

**ASSESSMENT OF SITUATIONAL ANALYSIS OF SOCIAL PROTECTION FOR  
OLDER PEOPLE IN TANZANIA: A CASE OF MLANDIZI WARD FROM KIBAHA  
DISTRICT COUNCIL IN PWANI REGION**

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SOCIAL WORK**

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**CERTIFICATION**

The undersigned certifies that she has read and hereby recommends for acceptance by the Open University of Tanzania a thesis titled “*Assessment of Situational Analysis of Social Protection for Older People in Tanzania: A Case of Mlandizi Ward from Kibaha District Council in Pwani Region*” in partial fulfillment of the requirement for the award of a Master of Arts Degree in Social Work of the Open University of Tanzania.

.....

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## **DEDICATION**

I dedicate this work to my beloved grandson James Lyamuya whose short fight to the very end. Thank you, you left a legacy behind

.

## **ACKNOWLEDGEMENT**

Above all, gratitude is to the ALMIGHTY GOD for good health and empowering me to complete this dissertation. Respectably, my special thanks to my lovely research supervisor Dr. Fauzia Mohamed who worked hard to make sure that my thesis meets academic qualities. Thanks to Samaki house lead by my husband Festo Kijo, my children Daniel, Rhoda, Monica, Grace, Emmanuel, Isack and Ritha. Thank for your continued prayers, encouragement and support throughout my journey.

## ABSTRACT

In Tanzania, the aging population is increasing, presenting new challenges for social protection mechanisms designed to ensure the well-being of older adults. Despite national efforts to develop policies and programs aimed at supporting the elderly, significant gaps remain in their implementation, especially at the local level. Many older people in rural areas like Mlandizi Ward, face challenges in accessing adequate social protection due to limited resources, insufficient infrastructure, and inadequate awareness of available services. This study seeks to fill this gap by providing a detailed assessment of the social protection mechanisms in place for older people in Mlandizi Ward. A Descriptive research design was adopted. This study used a sample size of 100 subjects, namely; 55 older people, 22 Community members, 13 Local government leaders, and 10 Health providers. Data were collected using questionnaires in-depth interviews and focused group discussion (FGD). SPSS was used to analyze quantitative data while content analysis used to analyze qualitative data. The findings revealed numerous challenges in provision of social protection for older people, namely; Limited Awareness of the Benefits that Social Protection can Bring; Lack of Government and Donors Support; Early retirement; Lack of effective political pressure from those who are not protected; Restricted access to social services. This study concluded that social protection to older people of Mlandizi ward is inadequate. Many older people are still experiencing vulnerabilities. This study recommends Promoting Awareness of Social Protection and Social Protection Mechanisms among young people and older people; Community members are recommended to be responsible to older people.

*Key words; Social Protection, Older People.*

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## **LIST OF ACRONOMY AND ABBREVIATIONS**

DFID	-	Department for International Development (UKAID)
ESCAP	-	Economic and Social Commission for Asia and the Pacific
FYDP	-	Five Year Development Plan
GDP	-	Growth Development Product
GSSST	-	Good Samaritan Social
HAI	-	Help Age International
NSGRP	-	National Strategies on Growth
ILO	-	International Lab of Organisation
MKUKUTA	-	Mpango wa Kukuza Uchumi na Kuondoa Umasikini Tanzania
MoLEYD	-	Ministry of Labour Employment and Youth Development
NSPF	-	National Social Protection Framework
OECD	-	Organsation for Economic Co-Operation & Development
SP	-	Social Protection
TASAF	-	Tanzania Social Action Fund
UN	-	United Nation

URT	-	United Republic of Tanzania
ZSPP	-	Zanzibar Social Protection Policy
RGoZ	-	Revolutionary Government of Zanzibar
VUP	-	Vision 2020 Umurenge Programme

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Introduction**

Social protection for older people is a critical aspect of national development, ensuring their well-being, dignity, and active participation in society. In Tanzania, like in many developing countries, the aging population faces numerous social and economic challenges, including poverty, inadequate healthcare, and limited access to social services. While the government and non-governmental organizations (NGOs) have implemented various social protection mechanisms, their effectiveness remains a subject of debate. This study aims to assess the situational analysis of social protection for older people in Mlandizi Ward, Kibaha District Council, Pwani Region. By examining the existing policies, challenges, and the role of different stakeholders, the research seeks to provide insights into how social protection programs can be improved to enhance the well-being of older people. This Chapter discusses four main sections: Introduction, Background of the study, statement of the problems, General Objectives and specific Objective, Research Questions and finally this chapter included Significance of the study.

