

**CONTRIBUTION OF CONDITIONAL CASH TRANSFER ON WOMEN'S
EMPOWERMENT; A CASE OF TASAF IN MTWARA MIKINDANI
MUNICIPALITY**

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CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance by The Open University of Tanzania a dissertation titled: *The Contribution of Conditional Cash Transfer on Women's Empowerment: A Case of TASAF in Mtwara-Mikindani Municipality*, in fulfillment of the requirements for the Degree of Master of Arts in Gender studies of the Open University of Tanzania.

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DECLARATION

I, **Sylvia Cecil Mwanache**, hereby declare that the work presented in this dissertation is original. It has never been presented to any other University or Institution. Where other people's works have been used, references have been provided. It is in this regard that I declare this work as originally mine. It is hereby presented in partial fulfillment of the requirement for the Master's Degree of Arts in Gender studies.

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Signature

.....

Date

DEDICATION

I dedicate this Dissertation to my beloved late parents, Mr Cecil Mwanache and Mrs Agatha Hatibu, for their entire love and guidance throughout my growing up made it possible. May their souls rest in peace.

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This work has been made possible due to the contribution and support from different individuals. Firstly, I thank God for enabling me to accomplish this task. More importantly, I am grateful to my supervisor, Dr Johnas Buhori and Dr Mariana Makuu, for all the tireless support he/she accorded me during the whole course of my research, from the process of conception of the research idea to the last point of submitting my final dissertation.

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ABSTRACT

This study examined the contribution of TASAF conditional cash transfers on women's empowerment in Mtwara Mikindani Municipality. Specifically, the study aimed to determine the contribution of the conditional cash transfer program to women's social empowerment, examine the contribution of conditional cash transfer program on women's economic empowerment, and identify the challenges faced by women in accessing and obtaining the benefits of the TASAF conditional cash transfer program. The study applied empowerment theory to support the findings. The study used a case study design. The study applied simple random techniques to select a sample size of 98 beneficiaries. This research used a questionnaire with closed-ended questions to gather data. Data for the study were analyzed using descriptive analysis. The findings show that the CCT program helps beneficiaries in decision-making regarding the type of business to be done and expenditures in their household. Results further show that CCT programs have played a significant role in enabling individuals to start businesses and be the main financial providers in their households. Moreover, findings show that the funds received from CCT are sufficient to meet their financial needs. Therefore, the study concludes that the CCT program has empowered women both socially and economically. The study recommends training or workshops for women CCT program beneficiaries to increase their understanding of household expenditure decision-making, educating them on their rights, building confidence, and providing effective communication tools.

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LIST OF ABBREVIATIONS AND ACRONYMS

BFP	Bolsa Família Programme
CCT	Conditional Cash Transfer
LEAP	Empowerment against Poverty
NPES	Poverty Eradication Strategy
SPSS	Statistical Package for Social Science
TASAF	Tanzania Social Action Fund
UN	United Nations
URT	United Republic of Tanzania

CHAPTER ONE

INTRODUCTION

1.0 Introduction

The study aimed to examine the contribution of conditional cash transfers to women's empowerment. This chapter consists of a brief introduction of the background of the study, a statement of the problem, the objectives of the study, research questions, significance of the study and scope of the study

1.1 Background of the Study

The provision of conditional cash transfer (CCT) programs has been increasingly recognized as a crucial strategy for promoting women's empowerment, particularly in developing countries where gender disparities are prevalent (Kumar et al., 2023).

CCT programs aim to reduce poverty by making welfare programs conditional on the actions of the recipients. That is, the government only transfers funds to individuals who meet certain criteria. These criteria include enrolling children in public schools, going to the doctor on a regular basis, and receiving vaccinations (Cruz et al., 2017). The program also plays a crucial role in reducing inequality and helping households break free from the vicious cycle of poverty, where it is passed down from one generation to the next (Fiszbein & Schady, 2016).

The implementation of CCT programs has expanded globally, with many countries adopting them as a means to address poverty and social inequality. While these programs have demonstrated positive impacts on poverty reduction and human development, their effects on women's empowerment are not yet fully understood (Cruz et al., 2017). Understanding the contribution of CCT programs to women's

empowerment is vital for designing effective policies and interventions that promote gender equality and social progress (Onwuchekwa et al., 2021).

CCT programs have their origins in Latin America, where countries such as Mexico, Brazil, and Colombia began implementing these programs in the late 1990s and early 2000s (Richterman et al., 2023). The programs were initially designed to address the problem of poverty and inequality in these countries, which were characterized by high levels of income inequality and limited access to social services for people experiencing poverty. The idea behind CCTs was to provide a safety net for the poor while also promoting investment in human capital through increased access to education and healthcare (Santos, 2023). The success of these programs in Latin America led to their adoption in other parts of the world, including Asia and Africa (Ayoo, 2022).

In Asia, countries such as Indonesia, Sri Lanka, and the Philippines have implemented similar programs (the Keluarga Harapan, Samurdhi Program, and Pantawid Pamilyang Pilipino Program, respectively). These programs have been adapted to local contexts and needs, but all share the common goal of reducing poverty and promoting social development (Vanhuyse et al., 2022).

In Africa, countries such as Ghana, Zambia, Ethiopia, Rwanda, Kenya, and Uganda have implemented CCT programs such as Livelihood Empowerment Against Poverty, Social Cash Transfer Program, Productive Safety Net Program, Vision 2020 Umurenge Program; Conditional Cash Transfer for Orphans and Vulnerable Children; and Social Assistance Grants for Empowerment respectively (Onwuchekwa et al., 2021; Handa et al., 2013; Cochrane & Tamiru, 2016). These

CCT programs in Africa are designed to alleviate poverty and promote human capital development by providing financial assistance to vulnerable households, often with a focus on improving education, health, and nutrition outcomes. These programs typically target families living in extreme poverty or facing significant social and economic challenges (Gronbach, 2020).

One of the key objectives of CCT programs is to empower women, who often bear the greatest burden of poverty and lack of access to education and healthcare. For instance, statistics by the World Bank of 2018 showed that females' poverty rate (12.8%) was much higher than that of males (12.3%) (Boudet et al., 2018). Women, especially in rural areas, face numerous barriers to engaging in productive work, economic activities, mobility, and ownership of productive resources such as land, credit, and markets, all of which contribute to their low economic status. Therefore, CCT programs aim to empower women by giving them greater control over household resources and decision-making, improving their access to education and healthcare, and enhancing their social status and participation in community activities (The World Bank, 2017).

The United Republic of Tanzania has made significant progress in promoting gender equality and women's empowerment, which remains a key priority for the government as the country journeys towards making sustainable development a reality (UN WOMEN, 2022). In 2000, the Government of Tanzania, with support from the World Bank, created the Tanzania Social Action Fund (TASAF) as part of a broader strategy to reduce poverty by stimulating local economies. The main objective of the fund was to support poverty-stricken communities on the principle of

community demand-driven initiatives with TASAF investment and funds being managed by communities themselves (Rwegasira, 2017).

Among other activities, TASAF has funded community-run projects to build health clinics and schools, giving communities experience managing funds, hiring contractors, and monitoring projects. Since it has been established, one of the major government initiatives to address poverty within the national framework defined in the country's Development vision 2025 (The vision focuses on several key areas such as economic growth, infrastructure development, social welfare, education, healthcare, and environmental sustainability) and national policies on poverty reduction such as National Poverty Eradication Strategy (NPES) (Marisham & Mwaitete, 2022).

While the TASAF CCT program has been implemented to provide financial support to vulnerable households, particularly women (Kinyondo & Magashi, 2019), there is a need to assess its effectiveness in promoting women's empowerment. The problem lies in the lack of comprehensive understanding regarding the specific ways in which the TASAF CCT program impacts women's empowerment in Mtwara.

Although the program aims to alleviate poverty and empower women through financial support, it is crucial to assess whether it has successfully achieved both economic and social contributions and identify any potential challenges or limitations. Therefore, to address these issues, it is necessary to conduct a thorough assessment of the TASAF conditional cash transfer program's impact on women's empowerment in Mtwara. This assessment encompassed various dimensions of empowerment, including economic and social aspects, to provide a holistic

understanding of the program's contribution by assessing both the economic and social aspects of empowerment together, the researcher is able to provide a more well-rounded and thorough evaluation of the program's impact.

This comprehensive approach ensures that the program's contributions are fully understood, not just in terms of financial benefits but also in the broader context of social and cultural changes. As a result, the findings can lead to more informed decisions about how to improve the program, address any shortcomings, and enhance its effectiveness in achieving sustainable empowerment for women.

1.2 Statement of the Problem

The CCT program aims to enhance women's economic empowerment by providing them with financial resources. Through regular cash transfers, women are given the opportunity to invest in income-generating activities, start or expand small businesses, or acquire assets (Cornwall, 2016). This can lead to increased financial independence, improved socio-economic status, access to quality healthcare, greater decision-making power within households, and increased social networks and community participation. The availability of cash transfers can also enable women to pursue vocational training or higher education, enhancing their employability and income potential (Laszlo et al., 2020).

Although the CCT program aims to reduce poverty and improve the wellbeing of vulnerable households, it falls short of effectively benefiting poor women the primary recipients due to persistent social, economic, and cultural barriers. These challenges restrict their access to education, employment, and leadership opportunities (Kinyondo & Magashi, 2019). In Mtwara Mikindani Municipality,

where poverty rates are high and economic opportunities are scarce, gender inequality further limits women's access to resources and economic empowerment. Beneficiaries of the TASAF program struggle to break free from poverty due to inadequate resources, skills, and opportunities. Weak capacity building, insufficient monitoring and evaluation, and a lack of transparency and accountability hinder the program's success at various stages, from application to implementation.

The problem impacts women's empowerment in several ways. Firstly, it can perpetuate poverty and dependency on men or others for financial support. Secondly, it can limit women's access to education and job opportunities, thereby restricting their ability to participate in decision-making processes and exercise their rights (Rajalakshmi & Selvam, 2017). Thirdly, it can exacerbate gender-based violence and discrimination as women become more vulnerable to exploitation. Finally, it can undermine the overall development of the community by limiting the potential contributions that empowered women can make towards social and economic development (Richardson, 2018).

Most studies have focused on the contribution of the TASAF CCT program to the whole community in general (e.g. Mapunda, 2020; Alfayo, 2019; and Kilobe et al., 2017). However, there is limited research on the contribution of TASAF CCT to women's empowerment. Therefore, this study assessed the contribution of conditional cash transfer on women's empowerment using the case of TASAF in Mtwara-Mikindani Municipality.

1.3 Research Objectives

The study objectives are categorized into general objective and specific objectives:

1.3.1 General Objective

The general objective of this study is to assess the contribution of TASAF conditional cash transfer on women's empowerment in Mtwara-Mikindani Municipality.

1.3.2 Specific Objectives

- i. To examine the contribution of conditional cash transfer programs on women's social empowerment in the study area.
- ii. To examine the contribution of conditional cash transfer programs on women's economic empowerment in the study area.
- iii. To identify the challenges faced by women in accessing and obtaining the benefits of the TASAF conditional cash transfer program in the study area.

1.4 Research Questions

- i. What is the contribution of a conditional cash transfer program on women's social empowerment in the study area?
- ii. What is the contribution of a conditional cash transfer program to women's economic empowerment in the study area?
- iii. What are the challenges faced by women in accessing and obtaining the benefits of the conditional cash transfer program in the study area?

1.5 Significance of the Study

The study's results can be used to inform policymakers about the economic and social contribution of Conditional Cash Transfer (CCT) programs on women's

empowerment. Specifically, the findings can be applied to inform policy decisions on the design and implementation of CCT programs that target low-income women, highlighting the potential for these programs to increase women's economic independence, improve their decision-making power within households, and enhance their social status.

Moreover, by examining the contribution of TASAF CCT in Mtwara, the study can provide valuable insights on what aspects of the program are working well and where there is room for improvement. This can inform the design and implementation of future social protection programs in Tanzania.

Furthermore, the study's results can inform future efforts to replicate and scale up similar conditional cash transfer programs in other regions or countries. If the TASAF program is found to be successful in Mtwara, it can serve as a model for other communities facing similar challenges, both within Tanzania and globally.

1.6 Scope of the Study

The study was limited to Mtwara Mikindani Municipality. The study covered the contribution of the TASAF CCT program to women's social and economic empowerment. The assessment period from 2019 to 2023 is based on the fact that this is the period during which TASAF was implementing phase III of its development programs. This means that the research was contextualized within the framework of TASAF's activities and the outcomes that were expected to result from its interventions. This period was crucial in providing a holistic understanding of TASAF's contribution to women's empowerment in Tanzania.

CHAPTER TWO

LITERATURE REVIEW

2.1 Overview

This chapter reviews the literature on the contribution of conditional cash transfers to women's empowerment. It consists of definitions of key terms, a theoretical review, an empirical review, and a conceptual framework.

2.2 Definition of Key Terms

This part defines the key terms that were used in the study, including the terms conditional cash transfer and empowerment.

2.2.1 Conditional Cash Transfer

Conditional cash transfer (CCT) programs are social welfare programs that provide cash payments to individuals or families who meet certain conditions or requirements. Governments or non-governmental organizations typically implement these programs as a means to alleviate poverty, promote human development, and improve social outcomes (Parker & Todd, 2017).

In the context of this study, Conditional Cash Transfer means a specific type of social welfare program implemented by the Government of Tanzania through the Tanzania Social Action Fund (TASAF) to address poverty and improve social outcomes among vulnerable populations, such as low-income families, children, and women.

2.2.2 Empowerment

Empowerment refers to the process of enabling individuals or groups to gain control over their own lives, make informed decisions, and act to improve their circumstances. It involves providing people with the tools, resources, knowledge, and support they need to realize their full potential and achieve their goals (Al-Omari et al., 2020). Empowerment can occur at various levels, including personal, social, economic, and political empowerment (Angelucci & Heath, 2020). This study focused on the social and economic aspects of empowerment. In the context of this study, empowerment refers to the process of enabling vulnerable populations, such as low-income families, children, and women, in both social and economic aspects.

2.3 Theoretical Review

The main theory used in this study is empowerment theory. However, to get an understanding of the contribution of conditional cash transfers to women's empowerment, this section also reviews literature about conditional cash transfer programs on women's empowerment and the challenges of cash transfer for women in poor households.

2.3.1 Empowerment Theory

This is a theory developed by Julian Rappaport in the 1980s. The theory emphasizes the importance of individuals and communities having control over their own lives and resources. His work has influenced various disciplines, including psychology, social work, health promotion, education, and community development (Joseph, 2020).

2.3.1.1 Relevance of the Theory to the Study

The theory is relevant to the context of this study because it emphasizes the importance of empowering women economically and socially in decision-making processes, policy development, and community initiatives (Joseph, 2020). It recognizes that women should have equal opportunities to express their opinions, contribute their skills and knowledge, and actively participate in issues that affect their lives (Natland & Hansen, 2017).

According to the empowerment theory, access to resources is crucial for empowerment. CCT programs aim to alleviate poverty by providing financial assistance to low-income households. For women, these cash transfers can serve as important resources that enable them to invest in education, start or expand businesses; acquire assets, or access healthcare services. Empowerment theory suggests that social empowerment occurs when individuals or groups gain control over their lives, challenge oppressive structures, and develop a sense of autonomy and self-worth (Joseph, 2020). In this context, the CCT program can be seen as a mechanism for promoting social empowerment by providing women with financial resources that can be used to improve their lives and those of their families. The study can explore how the program contributes to increased social empowerment by analyzing changes in women's decision-making power, social status, and access to community resources.

Also, empowerment theory emphasizes the importance of economic empowerment, which involves having control over economic resources and opportunities (Mbae et al., 2016). In this context, the CCT program can be seen as a means of promoting

economic empowerment by providing financial support to women, enabling them to invest in income-generating activities, education, and healthcare.

2.3.1.2 Strength of the Theory

The empowerment theory is a valuable framework for understanding and promoting individual and collective empowerment. Strengths of the empowerment theory include: First, it focuses on individual agency. The empowerment theory recognizes the inherent capabilities and strengths of individuals. It emphasizes that individuals can make choices, act, and create change in their own lives (Alexander et al., 2016). Second, it promotes self-determination: The empowerment theory emphasizes the importance of self-determination, which refers to the ability of individuals to make decisions and choices that reflect their values, goals, and preferences (Jaaffar et al., 2019).

2.3.1.3 Weakness of the Theory

While Conditional Cash Transfers (CCTs) can contribute to women's empowerment by providing them with direct financial access, several weaknesses limit their effectiveness, including: potential for male control over funds, lack of addressing underlying gender inequalities, limited impact on decision-making power within households, potential for increased domestic violence, and failure to promote women's economic participation beyond basic needs; essentially, simply giving women cash may not be enough to significantly change their power dynamics within the household or community without additional interventions to address broader societal norms and constraints.

2.3.2 Conditional Cash Transfer Programs on Women's Empowerment

CCT programs have been implemented in various countries as a means to promote social development and poverty reduction. The primary goal of CCT programs is poverty alleviation; they can also have positive impacts on women's empowerment (Litwin et al., 2019). Here are some ways in which CCT programs contribute to women's empowerment:

Education: Many CCT programs require families to ensure their children, including girls, attend school regularly. This condition promotes gender equality in education and increases girls' access to schooling (Barber & Gertler, 2009). By incentivizing education, these programs help break the cycle of intergenerational poverty and empower girls to pursue higher education and better employment opportunities in the future (Bobonis, 2021).

