**ASSESSMENT OF THE IMPACT OF TASAF PROGRAMME ON IMPROVING LIVELIHOOD ACTIVITIES OF ITS BENEFICIARIES IN SHINYANGA MUNICIPALITY IN TANZANIA**

**ARONI REVOCATUS KABADI**

**A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF PROJECT MANAGEMENT DEPARTMENT OF MARKETING, ENTREPRENEURSHIP AND MANAGEMENT OF THE OPEN UNIVERSITY OF TANZANIA**

**2023**

# CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance by the Open University of Tanzania a dissertation entitled *“****Assessment of the Impact of TASAF Program on Improving Livelihood Activities of Its Beneficiaries in Shinyanga Municipality”*** in fulfillment of the requirement for the Degree of Master of Project Management of the Open University of Tanzania.

……………………………………

Dr France A. Shayo

(Supervisor)

Date: ……………………...

# COPYRIGHT

No part of this Dissertation may be reproduced, stored in any retrieval system, or transmitted in any form by any means, electronic, mechanical, photocopying, recording or otherwise without prior written permission of the author or The Open University of Tanzania in that behalf.

# DECLARATION

I, **Aroni Revocatus Kabadi** declare that, this research dissertation on ***“Assessment of the Impact of TASAF Program on Improving Livelihood Activities of Its Beneficiaries in Shinyanga Municipalities”*** is an original work done by me and to the best of my knowledge It has not been presented and will not be presented to any other University or High Learning Institutions for a similar or any other degree award.

………………………….…….……

Signature

………………………………………

Date

# DEDICATION

This work is dedicated to the Almighty God who sustained our life during the study. It is also dedicated to our lovely parents Mr. and Mrs.Revocatus Kabadito my siblings for their love and supports.

# ACKNOWLEDGEMENTS

It is my earnest intention to express my profound gratitude to “Almighty God” for his enabling grace and to all that have contributed or help in one way or the other to the successful completion of my work.

I wish to express my gratitude to my Research Supervisor Dr. France A. Shayo who not only supervised in spite of his other pressing duties, was able to read the whole scripts thoroughly and carefully made useful suggestions and correction of my errors.

I wish to express my joy to Mr. and Mrs. Revocatus Kabadi for their moral and financial support in making my studies sweet. I remain indebted to my parents for their invaluable support throughout the period of carrying out this research work and my academic pursuit.

Finally, I thank the whole family for being very good to me. May God bless and reward you all for your understanding and patience. Also, to my Lecturers and Head of Department, I would like to thank them for impacting great knowledge into me.

# ABSTRACT

The study sought to assess the impact of the TASAF Program on Improving Livelihood Activities of Its Beneficiaries in Shinyanga Municipality. The objectives were contribution of TASAF Program of Shinyanga Municipal Council on improving livelihood of its beneficiaries in Shinyanga Municipalities. Also to identify the families supported by TASAF of Shinyanga Municipal Council on initiation and implementation of poor households by improving their livelihood through cash provision to allow them to engages in income generating activities, livelihood improvement, to explore level of access to and control of resource among poor household through government Fund, to examine the socio-economic services accelerated by TASAF of Shinyanga Municipal Council to poor house hold under study area. The study employed cross-sectional research design to collect and obtain data. Other methods employed in data collection were questionnaire and documentary review. The study had sample of 150 respondents and multiple response analysis technique was used in analyzing the results. The findings established that poor household under TASAF had medium access to and control over resources, also enable them to initiates projects such as vegetable selling and fruits. Livestock keeping and selling households soaps and cosmetics, also TASAF enabled Poor household to pay school services, contributes to households’ expenses. the study recommends to the Council that they should ensure consistent training to household received the fund and monitoring and should also be done regularly for proper use and attainment goal which is to empower poor families.

**Keywords:** TASAF Programme, Livelihoods, Poor Families

# TABLE OF CONTENTS

[CERTIFICATION ii](#_Toc147767060)

[COPYRIGHT iii](#_Toc147767061)

[DECLARATION iv](#_Toc147767062)

[DEDICATION v](#_Toc147767063)

[ACKNOWLEDGEMENTS vi](#_Toc147767064)

[ABSTRACT vii](#_Toc147767065)

[TABLE OF CONTENTS viii](#_Toc147767066)

[LIST OF TABLES xii](#_Toc147767067)

[TABLE OF FIGURES xiii](#_Toc147767068)

[LIST OF ACRONYMS AND ABBREVIATIONS xiv](#_Toc147767069)

[CHAPTER ONE: INTRODUCTION 1](#_Toc147767070)

[1.1 Chapter Overview 1](#_Toc147767071)

[1.2 Background of the study 1](#_Toc147767072)

[1.3 Statement of the Problem 4](#_Toc147767073)

[1.4 General Objectives 6](#_Toc147767074)

[1.4.1 Specific Objectives 7](#_Toc147767075)

[1.5 Research Questions 7](#_Toc147767076)

[1.6 Scope and Limitations of the Study 7](#_Toc147767077)

[1.7 Significance of the Study 8](#_Toc147767078)

[1.8 Organization of the Study 8](#_Toc147767079)

[CHAPTER TWO: LITERATURE REVIEW 9](#_Toc147767080)

[2.1 Chapter Overview 9](#_Toc147767081)

[2.2 Conceptual Definitions 9](#_Toc147767082)

[2.2.1 Livelihood 9](#_Toc147767083)

[2.2.2 Beneficiaries 9](#_Toc147767084)

[2.2.3 Conditional Cash Transfer 9](#_Toc147767085)

[2.3 Theoretical Literature Review 10](#_Toc147767086)

[2.4 Empirical Literature Review 11](#_Toc147767087)

[2.5 Research Gap 15](#_Toc147767088)

[2.6 Conceptual Frame Work 16](#_Toc147767089)

[CHAPTER THREE: RESEARCH METHODOLOGY 18](#_Toc147767090)

[3.1 Chapter Overview 18](#_Toc147767091)

[3.2 Philosophy of the Study 18](#_Toc147767092)

[3.3 Area of the Study 19](#_Toc147767093)

[3.4 Research Design 19](#_Toc147767094)

[3.5 Research Approach 19](#_Toc147767095)

[3.6 Population of the Study 20](#_Toc147767096)

[3.7 Sampling Design 20](#_Toc147767097)

[3.7.1 Sampling Frame 20](#_Toc147767098)

[3.7.2 Sampling Unit 21](#_Toc147767099)

[3.7.3 Sample Size 21](#_Toc147767100)

[3.8 Data Sources and Types 22](#_Toc147767101)

[3.8.1 Data Sources 22](#_Toc147767102)

[3.8.2 Data Types 22](#_Toc147767103)

[3.9 Data Collection Methods and Tools 23](#_Toc147767104)

[3.9.1 Interview Method 23](#_Toc147767105)

[3.9.2 Questionnaire Method 23](#_Toc147767106)

[3.9.3 Documentary Review 23](#_Toc147767107)

[3.10 Data Reliability and Validity 24](#_Toc147767108)

[3.10.1 Data Validity 24](#_Toc147767109)

[3.10.2 Data Reliability 24](#_Toc147767110)

[3.11 Data Analysis Method 24](#_Toc147767111)

[3.12 Ethical Considerations 25](#_Toc147767112)

[CHAPTER FOUR: DATA ANALYSIS, RESULTS AND DISCUSSION 25](#_Toc147767113)

[4.1 Socio-Economic Characteristics of Respondents 25](#_Toc147767114)

[4.1.1 Age of the Respondents 26](#_Toc147767115)

[4.1.2 Marital Status 26](#_Toc147767116)

[4.1.3 Gender 27](#_Toc147767117)

[4.1.4 Education Level 28](#_Toc147767118)

[4.1.5 Occupation 29](#_Toc147767119)

[4.2 To Role of TASAF III Cash Transfers on the Level of Crop Production at Chamaguha Ward 29](#_Toc147767120)

[4.3 Role of TASAF III Cash Transfers on the Level of Livestock Production in Chamaguha Ward 32](#_Toc147767121)

[4.4 Role of TASAF III Cash Transfers on the Level of Assets Acquisition in Chamaguha Ward 34](#_Toc147767122)

[4.5 Role of TASAF III Cash Transfers on the Household Income in Chamaguha Ward 36](#_Toc147767123)

[CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS 38](#_Toc147767124)

[5.1 Summary 38](#_Toc147767125)

[5.2 Conclusion 40](#_Toc147767126)

[5.3 Recommendations 41](#_Toc147767127)

[REFERENCE 43](#_Toc147767128)

# LIST OF TABLES

[Table 4.1: Age of Respondents at Chamaguha Ward 26](#_Toc147766840)

[Table 4.2: Marital Status of Respondents 27](#_Toc147766841)

[Table 4.3: Sex of Respondents 27](#_Toc147766842)

[Table 4.4: Education Level 28](#_Toc147766843)

[Table 4.5: Respondent’s Occupation 29](#_Toc147766844)

[Table 4.6: Involved in Crop Cultivation for Past Three Years 30](#_Toc147766845)