#### **1.2 Background of the Study**

Social protection is a broad concept encompassing various programs designed to mitigate risks, reduce poverty, and improve overall living conditions (ILO, 2022). It is generally understood in two main ways. In a wider context, social protection refers to a

range of public interventions aimed at assisting individuals in coping with risks, vulnerability, and poverty. In a more specific sense, it is associated with social security systems, particularly cash transfer programs provided by the government to address challenges such as poverty, unemployment, illness, disability, aging, and the loss of a primary income earner (UN, 2020).

A particularly relevant definition comes from Awortwi (2017), who introduced the concept of a "Policy Reflection Community on Social Protection." This perspective highlights how impoverished communities have developed their own grassroots social protection initiatives without relying on government support. Through self-organization, local governance, and innovative delivery mechanisms, these communities provide essential social protection services. Awortwi's empirical study, conducted across 30 districts in six African countries, aimed to improve the social status and rights of marginalized populations, ultimately seeking to reduce their economic and social vulnerability.

Globally, social protection for older people has become a key concern due to increasing life expectancy and the growing number of elderly individuals. According to the United Nations Department of Economic and Social Affairs (UNDESA), the global elderly population (aged 60 and above) is projected to double by 2050. In response, many countries have introduced various social protection schemes, including pensions, healthcare services, and social assistance programs. However, the effectiveness of these measures varies across regions, influenced by economic, political, and social factors.

Social protection is considered as all forms of protection provided to all marginalize groups. UNICEF (2020) observed that the experience of integrated social protection for children and families was reviewed in 17 countries of the Europe and Central Asia Region during 2019 and 2020. This considered four levels of integration - policy, programme, administration and evidence. Most countries in the region, current reforms aim towards coordination, establishing coherence and reducing fragmentation

Considering Asian and the Pacific the Old-age pensions are the only schemes that cover the majority of eligible recipients. Benefits for children, unemployed, injured and persons with disabilities cover below a third of the whole population. There is only slightly higher coverage for maternity benefits. Only one in five persons are covered by non-contributory benefits. More than a quarter of the region's population does not have access to affordable health care (ILO, 2021).

In African continent particularly Sub-Saharan Africa, the concept of social protection is centred on the issues of social assistance and social insurance scheme among its people. ILO (2010) highlighted that the issues of social protection in Sub Saharan Countries according to their challenges of resources such that countries in this region encounter many different challenges. For instance, South Africa (an upper-middle-income economy) and Kenya (a lower-middle-income economy) have made considerable progress in social protection and welfare. South Africa is often recognized as a leader in social protection schemes and programs in the global south (Patel, 2019). Building upon this momentum ultimately means addressing country-specific mechanistic issues

beyond other long-held grievances. Therefore, the main challenges facing the available social protection mechanisms of this region are related.

The rationale for social protection in Tanzania was spelt out in the Arusha Declaration of 1967 which articulated a philosophy of socialism and self-reliance for socio-economic liberation as a long-term national goal for Tanzanians. It stipulated that, “the only people who live on the work of others and who have the right to be dependent upon their fellows, are small children, people who are too old to support themselves, the crippled, and those whom the state at any time cannot provide with opportunities to work for their living”. The Constitution of the United Republic of Tanzania makes a commitment, “social welfare at times of old age, sickness or disability and in other cases of incapacity” (URT report, 2018). Commitments to provide support for the elderly are also made in the Universal Declaration of Human Rights of 1948 and ILO Conventions. The 1999 Tanzania Development Vision (2025) among other aspirations strategized a vision of a socially protected elderly people. The National Social Security Policy (URT report, 2018) states the importance of extending social welfare services to the elderly for accomplishing inclusive socio-economic development, poverty alleviation, and equitable social welfare in Tanzania Mainland. Also, the National Aging Policy (2003) identified areas which need to be addressed with respect to older people; these included health care, income security, food security, housing and legal protection. The first National Strategies on Growth and Reduction of Poverty-MKUKUTA (NSGRP I, 2005) under Goal 6 strategized to provide adequate social protection to older people.