Health and nutrition: Some CCT programs emphasize the importance of maternal and child health by requiring regular health check-ups, vaccinations, and prenatal care. By ensuring women and children receive necessary healthcare services, these programs contribute to improved maternal and child well-being (De Brauw & Peterman, 2020).

Financial decision-making: The cash transfers provided through CCT programs are often directed to women, as they are more likely to prioritize spending on their children's education, healthcare, and nutrition (Armand et al., 2020). This increased financial autonomy can enhance women's bargaining power within the household and enable them to participate in economic activities (Wamoyi et al., 2020).

Social empowerment: CCT programs can contribute to women's social empowerment by providing them with a platform to engage in community activities and access social services. These programs often involve capacity-building activities, such as training sessions on entrepreneurship or life skills, which empower women with knowledge and skills to improve their economic prospects (Ladhani & Sitter, 2020).

Economic or poverty reduction: One of the primary objectives of CCT programs is poverty reduction. By targeting cash transfers to low-income households, these programs help alleviate financial constraints and improve the overall well-being of families (Kilburn et al., 2020).

2.4 Empirical Review

The empirical review in this section is discussed according to the specific objectives of the study.

2.4.1 Contribution of Conditional Cash Transfer on Women's Social Empowerment

The study by Urbina (2020) on Mexico's Progresa conditional cash transfer program provides valuable insights into the program's impact on women's empowerment. The research found that Progresa had a positive effect on female autonomy, as measured by increased participation in household decision-making and improved mental health outcomes. Additionally, the study revealed that the program had a positive impact on attitudinal measures of housework, with women reporting greater satisfaction and enjoyment of their domestic responsibilities. However, surprisingly, the study found no significant effect on household decision-making, suggesting that the program did

not necessarily translate to increased influence or agency for women in their households. This nuanced finding highlights the complex and multifaceted nature of women's empowerment. It underscores the need for programs like Progresa to be designed and implemented with a more comprehensive understanding of the factors that contribute to women's autonomy and agency.

Reed et al. (2018) studied the economic vulnerability at the structural level, which had a profound impact on improving sexual and reproductive health outcomes among women and girls. This approach led to positive changes without necessarily focusing on specific health behaviors. By reducing economic and social constraints, structural-level interventions can create a broader impact across populations. This, in turn, reduced the barriers that limit engagement in healthy behaviors and increased exposure to health threats. In other words, addressing economic vulnerability at the structural level can create a ripple effect that trickles down to individual-level behaviors and outcomes.

Nnaeme (2022) studied obstacles related to gender faced by recipients of cash transfers who are engaged in the informal sector in Johannesburg. The study's findings revealed that despite the fact that both male and female beneficiaries were engaged in similar income-generating activities, significant gender-based barriers impeded the economic advancement of women. While they shared the same responsibilities and workloads as their male counterparts, female beneficiaries faced unique challenges that hindered their ability to progress economically. These obstacles included limited access to education and training opportunities, restricted

mobility due to social norms and cultural expectations, and lack of representation in decision-making processes.

Additionally, women were often required to take on additional household responsibilities, which reduced their availability for income-generating activities. These gender-based barriers resulted in a significant disparity in economic outcomes between male and female beneficiaries, highlighting the need for targeted interventions to address these specific challenges and promote greater economic equality for women.

Prencipe et al. (2021) showed that CCT programs improve human capital investment by increasing access to health services by 70% and school attendance by 32 days per year on average. The money was used to pay for medical care and school supplies for their children, thereby improving school attendance and the health of the household members. Prencipe et al. (2021) showed that CCT programs have a profound impact on human capital investment, particularly in low-income households. Research has demonstrated that CCT programs increase access to health services by an average of 70%, resulting in improved health outcomes for household members. Furthermore, the programs also significantly improve school attendance, with a notable increase of 32 days per year on average. This is largely due to the fact that the cash transfers are specifically targeted towards paying for medical care and school supplies, thereby alleviating financial burdens on families and enabling them to make investments in their children's education and health. As a result, CCT programs have been found to have a positive impact on human capital accumulation, breaking the cycle of poverty and setting individuals up for greater economic mobility and long-term prosperity.

The study by Masunzu (2014) showed that investing in human capital through the capability approach has been a successful strategy for breaking down the intergenerational cycle of poverty among low-income families living with the most vulnerable children. By focusing on enhancing the capabilities of caregivers, such as education, healthcare, and social support, we can empower them to provide better care and opportunities for their children. This approach recognizes that poverty is not just about income but about the lack of opportunities and resources that prevent individuals from achieving their full potential. By investing in human capital, we can help break the cycle of poverty by enabling children to access quality education, healthcare, and other essential services.

For example, programs such as early childhood education and healthcare interventions have been shown to improve cognitive and socio-emotional development in children from disadvantaged backgrounds, increasing their chances of escaping poverty as adults. By investing in the capabilities of caregivers and providing them with the resources they need to care for their children, we can help to create a brighter future for these vulnerable children and break the intergenerational cycle of poverty.

Sugiyama and Hunter (2020) analyzed the relationship between Brazil's massive CCT program, Bolsa Família, and women's empowerment. The researchers developed a three-part framework to examine the program's impact on women's economic independence, physical health, and psychosocial well-being. The findings showed that while women in the program have experienced some improvements in all three areas, these improvements are not universal. The study concluded that the

success of Bolsa Familiar in empowering women depends heavily on the broader institutional context, including related services in health and social assistance.

Agyemang and Antwi (2019) evaluated the impact of the Livelihood Empowerment Against Poverty (LEAP) program, a conditional cash transfer initiative aimed at reducing social exclusion in Cape Coast Metropolis, Ghana. Through in-depth interviews with 40 program beneficiaries from 8 communities and interviews with key informants involved in program management, the study found that LEAP has made a significant contribution to improving the lives of vulnerable individuals. However, the research suggested that the program could be improved by increasing the amount of cash transferred and strengthening organizational capacity for effective monitoring and evaluation of the program's conditions.

According to Kinyondo and Magashi (2019), Social cash transfer programs are often touted as an effective way to reduce poverty worldwide, but few studies have thoroughly examined their effectiveness. To address this gap, the study used a mixed-methods approach to investigate the impact of the TASAF cash transfer program on women's empowerment. Results, based on a quasi-experimental design, show that TASAF targets poor households and have a positive impact within its sphere of influence. However, this impact does not extend beyond TASAF's boundaries. The study suggested that TASAF be complemented by similar programs to achieve a more significant and sustainable impact on women's empowerment. Kilburn et al. (2020) used data from a randomized cash transfer program in South Africa to develop a new way of measuring poverty that looks at individual experiences rather than just households. By combining various indicators across six

areas, including economic agency, violence, and relationships, and giving each area equal weight; we can see how the cash transfers helped reduce poverty for young girls. The results show that the program consistently improved their lives by addressing multiple areas, not just one. This highlights the potential for social protection programs to make a broader impact on achieving the Sustainable Development Goals and improving the lives of young women.

Tunio et al. (2020) aimed to investigate the Benazir Income Support Program, an initiative launched in 2008 that has empowered women economically, socially, and politically. A key component of the program is the National Cash Transfer Program (NCTP), which provides a monthly stipend of PKR 5,000 to vulnerable families, up from PKR 1,000 in 2008. This qualitative study was conducted to assess the outcomes of the program and employed a purposeful sampling method to select participants. Forty female beneficiaries were interviewed, and two focus group discussions were held with male members to examine the impact of the unconditional cash transfer program on women's empowerment.

The study focused on eight indicators of women's empowerment, including self-image and confidence, mobility, household decision-making, employment and economic independence, saving and spending habits, market accessibility, health and education (human capital), collective identity/action, marriage norms, notions of citizenship, and political representation. For instance, one of the findings revealed that women who received support through the program reported greater confidence in making financial decisions and participating in community activities. Thematic analysis was used to analyze the data from interviews and focus group discussions.

The findings suggested a positive impact of the Benazir Income Support Program on women's empowerment, particularly in improving women's economic independence and mobility. Finally, the study concludes with recommendations based on its findings, emphasizing the importance of enhancing access to education and healthcare for further empowerment.

2.4.2 Contribution of Conditional Cash Transfer on Women's Economic Empowerment

Alcázar et al. (2016) investigated the impact of Juntos, a conditional cash transfer program in Peru, on women's empowerment. Although the program's primary goal is not specifically to promote women's welfare, women are crucial to the program's success as they receive the cash transfers and are responsible for adhering to its conditions. As such, their level of empowerment is likely to be influenced by the program.

The study combines both quantitative and qualitative methods to examine the effects of Juntos on six aspects of empowerment: economic decision-making, freedom of movement, gender attitudes, agency, self-confidence, and overall well-being. Using two datasets, ENDES and the Young Lives Study, the research finds that Juntos has a positive impact on women's empowerment, particularly in terms of economic decision-making, self-esteem, and overall well-being. Interestingly, this positive effect on well-being is only observed among women who have been part of the program for more than three years. Also, Sugiyama and Hunter (2020) studied the relationship between the world's largest CCT, Brazil's Bolsa Família, and women's empowerment. The study's findings reveal that the CCT program has positively impacted women's lives across three key dimensions: economic independence,

psychosocial well-being, and physical health. Specifically, the research found that women's economic independence has increased as a result of the program, as they have gained access to financial resources and have been able to invest in their livelihoods. Also, the study showed that women's psychosocial well-being has improved, as they have reported increased confidence and self-esteem. Furthermore, the research also found that the program has had a positive impact on women's physical health, as they have reported improved access to healthcare services and reduced rates of malnutrition. Overall, the study's findings suggest that the CCT program has had a significant and multifaceted impact on women's lives, improving their overall well-being and promoting their empowerment.

Mushi et al. (2019) showed that while cash transfers have been shown to be effective in enabling poor children to meet their basic school requirements, leading to increased attendance, this study's narrow focus on children neglects the significant impact that cash transfers can have on other vulnerable groups, particularly women. Women play a crucial role in the education and well-being of children, serving as caregivers, educators, and decision-makers in many households. By providing cash transfers to women, not only can their basic needs be met, but they can also use the additional income to invest in their children's education and overall development. Moreover, women's economic empowerment had a multiplier effect, benefiting not only their children but also future generations. Using a case study of the Nangando ward in the Liwale district in Tanzania, Kapinga (2022) showed that 98.6 per cent of poor women respondents said that cash transfers improved their lives in terms of education, nutrition, and health. The majority of respondents (95.7 per cent) agreed

that the main uses of cash transfers in poor households include food consumption, school equipment, agricultural input, and keeping domestic animals.

Domonko (2017) showed that an increase in health visits, an increase in the number of meals consumed (food sufficiency), and an increase in the amount of money amassed were statistically significantly associated with an increase in the income of the households examined at the P-value of 0.005. Additionally, at the P-value > 0.005 , an increase in child enrolment in school was not significantly correlated with an increase in household income. This suggests that while household income may influence child enrolment in school to some extent, other factors may also play a significant role in determining educational outcomes.

Mariano (2020) examined the impact of the Bolsa Família Programme (BFP) in Brazil on the autonomy of poor women, focusing on whether receiving a stipend through this programme affects their ability to seek paid work. The research compared the experiences and perceptions of women who receive BFP benefits with those who are eligible but not part of the program.

The study used a case study approach, conducting structured interviews with a non-random sample of women in a large city in southern Brazil. The findings suggest that while the BFP may help alleviate poverty, it does not necessarily empower women or promote their autonomy, as it does not address the barriers that exist between paid and unpaid work, nor does it challenge gender-related obstacles that affect women's interactions with these two forms of labor. Zulkhibri (2016) examined the effectiveness of directly targeted poverty reduction programs in Muslim countries using CCTs. The research identified best practices and lessons learned to date, as

well as practical challenges in implementing CCTs in Muslim countries, such as Bangladesh, Indonesia, Pakistan, and Turkey. The analysis showed that CCTs have had a positive impact on poverty reduction in these countries, with relatively affordable costs when implemented with effective program designs. Moreover, many CCTs have yielded secondary benefits beyond their primary goal of poverty reduction. Additionally, the study suggests that the concept of CCTs aligns with Islamic principles, aiming to eradicate poverty through cash distribution.

Urbina (2020) analyzed the impact of welfare payments given to women through Mexico's Progresa program on household decision-making, women's autonomy, and perceptions of responsibility for household chores. By using a large sample of married and cohabiting couples (9,751 households) and exploiting the fact that some households were randomly assigned to receive Progresa benefits, the study was able to estimate the causal effects of these payments after 1.5 years, controlling for other factors that might influence the results. The results showed that Progresa payments had a positive effect on women's attitudes towards household chores and their sense of autonomy but did not change household decision-making dynamics. Notably, there was no evidence of a 'backlash' effect, where women were pushed into more unpaid work as some critics had feared.

Rubio-Sanchez et al. (2021) investigated the effects of the Oportunidades-Prospera CCT program on women who head households in Mexico. The program aimed to empower these women by developing their human capital, as seen in the significant increase in school attendance among children living with them. The analysis was

based on data collected from a unique socioeconomic questionnaire administered by Mexico's Social Development Secretariat.

The database consisted of 3,762 households that participated in the program between 2004 and 2017 across 32 Mexican states. The results showed that many households that entered the program saw a change in household leadership, likely due to the new income and benefits provided to women through the program. However, the study also found that CCT programs may not be sufficient to overcome initial poverty among households headed by women and that governments have struggled to address poverty affecting these households.

2.4.3 Challenges Faced by Women in Obtaining Cash Transfer on Women

Sichone (2016) investigated the difficulties faced by low-income households and vulnerable children in adhering to the conditions of a cash transfer program in light of the growing popularity of conditional cash transfers as a development strategy in many developing countries.

The study was conducted in Iguguno Ward, Mkalama District Council, Singida Region, where households receiving cash transfers are required to ensure their children attend school and meet specific conditions set by TASAF. The research involved interviews with local government officials, questionnaires for local leaders, teachers, and household heads, as well as in-depth focus group discussions with local leaders and teachers. The study identified several pending issues and remaining challenges, including the need to strengthen local participation mechanisms, coordinate the cash transfer program with other initiatives, and extend the duration of benefits to support long-term human capital development.

Kapinga (2022) showed that the irregular and unpredictable payment schedule posed a significant threat to the wellbeing of cash-dependent households and household planning. Despite receiving payments every two months, the lack of consistency erodes credibility and creates uncertainty, making it challenging for households to manage their finances effectively. This inconsistency led to difficulties in budgeting, saving, and making long-term plans, as families are forced to adapt to the uncertainty of when their next payment arrive.

Mbuta (2021) examined the allocation of social transfers by impoverished individuals. This has sparked controversy, suggesting that many recipients use these resources for non-essential items such as drinking local beer and other discretionary expenses. However, upon closer inspection, most of these claims appear to be unfounded.

The study's methodology has been criticized for being flawed, relying on surveys and self-reported data rather than objective measures of spending habits. Moreover, the notion that impoverished individuals would prioritize beer over essential goods and services is a stereotype that does not reflect the complex and context-dependent realities of poverty. In reality, the use of social transfers to cover basic needs such as food, housing, and healthcare is likely a more accurate reflection of the resource constraints faced by impoverished individuals.

According to Azevedo and Robles (2013), some beneficiaries' representatives were found to be lying during the examination. People with health issues and advanced age were affected by the scenario. The beneficiaries were not informed of payment adjustments. The situation involves a pilot switch in the delivery of payment services

from the post office to the equity bank. The exercise was rejected because the community was not involved in the process of change. The challenge with CCT was the lack of communication between beneficiaries and at the community level.

Nnaeme (2022) looked at the experiences of women who receive cash transfers in a poor urban community in Johannesburg. By using Giddens's structuration theory, the study analyzed the gender-related challenges and responses of these women. Results showed that although women and men engage in similar income-generating activities, women face unique gender-related barriers that hinder their economic progress. This study sheds light on the challenges and dynamics faced by female entrepreneurs in the informal economy, who are disproportionately affected by the COVID-19 pandemic and require targeted economic support.

Faji and Garutsa (2022) investigated the challenges faced by female-headed households participating in Zimbabwe's Basic Agricultural Assistance program, a cash transfer initiative. In-depth interviews and focus groups were used to gather data on the obstacles these women encountered. The research found that despite the program's intention to help stabilize the economy and reduce poverty, external factors such as political and economic instability have hindered its effectiveness in achieving this goal for female-headed households. Traditional cultural and patriarchal norms often limit women's autonomy and decision-making power. Moreover, only a small proportion of female-headed households received cash transfers, and many struggled to access markets to purchase farm tools during the COVID-19 pandemic.

2.5 Research Gap

The reviewed literature shows that most available studies, including Prencipe et al. (2021) and Agyemang and Antwi (2019), about the economic contribution of the CCT program have focused on the whole community.

This emphasis on aggregate outcomes has created an empirical knowledge gap regarding the distinct experiences and contributions of women, a crucial aspect in understanding the program's effectiveness. The lack of attention to gender-specific impacts is concerning, as women often bear a disproportionate burden of poverty and are critical to household decision-making processes. Therefore, it is essential to address this knowledge gap by conducting research that specifically examines the economic and social contribution of CCT programs to women's lives, including their income-generating activities, employment opportunities, and overall well-being.

Moreover, reviews show that there are insufficient reviews of challenges faced by women in obtaining cash transfers on women in the Tanzanian context. A few of the available reviews, including Sichone (2016), were based on difficulties faced by low-income households and vulnerable children in adhering to the conditions of a cash transfer program.

