----Month -----Year

11. How many times have you received money in cash from TASAF-CCT programs?

- Less than 5 times
- 5-10 Times
- More than 10 times

12. Do you know why TASAF is implementing this program specifically for your household?

- I know, please explain.....
- Not sure
- Don't know at all

13. Do you know why TASAF is implementing this program in your village

- I know. Please explain.....
- Not sure
- Don't know at all

SECTION C: FOOD CONSUMPTION

14. Before you started receiving cash transfers from TASAF -CCT program how many times per day your households had normally been getting meals?

- 1 time per day
- 2 times per day
- 3 times per day
- More than 3 times per day

15. Currently how many times a day your household gets meals after receiving the program?

- 1 time per day
- 2 times per day
- 3 times per day
- More than 3 times per day

16. Do you have any food stock in your household at this moment?

- Yes
- Not

17. Do you have any cash money as savings for buying food in your household at this moment?

- Yes
- Not

SECTION D: EDUCATION

18. Were your children aged 6-15 years all enrolled to school before the program?

Yes

No

19. Are your children aged 6-15 years all enrolled to school after the program?

Yes

No

20. Did you manage to buy new school uniform and shoes for them before the program?

Yes

No

21. Did you manage to buy new school uniform and shoes for them after the program?

Yes

No

22. Did your children attend to school always before the program?

Yes

No

23. Did your children attend to school always after the program?

Yes

No

SECTION E: ASSET IMPROVEMENT

24. What is the type of wall of your house you owned before the program?

- Cement blocks
- Mud
- Stones
- Bricks
- Timber

25. What is the type of wall of the house you owned after the program?

- Cement blocks
- Mud
- Stones
- Bricks
- Timber

26. What type of roofing material you used before the program?

- Iron sheet
- Grass
- mud
- Tiles
- Other (specify).....

27. What type of roofing material you used after the program?

- Iron sheet
- Grass
- mud
- Tiles

Other (specify).....

28. What type of toilet does your household use before the program?

- Pit latrine
- Western type
- No toilet

29. What type of toilet does your household use after the program?

- Pit latrine
- Western type
- No toilet

Section F: General Information

30. What is your opinion concerning the program of helping poor household held by TASAF

- It helps to pay school contribution for children
- It helps to pay for health expenses
- It helps to establish economic activities such as small poultry farming(hens) and livestock keeping scales(goats etc)
- Helps to start small business
- It helps to get more than one meal per day compared to the situation before the program
- I didn't see any importance of the program.