Social protection and rights to the vulnerable needy groups with an operational target of increasing the proportion of older people reached with a minimum social pension. The second (NSGRP, 2010) acknowledged the ambitions of the National Social Protection Framework (NSPF) on social protection measures to prevent vulnerable and potentially poor populations from falling into poverty and among its operational targets was increased number of elderly people reached with effective minimum social pension. The most recent Five Year Development Plans (FYDP I-2011/2012-2015/2016 & FYDP II-2021/22-2025/2026) have provisions for state interventions. The aim is to alleviate the plight of older people such as strengthening elderly councils and their access to essential services.

According to Ajwad et al., (2018) the government of Tanzania has made considerable strides to strengthen the social protection mechanism in the country over the last decade, noting that there have been four main positive trends in the social protection mechanism. First, there has been noticeable increased social protection expenditures, demonstrating government's commitment to social protection. Secondly, social assistance improved from the inefficient food and in-kind based programs, to more efficient cash-based programs (e.g. TASAF). Third, social assistance has shifted from relatively untargeted programs to those which target directly poor people. Fourth, social assistance programs have eased demand side constraints in that they invest more in human capital, thus enabling education and health to be more affordable to poor households, potentially reducing the intergenerational transmission of poverty. Despite these positive developments, challenges to social protection in Tanzania remain. In particular services

available for orphans and vulnerable children, disabled people, elderly people, victims of violence, etc. in mainland Tanzania are wanting. Moreover, little is known about these vulnerabilities, including: the numbers of people affected; specific needs; available services, and the costs involved. In fact it is pointed out that funding for social welfare services, such as services for disabled people, elderly people, orphans and vulnerable children, are all low in mainland Tanzania. The same study authenticated that the introduction of a universal noncontributory pension was both fiscally affordable and sustainable and could be achieved for the equivalent of 1% of the country's GDP.

In comparison in 2014 the Revolutionary Government of Zanzibar (RGoZ) approved a Social Protection Policy (Zanzibar Social Protection Policy-ZSPP) that recognizes the need to establish a universal non-contributory pension to address poverty. Starting in 2016 all Zanzibar citizens over the age of 70, or other residents who pass the age and residency criteria receive a monthly noncontributory pension of Tsh 20,000 (US\$9). Though the level of Tsh 20,000 is admittedly modest, and on its own cannot lift older people out of poverty, still it is equal to about half the food poverty line (Tsh 38,070) and 37% of the basic needs poverty line (Tsh 53,377) as defined by the HBS in 2014. In May 2016, 21,750 people received the Universal Pension, suggesting that almost 86% of the targeted population were reached (RGoZ, 2020).

The report on the Review of the Legal Framework on Elderly Social Care in Tanzania (URT, 2017) classifies the Tanzania social protection mechanisms, which is divided into a formal mechanism made up of contributory social security schemes characterized by



minimal coverage and reasonable effectiveness and an informal mechanism catering inadequately for older people and amorphous disadvantaged groups with minimal effectiveness. The report points out that though the National Ageing Policy formulated in 2003, stipulates broad guidelines on elderly social care in Tanzania, there is no specific legislation to enforce the expressed intentions. Even without legal mandates there are slow or lack of implementation mechanisms provided in the said policy which is almost two decades old now. Furthermore, this report on the Review of the Legal Framework on Elderly Social Care in Tanzania reveals a wide public debate on the unacceptable position regarding elderly social care in the country and that the existing legal framework governing elderly is incomplete, inadequate and or incapable of addressing the far reaching needs and challenges social, healthy and economic currently facing the elderly existing laws are scattered and predominantly focusing on a handful of pension schemes catering for a small fraction of the elderly community deserving care in Tanzania.