In Tanzania, there is a significant gap in research regarding the challenges faced by women in obtaining cash transfers despite its importance in addressing poverty and promoting financial inclusion. The available reviews, such as Sichone (2016), have primarily focused on the difficulties faced by low-income households and vulnerable children in adhering to the conditions of a cash transfer program, with limited attention to the specific experiences of women. This knowledge gap is concerning, as

women often bear the primary responsibility for household financial management and may face unique barriers in accessing cash transfers due to social and cultural norms, limited financial literacy, and inadequate financial access. Therefore, it is essential to conduct further research that explores the specific challenges faced by women in obtaining cash transfers in Tanzania, with a view to informing policy interventions that promote greater financial inclusion and empowerment for women.

Also, most reviewed literature shows that most available studies, including Rubio-Sanchez et al. (2021) and Mariano (2020), about the social contribution of the CCT program are available in the world. There is an empirical gap in the contribution of CCT programs to women in the context of Tanzania. This study addressed this gap by assessing the contribution of TASAF conditional cash transfer on women's empowerment.

2.6 Conceptual Framework

In this study, conditional cash transfer is an independent variable, while challenges of CCT are the moderator variable, and women's empowerment is the dependent variable. The relationship is presented in Figure 2.1. A conceptual framework is guided by empowerment theory. According to empowerment theory, individuals are empowered when they have access to resources, opportunities, and social support that enable them to make informed decisions and take actions that promote their well-being. In the context of the conceptual framework presented, the CCT program can be seen as an intervention designed to empower women by providing them with a financial resource (the transfer) that can be used to make choices and take actions that improve their lives. The challenges of CCT (the moderator variable) can be seen

as obstacles or barriers that may hinder or facilitate the empowering effects of the program.

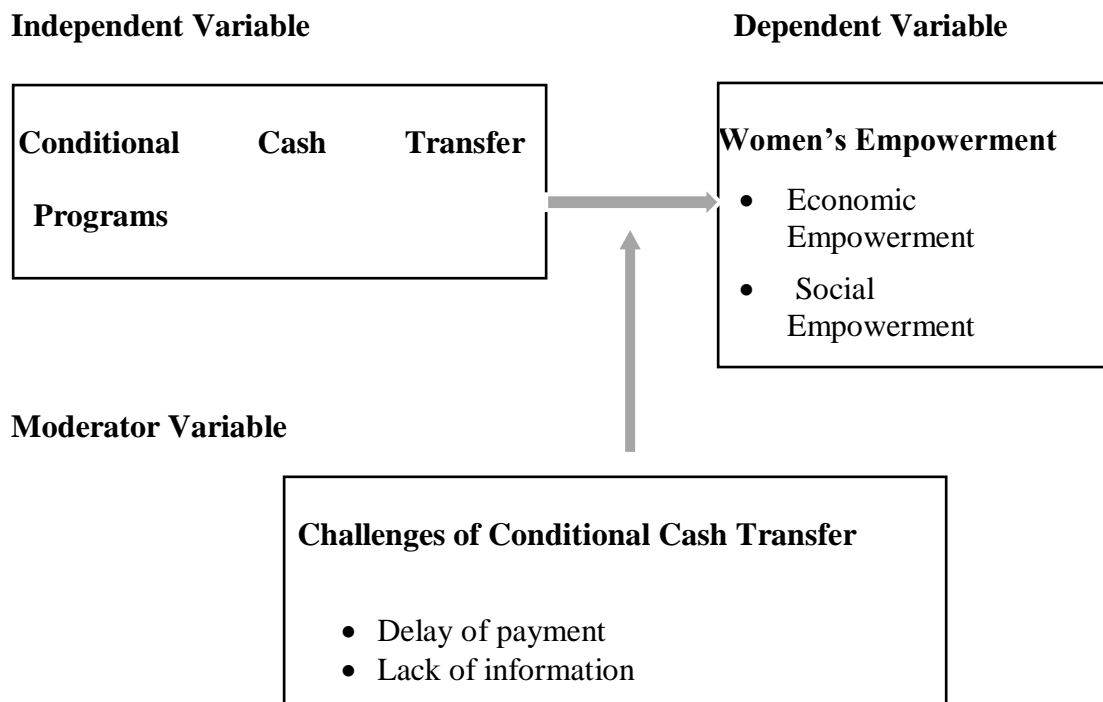


Figure 2.1: Conceptual Framework

Source; (Tonguet-Papucci et al., 2017)

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the methodology used in conducting this research. It includes the research paradigm, research design, research approach, study area, unit of analysis, population, types and data sources, sampling techniques, sample size, methods of data collection, measurement of variables, data analysis procedures, reliability, and validity of data, and ethical considerations.

3.2 Research Paradigm

The study used positivist (quantitative) paradigms. Positivism is based on the belief that knowledge should be derived from measurable facts (Park et al., 2020). Positivist paradigms have been selected because they emphasize the importance of objectivity, reliability, and generalizability, which is crucial when evaluating the impact of CCT programs on women's empowerment. This approach allows researchers to collect and analyze quantitative data.

As noted in the reference to Park et al. (2020), prioritizes knowledge derived from observable and measurable phenomena. In the context of CCT programs, this means researchers can focus on concrete, quantifiable indicators of women's empowerment such as income levels, access to education, healthcare utilization, or labor force participation rather than subjective interpretations. This ensures the study's findings are grounded in data that can be systematically collected and verified.

3.2.1 Research Design

The study used a case study research design. The case study research design was selected because it provides an in-depth and detailed examination of a particular situation, individual, group, organization, or event (Hollweck, 2015). By focusing on a particular program and its contribution to women's empowerment, this design enabled the researcher to delve deeply into the intricacies of the program, including the experiences of the women involved. It clearly justifies the choice of the case study research design by explaining how it allows for an in-depth and detailed examination of a specific program and its impact on women's empowerment. This helps establish the relevance and appropriateness of the methodology for the study.

3.2.2 Research Approach

The study used a quantitative research approach. The quantitative research approach was selected because the study included quantitative data or data in the form of numerals. The quantitative research design was selected for use in this study because it often involves large sample sizes; this enhanced the effectiveness of the findings. By collecting data from a diverse range of women, a researcher drew conclusions that were applicable to a broader population of women who are beneficiaries of CCT programs (Devault, 2020).

3.3 Study Area

The study was conducted in Mtwara Mikindani Municipality in Mtwara region. It is a diverse and bustling community with a mix of residential, commercial, and industrial activities. The municipality is home to a significant population and serves as an important economic hub for the southern region (Mtwara Mikindani Municipal

Council, 2021). This area of study was selected because the area has high levels of poverty and food insecurity among women, who are far less likely to be landholders than men. As a result, they fail to make major decisions regarding resource use or acquire credit from various financial institutions that require land to stand as collateral. Therefore, these reasons made Mtwara-Mikindani an ideal location for assessing the contribution of TASAF CCT programs on women's empowerment.

3.4 Study Population

As indicated by Kothari (2008), the study population is the total number of elements from which the researcher expects to select a sample. Here, the study population was all women who are beneficiaries of CCT programs in Mtwara-Mikindani Municipality. According to the TASAF database, the target population size was 5613 women who were beneficiaries of CCT programs.

3.5 Sample Procedures

The study applied simple random sampling techniques to select respondents to be included in the sample. The sampling frame (a list of all women who are beneficiaries in Mikindani) will be prepared. A random number table was used to select the required number of beneficiaries from the sampling frame, whereby each woman had an equal chance of being selected. A simple random sampling technique was selected because it gives all respondents an equal chance of being included in a sample for the study (Kothari & Garg, 2014).

3.6 Sample Size

A sample size of 98 participants was used. The sample size was attained using a Slovin formula. The sample size selection was due to confidence level, precision,

financial, and time factor. Slovin's formula is useful for calculating the population sample size. The formula needs the sample to be drawn randomly from the homogeneous population to ensure representativeness. The formula is given by;

$n = N / (1 + N (\alpha)^2)$, Where: n = Sample size, N = Target population, 1 = Constant
 α = the confidence level or margin error (10% Or 0.1), then, $N=5613$,

$$n = 5613 / (1 + 5613 (0.1)^2) = 98.249616 \sim 98$$

$$n = 98$$

3.7 Selection Criteria

The study included women who had already participated in CCT programs, enabling the assessment of the long-term impact of these programs on women's empowerment. By focusing on women who had already received CCT benefits, researchers evaluated whether the effects of these programs persisted beyond the initial program duration. This approach allowed for a more nuanced understanding of the sustainability of CCTs, which is crucial for policymakers and practitioners seeking to maximize the impact of these initiatives. The inclusion of participants with prior experience in CCT programs also enabled the researchers to examine the potential for programmatic continuity and whether the benefits gained during the initial program period were maintained or even increased over time.

3.8 Sources of Data

The study included primary sources of data. Primary data were gathered from the women who are beneficiaries of CCT programs. The study used primary data

because it is more reliable and accurate, comes from a direct source, and is easy to update (Baral, 2017).

3.9 Variables and Measurements Procedures

The variables examined in this study and their respective indicators are shown in Table 3.1.

Table 3.1: Variables, and their Measurements

Variable	Indicators
Conditional Cash Transfer	Education program
	Health and Nutrition Program
	Financial Assistance Programs
Women's Empowerment	Economic Empowerment
	Social Empowerment
	Delay of payment
Challenges of CCT	Lack of entrepreneurial skill
	Lack of information
	Misuse of fund

Source: Researcher's Construct

3.10 Data Collection Methods

This research used a questionnaire with a closed-ended question technique to gather information. Likert-scale questions and closed-ended questions were used in the questionnaire to get responses from the participants. The questionnaire was chosen as a tool for this study as it gave participants enough time to think and fill the gaps in the questionnaires (Gillham, 2008). Further, questionnaires keep privacy among the participants and embrace a large number of individuals. The research administered 98 questionnaires to the women who are beneficiaries of CCT programs. The

questionnaire consisted of background information such as age, marital status, education level of the respondent, occupation, and experience of CCT, as well as questions to solicit information on women's social and economic empowerment.

3.11 Reliability and Validity of Data

This section includes the reliability and validity of data.

3.11.1 Reliability

The study applied Cronbach's Alpha Coefficient to test the ability of the study instrument to give the desired results. Alpha of Cronbach was applied to measure the extent to which the Likert scale items measure the same basic feature (Heale & Twycross, 2015).

The suggested coefficient standard is 0.7, which shows that the amount of the scale is related to similar situations and items. The Cronbach's Alpha, 0.7 and above, indicates that the item is counted to be reliable (George & Mallery, 2003). The study showed that the alpha is 0.712, which is above 0.7, so the data are considered reliable.

3.11.2 Validity

The validity of a questionnaire refers to the extent to which it measures what it intends to measure. In other words, a valid questionnaire accurately assesses the construct or concept it is designed to capture (Cohen et al., 2017). Content validity was checked by examining the questionnaire, which was then sent to the supervisor for review and corrections to measure the validity of the questionnaire. Content

validity involves evaluating whether the questionnaire items adequately cover the content or domain being studied (Heale & Twycross, 2015).

Therefore, the supervisor assessed the questionnaire to determine if it included all relevant aspects of the construct. Also, the study evaluated the construct validity of the questionnaire by examining how well it measures the targeted construct or constructs. This was done through pilot testing. A small sample size of five (5) women was used to test the questionnaire's validity. Then, collected data from the pilot study was analyzed to identify any potential issues or areas for improvement in the questionnaire.

3.12 Data Analysis and Presentation

Data analysis is the process of inspecting, transforming, and modeling data with the goal of concluding it. The ultimate goal of data analysis is to extract valuable insights that can inform decision-making, improve processes, and drive business outcomes (Ali, 2020). The data were first entered into SPSS, cleaned, and coded. Quantitative analysis (descriptive analysis) was used to analyze the data.

The descriptive data analysis was conducted to summarize and present the participants' responses clearly and concisely. The analysis involved creating tables and charts to visually display the data, using frequencies and percentages to illustrate the level of participants' responses. This approach allowed for an easy comprehension of the data, enabling the researchers to identify distributions within the responses. By presenting the data in a visual format, the analysis facilitated a deeper understanding of the participants' perspectives and opinions, which was crucial for interpreting the results and drawing meaningful conclusions.

The findings were presented in two distinct sections. The first part of the presentation focused on providing an overview of the demographic characteristics of the respondents. This included information on age, gender, education level, occupation, and other relevant demographic details.

This section aimed to provide a snapshot of the participants' background and context, allowing the audience to understand the study's results better. The second part of the presentation delved into the specific findings related to each research objective, providing a detailed analysis and interpretation of the data collected.

3.13 Ethical Considerations

The researcher ensured that all participants were informed about the aim, objectives, and scope of the study before initiating the research process. The participants were given sufficient time to review the information and ask questions before providing their consent. This process ensured that they had a clear understanding of what they were getting themselves into and were willing participants. Also, to maintain the privacy and confidentiality of the participants, the researcher took several measures. First, the participants' names and personal information were not recorded or shared in any way during the data collection process. Second, all data was stored in a secure location, accessible only to the researcher and authorized personnel. By maintaining confidentiality, the researcher protected the participants' privacy and ensured that their personal information was not shared or disclosed without their consent. Moreover, the researcher obtained all necessary legal permissions and approvals from the Open University before initiating the research process. Ethical approval was

essential to ensure that research is conducted ethically and that the rights of participants are protected.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.1 Overview

This chapter presents and discusses the results of the study. The chapter is structured along the three specific objectives as outlined in Chapter One: contribution of conditional cash transfer program on women's social empowerment, contribution of conditional cash transfer program on women's economic empowerment, and challenges faced by women in accessing and obtaining the benefits of the TASAF conditional cash transfer program. Moreover, this chapter presents background information on the respondents, such as gender, age, education, and working experience.

4.2 Response Rate

The study administered 98 questionnaires to the respondents. Table 4.1 shows that 90 respondents responded to the study questionnaires, while eight respondents did not respond to the questionnaires. As a result, this indicates a response rate of 91.8 per cent, which is crucial in providing accurate results for this study. This number is consistent with Glaser (2008), who said that a response rate of more than 50% is sufficient for analysis and reporting. Therefore, the analysis involved 90 responses from the questionnaires.

Table 4.1: Response rate

Response	Frequency	Percent (%)
Responded	90	91.8
Not responded	8	8.2
Total	98	100

Source: Field data (2024)

4.3 Demographic Characteristics of Respondents

This part indicates the demographic characteristics of the respondents, including age, education level, marital status, occupation, and experience receiving CCT. In the study of the contribution of CCT on women's empowerment, understanding demographic characteristics is crucial. Age is significant as younger women may be more receptive to change and more likely to take advantage of CCT benefits.

In comparison, older women may have established social and economic norms. Education level is also important, as educated women may be more likely to participate in CCT programs and use the benefits to improve their economic and social status. Marital status is relevant, as married women may have different needs and constraints than single or divorced women. Occupation is significant, as women in paid employment may be more likely to benefit from CCT's economic empowerment components, while homemakers may focus on non-monetary benefits. Lastly, experience receiving CCT is crucial, as repeat participants may develop greater trust in the program and be more likely to take advantage of its benefits. By considering these demographic characteristics, researchers can better understand how CCT programs can effectively promote women's empowerment and improve their lives. Results are indicated in Table 4.1.

Table 4.1: Demographic Characteristics of Respondents (n=90)

Demographic characteristics	Category	Frequency	Percent (%)
Age	18-30 years	0	0.0
	31-40 years	23	25.6
	41-50 years	40	44.4
	51 years +	27	30
Education Level	No Formal Education	11	12.2
	Primary Education	79	87.8
	Secondary Education	0	0.0
	Tertiary Education	0	0.0
Marital Status	Single	9	10
	Married	26	27.8
	Widowed	16	17.8
	Divorced	40	44.4
Occupation	Farming	4	4.4
	Livestock Keeping	31	34.4
	Petty business	55	61.2
	Less than five years	0	0.0
Experience of CCT	6 – 10 years	0	0.0
	11 years and above	90	100

Source: Field data (2024)

Results in Table 4.2 show that 44.4% of the respondents were aged between 41-50 years, followed by 30% with age between 51 years and above, and 25.6% with age between 31-40 years. Overall, the results suggest that the majority of individuals receiving conditional cash transfers are in the middle-aged category of 41-50 years. This finding is consistent with various studies that have investigated the demographic characteristics of CCT recipients. For instance, a systematic review of 22 studies on

CCTs found that the average age of recipients ranged from 35 to 45 years (Kraft et al., 2018). Similarly, a study in Mexico found that 62% of CCT recipients were between 41 and 50 years old (Pribadi et al., 2019).

Results further revealed that 87.8% of the respondents had primary education, while 12.2% had no formal education. Therefore, findings reveal that respondents who had a primary level of education extensively dominated the study. According to García and Saavedra (2023), this means that the majority of the respondents who receive conditional cash transfers have only completed primary-level education, with a small percentage having no formal education at all.

This highlights the importance of targeting and providing support to individuals with lower levels of education in order to ensure they are able to access and benefit from cash transfer programs effectively. Moreover, results show that 44.4% of respondents were divorced, 27.8% were married, 17.8% were widowed, and 10% were single. The results showed that the majority of the respondents were divorced. These findings are supported by Bobonis (2021), who indicated that the majority of the respondents in the CCT program were divorced women. Therefore, in this situation of divorced women, CCT programs are particularly effective in reaching and supporting divorced women.