[Table 4.7: Average Hector Cultivated by Beneficiaries from 2019 to 2021 30](#_Toc147766846)

[Table 4.8: Number of Sacks Harvested by Beneficiaries at Chamaguha Ward from 2019 - 2021 31](#_Toc147766847)

[Table 4.9: Livestock Owned by Beneficiaries under TASAF III Cash Transfer at Chamaguha 32](#_Toc147766848)

[Table 4.10: Contribution of TASAF III Training on Improving Livestock Production at Chamaguha 33](#_Toc147766849)

[Table 4.11: Level of Livestock Production at Chamaguha Ward under TASAF CCT 33](#_Toc147766850)

[Table 4.12: Level of Access to Asset Ownership 35](#_Toc147766851)

[Table 4.13: Beneficiaries of TASAF III Access to Assets Ownership 35](#_Toc147766852)

[Table 4.14: Mean Annual Income of TASAF Beneficiaries at Chamaguha Ward 36](#_Toc147766853)

# TABLE OF FIGURES

[Figure 2.1: Sustainable Livelihood Approach 11](#_Toc147766927)

[Figure 2.2: Conceptual Framework 16](#_Toc147766928)

[Figure 4.1 Contribution of TASAF III on People's Income 37](#_Toc147766929)

# LIST OF ACRONYMS AND ABBREVIATIONS

AIDS Acquired Immune Deficiency Syndrome

CCT Conditional Cash Transfer

EPICOR Expenditure and Revenue Controller

FA Field Attachment

HIV Human Immunodeficiency Virus

ILO International Labour Organisation

IRDP Institute of Rural Development Planning

LAAM Local Authorities Accounting Manual

LGMD Local Governance Resource Centers

LGRCS Local Government Management Data Base

MCDO Municipal Community Development Officer

MC Municipal Council

NBS National Bureau of Statistics

OAA Old Age Allowance

OPRAS Open Performance Review and Appraisal System

PT Practical Training

SMC Shinyanga Municipal Council

SPE Stipend for Primary Education

SSN Social Security Net

STI Sexual Transmitted Infections

TASAF Tanzania Social Action Fund

UN United Nations

WDF Women Development Fund

# CHAPTER ONE: INTRODUCTION

## Chapter Overview

This chapter provides information about the nature of the study. Background of the study, statement of the problem, objectives of the study, scope of the problem and the organization of the study.

## Background of the study

Currently social protection in the globe developing nations which experience huge number of people depending on the informal sector and poverty while lack sustainable income security. (International Labor Organization, 2019: Lavers & Hickey, 2021). to tackle social exclusion, protecting the people against shocks, reducing vulnerability to these shocks, protecting people against extreme poverty and its effects on well- being (United Nation, 2018). The social protection emerged as ant-poverty transfers programs and schemes such as tax-financed universal schemes, targeted schemes and contributory schemes (Nehring *et al*., 2019; Dodlova *et al*., 2017). Varius public and private initiatives have been to ensure social protection and it has been integrated in SDGs especially goal No. 1 on target which Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable” (UN, 2016).

Moreover, a considerable proportion of the populations in the globe covered by social protection according to ILO (2021) by 2020 only 46.9 per cent in the globe covered by social protection while 53.1 per cent left unprotected. In in Africa only 17.4 per cent had access to social protection which is worse when compared to their vulnerability state of being poor and affected frequently adverse shock such as bad weather and on the negative shocks which affect their livelihood activities and perpetuate poverty (ILO, 2021; Domonko, *et al*., 2017).

Various literature has shown the most successful interventions are those done at micro level focusing on increasing saving, child health care, conditional transfer and job services (Buvinic & O’Donnell, 2016). For example study on women empowerment Impact of Zambia’s Child Grant Program, on unconditional cash transfer given to poor mothers of young Children, the study used various method to evaluate approach involving a longitudinal clustered randomized control trial among households in rural area and they found that beneficiaries women overwhelmingly maintained control over the use of Cash transfer for household investment and saving purposes and a positive effect on empowerment and moderate dominance of male household decision making, this indicate that there is higher probability of improving the livelihood of the vulnerable groups by increase their access to finance (Bonilla *et al*., 2017).

Tanzania like many other Sub-Saharan countries their livelihood is poor and poverty is extreme especially in rural areas. Human development report (2019) reported that about 49.3 percent were living in extreme poverty and the living standard of rural are worse off when compared to urban areas, where the agriculture which is their main livelihood activity is adversely affected by weather results to poor growth of productions and poverty is perpetuated. The poor household tend to take negative copying strategies such as reducing food intake, withdrawing children from school or depleting assets which not only threatened their survival but also decline their ability to engage in livelihood activities to eradicate poverty (Domonko, 2017). Tanzania introduced various strategies to eradicate poverty including the Tanzania development vision of 2025, National Strategy for Growth and Reduction of Poverty (NSGRP) and Conditional Cash Transfer (CCT) TASAF III in 1999 to help vulnerable groups to cope with shocks and stabilizing their consumption. The TASAF III cane up with Social Security Net (SSN) program to support poor households with cash transfers to enable them to actively involved in livelihood activities (Makenene, 2016) according to World bank (2009) CCTs helped the countries like Brazil, Mexico, Jamaica and south Africa to restore them from unemployment, Chrome illness and other sudden income shocks. In recent year Tanzania has taken a step toward social protection system by establishing a conditional cash transfer (CCT) programme for vulnerable groups in the societies (Makene, 2016) in achieving the goal of eradicate absolute poverty by involving transfer of resources to poor people in realizing the role of cash transfer developing countries have been expanding their social protection systems (World Bank, 2019).

Shinyanga municipality is among the council adopt the National poverty reduction program through social security net where there is 2400 Beneficiaries of TASAF III program for poverty reduction to poor households by improving their household though cash provision to allow them ti engages in income generating activities. According to sustainable livelihood approach theory introduced by the department of international development and further developed by Carney, (2002) the positive achievement of livelihood increases the ability to cope with vulnerability through asset acquired which would increase livelihood income sufficient to attain improved livelihood and against vulnerability. Therefore, the study focused on assessing the impact of TASAF III cash transfer program on improving the livelihood of people at Shinyanga Municipality specifically at Chamaguha ward.

## Statement of the Problem

Livelihood shock has been the main factor for the households to experience poor livelihood which results to extreme poverty. According to United Republic Tanzania, (2016) one third of Tanzanians suffered from livelihood shock which caused about 60% loss in income and assets of poor and vulnerable groups, According to United Republic of Tanzania, (2021) by 2020 agriculture contributed about 26.9 percent of Gross domestic product in Tanzania, and it was main source of income and fund to poor people to finance their livelihood activities but in recent years the land based agricultural facilities seems to fail resulted to sought of alternatives means of supporting their livelihood and the situation is more critical to vulnerable groups this evidenced through increasing of unemployment rate, slow growth of the economy and little earning from works, this accelerate these vulnerable groups into food insecurity.

Tanzania like many other developing countries has been sought through various initiatives and policies and programs. Among the initiatives involves Tanzania development vision of 2025 with an objective of attaining high quality livelihood by improving the citizens quality of life, through the improvement in food self-sufficiency, among others (Moshi *et al*, 2019), national strategy for poverty reduction PSPR I and II especially goal 6 which focuses on providing adequate social protection and rights to the vulnerable and needy groups (Makene, 2016). Through various programs have been initiated including provision of development funds to women, youth and disabled, Women Fund Tanzania, TASAF I, II and III all these aimed and enhancing the livelihood to poor and vulnerable groups, in recent year Tanzania have introduced social security net which involve the transfer of cash to poor people to enable them to improve their livelihood and eradicate poverty through TASAF III project (Makene, 2016).

TASAF III cash transfer is one of the social protection system instruments with the intention of improving the livelihood and increase their ability to positively cope with the negative shocks among the vulnerable groups in the society. As according to Bulimic & O’Donnell, (2016) the most successful interventions are those done at micro level focusing on increasing saving, child health care, conditional transfer and job services.

Various studies conducted in Tanzania about the impact of cash transfer programs in poverty alleviation. For example, Mushi *et al,* (2019) conducted a study on contribution of social protection system to children’s education through TASAF III, the findings found that Cash transfer plays a crucial role in poverty reduction in terms of improved children’s school attendance and increased enrolment in Tanzania.

Shinyanga municipal council residents mainly depend on agriculture as main source of income to support their income generating activities but due to changes in weather and climate condition their situation has become harder due to failure of agriculture, the livelihood of some suffered especially of vulnerable groups such poor families and elders. To address the situation the TASAF III was introduced by the government to help vulnerable and food insecure groups and poor people to cope with livelihood shock through giving them fund to finance their income generating activities to support their living.

Shinyanga municipal council also is among of the council that provides this fund to vulnerable and poor income groups found within it, to enhance their living by facilitating them with fund to support their livelihood, but their condition seems to be poor, it not yet known if TASAF III conditional transfer has impact on people’s livelihood. Therefore, the study was aimed to find out to what extent TASAF III project have impact on improving the livelihood of its beneficiaries’ at Shinyanga municipal council.