In Pwani region, elderly people are threatened than the rest of the population as their situation is characterized by poverty, diseases, inadequate care, disabilities, and insecurity (Aikaeli et al., 2021). The elderly are engaging in local agriculture using hand hoes. In terms of health, the elderly are not able to afford the costs of buying medicines and other medical bills payments. Therefore, the Government of Tanzania's approach is dedicated to reduce poverty targeting communities with inadequate access to social services, households with able-bodied adults suffering from food insecurity, and individuals living in poor households affected by acute shocks (like HIV/AIDS). The

challenge is that not all older people in need benefit from social protection, and to those who are beneficiaries, there is no regular or permanent set date to get social protection.

### **1.3 Statement of the Problem**

In Tanzania, the 2022 national population census and housing shows that there are 2,507,568 older people aged 60+ of whom 5.6% (1,200,210) are males and females 5.8 % (1,307,358). This reveals the aging population is increasing, presenting new challenges for social protection mechanisms designed to ensure the well-being of older adults. Despite national efforts to develop policies and programs aimed at supporting the elderly such as initiatives by organizations like the Good Samaritan Social Services Trust Tanzania (GSSST), which works in Kibaha to provide health services, home-based care training, and drug supplies to older individuals. However, gaps remain in the coverage and effectiveness of these services. Significant gaps remain in their implementation, especially at the local level. Many older people in rural areas like Mlandizi Ward, Kibaha District Council, Pwani Region, face challenges in accessing adequate social protection due to limited resources, insufficient infrastructure, and inadequate awareness of available services.

Moreover, while national policies on social protection exist, the effectiveness of these programs at the grassroots level, particularly in addressing the unique needs of older people, remains unclear. There is a lack of comprehensive, context-specific data to assess whether the current social protection mechanisms are meeting the basic needs of older adults in Mlandizi Ward. Without a situational analysis, it is difficult to understand

the extent to which the elderly are benefiting from these interventions or the challenges they face.

This study seeks to fill this gap by providing a detailed assessment of the social protection mechanisms in place for older people in Mlandizi Ward. The research will examine the adequacy, accessibility, and effectiveness of these programs, thereby providing insights into potential areas for improvement to better serve this vulnerable population.

#### **1.4 General Objectives**

To assess the situational analysis of Social Protection for the elderly in Tanzania a case of Mlandizi ward from Kibaha district council in Pwani region.

##### **1.4.1 The Specific Objectives**

- i. To identify the social protection mechanisms available among the older people in Mlandizi ward/Pwani region.
- ii. To examine challenges elderly face in accessing social protection.
- iii. To analyze the effects of social protection mechanism for the elderly.

#### **1.5 Research Questions**

- i. What is the current Social Protection landscape in Mlandizi ward/Pwani?
- ii. What are the current challenges elderly face in accessing social protection?

- iii. What are main problems limiting provision of adequate social protection for older people?

### **1.6 Significance of the Study**

Tanzania has been developing policies which work towards the welfare of the elderly. This study is significant for various reasons as stipulated below.

### **1.7 Significance to Policy**

This research provides vital insights for policymakers regarding the current state of social protection for older people in Tanzania, particularly in Mlandizi Ward of the Kibaha District Council. By identifying gaps in the existing mechanisms, the study informs the development and implementation of more effective and inclusive social protection policies. It can guide resource allocation, improve pension mechanisms, and ensure that national social protection strategies are adapted to meet the needs of an aging population, thus contributing to the overall well-being and security of older people.

### **1.8 Significance to Knowledge**

The study contributes to the body of academic knowledge surrounding social protection in Tanzania, specifically focusing on older adults. It fills a gap in the literature by offering localized insights from a specific area (Mlandizi Ward) and helps contextualize broader debates about aging, social support, and welfare in developing countries. The findings could be used as a comparative study or a baseline for future research in other regions or in studies focused on improving global social protection for the elderly.