Furthermore, the results show that 61.2% of the respondents were in petty business, 34.4% were in livestock keeping, and 4.4% were in farming activities such as poultry keeping. Therefore, the majority of the respondents were engaged in petty business activities, such as restaurants. This suggests that a significant portion of the recipients are involved in small-scale entrepreneurial ventures such as selling goods

or services, highlighting the role of entrepreneurship and small-scale enterprises in the livelihoods of the beneficiaries. These findings are supported by Kapinga (2022), who showed that the majority of respondents (95.7 per cent) agreed that the main uses of cash transfers in poor households include food consumption, school equipment, agricultural input, and keeping domestic animals.

Additionally, the results in Table 4.2 indicate that 100% of all patients had 11 years of experience receiving CCT. These findings imply that the majority of the respondents had enough experience in receiving CCT, which aided in getting accurate responses from them. Also, these results suggest that the respondents have a thorough understanding of the program and its impact on their lives. Results are supported by Sugiyama and Hunter (2020), who revealed that the majority of the respondents in the study had more than ten years of experience in receiving CCT.

4.4 Contribution of Conditional Cash Transfer Program on Women's Social Empowerment

The first objective of the study was to determine the contribution of conditional cash transfer programs to women's social empowerment. This was examined in terms of women's ability to make decisions at the household level, including decisions on household expenditure, access to three meals per day, social inclusion, and knowledge and skills development.

4.4.1 Decision maker in the Household on how to use cash received from TASAF

The study sought to determine the main decision maker in the household on how to use the cash received from TASAF, as well as the decision maker of the type of business to be done. Results are indicated in Table 4.3.

Table 4.2: Decisions Maker in Household

Decision makers in households on how to use cash received from TASAF					
		You	Both	Both	Any man in the household
Decision maker of the type of business to be done	You	84(93.3%)	0(0.0)	0(0.0)	0(0.0)
	Both	0(0.0)	0	6.7%(6)	0(0.0)
	Both	0(0.0)	0(0.0)	0(0.0)	0(0.0)
	Any man in the household	0(0.0)	0(0.0)	0(0.0)	0(0.0)

NB: Figures in brackets are per cent

Source: Field data (2024)

The findings in Table 4.3 show that most decision-makers (93.3%) in households on how to use cash received from TASAF, as well as decision-makers of the type of business to be done, are beneficiaries of CCT, who were mostly women. This finding indicates a high level of involvement and decision-making among the women CCT beneficiaries in utilizing cash assistance and determining economic activities. These results also imply that the CCT program has empowered the beneficiaries to take an active role in making decisions regarding their finances and economic activities. Overall, these findings suggest that the CCT program is not only providing financial assistance but also influencing household dynamics and social dynamics through the active involvement of its beneficiaries in decision-making processes. The findings of the study are similar to those of Alcázar et al. (2016), who discovered a significant positive effect on women's empowerment, specifically on economic household

decision-making, self-esteem, and life perceptions. This suggests that the cash transfers provided through CCT programs not only have a direct impact on improving household finances but also empower individuals to take control of their economic decisions and improve their overall well-being.

By giving beneficiaries the means to make decisions about how to use their cash assistance and what businesses to invest in, CCT programs are not just providing temporary relief but also fostering long-term economic empowerment among recipients. Also, this finding is consistent with the principles of empowerment theory, which, according to Joseph (2020), emphasizes the importance of giving individuals or groups the power to make choices and decisions that affect their lives.

Empowerment theory posits that individuals, particularly women, who have access to resources and decision-making power, are more likely to make choices that benefit their well-being and those of their families. By giving women beneficiaries of CCT the autonomy to decide how to use the cash they receive, TASAF has enabled them to exercise agency and take control of their lives. This suggests that the cash transfer program has empowered women in these households to take control of financial decisions, which is a key aspect of empowerment.

4.4.2 Participation in deciding on Expenditure in the Household

The study aimed to determine whether beneficiaries of CCT programs participate in deciding on expenditures in their household. Findings are indicated in Figure 4.1.

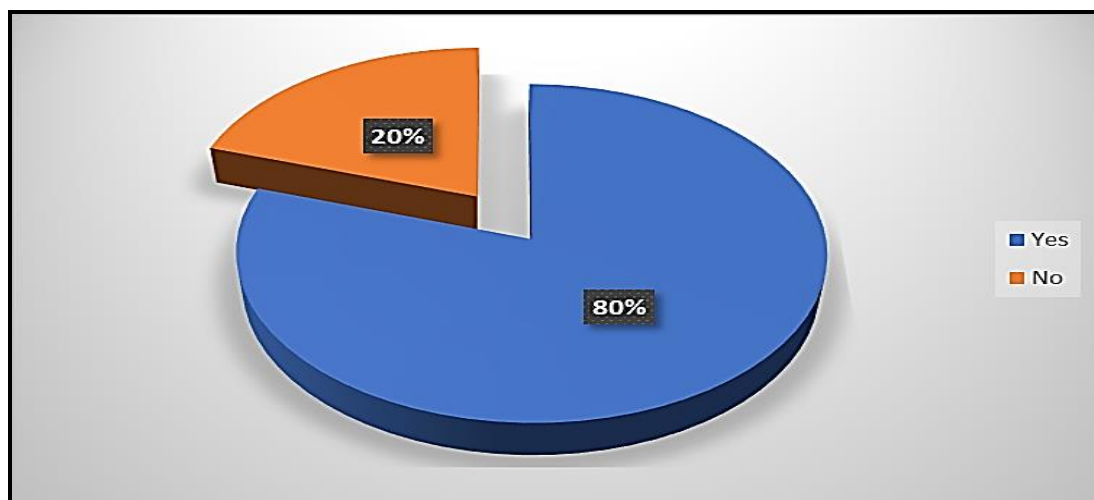


Figure 4.1: Participation in Making Decisions on Expenditure in Household

Source: Field data (2024)

Findings in Figure 4.1 show that 80% of the beneficiaries of the CCT program participate in making decisions on expenditure in their household. In comparison, 20% of the beneficiaries of the CCT program do not participate in making decisions on expenditure in their household. These findings show that the majority of beneficiaries of the CCT program participate in making decisions on expenditures in their household.

The fact that a majority of CCT beneficiaries are actively involved in decision-making regarding household expenditures suggests the empowerment of these individuals. This involvement can contribute to a sense of agency and control over their financial resources. The level of participation in decision-making can be an indicator of the effectiveness of the CCT program. Higher participation rates may suggest that the program is successfully engaging and empowering its beneficiaries, while lower rates may indicate areas for improvement. This finding is significant as it indicates that the CCT program is not only providing financial assistance to

households but also empowering beneficiaries to have a say in how the money is spent.

This has several positive implications, such as promoting financial literacy and decision-making skills among beneficiaries, increasing their sense of ownership and responsibility over the funds, and potentially improving household welfare outcomes. Overall, this finding suggests that the CCT program is not just a form of financial support but also a mechanism for empowering beneficiaries and promoting their active participation in household decision-making processes. This can have long-term benefits in terms of improving household welfare and promoting sustainable development.

The findings of the study are supported by those of Sugiyama and Hunter (2020), who indicated that women's status has improved in all three dimensions (economic independence, psychosocial well-being, and physical health). However, the findings of the study are different from those of Urbina (2020), who revealed that CCT did not affect household decision-making.

It is important to consider that the impact of CCT on household decision-making may vary depending on various factors, such as the specific conditions of the program, the amount of cash transfer, and the level of empowerment and agency of the households receiving the transfers. The findings of this study are also relevant to empowerment theory, which, according to Turner and Maschi (2015), posits that individuals who are given the autonomy to make decisions and take action are more likely to experience positive outcomes, such as improved well-being and self-esteem. By involving CCT beneficiaries in decision-making processes, the program has

likely contributed to their psychological empowerment, leading to increased confidence and autonomy, which in turn can have a positive impact on their overall well-being and life outcomes.

4.4.3 Conditional cash transfer and Improvement of Settlements of Beneficiaries

The study aimed to determine whether the CCT program has improved settlements of beneficiaries. Findings in Figure 4.2 show that 87% of respondents indicated that the CCT program has improved settlements for beneficiaries, while 13% indicated that the CCT program has not improved settlements for beneficiaries.

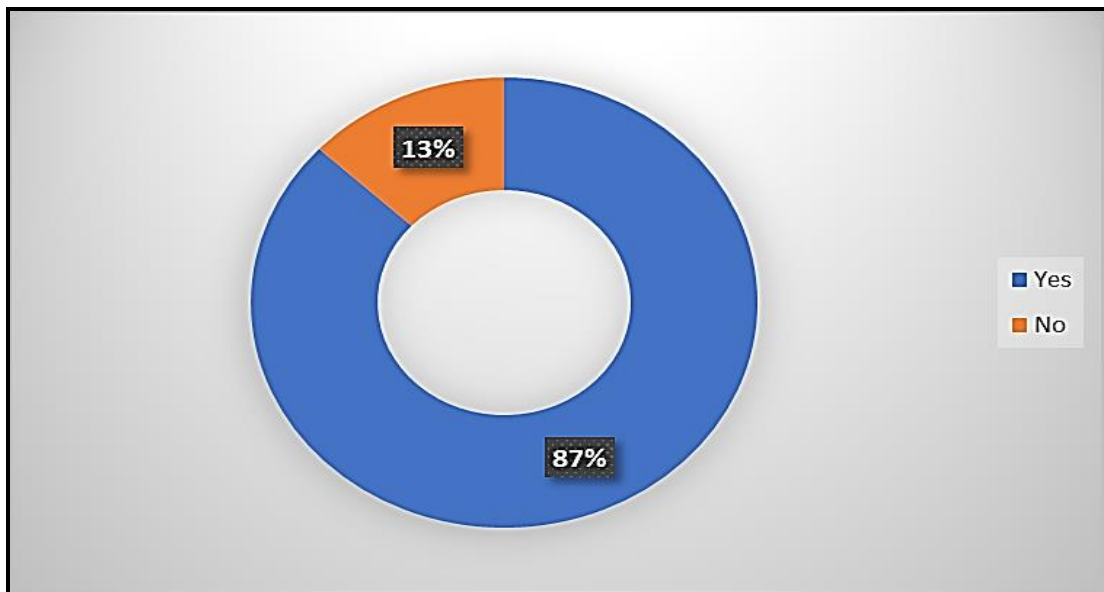


Figure 4.2: CCT and Improvement of Settlements of Beneficiaries

Source: Field data (2024)

These findings show that the majority of beneficiaries of the CCT program indicated that the CCT program has improved their settlements. These findings imply that the majority of respondents perceive positive changes in settlements, suggesting that the CCT program has been successful in contributing to improvements in the living

conditions or situations of the beneficiaries. Positive responses from the majority can contribute to building public trust in social intervention programs. It reinforces the idea that such programs are making a positive difference in the lives of the beneficiaries, potentially leading to increased support from the community and stakeholders.

This finding is significant as it highlights the positive impact of the CCT program on beneficiaries' living conditions. By improving settlements, the program is not only providing financial assistance but also contributing to the overall well-being and quality of life of the beneficiaries. This suggests that the CCT program is successful in addressing the needs of the recipients and helping them to improve their living standards.

Moreover, the fact that the majority of beneficiaries feel that the program has improved their settlements indicates a high level of satisfaction with the program. This is important as it suggests that the program is effectively meeting the expectations and goals of the beneficiaries. It also indicates that the program is making a tangible difference in the lives of those it serves. These findings are supported by Mamangan (2018), who indicated that the CCT program is making a positive impact on beneficiaries' settlements and quality of life. This underscores the importance of such programs in addressing poverty and improving the well-being of vulnerable populations.

Also, the findings of the study are in line with those of Turner and Maschi (2015), who indicated that beneficiaries of the CCT program have improved their living conditions. Specifically, the study found that households participating in the CCT

program demonstrated significant improvements in their settlements, as evidenced by better housing conditions, increased access to clean water, and improved sanitation facilities. These findings support the notion that the CCT program has had a positive impact on the well-being of participating households.

4.4.4 Households and access to three meals per day

The study aimed to determine whether the CCT program has helped households to have access to three meals per day. Findings in Figure 4.3 show that 66.7% of respondents indicated that the CCT program has helped households have access to three meals per day, while 33.3% showed that the CCT program has not helped households have access to three meals per day.

Therefore, these findings show that the majority of respondents indicated that the CCT program has helped households have access to three meals per day. This positive response from the majority of participants suggests that, according to their perception, the CCT program has been effective in addressing and improving the basic need for food security. On the flip side, it is important to acknowledge the 33.3% of respondents who indicated that the CCT program has not helped households achieve access to three meals per day. Most of this group indicated that they had access to only two meals per day during the study. While this is a minority, their perspective suggests that there may be room for improvement or areas where the program might not be as effective.

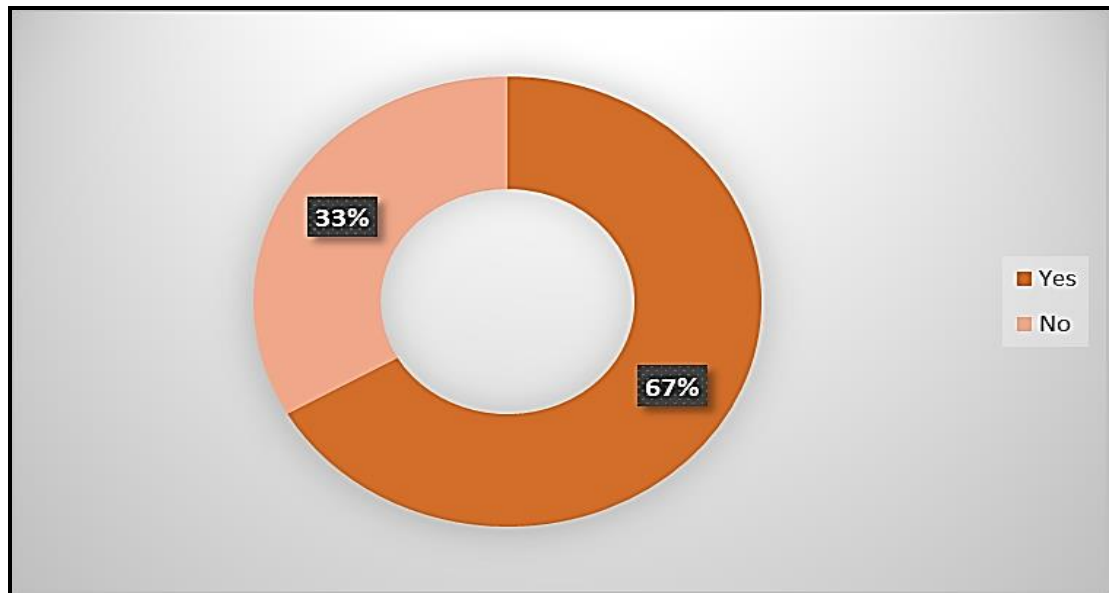


Figure 4.3: Household and Access to Three Meals per Day

Source: Field data (2024)

The results indicate that the CCT has been effective in ensuring that households have access to three meals per day. This finding is significant, as access to adequate meals is essential for overall health and well-being. The majority of respondents confirming the impact of the program suggest that it is successfully meeting its goal of addressing food insecurity among beneficiaries.

The findings of the study are supported by those of Leroy et al. (2019), who showed that CCT helped families achieve sufficient access to food. When households have sufficient access to food, they are better able to maintain their health, productivity, and well-being, which can have long-term benefits for individuals, families, and communities.

4.4.5 Conditional cash transfer Program and Women's Social Inclusion

The study aimed to determine whether the conditional cash transfer program has promoted women's social inclusion within the community. Respondents were asked to indicate if they are members of any social groups or networks and whether they wish to contest for leadership positions in net elections.

The results in Table 4.4 show that 67 (74%) individuals are members of social groups or networks, including women's groups, while 23 (26%) individuals are not. This indicates that a significant majority (74%) of the respondents are members of social groups or networks. When it comes to contesting for leadership positions in net elections, the results show that 37 (41%) individuals wish to contest, while 53 (59%) individuals do not. This means that approximately 41% of the respondents are interested in running for a leadership position. The cross tabulation of these two data points reveals some interesting insights.

Among those who are members of social groups or networks, 26(39%) wish to contest for leadership positions compared to those who are not members of these groups 11(48%). This suggests that being part of a social group or network may have a positive influence on an individual's willingness to take on a leadership role. Also, among those who are members of social groups or networks, 41 (61%) did not wish to contest for leadership positions compared to those who are not members of these groups 11(48%). This suggests that being part of a social group or network may have a positive influence on an individual's willingness to take on a leadership role.

Table 4.3: CCT Program and Women Social Inclusion

	Are you a member of any social groups or networks, including women's groups?		Total
	Yes	No	
Do you wish to contest for leadership position in net elections			
Yes	26 (39%)	11(48%)	37(100%)
No	41 (61%)	12(52%)	53(100%)
Total	67(100%)	23(100%)	90 (100%)

Source: Field data (2024)

This finding suggests that cash transfers are not only providing financial support to women but also empowering them to become more active and engaged members of their communities. By being part of social groups and expressing interest in leadership positions, these women are likely developing important skills and networks that can help them advocate for their rights and drive positive change in their communities.

This finding also highlights the importance of considering the broader social impacts of cash transfer programs beyond just economic outcomes. By promoting social inclusion and empowering women to take on leadership roles, these programs have the potential to create more equitable and inclusive societies.