### General Objectives

To assess the impact of TASAF III program on improving livelihood activities of its beneficiaries in Shinyanga Municipal council.

## Specific Objectives

To assess the role of TASAF II cash transfers on crop production in Chamaguha ward

To assess the role of TASAF III cash transfers livestock production in Chamaguha ward

To assess the role of TASAF III cash transfers on assets acquisition in Chamaguha ward

1. To assess the role of TASAF III cash transfers on household income in Chamaguha ward

## Research Questions

What are the roles of TASAF III cash transfers on the level of crop production in Chamaguha ward?

What are the roles of TASAF III cash transfers on the level of livestock production in Chamaguha ward?

What are the roles of TASAF III cash transfers on the level of assets acquisition in Chamaguha ward?

1. What are the roles of TASAF III cash transfers on the household income in Chamaguha ward?

## Scope and Limitations of the Study

The study was conducted in Shinyanga municipal council specifically to beneficiaries of TASAF III project beneficiaries, it focused on the social-economic impact, exploring strategies employed for effective implementation of the project and challenges associate with the project under implementation.

## Significance of the Study

This study will contribute to the body of knowledge of TASAF projects in different parts of the country as well as abroad. The findings of the study were useful for restructuring the TASAF III project especially on improving the livelihood of the people through providing practical ways of implementing productive activities both at individual level and society as whole.

## Organization of the Study

The study w organized into five chapters. The first chapter include introduction, background of the study, Problem statement, research objectives, scope of the study and organization of the study. Chapter two will include Literature review whereby it includes introduction, conceptual definitions, theoretical review, empirical review, research gap and conceptual framework and theoretical framework. While chapter three involve research methodologies which comprises Study area, research design, sampling design, data collection method tools, reliability and validity of data, detailed field work. Chapter four describes findings of the study. Lastly, chapter five presents the summary, conclusion and recommendations.

# CHAPTER TWO: LITERATURE REVIEW

## Chapter Overview

This chapter provides overview of what have done related to this study. it includes definition of various concepts, theoretical review, empirical review, the research gap of the study and the conceptual framework and theoretical framework of the study.

## Conceptual Definitions

### Livelihood

Livelihood comprise the capabilities both material and social resources and all activities required for means of living or human inherent develop and implement strategies to ensure their survival (IRP, 2015). But it is important to note that livelihood rarely refers to a single activity, it includes different strategies developed by households to meet their needs while not undermining the resources base.

## Beneficiaries

Project beneficiaries are those benefiting from project funded activity. This study engaged the direct beneficiaries of the TASAF III CCT project, who were recipients of the Conditional Cash Transfers funded by the project.

### Conditional Cash Transfer

Conditional Cash Transfers are a form of social assistance in form of cash provided directly to the income of households and individuals usually attached with conditionality. After the provision of the CCTs, the recipients are obliged to undertake prearranged actions such as enrolling children in schools or attending prenatal as well as postnatal health care appointments and others (Ibarraran, *et al,* 2017).

## Theoretical Literature Review

Theory is important to guide the study as it provides the facts to rely on the study. The study employs sustainable livelihood theory. The sustainable livelihood approach introduced by Department for International Development (1999) describe the positive livelihood in terms of an increase of income of individual and households as whole. The achievement of improved livelihood provides a wide range of access to assets which are grouped into human, financial, physical, natural and social assets which facilitate reduction of poverty as it enabled them to manage vulnerability in seasons, trends and shocks that affect their livelihoods negatively.

Framework in figure 1 below describes five assets, which are, natural asset, financial, physical, human and social assets in which their access and ownership forms livelihood strategies from which means of living is generated. The framework also describes the vulnerability context, (shocks, trends and seasonality) and the transforming structure and process, such as institutions like markets, legal laws and rights which shapes livelihoods and determines the achievement of the sustainable livelihood outcome, indicated by factors such as increased income, reduced vulnerability, improved food security and more sustainable use of natural resources.

The theory describe that a people’s livelihood is said to be improved when their own income increases and also improve their food security, wellbeing and enhancing well utilization of resources. Base on this study the TASAF project is expected to raise the income of the people by enabling them to invest in project that will improve their livelihood as whole and eradicate poverty.



Figure 2.1: Sustainable Livelihood Approach

Source: DFID, (1999)

## Empirical Literature Review

This study borrows one variable from this model which is conditional cash transfer. It has gained more popularity in the world with many countries adopting it with the different motives but the same goal of eradicating poverty by helping the vulnerable groups in the society (Domonko, 2019).

It should be noted that conditional cash transfers were generally designed to provide means to mitigate risks and reduce or totally eradicate poverty to poor and vulnerable groups in the society. Conditional Cash Transfer have increased consumption and have sometimes substantially reduced poverty among the beneficiaries due to steady income provided and have helped beneficiaries from the worst effects of unemployment, chronic illness and other sudden income shocks and poverty (ILO, 2021).

Worldwide there are several studies conducted on the impact of cash condition transfers improving people livelihood. Begum *et al,* (2021) conducted a study on the impact of cash transfer and conditional cash transfer programs in Bangladesh. The study the total of 2989 respondents who were the beneficiaries of the] social security net in Bangladesh, where question and interview method were used and the results were analyzed by using economic models where propensity score matching approach and probity model were employed in analyzing the observed data. where it studied two cash transfer programs called old age allowance (OAA) and allowances for the widowed, deserted, and destitute (AWDD) providing cash income support for targeted beneficiaries and the other two are conditional cash transfer (CCT) programs called stipend for primary education (SPE) and stipend for secondary and higher secondary education for female students (SSHE) providing cash support by imposing conditionality, the results shows that both conditional and unconditional cash transfer programs had moderate productive impacts, but the impacts were statistically significant only in the case of CCT programs, SPE and SSHE conditional cash transfer had impact on self-employed in farm activities, increase income from livestock production, increase spending in fertilizers uses, total credit and education expenses coverage.

Erin *et al.*, (2018) explored to determine whether condition cash transfer can influence human capital outcome on agriculture. The study found that conditional transfers increased consumption on the own production, increased land use activity, spending on crops produced, and livestock ownership which led to the conclusion that conditional transfer has greater impact on agricultural activities.

Also, Afzal *et al.,* (2019) conducted a study to explore the effectiveness of conditional (CCT) and unconditional (UCT) cash transfer programs across the world and using data indicators. The study used secondary data sources, by using documentary review method Data were collected from the Household Integrated Economic Survey (HIES) for the years 1985–2016 highlights the appropriate target groups in need of such intervention in Pakistan, the study focused on BISP cash condition Transfer, it found that CCTS can be used in improving health and education outcomes Cash transfers can be made conditional, subject to regular health checkups for mothers and children and mandatory school attendance to improve these outcomes and also provide shorten relief for the temporarily unemployed.

In Africa the study conducted by Daidone *et al.,* (2019) conductected study on impact of canditional cash transfers on productive at houhehold and individual level in sub-sahana Africa. The study conducte in more than one country where by more than one design where study employed statistical approach used to derive the average treatment effect of the cash transfer programs is the difference in difference (DFID) estimator, and the survey method to obtain data where questionare were administered to households, where the study found that that condition cash transfers in many sub-Saharan countries activated the strong engagement of poor households in agricultural activities by investing in agricultural tools, inputs and livestock’s for more production and diversification to other economic activities which increased their income, generally the study found that found that the poor and vulnerable have increased their assets and borrowing for productive purposes due to the use of CCTs also they have provided income support to a large number of beneficiaries in Africa, despite of many challenges facing many African countries beneficiaries were more likely to be food secure than the non- beneficiaries therefore it has provide resilience to shocks.

Also, Hajdu, *et al.,* (2020) conductet study on productive impact of Child grant cash transfer in south Africa, and found thata cash transfer in south has positive impact on productive activities as it aided recipient households in securing their basic needs, and in several cases made contributions towards productive assets and activities, thus improving livelihoods in the long term.and arrive to the conclusion thata social grant transfers have arguably had greater impact than any other development intervention in the focal villages.

In Tanzaniathe use of CCTs have been observed to improve health seeking behavior, better health and education as indicated by URT, (2016) varius study found the same like Mbilinyi, (2018) explored the impact off TASAF III on women economic empowerment. The overall objective of this study was to assess women’s economic empowerment among women involved in TASAF project in Morogoro District. The specific objectives were to identify the activities initiated by TASAF; to examine women participation in selected TASAF project activities; to determine the level of empowerment among women participating in TASAF project activities; to determine economic empowerment as a result of participation in TASAF project activities. The sample of 160 respondets and ctossection research design was employed toby the study while a binary logistic regression model and comulative empowerment model was employed in data analysis, the study found majority about 71.6% were empowered and able to inition various income geratinnmg activitiies such as livestock keeping, food vending, selling vegetables, fruits, fish, homemade soaps and local beer.