### **1.9 Significance to Social Work/Practice**

For social workers and practitioners, this research offers practical recommendations for improving the delivery of social services to older people. By highlighting the challenges faced by the elderly in accessing social protection, the study helps social workers understand the needs of this demographic more clearly and adjust their interventions accordingly. It also emphasizes the importance of advocacy, community-based support mechanisms, and the need for professionals to push for reforms that address mechanism barriers within social protection frameworks.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter presents a comprehensive review of existing literature on social protection mechanisms for older people, with a specific focus on their application in Mlandizi Ward, Tanzania. The review examines theoretical perspectives, empirical studies, and policy frameworks that shape social protection interventions for the elderly. The chapter is structured into key sections that include definitions and concepts of social protection, the social protection mechanisms available among the older people in Mlandizi ward/Pwani region, challenges elderly face in accessing social protection, and the effects of social protection mechanism for the elderly.

The chapter is guided by the structural functionalism theory, which explains how various social institutions and structures work together to ensure the well-being of older individuals. By analyzing existing studies, this review identifies knowledge gaps and provides a foundation for understanding how social protection mechanisms operate in the local context. Ultimately, this chapter helps contextualize the study by linking theoretical insights with empirical findings to inform discussions on improving social protection for older people in Mlandizi Ward.

#### **2.2 Definitions of Key Terms**

The detailed information about definition of key terms are as follows;

### **2.2.1 Social Protection**

Social protection is about people and Families having Security in the face of vulnerabilities and contingencies, it involves the elderly having access to health care and working safety (ILO, 2022). Also, Social protection describes all public and private initiatives that provide income and consumption transfers to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalized; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalized groups (Faulbaum, 2022). According to Robson (2021) social protection examines the arrangements for providing pensions, insurance benefits, allowances and compensation to the vast mass of wage earners and their dependents. Divided into two parts, it discusses crucial themes like the fundamentals of social security; unemployment and health insurance; pension schemes for widows, orphans, the blind, and the aged; the mechanism of workmen's compensation; superannuation schemes; pensions for the members of armed forces and civilians suffering war injuries and public assistance and the work of the assistance board. This comprehensive book is a must read for scholars and researchers of political economy, British economy, and labor economics. For the purpose of this study social protection refers to all protection that provided to all people, involving all kinds of social security and other benefit given to elderly.

### **2.2.2 Older People**

Commonly, older people is defined as somebody over the age of 65 years. Though, it is not easy to apply a strict meaning because people can biologically age at different rates

so, maybe, somebody with 75 years old may be in good health than somebody with 60 years. In view of that, the concept of “old age” is multidimensional, which includes chronological (based on birthdates), biological (related to human body ability), psychological (concerned with psycho-emotional functioning) and social age (related to social roles such as grand parenting). In relation to this, WHO (2021) postulated that between the year 2015 up to the year 2050, the proportion of world's old aged population over 60 years nearly double from 12% to 22%. Adding on, WHO report added that the number of people aged 60 years and older be more than children younger than 5 years by 2020. Also, in 2050, it is expected that 80% of older people be living in low- and middle-income countries. In the context of this study, old age referred the Tanzania official retirement age which is 60 years. So, older people defined as all people with 60 years old and above.

## **2.3 Theoretical Framework**

This section shows details of the reviewed theory related to the study. In this case the theory of Structural Functionalism guide the study.

### **2.3.1 The Theory of Structural Functionalism**

Particularly, Functionalism Theory pointed out by Emile Durkheim in 1893 (Crossman, 2019). The Functionalism Theory with this study have been reflected with the main three Specific Objectives namely: to identify the social protection Mechanisms available in Tanzania, to examine Challenges in provision of social protection among the older people in Tanzania. Lastly, to explore the Impact of social protection mechanism for the



older people in Tanzania. The followings are the main assumption of the structural functionalism that are suitable for this study:

Firstly the theory sees society as requires shared norms and values for the mechanism to function as a whole (IvyPanda, 2021). Institutions in society (such as the family, education, Social security fund, Government and Community) have clear social functions, which ensure there is a broad consensus about the norms and values of society.