According to Ladhani and Sitter (2020), CCT programs contribute to women's social empowerment by providing them with a platform to engage in community activities and access social services. These programs, as indicated in Table 4.4, often involve capacity-building activities, such as training sessions on entrepreneurship or life

skills, which empower women with knowledge and skills to improve their economic prospects.

4.4.6 Conditional cash transfer Program and Skills and Knowledge Development

The study aimed to determine whether the CCT program has provided opportunities for me to develop new skills and knowledge. The respondent was asked if they had attended any training on the type of economic activity they were doing and whether the knowledge and skills gained from the training helped them improve their business. Results in Table 4.5 show that (86%) of the respondents who attended training on the type of economic activity they are engaged in reported that the knowledge and skills gained from the training helped improve their businesses, while (16%) of the respondents who attended training on the type of economic activity they are engaged in reported that the knowledge and skills gained from the training did not help them improve their businesses. This implies a strong positive correlation between participation in training programs and their positive impact on business outcomes. The results provide evidence that the CCT program, as described in the study, has been effective in providing opportunities for participants to develop new skills and knowledge. The training components of the program appear to be successful in directly contributing to the enhancement of participants' business-related capabilities.

Table 4.4: CCT program and skills and knowledge development (n=90)

		Have you attended any training on the type of economic activity you are doing?	
		Yes	No
Has the knowledge and skills gained from the training helped you to improve your business?	Yes	86%	0
	No	16%	0

Source: Field data (2024)

This suggests that CCT programs have played a significant role in enabling individuals to start businesses, such as petty businesses, and become self-sufficient. This finding highlights the impact of cash transfer programs on entrepreneurship and economic empowerment. By providing individuals with the financial means to start their businesses, CCT programs are not only alleviating poverty in the short term but also creating opportunities for long-term self-sufficiency. This suggests that targeted financial assistance can have a positive ripple effect on communities by creating jobs, stimulating economic growth, and improving overall well-being.

Besides, Nnaeme (2022) underscores the importance of continued support for social protection programs that empower individuals to build sustainable livelihoods and break the cycle of poverty. The findings of the study are supported by those of Sugiyama and Hunter (2020), who indicated that the CCT program had improved women's status from an economic perspective as one of its dimensions. This suggests that such programs can be effective in addressing gender inequality and empowering women economically.

4.5 Contribution of Conditional Cash Transfer Program on Women's Economic Empowerment

The second specific objective of the study examined the contribution of conditional cash transfer programs on women's economic empowerment. This was examined by looking at businesses conducted by women due to funds obtained from CCT, the main provider of financial resources in the household, ability to meet education and health expenditures, and CCT's extent of consideration of women's financial needs.

4.5.1 Business Due to Funds from Conditional Cash Transfer Program

The study sought to know whether respondents established any business due to funds from CCT. Findings in Figure 4.4 show that all respondents (100%) reported to have established their businesses due to funds from CCT. This suggests that CCT programs have played a significant role in enabling individuals to start businesses, such as petty businesses, and become self-sufficient. It highlights the importance of assisting economically disadvantaged individuals to help them improve their livelihoods and create opportunities for themselves. Additionally, it demonstrates the positive impact that targeted financial support can have on entrepreneurship and economic development.

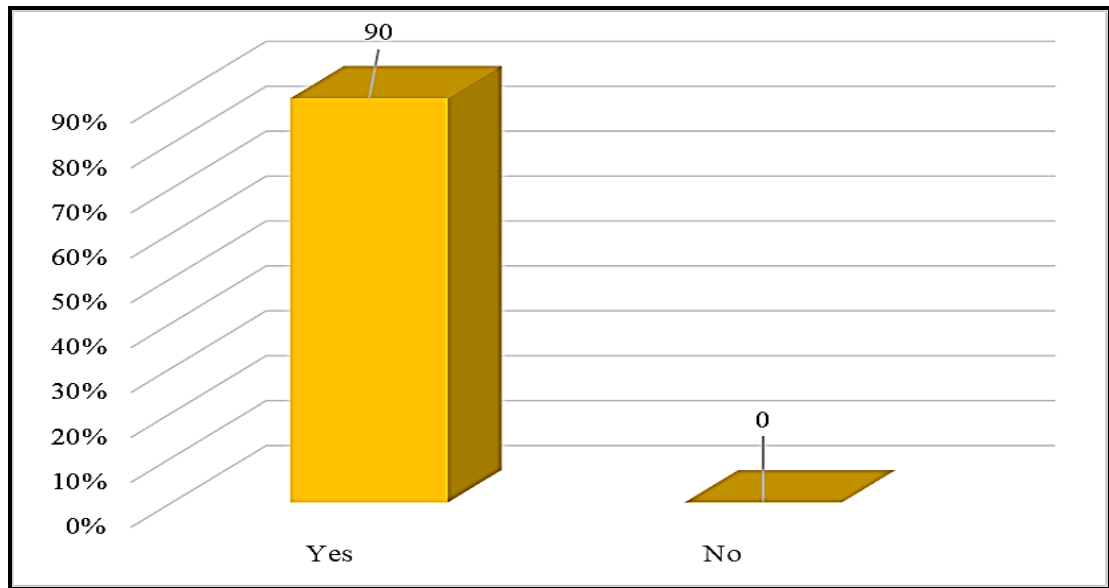


Figure 4.4: Business Due to Funds from CCT

Source: Field data (2024)

This suggests that CCT programs have played a significant role in enabling individuals to start businesses, such as petty businesses, and become self-sufficient. This finding highlights the impact of cash transfer programs on entrepreneurship and economic empowerment. By providing individuals with the financial means to start their businesses, CCT programs are not only alleviating poverty in the short term but also creating opportunities for long-term self-sufficiency. This suggests that targeted financial assistance can have a positive ripple effect on communities by creating jobs, stimulating economic growth, and improving overall well-being. Also, it underscores the importance of continued support for social protection programs that empower individuals to build sustainable livelihoods and break the cycle of poverty. The findings of the study are supported by Sugiyama and Hunter (2020), who indicated that the CCT program had improved women's status from an economic perspective as one among of its dimensions. This suggests that such programs can be

effective in addressing gender inequality and empowering women economically. The finding that all respondents reported establishing their businesses due to funds from CCT is directly relevant to empowerment theory, which posits that individuals and communities can be empowered through economic opportunities and resources. Specifically, according to Blanco-Gonzalez-Tejero and Cano-Marin (2023), the CCT program can be seen as an empowering mechanism that provides individuals with the financial means to pursue their entrepreneurial aspirations, thereby increasing their autonomy, agency, and decision-making capacity. By providing access to funds, the program empowers individuals to take control of their economic lives, making choices that align with their interests and needs, and ultimately leading to increased self-sufficiency and economic stability.

4.5.2 Main Financial Provider for Family Needs in Households

The study aimed to know the main financial provider for family needs in beneficiaries' households and the extent to which beneficiaries are able to meet their financial needs without the support of their husband, spouse, or any man in their households.

The findings in Table 4.6 show that the main financial provider in the household is predominantly the respondent themselves, with 80% reporting that they are able to meet their financial needs to a large extent without the support of their husband, spouse, or any man in the household. 13.3% of respondents indicated that they are not able to meet their financial needs without this support, while 6.7% reported being able to do so to a small extent. This may indicate a high level of financial independence among the respondents. Based on the findings, it can be inferred that

women are the main financial providers for family needs in the household in 80% of cases where the CCT program can be a source of their provisions.

This suggests that women are taking on a significant role in providing for their families financially. The fact that 6.7% of women are able to meet their financial needs without the support of their husbands or any man in the household indicates a level of financial independence among some female beneficiaries. These findings also raise questions about gender roles and dynamics within the household and the need for greater equality in financial responsibility.

Table 4.5: Financial Provider and Support for Family Needs

		The main financial provider for family needs in the household.							
		You		Your husband		Both		Any man in the household	
		N	%	N	%	N	%	N	%
The extent to which beneficiaries are able to meet their financial needs without the support of husband or spouse or any man in their households	Not at all	0	0	12	13.3	6	6.7%	0	0
	To a small extent	0	0	0	0	0	0	0	0
	To a large extent	72	80	0	0	0	0	0	0

Source: Field data (2024)

This finding is significant as it challenges traditional gender roles and expectations regarding financial responsibility within a household. It suggests that women in the

study have a sense of independence and agency when it comes to their financial well-being and are not solely reliant on male partners for financial support.

This has broader implications for gender equality and empowerment, as women who are able to support themselves financially are more likely to have control over their own lives and decisions. It also highlights the importance of economic empowerment for women, as financial independence can contribute to greater autonomy and self-sufficiency.

Overall, these findings suggest that the women in the study have a level of financial independence and agency that challenges traditional gender norms. This has implications for how society views women's roles within the household and the importance of empowering women economically. These findings are supported by Kilburn et al. (2020), who showed that one of the primary objectives of CCT programs is poverty reduction. By targeting cash transfers to low-income households, these programs help alleviate financial constraints and improve the overall well-being of families. Also, the findings of this study are in line with those of Kinyondo and Magashi (2019), who showed that social cash transfer programs were often touted as an effective way to reduce poverty by giving funds to establish businesses. The majority of participants reported using the funds to start or expand their businesses, which in turn led to increased income and improved living standards.

4.5.3 Ability to Meet Educational Needs of Children in the Household

The study aimed to determine to what extent to which beneficiaries are able to meet the educational needs of their children without the financial support of their husbands or any man in their household. Findings in Figure 4.5 show that 74.4% of the respondents indicated that, to a large extent, they are able to meet the educational needs of their children without the financial support of their husband or any man in their household, 18.9% not at all, and 6.7% at a small extent.

Therefore, these findings imply that, to a large extent, respondents are able to meet the educational needs of their children without the financial support of their husbands or any man in their household. This indicates that a significant number of women in the study are financially independent and able to provide for their children's education without relying on the financial support of their husbands or any man in their household.

This suggests a level of empowerment from the CCT program and self-sufficiency among these women. However, the findings also show that there are still some women (18.9%) who struggle to meet their children's educational needs without the financial support of a husband or man in their household, indicating a need for further support and resources for these individuals.

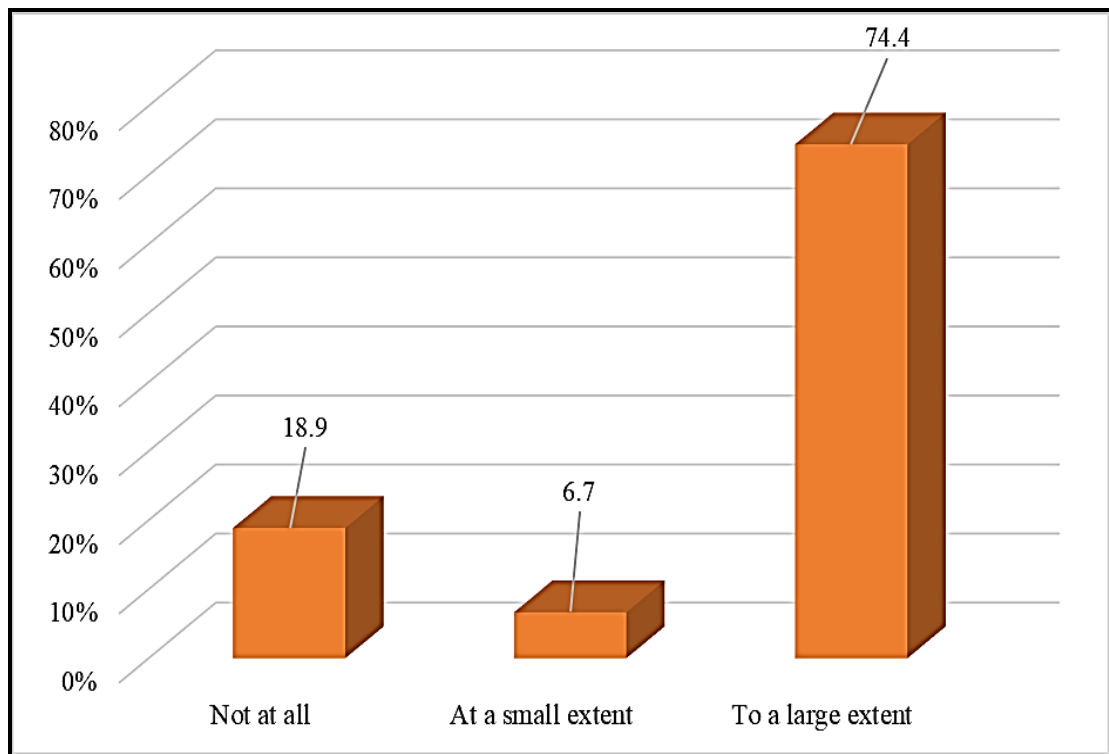


Figure 4.5: The Extent to Meet Educational Needs of Children

Source: Field data (2024)

This finding suggests that many women in the survey feel confident in their ability to provide for their children's educational needs independently. This can be an indicator of a shift in traditional gender roles and an increasing emphasis on women's empowerment and financial independence as a result of the CCT program. It is also possible that these women may have access to resources or opportunities that allow them to support their children's education without relying on their husbands or another male figure in the household. The findings of the study are supported by Mushi et al. (2019) and Kapinga (2022), who showed that cash transfers enabled poor children's basic school requirements to be met, which motivated them to attend school.

4.5.4 Ability to Meet Household Healthcare Needs

The study aimed to know the extent to which respondents are able to meet healthcare needs for their family without the financial support of their husband or any man in their family. The findings in Figure 4.6 show that 75.6% of the respondents indicated that, to a large extent, they are able to meet healthcare needs for their family without the financial support of their husband or any others in their family, 20% at a small extent and not at all, a 4.4%.

Therefore, these findings imply that, to a large extent, respondents are able to meet healthcare needs for their family without the financial support of their husband or any others in their family. This finding highlights the empowerment of women in managing their own and their family's healthcare expenses as part and parcel of the CCT program.

It also indicates a shift in traditional gender roles, where women are becoming increasingly self-sufficient. A small percentage of respondents indicated they are not able to meet healthcare needs without financial support and may require additional resources or assistance to ensure they can adequately care for their families.

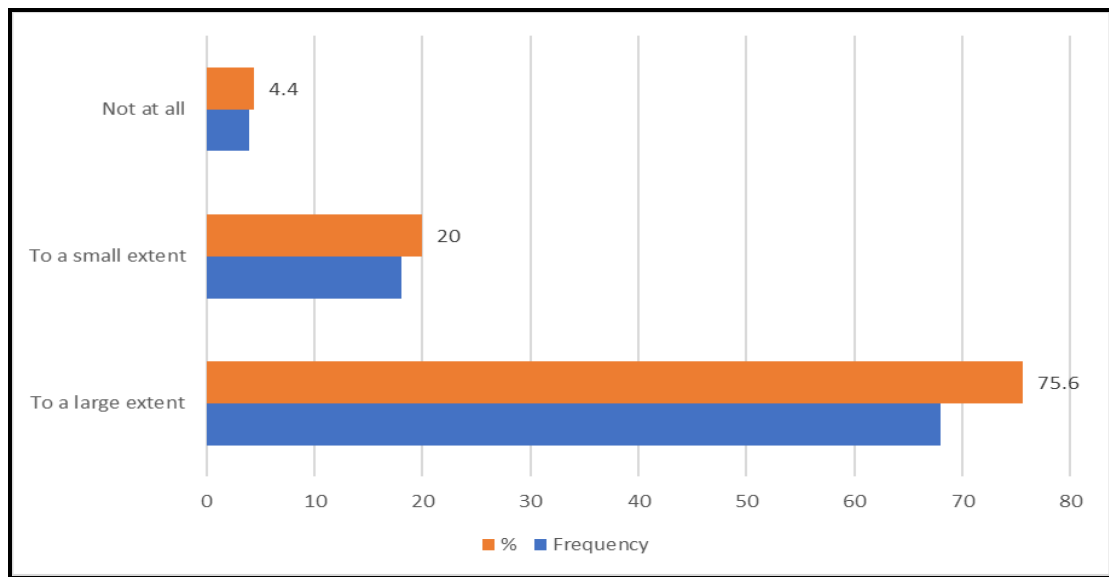


Figure 4.6: Ability to Meet Healthcare Needs for a Family

Source: Field data (2024)

This finding demonstrates that a significant number of respondents have achieved a degree of financial independence, particularly in managing their family's healthcare costs. It indicates that many women are able to cover healthcare expenses on their own, without needing to depend on financial assistance from their husbands or other male relatives. This could be a positive sign of women's economic empowerment and financial autonomy within the household as a result of the CCT program. It is also worth noting that the respondents may have access to other sources of income or financial resources that enable them to meet healthcare needs independently. This includes their earnings, savings, or support from other family members or social networks. The findings of the study are similar to those of the Nangando ward in Liwale district in Tanzania, Kapinga (2022), who showed that (98.6%) of poor female respondents said that cash transfers improved their lives in terms of education, nutrition, and health. Overall, this finding highlights the importance of

women's financial independence and autonomy in ensuring access to healthcare and meeting the needs of their families.

Also, the findings of the study are supported by the empowerment theory, which emphasizes the importance of empowering women economically and socially through decision-making processes, policy development, and community initiatives (Joseph, 2020). It recognizes that women should have equal opportunities to express their opinions, contribute their skills and knowledge, and actively participate in issues that affect their lives (Natland & Hansen, 2017). According to the empowerment theory, access to resources is crucial for empowerment. CCT programs aim to alleviate poverty by providing financial assistance to low-income households. For women, these cash transfers can serve as important resources that enable them to invest in education, start or expand businesses; acquire assets, or access healthcare services.