Also, Mushi *et al,* (2019) examined the contribution of social protection systems in promoting children’s education in Tanzania, the study adopted a case study design, where Qualitative and quantitative data were analyzed through content analysis and statistics was computed in order to obtain frequencies and percentages, while correlation analysis was calculated to establish the relationship between variables at 0.01 level of significance. The findings show that TASAF III CTs enabled poor household’s children to get their basic school requirements, the fact which motivates them to go to school and generally contribute to poverty reduction by enabling children from poor households to access education.

## Research Gap

Reviewed literature emphasizes that Conditional Cash Transfers programs implemented in various countries including Tanzania have positive impact on livelihood but they did not show to what extent the livelihood have been impacted by the TASAFA III conditional transfer. Therefore, the study is going to fill the gap.

## Conceptual Frame Work

The conceptual frameworks for the study describe the existing relationship between the dependent and independent variables. The study seeks to explore the relationship between TASAF III cash transfers and its impact on livelihood activities of household benefited. Therefore, TASAF III conditional cash transfers is independent variable while improved livelihood activities are an independent variable include increase in crop production, improvement in livestock production. Assets ownerships and an increase in income which provides improvement in the lives of the people.

**INDEPENDENT VARIABLES**

TASAF III cash transfers

**DEPENDENT VARIABLE**

**Improved Livelihood**

-Increased crop production

-Increased livestock

-Increased assets

-Increased income

Figure 2.2: Conceptual Framework

Source; DIFD, (1999)

The frame work explain that TASSAF III condition transfer provided can lead to achievement of improved livelihood which ultimately lead to poverty eradication through various processes that create enabling environment or factors for the beneficiaries which including access to information, risk that benefiters are exposed, literate rate, distance to access and cost of services all these determine the degree of impact of TASAF III Cash transfer on livelihood which are changes to be attained including livestock, income, crop production and assets ownerships.

# CHAPTER THREE: RESEARCH METHODOLOGY

## Chapter Overview

This chapter provides an overview of the methodological aspect used by the study. It explains the philosophy of the study, area of the study, research design, also highlight population of the study, sampling design, types and sources of study used by a researcher, method of capturing data and tools used, and how data was analyzed, furthermore this chapter also indicate how a researcher ensured ensure validity and reliability of the data collected.

## Philosophy of the Study

Philosophy help a research to clarify research strategy, methods employed to avoid unnecessary work and identify limitation in a particular method and helped a research to be innovative and creative in selecting methods and improve research experience in conducting the study.

Proctor, (1998) suggests that, there are various factors that influence phenomenology approach such as reality construction, culture, gender, and cultural beliefs. where recognize the intricate relationship between individuals, attitudes, external structures, socio-cultural issues. Habib, (2020) suggests that post positivism is one that concerned with establishing and searching for a ‘reasonable assertion’, that is, evidence, which is to solve key practical problem and determine through statistical analysis any existence of practical relationship. That is based on sound proof of the existence of the phenomena under the study to be conducted. Therefore, for the study will employ the positivism to statistically to measure to what extent TASAF III improve the livelihood of the people at Chamaguha ward.

## Area of the Study

The study was conducted at Shinyanga Municipal council specifically at Chamaguha ward because there were direct beneficiaries of the project. This is due to the fact that the council also implements the TASAF III project by proving cash to support poor household to earn their living by supporting their livelihood activities. Shinyanga Municipal council (SMC) is found at Shinyanga Region, it lies between latitude 3o 20” and 3o 45” 5’ and longitudes 33o 20” and 35o 35” East. It covers an area of 548 KM2 whereby 25 KM2 form Urban proper (character) while 523 KM2 is rural in character it has the population of 161,391 according to National census of 2012 (URT, 2018).

## Research Design

The research employed cross-section research design where the respondents contacted by a researcher in their location to obtain valid data. This allowed the study to be conducted in natural setting without control and manipulation of variables by researcher. And allow statistical inference of broader population to obtain valid results for a whole population.

## Research Approach

The study adopted a qualitative approach where by survey was used in the data collection during the field activities.

## Population of the Study

Study population is the aggregation of element or entire group from which the sample is drawn (Kothar, 2019). The population of the study comprised Municipal TASAF staff, ward executive officer and TASAF CCT beneficiaries and village hamlet chairperson. The study area had a population of 146 members.

## Sampling Design

Refer to the technique or the procedure the researcher adopts in selecting item for sample (Kothar, 2019). This study employed both probability and non-probability techniques, where by simple random sampling and purposive sampling technique was used. Simple random sampling technique provides equal chance to each element in the population to be selected and included in the sample for the study. The study used simple random sampling technique in select sample from the list of beneficiaries at Chamaguha ward. Purposive sampling technique this was used in selecting TASAF staff who have the rich information concerning the actual implementation of the projects and its impacts to the beneficiaries.

### Sampling Frame

This is the actual list of sampling units from which the sample will be drawn by a researcher. The sampling frame used included beneficiaries and TASAF project staff arc Chamaguha ward staffs.

### Sampling Unit

This is the element or set of elements considered for selection or unit of analysis in the study (Kothar, 2019). The unit of study include list of head of household benefited by TASAF fund at Chamaguha Ward and head of hamlets in the wards.

### Sample Size

Sample size refers to the part of the population which selected to represent the whole population. The three hamlets forming the Chamaguha ward hat total of 146 beneficiaries from which the sample of 59 was drawn to make inference for the whole population. The following formula employed to select the sample where confidence level was 95%, degree of variability is 0.05 and level of precision is e= 10%.

From n $=\frac{N}{1+Ne^{2}}$

n = sample size

N= population

E= degree of precision

N=146

e=0.5

n=146/1+145\*0.102

n= 59.3 ᵙ 59

Therefore, the study used a sample size of 59 respondents

## Data Sources and Types

### Data Sources

#### Primary Data

The primary data are those which are collected afresh and for the first time, and thus happen to be original in character (Kothari, 2019). The visited the filled with TASAF III beneficiaries and obtain data through interview, and questionnaire.

#### Secondary Data

The secondary data are those which have already been collected by someone else and which have already been passed through the statistical process (Kothar, 2019). The researcher used data documented both publish and unpublished document on the implementation of TASAF III project at ward.

### Data Types

The study employed qualitative and quantitative data

#### Qualitative Data

These are information’s which cannot easily be easily counted or expressed in numbers (Kothar, 2019). Qualitative was gathered by using interview method and questionnaire method by using open-ended questions.

#### Quantitative Data

These are measures of values and are expressed as values (Kothar, 2019). The quantitative data capture by using questionnaires.

## Data Collection Methods and Tools

###  Interview Method

The interview method was used to obtain data from TASAF project Staff and ward executive officer and hamlet chairpersons through schedule semi-structured interview checklist to capture in depth information and the interview guide (checklist) will be employed as a tool to capture data.

### Questionnaire Method

Both open and closed questionnaire tools was handed to obtain data from beneficiaries and personnel from district level to village level who was beneficiaries of TASAF fund, where by about 59 Questionnaires were distributed to respondents.

### Documentary Review

Documentary review method will be employed to gather secondary data documented concerning TASAF III project implementation to obtain information. Where by the researcher expect to review the following documents District TASAF implementation progress reports, District Medium Term Expenditure Framework, and quarterly projects reports. The study used Checklist tool to guide in obtain data from the document to be reviewed.

## Data Reliability and Validity

### Data Validity

In order to ensure the validity of the study and the data to be collected a researcher was ensure that the research is planned well and the appropriate questions and responses are assigned to the instrument for data collection but also, the research used triangulation methods where by more than one method was used in data collection to check and balance the weakness of other methods in data capturing process in order to come up with complete information required by the study.

### Data Reliability

In order to ensure the reliability of data the researcher will seek the accuracy of measuring instrument with the consistency of responses in repeated measurement. In ensuring that a researcher conducted a pilot study to test the reliability of the instruments used in data collection to check if they are relevant to provide the required data.

## Data Analysis Method

In analyzing the data, a researcher used both qualitative and quantitative method of data analysis. Quantitative analysis will employ mainly computation of descriptive statistics which mainly will use percentage and frequencies by using the Statistical Package for Social Science (SPSS) to get frequencies and percentages.

Qualitative data analysis involved content analysis, logical interpretation comparison and explanation based on data found in the field to obtain meaningful information mainly for data obtained through interview, observation and documentary review.

## Ethical Considerations

 To ensure ethical issues in research observed, a researcher followed protocol where by the researcher obtained permit for data collection from Shinyanga municipal council and follow all the instruction given by the local authority. Also, the researcher assured the respondents that information given used only for research purposes only and treated them with high confidentiality.

# CHAPTER FOUR: DATA ANALYSIS, RESULTS AND DISCUSSION

## Socio-Economic Characteristics of Respondents

The general demographic characteristics considered in the study included age, gender, marital status education level and occupation of the respondents. The mentioned characteristics were important in the study in order to understand the socio-economic characteristics of the beneficiaries of the TASAF project at Chamaguha ward. These were important as they show influence the household head have on attainment of its Wellbeing (Urassa, 2010).