4.5.5 CCT Considerations of Women's Financial Needs

The study aimed to examine the extent to which the CCT consider women's financial needs. Findings in Figure 4.7 show that 94.4% of the respondents indicated that, to a large extent, the CCT considers women's financial needs. In comparison, 5.6% indicated that, to a small extent, the CCT considers women's financial needs. Results are indicated in Figure 4.7.

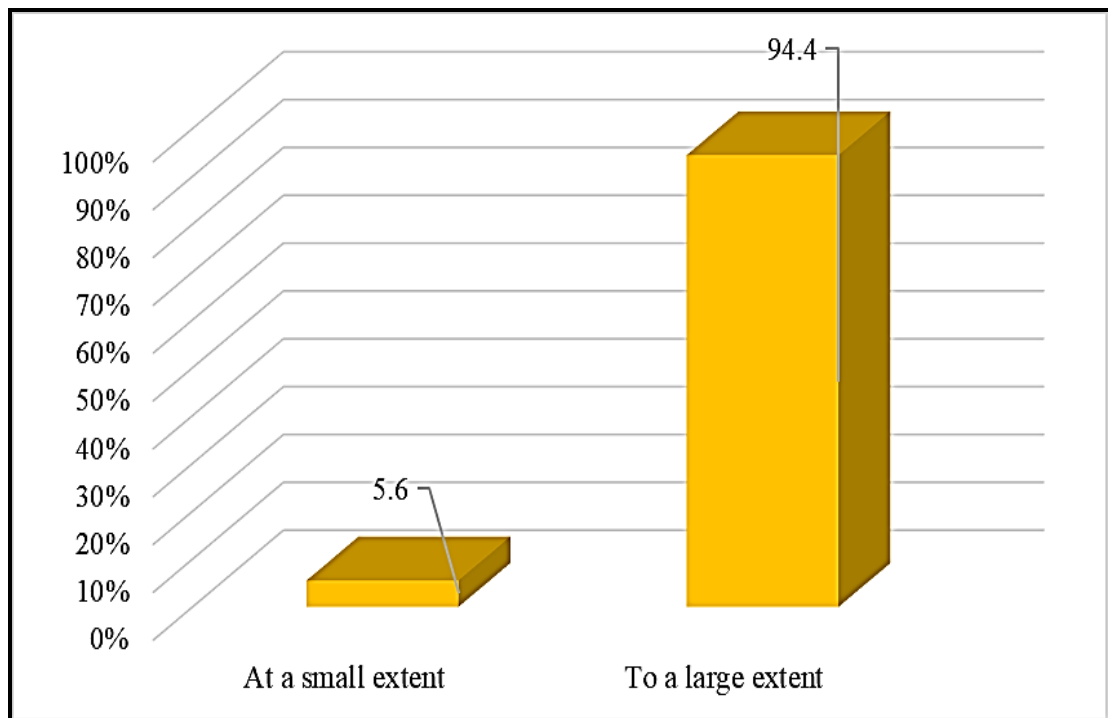


Figure 4.7: CCT's Extent of Consideration of Women's Financial Needs

Source: Field Data (2024)

Therefore, these findings imply that, to a large extent, the CCT considers women's financial needs. This suggests that the CCT is effectively addressing women's financial needs and is incorporating gender-sensitive approaches in its implementation. This is important as women often face specific financial challenges and vulnerabilities compared to men, and targeting their needs can have a significant positive impact on their well-being and empowerment. Also, these findings could indicate that the CCT program is contributing to reducing gender disparities in access to financial resources and opportunities.

The empowerment theory supports the findings that the CCT program considers women's financial needs to a large extent. This is because empowerment theory,

according to Peterson (2014), posits that individuals' agency and decision-making capacity are crucial for their well-being and development. By providing financial assistance to women, CCT programs aim to increase their economic autonomy, allowing them to make choices that benefit themselves and their families. The program's focus on women's financial needs can be seen as an empowering strategy, as it acknowledges their agency and capacity to make decisions about resource allocation and use. By doing so, CCT programs can promote women's economic empowerment, which can have a positive impact on their overall well-being and development.

4.6 Challenges Facing Women in Accessing and Obtaining the Benefits of the TASAF Conditional Cash Transfer Program

The third specific objective identified the challenges faced by women in accessing and obtaining the benefits of the TASAF conditional cash transfer program. Various challenges were identified, as presented below.

4.6.1 Discrimination between Men and Women in the Selection of CCT Beneficiaries

The study sought to know if respondents have ever experienced any discrimination between men and women in the selection of CCT beneficiaries. Findings in Figure 4.8 indicate that 91.1% of respondents did not experience any discrimination between men and women in the selection of CCT beneficiaries, while 8.9% experienced discrimination between men and women in the selection of CCT beneficiaries. Hence, this finding suggests that overall; the respondents perceived a high level of fairness in the selection process of beneficiaries for the CCT program, with the vast majority reporting no discrimination based on gender. Overall, these

findings indicate a positive trend towards gender equality in the distribution of social welfare programs.

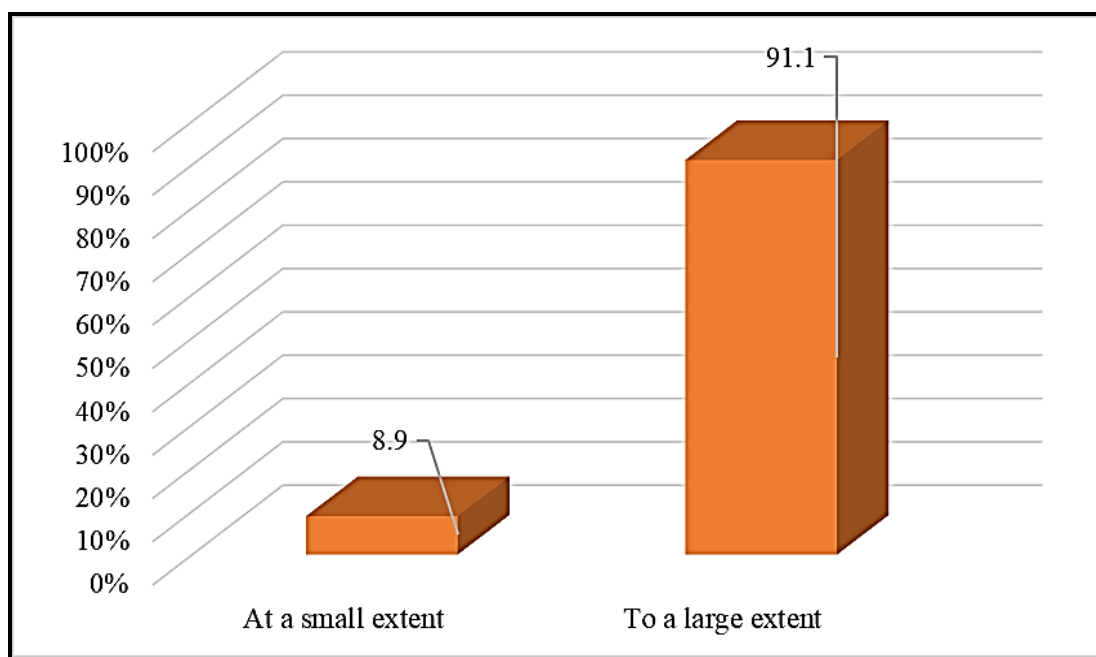


Figure 4.8: Discrimination in the Selection of CCT Beneficiaries

Source: Field data (2024)

This finding is significant as it suggests that the selection process for these programs is mostly perceived as fair and without bias based on gender. This is an important finding, as gender discrimination can have significant implications for the effectiveness and impact of social welfare programs. By ensuring that beneficiaries are selected based on need and eligibility criteria rather than gender, CCT programs can better target and support those most in need of assistance.

It is also worth noting that while most respondents did not report experiencing discrimination, some individuals faced bias in the selection process. Program implementers need to continue monitoring and addressing any instances of

discrimination to ensure fair and equitable access to social welfare programs for all individuals, regardless of gender this is because respondents didn't report outright discrimination, thus bias could still be present, influencing the process in ways that might lead to inequities. Addressing both bias and discrimination is crucial for ensuring fairness and equity in access to programs.

The findings of this study are supported by Nnaeme (2022), who showed that despite the fact that both male and female beneficiaries were found to participate in the same income-generating activities, the former faced obstacles related to gender that hindered their ability to advance economically. Also, the findings on the high level of perceived fairness in the selection process of beneficiaries for the CCT program, with no reported discrimination based on gender, is supported by Joseph (2020) in the empowerment theory suggesting that the program's design and implementation are empowering women and promoting their economic autonomy, as they are not experiencing discrimination in access to the program. According to empowerment theory, individuals' sense of empowerment is closely tied to their perceived control over their own lives and opportunities for social change. When individuals perceive that they have equal access to resources and opportunities, regardless of gender, it can foster a sense of agency and confidence, which can, in turn, lead to greater participation and engagement in economic and social activities.

4.6.2 Sufficiency of the Fund from CCT Program

The study aimed to know whether the funds received from CCT by respondents are sufficient to meet their financial needs. The findings in Figure 4.9 indicate that 72% of respondents indicated that the funds they receive from CCT are sufficient to meet

their financial needs. In comparison, 28% indicated that the fund is not sufficient to meet their financial needs.

This suggests that a majority of respondents feel that the funds they receive from the CCT program are enough to cover their financial needs. This indicates that the current level of support being provided by the CCT program is adequate to address the financial challenges faced by recipients. Few of them showed that they were not satisfied with the support. Therefore, this indicates that there may be a need for additional support or resources for these individuals to help meet their financial needs. This finding underscores the importance of ensuring that social assistance programs are adequate and effective in addressing the needs of recipients.

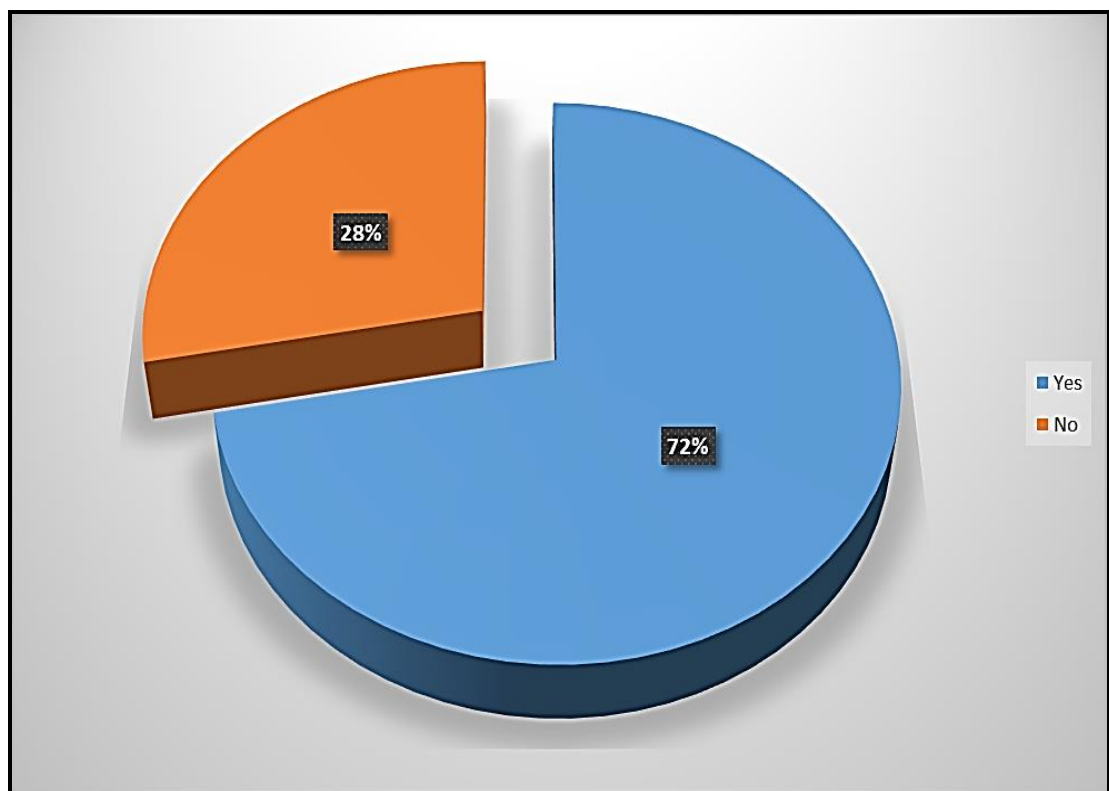


Figure 4.9: Sufficiency of the Fund from the CCT Program

Source: Field data (2024)

4.6.3 Procedures for Application of CCT

The study aimed to know whether respondents know the procedures for the application of CCT and how easy it is to complete the application process for CCT. The findings in Table 4.7 show that 100% of respondents who know the procedures for applying for CCT indicated that it is easy to complete the application process. There were no respondents who found the process to be complicated or very complicated. This suggests that, overall; respondents who are familiar with the procedures for applying for CCT find it to be a straightforward process. This implies that there is a high level of understanding and ease in the application process for CCT among those who are familiar with the procedures. However, it is important to note that there were no respondents who found the application process to be complicated or very complicated, indicating a positive outlook on the ease of completing the application for CCT. This suggests that efforts to streamline and simplify the application process may have been successful in facilitating easier access to CCT for individuals who are eligible for the program.

Table 4.6: Procedures for Application of CCT

		Do you know the procedures for the application of CCT?			
		Yes		No	
		N	%	N	%
If yes, how easy is it to complete the application process for CCT	Easy	90	100	0	0
	Complicated	0	0	0	0
	Very Complicated	0	0	0	0

Source: Field data (2024)

This finding suggests that the application process for CCT is straightforward and user-friendly for those who are familiar with the procedures. This is a positive indication that the program is accessible and can be easily accessed by those who are eligible. Also, the fact that no respondents reported finding the process to be complicated or very complicated is a good indicator that the application materials and instructions are clear and easy to follow. It likewise suggests that efforts to educate individuals on the application procedures have been successful, as most respondents who are familiar with the process find it easy to complete. The findings of this study are different from those of Babasa (2019), who studied the CCT Program in the Philippines: Emerging Issues and Challenges. Findings showed that there are long procedures for the application of CCT, and most of those procedures were not transparent.

4.6.4 Main Source of Information about CCT

The study aimed to know the main source of information about CCT and how easy it is for respondents to get information about CCT. Based on the findings in Table 4.8, it is clear that the main source of information about CCT for respondents in this study is the Mtaa committee, with 100% of respondents indicating that this is their main source of information.

Table 4.7: Source of Information about CCT

		What is your main source of information about CCT?					
		Mtaa committee		CMCs		PSSNC office	
		N	%	N	%	N	%
How easy is it for you to get information about CCT	Easy	90	100	0	0	0	0
	Difficult	0	0	0	0	0	0
	Very Difficult	0	0	0	0	0	0

Source: Field data (2024)

These results suggest that the Mtaa committee plays a crucial role in disseminating information about CCT to the community. Additionally, all respondents indicated that it is easy for them to get information about CCT, as no respondents found it difficult or very difficult. This indicates that there are effective communication channels in place for sharing information about CCT with the community, making it easily accessible to all. Overall, these findings suggest that the Mtaa committee is a highly effective source of information about CCT and that information about CCT is readily available and easily accessible to respondents.

4.6.5 Delays in Receiving Money from CCT

The study aimed to know if respondents experienced any delays in receiving money from CCT. Findings in Figure 4.10 indicate that 68% of respondents indicated that they experience some delays in receiving money from CCT. In comparison, 32% of respondents indicated that they do not experience any delays in receiving money from CCT. This indicates that the process of disbursing funds to beneficiaries may

not be as efficient as desired, leading to delays in payments being received. Results also show that minorities have a smoother and timelier experience with the program, which could be attributed to various factors such as improved payment mechanisms or better communication channels.

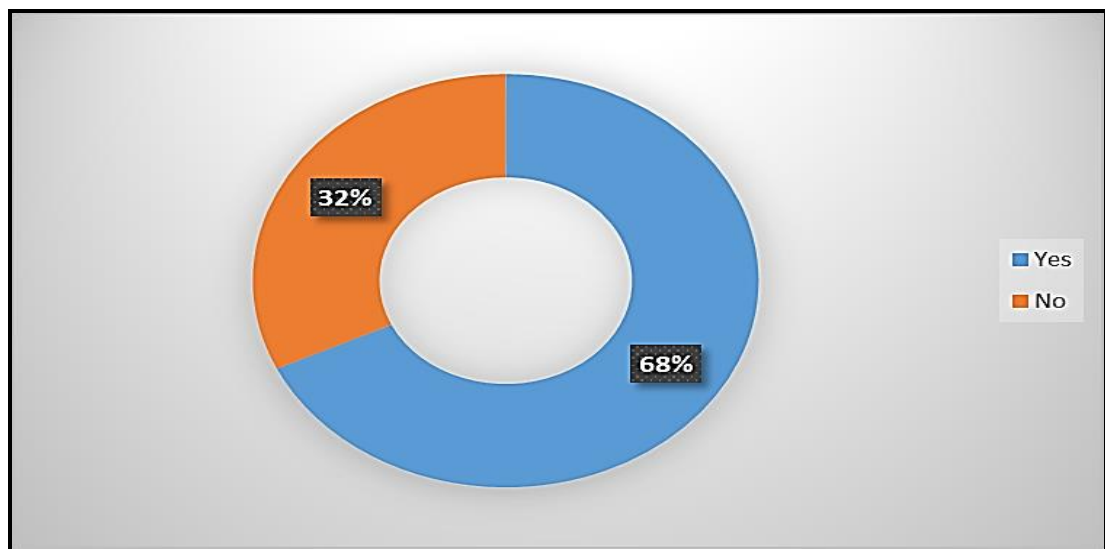


Figure 4.10: Delays in Receiving Money from CCT

Source: Field data (2024)

These findings suggest that the CCT program was not successful in ensuring the prompt and timely distribution of funds to beneficiaries. This delay in receiving money can have negative implications for the livelihoods of vulnerable populations. It also negatively affects the efficiency and effectiveness of the program in terms of its implementation and delivery of benefits to those in need.

The findings of this study are similar to those of Oduro (2015), who found delays in receiving money from CCT. These delays can have significant consequences for recipients who may rely on these funds for immediate needs such as food, healthcare, and education. One possible explanation for these delays was inefficient

administrative processes or bureaucratic red tape within the program. This can result in payment delays and create frustration for beneficiaries who are already living in poverty. Furthermore, issues with banking or payment systems, such as technical glitches or errors in processing, also led to delays in receiving cash transfers.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATIONS

5.1 Overview

This chapter presents the conclusion and recommendations based on the study's findings.

5.2 Conclusion

The study aimed to determine the contribution of a conditional cash transfer program to women's social empowerment. The study concludes that the CCT program helps beneficiaries in decision-making, as the majority of beneficiaries of CCT during the study were the most decision-makers in households on how to use cash received from TASAF, as well as decision-makers on the type of business to be done and expenditures in their household. This finding is significant as it highlights the positive impact of the CCT program on beneficiaries' living conditions, as the majority of respondents indicated that the CCT program has helped households have access to three meals per day. Moreover, the study concludes that at least a significant number of women who received cash transfers are part of social groups and express interest in leadership positions, which may indicate a positive impact of the program on social inclusion. Also, the study aimed to examine the contribution of a conditional cash transfer program to women's economic empowerment. The study concludes that all respondents established their businesses with funds from CCT. This suggests that CCT programs have played a significant role in enabling individuals to start businesses, such as petty businesses, and become self-sufficient. Also, the study concludes that the CCT program empowered women to be the main

financial providers in their households. Most respondents indicated that, to a large extent, they are able to meet the educational and health needs of their households without the financial support of their husbands or any man in their household.

Moreover, the study aimed to identify challenges faced by women in accessing and obtaining the benefits of the TASAF conditional cash transfer program. The study concludes that the most emerging challenge is that the funds they receive from CCT are not sufficient for some beneficiaries to meet their financial needs. Also, there are some delays in receiving money from CCT for almost one month ahead. This raises concerns about the effectiveness of CCT programs in reducing poverty and improving the economic well-being of women.

5.3 Recommendations

First, a few beneficiaries of the women's CCT program do not participate in making decisions on expenditures in their households. The study recommends implementing training or workshops specifically targeting these beneficiaries to increase their understanding of the importance of participating in decision-making on household expenditures. This could include educating them on their rights, building their confidence and communication skills, and providing them with the tools to contribute to these discussions effectively. Second, the program should prioritize enhancing access to education and healthcare as key strategies for further empowering women. This can be achieved by implementing targeted initiatives that improve educational opportunities and healthcare services for beneficiaries, ensuring long-term positive impacts on their well-being and independence. Third, despite few reports of discrimination between men and women in the selection of beneficiaries

for CCT programs, program administrators need to remain vigilant and actively monitor the selection process to ensure that all eligible individuals, regardless of gender, have equal access to these benefits. Implementing clear and transparent selection criteria can help mitigate the risk of discrimination and promote fairness in the distribution of resources. Furthermore, program administrators need to provide training and guidance to program staff on gender equality and anti-discrimination policies, which can further support the goal of creating an inclusive and equitable program. Fourth, TASAF must ensure that beneficiaries are informed about the payment schedule and any potential delays in advance. Thus, they need to establish clear channels of communication, such as helplines or text message alerts, to keep beneficiaries informed.

5.4 Recommendations for Further Research

Some other studies should evaluate the cost-effectiveness of the TASAF program in promoting women's empowerment. This could involve conducting a cost-benefit analysis to assess the economic impact of the program on women's empowerment outcomes.

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APPENDICES

APPENDIX I: QUESTIONNAIRES

Dear respondent,

I am **Sylvia Cecil Mwanache**, a student at the Open University of Tanzania, pursuing a Master's degree in Arts in gender studies. This questionnaire is designed to collect information on *“The Contribution of Conditional Cash Transfer on Women's Empowerment: A Case of TASAF in Mtwara-Mikindani Municipality”*.

The information obtained will only be used for academic purposes and shall be treated with the utmost confidence. You are requested to complete this questionnaire as honestly and objectively as possible. Note that you are not required to indicate your name anywhere on the questionnaire.

Questionnaire No. []

SECTION A: DEMOGRAPHIC DETAILS

Please tick (✓) the appropriate answer to the below questions;

- 1) Age of the respondent.....years
- 2) Education level

No Formal Education	Primary Education	Secondary Education	Tertiary Education

- 3) Marital Status of the respondent

Single	Married	Widowed	Divorced

4) Household Size.....members

5) Occupation of the respondent

Farming	Livestock Keeping	Petty Business	Formal Employment

1) If involved in any petty business, mention the type of the business you are doing.....

2) If involved in livestock keeping, mention the type of livestock you are doing.....

3) For how long have you been receiving conditional cash transfers?
years

SECTION B: The Contribution of Conditional Cash Transfer Program on Women's Social Empowerment

Please tick (✓) the appropriate answer to the below questions;

6) Conditional cash transfers have helped in reducing gender inequality by empowering women economically.

i. Who makes decisions in your household on how to use cash received from TASAF?

You	Your Husband	Both	Any man in the household

ii. If involved in business, who decides the type of business you are doing?

You	Your Husband	Both	Any man in the household

iii. Do you have the freedom to travel outside the home for your business

a. Yes (). b. No ().

iv. If you have no freedom to travel, why?

.....

7) Conditional cash transfer programs have increased women's decision-making power within their households.

i. Do you participate in deciding on expenditures for your household?

1. Yes (...) 2. No(...)

8) Conditional cash transfer programs have improved women's overall well-being and quality of life.

i) Have conditional cash transfer programs improved your settlement?

1. Yes(...) 2. No(...)

ii) Do your household have access to three meals per day?

1. Yes(...) 2. No(...)

iii) If not, how many meals do you receive per day?

9) The conditional cash transfer program has promoted women's social inclusion within the community.

i. Do you wish to contest for leadership position in net elections

a. Yes (). b. No ().

b. If yes, which position?.....

ii. How often do you attend village or MTAA meetings?

All Meetings	Most Meetings	Few Meetings	None of them

iii. Are you a member of any social groups or networks, including women's groups?

a. Yes (). b. No ().

iv. If yes, how many groups do you have a membership?.....

v. What type of group are you a member of?

Religious	Sacoss	Vicoba	Neighbourhood

vi. Which position do you hold in the group?

Chairperson	Secretary	Accountant	Member of Executive Committee

10) The conditional cash transfer program has provided opportunities for me to develop new skills and knowledge.

i. Have you attended any training on the type of economic activity you are doing?

a. Yes (). b. No ()

ii. If yes, who conducted the training?

TASAF	NGO	Government	Others

iii. Has the knowledge and skills gained from the training helped you to improve your business?

a. Yes (). b. No ().

SECTION C: The Contribution of Conditional Cash Transfer Program on Women's Economic Empowerment

Please tick (✓) the appropriate answer to the below questions;

11) Have you established any business due to funds from CCT?

a. Yes (). b. No ().

12) If yes, what business have you established?.....

13) Who is the main financial provider for family needs in your household?

You	Your Husband	Both	Any man in the household

14) To what extent are you able to meet your financial needs without the support of your husband or spouse or any man in your household?

Not at all	To a small extent	To a large extent

15) To what extent are you able to meet the educational needs of your children without the financial support of your husband or any man in your household?

Not at all	To a small extent	To a large extent

16) To what extent do you depend on your husband or any man in your household

Not at all	To a small extent	To a large extent

17) To what extent are you able to meet healthcare needs for your family without the financial support of your husband or any many in your family

Not at all	To a small extent	To a large extent

18) Do you save any money from your business?

a. Yes (). b. No ().

19) If yes, where do you save your money?

Bank Account	Mobile Phone	Saccos	Vicoba

20) What is your average monthly income?

21) To what extent does the CCT consider women's financial needs

Not at all	To a small extent	To a large extent

SECTION D: Challenges Faced by Women in Accessing and Obtaining the Benefits of The TASAF Conditional Cash Transfer Program

22) Have you ever experienced any discrimination between men and women in the selection of CCT beneficiaries?

a. Yes (). b. No ().

23) If yes, who are the foremost? Why?

Men ().

Women ().

24) Were the funds received from CCT sufficient to meet your financial needs

a. Yes (). b. No ().

25) Do you know the procedures for the application of CCT?

a. Yes (). b. No ().

26) If yes, how easy is it to complete the application process for CCT

Easy	Complicated	Very complicated

27) What is your main source of information about CCT

Mtaa committee	CMCs	PSSNC office

28) How easy is it for you to get information about CCT

Easy	Difficult	Very Difficult

29) Did you experience any delays in receiving money from CCT?

a) Yes (). b) No ().

If yes, how long did it take from the application to receiving the money from CCT...
days

THANK YOU FOR YOUR TIME AND COOPERATION

APPENDIX II: RESEARCH CLEARANCE LETTER



Ref. No OUT/PG202185860

27th December, 2023

Municipal Director,
Mtwara Mikindani Municipal Council,
P.O.Box.92,
MTWARA.

Dear Director

RE: RESEARCH CLEARANCE FOR MS. SYLVIA CECIL MWANACHE. REG NO: PG202185860

2. The Open University of Tanzania was established by an Act of Parliament No. 17 of 1992, which became operational on the 1st March 1993 by public notice No.55 in the official Gazette. The Act was however replaced by the Open University of Tanzania Charter of 2005, which became operational on 1st January 2007. In line with the Charter, the Open University of Tanzania mission is to generate and apply knowledge through research.

3. To facilitate and to simplify research process therefore, the act empowers the Vice Chancellor of the Open University of Tanzania to issue research clearance, on behalf of the Government of Tanzania and Tanzania Commission for Science and Technology, to both its staff and students who are doing research in Tanzania. With this brief background, the purpose of this letter is to introduce to you **Ms. Sylvia Cecil Mwanache Reg. No: PG202185860**), pursuing **Master of Arts in Gender Studies (MAGS)**. We here by grant this clearance to conduct a research titled **"The Contribution of Conditional Cash Transfer on Women's Empowerment: A Case of TASAF in**

Mtwara Mikindani Municipality". She will collect her data at your area from 28th December 2023 to 31st January 2024.

4. In case you need any further information, kindly do not hesitate to contact the Deputy Vice Chancellor (Academic) of the Open University of Tanzania, P.O.Box 23409, Dar es Salaam. Tel: 022-2-2668820. We lastly thank you in advance for your assumed cooperation and facilitation of this research academic activity.

Yours sincerely,

THE OPEN UNIVERSITY OF TANZANIA



Prof. Magreth S. Bushesha

For: **VICE CHANCELLOR**

28/12/2023

YAH: KUMTAMBULISHA NDUGU SYLVIA CGEL MUMWACHE

G

Baruapeco: md@mtwaramikindanimc.go.tz Tovuti: www.mtwaramikindanimc.go.tz

APPENDIX III: INFORMED CONSENT FORM

INFORMED CONSENT FORM

Title of the Study: Contribution of conditional cash transfer on women's empowerment

Principal Investigator: Sylvia Cecil Mwanache

Institutional Affiliation: Mtwara Mikindani Municipality

Contact Information: smwanache22@gmail.com 0658501850

Purpose of the Study: The purpose of this research is to examine the contribution of conditional cash transfer on women socially and economically empowerment. The research significantly will help the policy makers to understand how the program empowers women socially and economically and provide valuable insights on what aspects of the program are working well and where there is a room for improvement of future social protection program in Tanzania and if it found successful it can serve as a model for other communities both in Tanzania and globally.

Procedures: If you agree to participate in this study, you will be asked to fill questionnaire which will use 10 minutes.

Potential Risks and Benefits: There are minimal risks associated with participating in this study. However, should you feel uncomfortable at any point, you have the right to withdraw. Your participation may contribute to extend the program phases and improve in areas with challenges

Confidentiality: Your responses will be kept strictly confidential and used solely for academic purposes. Your identity will not be disclosed in any reports or publications. All collected data will be stored securely and only accessible to the research team.

Voluntary Participation: Participation in this study is completely voluntary. You have the right to withdraw at any time without facing any consequences. You may also refuse to answer any question you do not feel comfortable with.

Contact Information for Questions: If you have any questions or concerns regarding this study, you may contact Sylvia Cecil Mwanache at 0658501850

Consent Statement: I have read and understood the information provided above. I voluntarily agree to participate in this research study.

Participant's Name: _____

Participant's Signature: _____

Date: 28/12/2023

Researcher's Signature: Smmache **Date:** 28/12/2023

MANUSCRIPT

EXAMINING CONTRIBUTION OF CONDITIONAL CASH TRANSFER ON WOMEN'S EMPOWERMENT; A CASE OF TASAF IN MTWARA MIKINDANI MUNICIPALITY

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Abstract

This study examined the contribution of TASAF conditional cash transfers on women's empowerment in Mtwara Mikindani Municipality. The study was guided by empowerment theory which developed by Julian Rappaport 1981 The theory emphasizes the importance of individuals and communities having control over their own lives and resources. The study applied simple random techniques to select a sample size of 98 beneficiaries. This research used a questionnaire with closed-ended questions to gather data. Data for the study were analyzed using descriptive analysis.

The findings show that the CCT program helps beneficiaries in decision-making regarding the type of business to be done and expenditures in their household. Results further show that CCT programs have played a significant role in enabling individuals to start businesses and be the main financial providers in their households. Moreover, findings show that the funds received from CCT are sufficient to meet their financial needs. Therefore, the study concludes that the CCT program has empowered women both socially and economically

The study recommends training or workshops for women CCT program beneficiaries to increase their understanding of household expenditure decision-making, educating them on their rights, building confidence, and providing effective communication tools

Key word: Conditional Cash Transfer

1.0 INTRODUCTION

The provision of conditional cash transfer (CCT) programs has been increasingly recognized as a crucial strategy for promoting women's empowerment, particularly in developing countries where gender disparities are prevalent (Kumar et al., 2023).

CCT programs aim to reduce poverty by making welfare programs conditional on the actions of the recipients. That is, the government only transfers funds to individuals who meet certain criteria. These criteria include enrolling children in public schools, going to the doctor on a regular basis, and receiving vaccinations (Cruz et al., 2017). The program also plays a crucial role in reducing inequality and helping households break free from the vicious cycle of poverty, where it is passed down from one generation to the next (Fiszbein & Schady, 2016).

The implementation of CCT programs has expanded globally, with many countries adopting them as a means to address poverty and social inequality. While these programs have demonstrated positive impacts on poverty reduction and human development, their effects on women's empowerment are not yet fully understood (Cruz et al., 2017). Understanding the contribution of CCT programs to women's empowerment is vital for designing effective policies and interventions that promote gender equality and social progress (Onwuchekwa et al., 2021).

CCT programs have their origins in Latin America, where countries such as Mexico, Brazil, and Colombia began implementing these programs in the late 1990s and early 2000s (Richterman et al., 2023). The programs were initially designed to address the problem of poverty and inequality in these countries, which were characterized by high levels of income inequality and limited access to social services for people experiencing poverty. The idea behind CCTs was to provide a safety net for the poor while also promoting investment in human capital through increased access to education and healthcare (Santos, 2023). The success of these programs in Latin America led to their adoption in other parts of the world, including Asia and Africa (Ayoo, 2022).

In Asia, countries such as Indonesia, Sri Lanka, and the Philippines have implemented similar programs (the Keluarga Harapan, Samurdhi Program, and Pantawid Pamilyang Pilipino Program, respectively). These programs have been adapted to local contexts and needs, but all share the common goal of reducing poverty and promoting social development (Vanhuyse et al., 2022).

In Africa, countries such as Ghana, Zambia, Ethiopia, Rwanda, Kenya, and Uganda have implemented CCT programs such as Livelihood Empowerment Against Poverty, Social Cash Transfer Program, Productive Safety Net Program, Vision 2020 Umurenge Program; Conditional Cash Transfer for Orphans and Vulnerable Children; and Social Assistance Grants for Empowerment respectively (Onwuchekwa et al., 2021; Handa et al., 2013; Cochrane & Tamiru, 2016). These CCT programs in Africa are designed to alleviate poverty and promote human capital development by providing financial assistance to vulnerable households, often with a focus on improving education, health, and nutrition outcomes. These programs typically target families living in extreme poverty or facing significant social and economic challenges (Gronbach, 2020).

One of the key objectives of CCT programs is to empower women, who often bear the greatest burden of poverty and lack of access to education and healthcare. For instance, statistics by the World Bank of 2018 showed that females' poverty rate (12.8%) was much higher than that of males (12.3%) (Boudet et al., 2018). Women, especially in rural areas, face numerous barriers to engaging in productive work, economic activities, mobility, and ownership of productive resources such as land, credit, and markets, all of which contribute to their low economic status. Therefore, CCT programs aim to empower women by giving them greater control over household resources and decision-making, improving their access to education and healthcare, and enhancing their social status and participation in community activities (The World Bank, 2017).