### Age of the Respondents

The age of respondent depicts to what extent the beneficiaries of the TASAF CCT are able to effectively engage in productive activities. Table 4.1 bellow shows the age groups of the respondents in the study area**.**

Table 4.1: Age of Respondents at Chamaguha Ward

|  |  |  |
| --- | --- | --- |
|  | **Frequency** | **Percent** |
| **Age group** | 20-30 | 4 | 6.8 |
| 31-40 | 12 | 20.3 |
| 41-50 | 16 | 27.1 |
| 51-60 | 14 | 23.7 |
| 61 above | 13 | 22.0 |
| **Total** | **59** | **100.0** |

**Source: Field Research 2023**

With regards to age, the findings reveal that the age of the respondents ranged from 20 to 85 years old. The majority were 27.1% of the respondents were between the age of 41 and 50 years, followed with the age between 51-60 years old with 23.7%, then followed with 22.0% respondents who were above 61 years old, Also the age between 31-40 had 20.3% and lastly 6.8% were between age of 21-30. This indicates that the majority of the respondents who were the beneficiaries of the CCT project were middle aged and energetic which according to Makauki, (1999) people within the age of 20 to 59 years fall in the category of economically active group.

### **Marital Status**

Marital status was categorized as single, married, separated, divorced and widowed as indicated in the Table 4.2.

Table 4.2: Marital Status of Respondents

|  |  |  |
| --- | --- | --- |
|  | **Frequency** | **Percent** |
| Marital status  | Single | 4 | 6.8 |
| Married | 26 | 44.1 |
| Separated | 15 | 25.4 |
| Divorced | 7 | 11.9 |
| Widow | 7 | 11.9 |
| **Total** | **59** | **100.0** |

**Source: Field Research 2023**

In regard to the table above shows that majority were 44.1% were married according to (Godfray *et al.,* 2010). Married women may gain access to resources through their husbands and attain reasonable wellbeing, separated beneficiaries formed 25.4%, followed with divorced and widowed both had 11.9% lastly single were 6.8%. The findings show that most of the beneficiaries had no their spouses as most were separated, divorced, single or widowed.

### **Gender**

There is a close relationship between access to resources and the sex of the respondents and also determine on what extent they will benefit from it. Table 4.3 bellow shows the gender of respondents in the study area.

Table 4.3: Sex of Respondents

|  |  |  |
| --- | --- | --- |
|  | **Frequency** | **Percent** |
| Sex of respondent  | Male | 24 | 40.7 |
| Female | 35 | 59.3 |
| **Total** | **59** | **100.0** |

**Source: Field Research 2023**

The sample studied comprised of 24 (40.7%) males and 35 (59.5%) females as described in Table 3 This indicated that female is more participating TASAF III CCT project than male. The researcher recognized the reason behind the disproportion was that, most of women were available in their homes during data collection and were basically the primary recipients of the fund on behalf of the household therefore they provided the accurate data.

### **Education Level**

The respondent’s education level has impact on livelihood of the people, Urassa (2010) point out that, educational attainment enhances attainment of Wellbeing because by using the attained skills and knowledge household members may engage in high paying income generating projects thus, obtain reasonable income to improve their living standard. On the study the respondent’s education level ranged from no formal education (informally educated) to vocational training. The findings in the table 4.4 below revealed that the majority 50.8% had no formal education means more than half did not attend to formal. Followed with 35.6% had attended primary education and 8.5% attended secondary educations and 5.1 attended vocational training.

Table 4.4: Education Level

|  |  |  |
| --- | --- | --- |
|  | **Frequency** | **Percent** |
| Educated level | Primary Education | 21 | 35.6 |
| Secondary Education | 5 | 8.5 |
| vocation training | 3 | 5.1 |
| no formal education | 30 | 50.8 |
| **Total** | **59** | **100.0** |

**Source: Field Research 2023**

### Occupation

Respondents in the study engaged in different occupations which provided the means to their living. During this study, the sample was composed of 61 (87.1%) farmers, 4 (5.7%) livestock keepers and 5 (7.1%), self-employed, out of 70 (100%) respondents. The majority of the respondents were farmers who engaged in farming activities for income generation.

Table 4.5: Respondent’s Occupation

|  |  |  |
| --- | --- | --- |
|  | **Frequency** | **Percent** |
| Occupation | Farmer | 27 | 45.8 |
| Livestock Keeper | 13 | 22.0 |
| Small Business | 15 | 25.4 |
| No Occupation | 4 | 6.8 |
| **Total** | **59** | **100.0** |

**Source: Field Research 2023**

Based on the result found in the table 4.5 above majority of women are involving in farming and livestock keeping which are frequently affected by the wither condition but they usually involving in non-farm activities during the dry season but some had vegetable garden to enhance their living, other are involving in small business. According to Lyatuu, (2019) combination of both farm and off farm livelihood strategies enhance livelihood security for living.

## To Role of TASAF III Cash Transfers on the Level of Crop Production at Chamaguha Ward

Crop cultivation at Chamaguha ward in Shinyanga is backbone of the economy of the people. To investigate the role of TASAF III cash transfer in enhancing the crop production at Chamaguha wards the researcher started by identify beneficiaries engaged in crop production and found results as shown in the table 4.6 below.

Table 4.6: Involved in Crop Cultivation for Past Three Years

|  |  |  |
| --- | --- | --- |
| **Response** | **Frequency** | **Percent** |
| Valid | Yes | 39 | 66.1 |
| No | 20 | 33.9 |
| **Total** | **59** | **100.0** |

**Source: Field Research 2023**

Table 4.6 Show that majority of the people involving in TASAF CCT fund despite of involving in other project activities but still majority of the respondents about 66.1% were involving in crop cultivation but the rest 33.9% were not engaging with crop cultivation. The major two crop cultivate were rice, and maize in nearby wards as in the table 4.7 below, the study established that crop cultivation is just for subsistence and fewer cultivate cotton for business purposes in nearby wards. The researcher found that bad climate condition shortage of land, low supply and price of agriculture’s facilities is among of the hindrance for people to prosper on crop cultivation.

Table 4.7: Average Hector Cultivated by Beneficiaries from 2019 to 2021

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Year** | **N** | **Mean** | **Std. Deviation** |
|  |  |  |
| Maize | 2018 | 59 | 1.12 | 1.451 |
| 2020 | 59 | 1.53 | 1.785 |
| 2018 | 59 | 1.80 | 2.164 |
| Rice | 2019 | 59 | 1.29 | 1.451 |
| 2020 | 59 | 1.68 | 1.852 |
| 2021 | 59 | 1.86 | 2.055 |
|  | **Valid N (list wise)** | **59** |  |  |

**Source: Field Research 2023**

 Table 4.7 above show the increase in the number of hector cultivated by beneficiaries of the TASAFII CCT fund year after year for three consecutive years as indicated by mean and standard deviation of the hectors cultivate by the farmers at Chamaguha ward were by 2019 mean of the hector of maize cultivated was 1.22 and Standard deviation 1.451, but for 2021 mean was 1.80 And standard deviation was 2.164, for the rice, by 2019 mean of the hector cultivated was 1.29 and Standard deviation 1.451, but for 2021 mean was 1.86 And standard deviation was 2.055, the result indicated that that respondent hector cultivated increased year after year. And when asked Many of the respondent responded that the cash received enabled to increase the size of land cultivated which increased also number of sacks cultivated as indicated in the table 4.8 below also show total number harvested by beneficiaries increased year by year but not for large extent because of other factor as mentioned which were mostly unreliable weather condition

Table 4.8: Number of Sacks Harvested by Beneficiaries at Chamaguha Ward from 2019 - 2021

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  Crops  |  | 2019 | 2020 | 2021 |
| Rice | 285 | 286 | 383 |
| Maize  | 248 | 285 | 374 |
| **Total sacks**  |  | **533** | **571** | **757** |

**Source: Field Research, 2023**

The findings are conforming to (Domonko, 2019) who found that majority of respondents were involved in farming. In addition, Afzalet, al., (2019) found that farmers were involved in farming activities while other respondents were involved in alternative income activities like petty businesses.

## Role of TASAF III Cash Transfers on the Level of Livestock Production in Chamaguha Ward

Livestock keeping is second leading livelihood activities at Chamaguha ward for improving people lives. Table 4.9 below show livestock owned by beneficiaries of TASAF at Chamaguha, whereby the majority of the beneficiaries were able to raise chicken 25.2%, followed with ducks 23.8%, then goat 17.7%, sheep 15.4%, cattle 10.5% and lastly pigs 7.7%. The results indicate that the fund received through TASAF CCT enable its beneficiaries to buy chicken and ducks which seems to be cheap to access and raise and easily give returns from their investment in a shorter period. But for bigger animal like goat, sheep, pigs and cattle are raised for long time profit.

Table 4.9: Livestock Owned by Beneficiaries under TASAF III Cash Transfer at Chamaguha

|  |  |  |
| --- | --- | --- |
|  | **Responses** | **Percent of Cases** |
| **N** | **Percent** |
| Livestock Owned | Goat | 25 | 17.5% | 43.9% |
| Pigs | 11 | 7.7% | 19.3% |
| Sheep | 22 | 15.4% | 38.6% |
| Dark | 34 | 23.8% | 59.6% |
| Chickens | 36 | 25.2% | 63.2% |
| Cattle | 15 | 10.5% | 26.3% |
| **Total** | **143** | **100.0%** | **250.9%** |
| a. Dichotomy group tabulated at value 1. |

**Source: Field Research, 2023**

The study found that cash received by beneficiaries from TASAF III CCT project enabled them to access veterinary services to improve health of their livestock’s, access to training to on how to keep their animals and select better seeds for more production 27.3%, it enables them to access market for their livestock 25.0%, they able to buy better seeds for increase livestock and poultry productions 20.5%. The results indicate that TASAF III cash transfer as more impact on accessing veterinary services and training on how to improve their animals, followed able to travel to search for market and lastly enable them to purchase better seeds which increase their production.

Table 4.10: Contribution of TASAF III Training on Improving Livestock Production at Chamaguha

|  |  |  |
| --- | --- | --- |
|  | **Responses** | **Percent of Cases** |
| **N** | **Percent** |
|  | veterinary medicine | 36 | 27.3% | 63.2% |
| Trainings  | 36 | 27.3% | 63.2% |
| Market access  | 33 | 25.0% | 57.9% |
| Buying better seeds | 27 | 20.5% | 47.4% |
| **Total** | **132** | **100.0%** | **231.6%** |

**Source: Field Research, 2023**

Based on the result found on table 4.9 and 4.10 above beneficiaries were asked to rate the extent to which the fund received has enabled them to produce more livestock at Chamaguha ward whereby the majority rated that the fund had moderate (44.1%) contribution toward improving their livestock, followed with 42.4% rated high contribution, then about 10.2% rated to have low contribution on the level of livestock production. Lastly 3,4% were undecided. The result established that the fund had contribution toward improving livestock keeping at Chamaguha ward as indicated in the table 4.11.

Table 4.11: Level of Livestock Production at Chamaguha Ward under TASAF CCT

|  |  |  |
| --- | --- | --- |
|  | **Frequency** | **Percent** |
| Level of livestock production  | High | 25 | 42.4 |
| Moderate | 26 | 44.1 |
| Low | 6 | 10.2 |
| Undecided | 2 | 3.4 |
| **Total** | **59** | **100.0** |

**Source: Field Research, 2023**

The findings on the role of TASAF III cash transfers on the level of livestock production in Chamaguha Ward indicate that benefit from livestock production. Therefore, cash transfer has improved the level of livelihoods through livestock production. The results conform to other researchers such as (Domonko, 2019), (ILO, 2021), Begum, *et al,* (2021), Hajdu,*et al*, (2020) who have provided eveidence of the role of cash tranasfers to the community where projects are being implemented.

## Role of TASAF III Cash Transfers on the Level of Assets Acquisition in Chamaguha Ward

Asset is among of the important security for the survival of people. The research in the study area found that important assets owned by people ranging from land, house and livestock (cattle, pigs, chicken, sheep, Goat, and duck), bicycle and motorcycle. In table 12 beneficiaries were asked to rate the level of access assets under TASAF CCT scheme at Chamaguha ward majority about 47.5% were in moderate access to resources, 40.7% were in high access this implies that TASAF III enabled its beneficiaries to own resources while few about 11.9% were at low level access to resources. The finding established that the fund received played a great role to enhance the ability of its beneficiaries to own different assets important for their survival.

Table 4.12: Level of Access to Asset Ownership

|  |  |  |
| --- | --- | --- |
|  | **Frequency** | **Percent** |
| Valid | High | 24 | 40.7 |
| Moderate | 28 | 47.5 |
| Low | 7 | 11.9 |
| **Total** | **59** | **100.0** |

**Source: Field Research, 2023**

The study in the table 4.12 below established that about 21.1% Chickens abled to own chickens, followed with 17.5% owned bicycle, then duck 16.1%, goats 14.6%, land 7.5%, pig 7.0%, sheep 6.5%, Motorcycle 5.5%, lastly house 4.0% owned house. This implies that TASAF III enabled its beneficiaries to own assets that Chamaguha ward as displayed in the table 4.13.

Table 4.13: Beneficiaries of TASAF III Access to Assets Ownership

|  |  |
| --- | --- |
|  | **Responses** |
| **N** | **Percent** |
| Owned Assets | Land | 15 | 7.5% |
| House | 8 | 4.0% |
| Bicycle | 35 | 17.6% |
| Motorcycle | 11 | 5.5% |
| Duck | 32 | 16.1% |
| Pig | 14 | 7.0% |
| Chicken | 42 | 21.1% |
| Goats | 29 | 14.6% |
| Shees | 13 | 6.5% |
| **Total** | **199** | **100.0%** |

**Source: Field Research, 2023**

The findings on the role of TASAF III Cash Transfers on the level of assets acquisition in Chamaguha Ward have contributed to the community to have access to assets acquisition. This is because the findings have established that the fund received played a great role to enhance the ability of its beneficiaries to own different assets important for their survival. Similar to Hajdu, *et al,* (2020), Mbilinyi (2018) and Mushi, *et al,* (2019), the results have positive impact to the community because they enable people to have their own assets for their survival.

## Role of TASAF III Cash Transfers on the Household Income in Chamaguha Ward

The income of the people is most important aspect for development of people’s economy. During the study people were asked to estimate their income for three years that they engaged in TASAF III cash transfer the mean income increases year after year where by 2019 their mean income was Tshs. 365129.27, the following year it increased to Tshs. 409411.02 and by 2021 increased to Tsh 467700.17 this indicate that TASAF III cash transfer has enable people to increase their income.

Table 4.14: Mean Annual Income of TASAF Beneficiaries at Chamaguha Ward

|  |  |  |  |
| --- | --- | --- | --- |
|  **Year** | **N** | **Mean** | **Std. Deviation** |
| 2019 | 59 | 365129.27 | 149279.123 |
| 2020 | 59 | 409411.02 | 147190.643 |
|  2021 | 59 | 467700.17 | 153107.677 |
| Valid N (list wise) | 59 |  |  |

**Source: Field Research, 2023**

Based on their annual income people were asked to rate the level of contribution toward raising their income. The researcher found in the figure 4.1 below TASAF III cash transfer has high contribution 54.2% on raising the income of the beneficiaries at Chamaguha ward, followed with 37.3% responded that TASAF III CCT has moderate contribution on people’s income at Chamaguha ward, the rest 8.3% rated that TASAF had low contribution in raising beneficiary’s income. Therefore, the TASAF III had more impact toward raising people income at Chamaguha ward.

Figure 4.1 Contribution of TASAF III on People's Income

**Source: Field Research, 2023**

The results on the role of TASAF III cash transfers on the household income in Chamaguha Ward conform to many researchers who have studied the contribution of cash transfers on raising the income level of the households. The findings conform to Erin *et al*, (2018) and Daidoneet *et al*, (2019) fond that cash transfers increased the income of houselholds. While Afzal *et al*, (2019) found that cash transfers increased the income of women at household level.

# CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

## Summary

The study sought to investigate the impact of assessment of the TASAF program on improving livelihood activities of its beneficiaries in Shinyanga Municipalities. The main objective of this study was assessing the impact of TASAF III program on improving livelihood activities of its beneficiaries in Shinyanga Municipal council. Specifically, the study aimed to examine the role of TASAF II cash transfers on the level of crop production in Chamaguha ward, to examine the role of TASAF III cash transfers on the level of livestock production in Chamaguha ward, to examine the role of TASAF III cash transfers on the level of assets acquisition in Chamaguha ward and to examine the role of TASAF III cash transfers on the household income in Chamaguha ward.

The study adopted the cross-sectional design and used both qualitative and qualitative techniques to collect data. Data were mainly collected using interviews, questionnaires, and documentary reviews. The sample size used in this study was 59 respondents. Data were analyzed using both qualitative and quantitative techniques where statistical tools were used to analyze quantitative data by the means of descriptive statistical procedures where frequencies and frequencies were presented. Content analysis was on the other hand used to analyze qualitative data obtained from the field.

Main findings of this study revealed that TASAF played a major role in improving the lives of the people in Shinyanga Municipality specifically at Chamanguha ward. The study found that of TASAF II cash transfers had helped farmers to grow their crops for subsistence and raising income. However, it was on the other hand revealed that farmers faced some challenges on in crop production including climate change, shortage of land; low supply and price of agriculture’s facilities were among of the hindrance for people to prosper on crop cultivation.

The finding revealed that TASAF III cash transfers had a great impact on the level of livestock production in Chamaguha ward. Livestock keeping is second leading livelihood activities at Chamaguha ward for improving people lives. The results indicate that the fund received through TASAF CCT enable its beneficiaries to buy chicken and ducks which seems to be cheap to access and raise and easily give returns from their investment in a shorter period. The fund received also enabled livestock keepers to access veterinary services to improve health of their livestock’s, access to training to on how to keep their animals and select better seeds for more production. The findings on the role of TASAF III cash transfers on the level of livestock production in Chamaguha Ward indicate that benefit from livestock production. Therefore, cash transfer has improved the level of livelihoods through livestock production.