The United Republic of Tanzania has made significant progress in promoting gender equality and women's empowerment, which remains a key priority for the government as the country journeys towards making sustainable development a reality (UN WOMEN, 2022). In 2000, the Government of Tanzania, with support from the World Bank, created the Tanzania Social Action Fund (TASAF) as part of a broader strategy to reduce poverty by stimulating local economies. The main objective of the fund was to support poverty-stricken communities on the principle of community demand-driven initiatives with TASAF investment and funds being managed by communities themselves (Rwegasira, 2017).

2.0 LITERATURE REVIEW

Conditional cash transfer (CCT) programs are social welfare programs that provide cash payments to individuals or families who meet certain conditions or requirements. Governments or non-governmental organizations typically implement these programs as a means to alleviate poverty, promote human development, and improve social outcomes (Parker & Todd, 2017).

In the context of this study, Conditional Cash Transfer means a specific type of social welfare program implemented by the Government of Tanzania through the Tanzania Social Action Fund (TASAF) to address poverty and improve social outcomes among vulnerable populations, such as low-income families, children, and women.

CCT programs have been implemented in various countries as a means to promote social development and poverty reduction. The primary goal of CCT programs is poverty alleviation; they can also have positive impacts on women's empowerment (Litwin et al., 2019). Here are some ways in which CCT programs contribute to women's empowerment:

Education: Many CCT programs require families to ensure their children, including girls, attend school regularly. This condition promotes gender equality in education and increases girls' access to schooling (Barber & Gertler, 2009). By incentivizing education, these programs help break the cycle of intergenerational poverty and empower girls to pursue higher education and better employment opportunities in the future (Bobonis, 2021).

Health and nutrition: Some CCT programs emphasize the importance of maternal and child health by requiring regular health check-ups, vaccinations, and prenatal care. By ensuring women and children receive necessary healthcare services, these programs contribute to improved maternal and child well-being (De Brauw & Peterman, 2020).

Financial decision-making: The cash transfers provided through CCT programs are often directed to women, as they are more likely to prioritize spending on their children's education, healthcare, and nutrition (Armand et al., 2020). This increased financial autonomy can enhance women's bargaining power within the household and enable them to participate in economic activities (Wamoyi et al., 2020).

Social empowerment: CCT programs can contribute to women's social empowerment by providing them with a platform to engage in community

activities and access social services. These programs often involve capacity-building activities, such as training sessions on entrepreneurship or life skills, which empower women with knowledge and skills to improve their economic prospects (Ladhani & Sitter, 2020)

Economic or poverty reduction: One of the primary objectives of CCT programs is poverty reduction. By targeting cash transfers to low-income households, these programs help alleviate financial constraints and improve the overall well-being of families (Kilburn et al., 2020).

Moreover, reviews show that there are insufficient reviews of challenges faced by women in obtaining cash transfers on women in the Tanzanian context. A few of the available reviews, including Sichone (2016), were based on difficulties faced by low-income households and vulnerable children in adhering to the conditions of a cash transfer program.

In Tanzania, there is a significant gap in research regarding the challenges faced by women in obtaining cash transfers despite its importance in addressing poverty and promoting financial inclusion. The available reviews, such as Sichone (2016), have primarily focused on the difficulties faced by low-income households and vulnerable children in adhering to the conditions of a cash transfer program, with limited attention to the specific experiences of women.

This knowledge gap is concerning, as women often bear the primary responsibility for household financial management and may face unique barriers in accessing cash transfers due to social and cultural norms, limited financial literacy, and inadequate financial access. Therefore, it is essential to conduct further research that explores the specific challenges faced by women in obtaining cash transfers in Tanzania, with a view to informing policy interventions that promote greater financial inclusion and empowerment for women.

Also, most reviewed literature shows that most available studies, including Rubio-Sanchez et al. (2021) and Mariano (2020), about the social contribution of the CCT program are available in the world. There is an empirical gap in the contribution of CCT programs to women in the context of Tanzania. This study addressed this gap by assessing the contribution of TASAF conditional cash transfer on women's empowerment.

3.0 THEORETICAL REVIEW

This is a theory developed by Julian Rappaport in the 1980s. The theory emphasizes the importance of individuals and communities having control over their own lives and resources. His work has influenced various disciplines, including psychology, social work, health promotion, education, and community development (Joseph, 2020).

The theory is relevant to the context of this study because it emphasizes the importance of empowering women economically and socially in decision-making processes, policy development, and community initiatives (Joseph, 2020). It recognizes that women should have equal opportunities to express their opinions, contribute their skills and knowledge, and actively participate in issues that affect their lives (Natland & Hansen, 2017)

According to the empowerment theory, access to resources is crucial for empowerment. CCT programs aim to alleviate poverty by providing financial assistance to low-income households. For women, these cash transfers can serve as important resources that enable them to invest in education, start or expand businesses; acquire assets, or access healthcare services

Empowerment theory suggests that social empowerment occurs when individuals or groups gain control over their lives, challenge oppressive structures, and develop a sense of autonomy and self-worth (Joseph, 2020). In this context, the CCT program can be seen as a mechanism for promoting social empowerment by providing women with financial resources that can be

used to improve their lives and those of their families. The study can explore how the program contributes to increased social empowerment by analyzing changes in women's decision-making power, social status, and access to community resources.

Also, empowerment theory emphasizes the importance of economic empowerment, which involves having control over economic resources and opportunities (Mbae et al., 2016). In this context, the CCT program can be seen as a means of promoting economic empowerment by providing financial support to women, enabling them to invest in income-generating activities, education, and healthcare.

4.0 METHOD AND MATERIALS

The study used positivist (quantitative) paradigms. Positivism is based on the belief that knowledge should be derived from measurable facts (Park et al., 2020). Positivist paradigms have been selected because they emphasize the importance of objectivity, reliability, and generalizability, which is crucial when evaluating the impact of CCT programs on women's empowerment. This approach allows researchers to collect and analyze quantitative data.

As noted in the reference to Park et al. (2020), prioritizes knowledge derived from observable and measurable phenomena. In the context of CCT programs, this means researchers can focus on concrete, quantifiable indicators of women's empowerment such as income levels, access to education, healthcare utilization, or labor force participation rather than subjective interpretations. This ensures the study's findings are grounded in data that can be systematically collected and verified.

Sample and Sampling Techniques

A sample size of 98 participants was used. The sample size was attained using a Slovin formula. The sample size selection was due to confidence level, precision, financial, and time factor. Slovin's formula is useful for calculating the population sample size. The formula needs the sample to be

drawn randomly from the homogeneous population to ensure representativeness. The formula is given by;

$n = N / (1 + N (\alpha)^2)$, Where: n = Sample size, N = Target population, 1 = Constant

α = the confidence level or margin error (10% Or 0.1), then, $N=5613$,

$n = 5613 / (1 + 5613 (0.1)^2) = 98.249616 \sim 98$

$n = 98$

Data Collection Methods

This research used a questionnaire with a closed-ended question technique to gather information. Likert-scale questions and closed-ended questions were used in the questionnaire to get responses from the participants. The questionnaire was chosen as a tool for this study as it gave participants enough time to think and fill the gaps in the questionnaires (Gillham, 2008). Further, questionnaires keep privacy among the participants and embrace a large number of individuals. The research administered 98 questionnaires to the women who are beneficiaries of CCT programs. The questionnaire consisted of background information such as age, marital status, education level of the respondent, occupation, and experience of CCT, as well as questions to solicit information on women's social and economic empowerment.

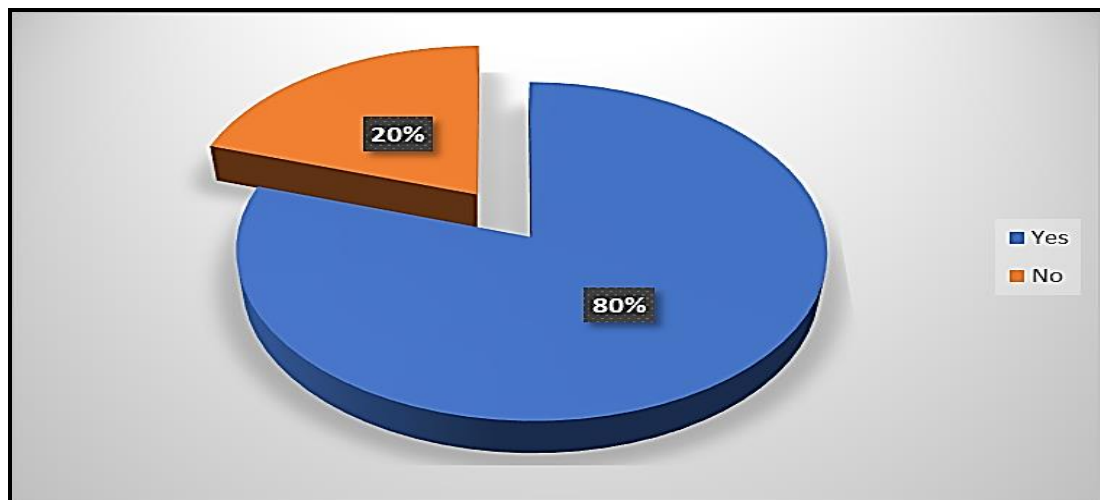
5.0 RESULTS and DISCUSSION

Socio Demographic Characters of Respondents

Results show that 44.4% of the respondents were aged between 41-50 years, followed by 30% with age between 51 years and above, and 25.6% with age between 31-40 years. Overall, the results suggest that the majority of individuals receiving conditional cash transfers are in the middle-aged

category of 41-50 years. Results further revealed that 87.8% of the respondents had primary education, while 12.2% had no formal education. Therefore, findings reveal that respondents who had a primary level of education extensively dominated the study. Results show that 44.4% of respondents were divorced, 27.8% were married, 17.8% were widowed, and 10% were single. The results showed that the majority of the respondents were divorced. Furthermore, the results show that 61.2% of the respondents were in petty business, 34.4% were in livestock keeping, and 4.4% were in farming activities such as poultry keeping. Therefore, the majority of the respondents were engaged in petty business activities, such as restaurants. Additionally, the results indicate that 100% of all patients had 11 years of experience receiving CCT. These findings imply that the majority of the respondents had enough experience in receiving CCT, which aided in getting accurate responses from them. Also, these results suggest that the respondents have a thorough understanding of the program and its impact on their lives. Results are supported by Sugiyama and Hunter (2020), who revealed that the majority of the respondents in the study had more than ten years of experience in receiving CCT.

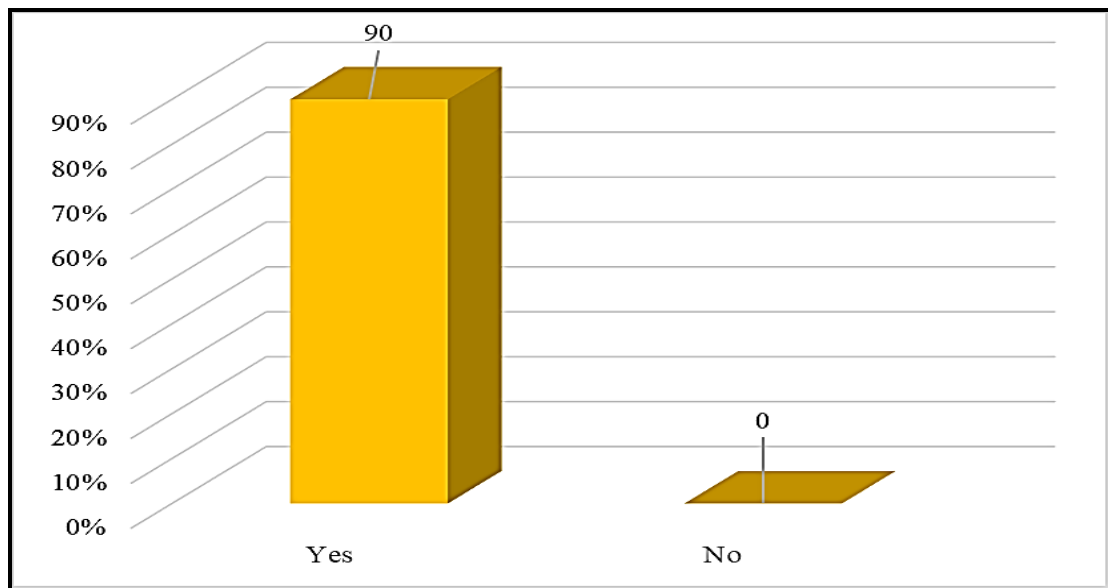
Findings show that 80% of the beneficiaries of the CCT program participate in making decisions on expenditure in their household. In comparison, 20% of the beneficiaries of the CCT program do not participate in making decisions on expenditure in their household.



Participation in Making Decisions on Expenditure in Household

Findings show that 87% of respondents indicated that the CCT program has improved settlements for beneficiaries, while 13% indicated that the CCT program has not improved settlements for beneficiaries. Findings show that 66.7% of respondents indicated that the CCT program has helped households have access to three meals per day, while 33.3% showed that the CCT program has not helped households have access to three meals per day. Among those who are members of social groups or networks, 26(39%) wish to contest for leadership positions compared to those who are not members of these groups 11(48%). Results show that (86%) of the respondents who attended training on the type of economic activity they are engaged in reported that the knowledge and skills gained from the training helped improve their businesses, while (16%) of the respondents who attended training on the type of economic activity they are engaged in reported that the knowledge and skills gained from the training did not help them improve their businesses.

Findings show that all respondents (100%) reported to have established their businesses due to funds from CCT.



Business Due to Funds from CCT

80% reporting that they are able to meet their financial needs to a large extent without the support of their husband, spouse, or any man in the household. 13.3% of respondents indicated that they are not able to meet their financial needs without this support, while 6.7% reported being able to do so to a small extent. Findings show that 74.4% of the respondents indicated that, to a large extent, they are able to meet the educational needs of their children without the financial support of their husband or any man in their household, 18.9% not at all, and 6.7% at a small extent. And 75.6% of the respondents indicated that, to a large extent, they are able to meet healthcare needs for their family without the financial support of their husband or any others in their family, 20% at a small extent and not at all, a 4.4%. Findings show that 94.4% of the respondents indicated that, to a large extent, the CCT considers women's financial needs. In comparison, 5.6% indicated that, to a small extent, the CCT considers women's financial needs. Results indicate that 91.1% of respondents did not experience any discrimination between men and women in the selection of CCT beneficiaries, while 8.9% experienced discrimination between men and

women in the selection of CCT beneficiaries. Hence, this finding suggests that overall; the respondents perceived a high level of fairness in the selection process of beneficiaries for the CCT program. Furthermore 72% of respondents indicate that the funds they receive from CCT are sufficient to meet their financial needs. In comparison, 28% indicated that the fund is not sufficient to meet their financial needs. Moreover 68% of respondents indicated that they experience some delays in receiving money from CCT. In comparison, 32% of respondents indicated that they do not experience any delays in receiving money from CCT.

6.0 CONCLUSION

The study concludes that the CCT program have helped to empower women both socially and economically through decision-making, as the findings shows that majority of beneficiaries of CCT were the most decision-makers in households on how to use cash received from TASAF, as well as decision-makers on the type of business to be done and expenditures in their household. This finding is significant as it highlights the positive impact of the CCT program on beneficiaries' living conditions, as the majority of respondents indicated that the CCT program has helped households have access to three meals per day. Moreover, the study concludes that at least a significant number of women who received cash transfers are part of social groups and express interest in leadership positions, which may indicate a positive impact of the program on social inclusion. In women's economic empowerment, the study concludes that all respondents established their businesses with funds from CCT, this suggests that CCT programs have played a significant role in enabling individuals to start businesses, such as petty businesses, and become self-sufficient. Also, the study concludes that the CCT program empowered women to be the main financial providers in their households. As many respondents indicated that, to a large extent, they are able to meet the educational and health needs of their households without the financial support of their husbands or any man in their household.

Furthermore, the study identified a major challenge in accessing and obtaining the benefits of the TASAF conditional cash transfer program which is some delays in receiving money from CCT for almost one month ahead, this raises concerns about the effectiveness of CCT programs in reducing poverty and improving the economic well-being of women.

7.0 RECOMMENDATIONS

First, a few beneficiaries of the women's CCT program do not participate in making decisions on expenditures in their households. The study recommends implementing training or workshops specifically targeting these beneficiaries to increase their understanding of the importance of participating in decision-making on household expenditures. This could include educating them on their rights, building their confidence and communication skills, and providing them with the tools to contribute to these discussions effectively. Second, the program should prioritize enhancing access to education and healthcare as key strategies for further empowering women. This can be achieved by implementing targeted initiatives that improve educational opportunities and healthcare services for beneficiaries, ensuring long-term positive impacts on their well-being and independence. Third, despite few reports of discrimination between men and women in the selection of beneficiaries for CCT programs, program administrators need to remain vigilant and actively monitor the selection process to ensure that all eligible individuals, regardless of gender, have equal access to these benefits. Implementing clear and transparent selection criteria can help mitigate the risk of discrimination and promote fairness in the distribution of resources. Furthermore, program administrators need to provide training and guidance to program staff on gender equality and anti-discrimination policies, which can further support the goal of creating an inclusive and equitable program. Fourth, TASAF must ensure that beneficiaries are informed about the payment schedule and any potential delays in advance. Thus, they need

to establish clear channels of communication, such as helplines or text message alerts, to keep beneficiaries informed.

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