The study reports that TASAF III cash transfers had great role on the level of assets acquisition in Chamaguha ward. The research in the study area found that important assets owned by people ranging from land, house and livestock (cattle, pigs, chicken, sheep, Goat, and duck), bicycle and motorcycle. The finding reveals the funding received have contributed to the community to have access to assets acquisition. This is because the findings have established that the fund received played a great role to enhance the ability of its beneficiaries to own different assets important for their survival

Lastly, the found that TASAF III cash transfers had impact on the household income in Chamaguha ward. Based on their annual income people it was revealed that their incomes were raised. Therefore, cash transfers have raised the level of income of each individual household in the ward.

## Conclusion

The study sought to assess the impact of TASAF programme on improving livelihood activities of its beneficiaries in Shinyanga Municipality. The general results of this study revealed that TASAF has contributed to the performance and has improved livelihoods of people in the ward.

This study assessed the role played by TASAF on improving the lives of people in Shinyanga Municipality specifically at Chamanguha ward. The study revealed that of TASAF II cash transfers had helped farmers to grow their crops for subsistence and raising income. Therefore, farming should be encouraged in the municipality so that farmers should enjoy good yields from their farms.

The finding revealed also that TASAF III cash transfers had a great impact on the level of livestock production in Chamaguha ward. Livestock keeping is second leading livelihood activities at Chamaguha ward for improving people lives. Therefore, the study has provided knowledge of the condition of livestock keeping in the ward. It is therefore concluded that livestock keeping helps communities to access food and income. People have been enabled to buy chicken and ducks which provide return within a short period of time. Receiving veterinary services is an asset for improving the livestock of livestock.

The study has revealed that TASAF III cash transfers has great role on the level of assets acquisition in Chamaguha ward. Enabling people to have their own assets is a huge investment as it helps them to access capital that can be used in more investment and hence improving their lives.

Lastly the fund enabled to acquire assets such as land, house, livestock like goat, sheep and cattle and it has also contributed to raised their income as it keeps on raising for three consecutive years which enable them to diversify and improve their livelihood. Generally, TASAF III cash transfer has playing a great role on improving the livelihood activities at Chamaguha ward.

## Recommendations

The study recommends that the challenges facing farmers including climate change, shortage of land; low supply and price of agriculture’s facilities which are hindrance for people to prosper on crop cultivation should be minimized. The study also recommends that new techniques of crop production such as greenhouse farming should be introduced to minimize the demand for a larger land for farming which leads to extensive land degradation.

The study also recommends that number of animal species should be increased to allow farmers to have a wide range of choices. Then, access to veterinary services should be widened to allow farmers to t have a better access to the services and improve the health of animals and hence improving their livelihoods.

TASAF should provide enough capital and training to its beneficiaries in order to initiate sustainable income generating activity. Also, TASAF projects should provide training and education to beneficiaries in order to initiate more activities which could help to influence their economic empowerment.

TASAF project staff and local leaders should encourage beneficiaries to participate fully in TASAF initiated activities. Also, financial institutions should fund to invest the money in form of assets such as land, livestock and houses in order to increase the le level of economic gain

# REFERENCES

Aboukhsaiwan, O. (2016). *Measuring the Impact of Income-Generating Projects on Women’s Empowerment Outcomes*. Morocco. University of Pennsylvania.

Afzal, A., mirza, N., & Aeshand, F. (2019). conditionals unconditional cash transfer: astudyof povertydemographicsin pakistan. *Economic research- Economska istrazivanja*, 30(1)3360-3377.

Ali Al-Shami, S. A., Razali,, M. M., Majid, I., Rozelan, A., & Rashid, N. (2021). The effect of microfinance on women’s empowerment: Evidence from Malaysia. *Asian journal of Women Studies*, 22(3), 318-337.

Ambler, K., Jones , K., & O'Sullivanc, M. (2021). Facilitating women’s access to an economic empowerment initiative: Evidence from Uganda. World Development, 138(105224).

Amudha, R., Selvabaskar, s., & Motha, C. S. (2014). Micro-insurance: A mechanism for women empowerment through Self Help Group linked LIC. International Conference on Science, Engineering and Management Research, 3(14).

Asad1, A., Ul Hameed, W., Irfan, M., Jiang, J., & Naveed, R. T. (2020). The Contribution of Microfinance Institutes in Women-Empowerment and role of Vulnerability. Revista Argentina de Clínica Psicológica, 223-238.

Alam, M., Akter, S., & Haquel, m. (2021). Productive impact of cash transfers and conditiponal cash transfer in Bangladesh. Asian development perspective, 12(1):46-60.

Buvinic , M., & O'Donnell, M. (2016). Revisiting What Works: Women, Economic Empowerment and Smart Design, Centre fpr global development.

Camp, W. G. (2001). Formulating and Evaluating Theoretical Frameworks for Career and Technical Education Research. . Journal of Vocational Education Research, 26(1), 1-17.

Chichester, O., Pluess, J. D., Lee, M., & Taylor, A. (2017). Women’s Economic Empowerment in Sub-Saharan Africa Recommendations for Business Action. Califonia, USA: Busines for social Responsibility organization.

Daidone, s., Davis, B., Handa, S., & Winster, P. (2019). the houhold and individual levelproductive impactof cashtransferprogramsin sub-saharan Africa. journal of economic literature, 1-31.

Debnath, D., Rahman, S., Acharjee, D. C., Latif, W. U., & Wang, L. (2018). Empowering Women through Microcredit in Bangladesh: An Empirical Study. International Journal of financial studies(doi:10.3390/ijfs7030037)

Dodlova, M., Giolbas, A., & Lay, J. (2017). Social transfers and conditionalities under different regime types. European Journal of Political Economy, 50, 141-156.

Domonko, V. S. (2017). Assessment of TASAF III Conditional Cash Transfers Project In Coping With Livelihood Shocks. A Case of Ngudu Ward In Kwimba District . Morogoro, Tanzania: Mzumbe University .

Erin, j. t., Tom, H., & Todd, P. C. (2010). Conditional Cash Transfers and Agricultural Production: Lessons from the Oportunidades Experience in Mexico. Journal of Development Studies, 46(1)39-67.

Forbes, J. (1999). Population based Cost Utility Study of Interferon Beta-1b. BMJ Journals, 1529-1533.

Habib, H. (2020). positisim and post positivism Approachto research. UGC care Journal, (7)10000-1007.

Hajdu, f., Granlud, s., Neves, d., Hochfeld, T., Amuakwa-Mensah, F., & Sandstron, E. (2020). Cash transferforsustainablerurallivelihoods?examining thelong-termproductive effectof the childsupportin South Africa. World development perspective, 2452-2929.

Hughes, J. (1994). The Philosophy of Social Research. London: Longman publisher.

Hunt, A., & Sarwar, M. B. (2017). Women's Economic Empowerment at International Level: In depth Analysis. ondon: European Union,.

Hussain,. S., & Jullandhry, S. ((2020)). Are urban women empowered in Pakistan? A study from a metropolitan city. Women's Studies International Forum, 82(102390).

Ibrahim, E. (2020). Impact of perfomance appraisal on employee Motivation: the case Study of Arusha CityCouncil. Arusha: University of Arusha.

ILO. (2021). World Soccial Protection Report 2020-2022:: Social Protection at theCrossroad 0 in Pursuitof better Future. Geneva: international Labour Organization.

Kasoga, P. S. (2020). Microfinance institutions and women's empowerment: empirical evidence in Tanzania. International Journal of Financial Services Management, 10(3), 190-216.

Kavenuke, E. P. (2016). Analysis of the Impact of Women Development Fund on Household’s Welfare. The Case of Kiteto District, Manyara Region, Tanzania. Morogoro: Mzumbe University.

Koech, B. K. (2014). Contribution of Women Groups in the Economic Empowerment of Rural Women: A Case of Women Groups in Bureti Constituency. KEIRICO, Kenya: University of Nairobi.

Kothar, C. R. (2019). Research Methodology, Methods, and Techniques. 4th Edition. NEW Delh: New Age International Publishers.

Kothari, C. R. (2004). Second Edition. Research methodology. Methods and Techniques. . New Delhi: New Age International LTD.

Lavers, T., & Hackey, S. (2021). Alternative routes to the institutionalization of social transfersin sub-Saharan Africa: Political survival strategies and transnationalpolicy coalitions. orld Development, (146)105549.

Lord, J., & Hutchison, P. (1993). The process of empowerment: Implications for theory and practice. Canadian Journal of Community Mental Health, 12(1), 5-22.

Lyatuu, P. M. (2019). Impact of Livelihood Strategies on Household Wellbeing in Land Shortage Villages of Mvomero District. East Africa Journal of Social and Applied Sciences, 95-113.

Mbilinyi, G. (2018). Women’s Economic Empowerment: A Case Of Selected Tanzania Social Action Fund (TASAF) III Project In Morogoro Distric. Moroggoro, Tanzania: Mzumbe university.

Mbilinyi. , G. (2018). Women’s Economic Empowerment: A Case of Selected Tanzania Social Action Fund (TASAF) III Project in Morogoro District, Tanzania. Morogoro: Mzumbe university.

Msangi, M. H. (2015). The Contribution of Women’s Participating In Economic Development Activities.A Case of Mkolani Ward in Nyamagana District,Mwanza. Morogoro: Mzumbe University.

Mtenga, D. v. (2018). Performance Of Women Development Fund (WDF) Toward Economic Empowerment In Tanzania. Glonal scientific journals, 6(11).

Mushi, V., & Makauki, A. (2019). Contributions of social protection systems on on Children's education in anzania : A case of TASAFIII cash transfer progamme 1. Cairo: the American University in Cairo International Conference for Research on African Challenges.

Mwamanga, ,. L. (2013). TASAF III- Productive Social Safety Net (PSSN): Presentation on National Poverty Policy Week. Dar Es Salaam, Tanzania.

Mwewa, G. (2019). The Role of Micro Finance Institutions Towards Empowerment Of Women: A Case Study of FINCA Microfinance Institution in Lusaka District. Lusaka: Cavendish University Zambia.

Nader, Y. F. (2008). Microcredit and the socio-economic wellbeing of women and their families in Cairo. The Journal of Socio-Economics, 37, 644–656.

Nation, U. (3016). Global Sustainable Development Report 2016. New York:

Department of Economic and Social Affairs.

Nehring, R., De la O, ,. C., & Paula, A. (2019). Rural poverty reduction in the 21st century No. 44).

Nyanda, F. A. (2015). An Assessment of the Contribution of Microfinance Institution Towards Women Empowerment:A Case of Morogoro Region. Morogoro: Mzumbe University.

Olajide, , O. E. (2016). Financial Empowerment through Micro-credit as Predictors of Economic and Income Generating Activities of Selected Women Beneficiaries in Ibadan, Oyo State. Badan: University of Ibadan, I.

Philips, G. (1990). Post-Positivistic Science Myths And Realities In Guba. Newbury Park: The Parandigm Dilogue.

Plan, I. R. (2015). Handbook on cities and livelihoods:Howa to rapidly assesthe effectsof the apllicationof citiesdecisionobn livelihoodsin poor and rural communities. Washington DC: Department of sustainable developmenth.

Proctor S. (1998). Linking Philosophy and Method in the Research Process; the. Nurse Researcher., 73-90).

Rahman, M. W., Luo, J., & Minjuan, Z. (2014). Welfare Impacts of Microcredit Programmes: An Empirical Investigation in the State-Designated Poor Counties of Shaanxi, China. Journal of International Development, 27(7), 1012-1026.

Responsibly, B. f. (2017). Women’s Economic Empowerment in Sub-Saharan Africa. Recommendations for Business Action. California, USA.

Roland, V. T., & Jackson, T. (2016). Access to micro credit and economic empowerment: Perceptions amongst market women in Yenagoa, Bayelsa State, Nigeria. International journal of Development and Management Review, 11(1).

Selomea, J., & Tshumab, N. (2014). Microfinance and Women Empowerment in Zimbabwe: A case of Women Development Fund in Umguza district. International Letters of Social and Humanistic Sciences, 35,(74), 74-85.

Stampint, M., Regalia, F., medalin, N., & ibarrarinPAPLO. (2017). how conditional cash transfer wah:good practice after 20 years of implimentation. Washingtin dc: interAmerican Development banks.

Sultana, H. Y., Najaf, D. -E., & Jamal, M. A. (2017). Impact of Microfinance on Women Empowerment Through Poverty Alleviation: An Assessment of Socio- Economic Conditions In Chennai City of Tamil Nadu. Asian journal for Poverty Stuies, 3(2).

Swalehe, M. L. (2019). Contribution of Government Funds Provided to Women Groups on Their Welfare in KatWard, i Arusha City. Dar es salaam: The Open University of Tanzania.

Taherdoost, H. (2016). Sampling Methods In Research Methodology; How To Choose a Sampling Technique for Research. International Journal of Academic Research in, 5(2), 18-27,.

tanzania, U. R. (2016). Productive Social Safety Net. Dar Es Salaam, Tanzania: Findings from the Impact Evaluation Baseline Survey.

Tanzania, U. R. (2016). Productive social safety. Dar es salaam Tanzania. Findings from the Impact Evaluation Baseline Survey. dAR ES SALAAM.

Tanzania, U. R. (2021). ) National Sample Census of Agriculture 2019/20. Key Findings Report. Dar es salaam: National Bereu of Statistics.

Temba, C. (2016). Contribution of Microfinance on Women’s Economic Empowerment: A Case Study of Solidarity Loans at Akiba Commercial Bank PLC at Buguruni. ar es salaam: open university ofTanzania.

United Republic of Tanzania. (2016). Economic and Poverty Reduction. Community Development, Gender, Elderly and Children. Dar Eses salaam., Tanzania: Ministry of Community Development Gender Elderly And Children.

United Nation. (2020). The World women 2015 Trends and statistics. New York USA: United Nation.

URT. (2013). New Guideline for Implementation of YDF Progamme in Tanzania: Ministry of Information, Youth, Culture and Sports. Dar es salaam: Ministry of Community Development, Gender, Elderly and Children.

Worl Bank. (2020). Women world Banking . Washington DC: World BANK.

Zambelli, E., & Müller, C. (2017). Making Women Development Fund More Care-Responsive Programmatic Note. Institute of Development Studies: Brighton.

**QUESTIONNAIRE TO WOMEN GROUPS MEMBER’S BENEFITED BY TASAF III PROJECT**

**SECTION A BACKGROUND INFORMATION**

**(Please tick where applicable)**

1. Name of respondent ……………………………………………………
2. Sex of respondent ………..

a) Female ( ) female ( )

1. Age of respondent …………………………………..?
2. What is Marital status of respondents………………….?
3. Single ( ) b) Married ( ) c) separated ( ) d)divorced ( )
4. e) widow ( )
5. What is your education level …………………………..?

a) Primary education ( ) b) econdary education ( ) c) Collage High education ( ) d) No formal education ( )

1. What is your family size (mention)…………………………..?
2. What is your occupation…………………………?
3. Famer ( ) b) livestock keeper ( ) c) public /private employee ( )

d) other specify ………………………………..

**SECTION B: ROLE OF TASAF ON CROP CULTIVATION**

1. Have you involved in crop cultivation for past three years …….?

a) Yes ( ) b) No ( )

1. If yes what kind of crop have cultivated (mention) a)…………………………… b)………………………..
2. If no, gives reason for not involving in crop cultivation…………………………………………………………………………………………………………………………………………………………………………………………………………………………………..
3. How many hector have you cultivated for past three seasons annually ?

|  |  |  |  |
| --- | --- | --- | --- |
| Seasun/annually | 2019 | 2020 | 2021 |
| Crop 1 |  |  |  |
| Crop 2 |  |  |  |

1. How many sacks have you harvested annual for pas three seasons annually ?

|  |  |  |  |
| --- | --- | --- | --- |
| Seasun/annually | 2019 | 2020 | 2021 |
| Crop 1 |  |  |  |
| Crop 2 |  |  |  |

**SECTION C: ROLE OF TASAF III ON LIVESTOCK PRODUCTION**

1. What are the major livestock are you keeping for three years back 2010, 2020, 2021? (put tick on tight answer)

|  |  |
| --- | --- |
| Livestocks | Answer |
| Cattles  |  |
| Goat |  |
| Goat |  |
| Duck |  |
| Chiken |  |
| Pigs |  |

Other (mention)…………………………………

1. What are other action taken by TASAF project in improving livestock proction?

a)…………………………………………………..

b)…………………………………………………..

c)……………………………………………………..

1. How can you rate the level contribution of TASAF III on livestock production
2. High
3. Moderate
4. Low
5. undecided

 **SECTION D: ROLE OF TASAF III ON ASSET OWNERSHIP**

Does TASAIII as increased your ability to own assets...?

1. Does TASAFIII has increased your ability to own assets...?
2. Yes
3. No ( )
4. If yes what kind of asset you own among of the follow

|  |  |  |
| --- | --- | --- |
| S/No | Assets Owned | Answer put Tick (✓) |
|  | Land |  |
|  | House |  |
|  | Bicyclical |  |
|  | Motorcycle |  |
|  | Ducks |  |
|  | Pigs |  |
|  | Chickens |  |
|  | Goat |  |
|  | Ships |  |

1. Rate the level of TASAF III cash transfer contribution on asset acquiring
2. High
3. Moderate
4. Low
5. undecided

**SECTION E ROLE OF TASAF II ON HOUSEHOLD INCOME**

1. Does TARSAL project as any impact your annual income..?

Yes ( ) b) No ( )

1. What is your annual income for past three years 2019.2020 and 2021?

|  |  |  |  |
| --- | --- | --- | --- |
| **Serial No.** | **2019** | **2020** | **2021** |
| Annual income |  |  |  |

1. 30 how you can rate your annual income when you compare with previous income before you enter into the project interms of the following
2. Increased ( ) b) decreased ( ) c) no Changes