Secondly Functionalists use the human body or organic analogy to explain how the different aspects of society are all interconnected and interdependent and problems in one area of society might be symptoms of dysfunction elsewhere (Crossman, 2020). Functionalists are greatly influenced by Emile Durkheim.

Thirdly, the theory beliefs that Social facts are the laws, morals, values, religious beliefs, customs, fashions, rituals, and all of the cultural rules that govern social life. Further the theory sees society as a complex and interconnected parts designed to meet the biological and social needs of the individuals in that society (Thompson, 2016).

### **2.3.2 The Relevancy of the Theory of Structural Functionalism**

The theory is suitable to this study to the fact that, for the Elderly to have accessed to all social services like Health care, social assistance like Conditional Cash Transfer and pension for the elderly that is not exclusive among the older people there must be available mechanisms that cut across to all older people for the wholesome as assumed

with this Theory. The theory of structural functionalism is based on looking society in terms of macro -level in which for the society to maintain solidarity and stability the Government must have to solve challenges of the older people in terms of Macro but not micro level as once you select individual to represent the whole it tends to exclude another group.

## **2.4 Empirical Literature Review**

This section of Empirical literature review is guided by three specific objectives of this study namely: social protection mechanisms available to older people, challenges in provision of social protection mechanism for older people, Impacts of the social protection mechanisms for the elderly. Therefore, various literatures from worldwide to local context reviewed in relation to the specific objectives of this study. Below are the details;

### **2.4.1 Social Protection Mechanisms Available for Older People**

The social protection mechanism available involves both traditional and formal mechanisms that provided to older people, with this objective it involved the social assistance, social care giver, social insurance, International labor market and traditional and informal social protection as the social mechanism available in the world and lastly it discussed in Tanzania in particular.

White (2016) observed social assistance as non-contributory transfer in Cash or voucher and Cash in Kind that transferred to households or individual in need, according to the observation made the Cash transfer that is transfer to individual or Households are most

to vulnerable group or marginalized group who are at highly risk and most these groups share the same characteristic for instance in this study the target group selected is elderly but the point of departure with the study observation rely on the cash transfer rather than other factors like laws, morals, and available policy in implementation of the social protections mechanisms

Carter (2019), also discussed on the concept of social assistance as the mechanism that available for social protection as non- contributory intervention it involves the whole process of transferring cash for the purpose of helping destitute and poor old age people who are at risk, numerous programs are designed to rescue marginalize group to cope up with the available situation for the survive and allow them to access with social needs like food, Housing and Cloths.

World Bank (2018), Highlighted the social assistance to marginalized group using the term social safety net programs, various programs are designed to curb the problems of poverty to the categories that are at high risk .Countries like in the Europe and Central Asia region spend on average the highest share of GDP on SSN globally. Georgia, at 7 percent of GDP on SSN, spends the most in the region. Spending in this country is driven by the universal old-age social pension scheme and Latin America and Caribbean region, the mean SSN spending is 1.5 percent of GDP, or 1.3 percent, excluding health fee waivers. The highest spender is Chile (3.5 percent of GDP), whereas the median country spends 1.5 percent of GDP (1.1 percent, excluding health fee waivers). Guatemala (0.19 percent of GDP. Based on this study, it was found that the current

social protection legislation needs to be improved in terms of streamlining social benefits and privileges. Thus, the legislator operates with different indicators of social standards and norms when assigning social benefits and services

Roelen et al., (2017), The Africa region is very heterogeneous in its SSN spending. Some of the world's top spenders, such as Lesotho (7 percent of GDP) and South Sudan (10 percent), are in Sub-Saharan Africa; but so are many countries that spend very little on SSN as a percentage of GDP. Those include Cameroon, Republic of Congo, Côte d'Ivoire, Guinea-Bissau, Madagascar, São Tomé and Príncipe, Somalia, and Togo, which spend less than 0.2 percent of GDP on SSN. In the Latin America and Caribbean region

Social insurance as another social protection available it operates as contributory schemes providing compensatory support in the incidence of contingencies such as illness, injury, death of a spouse or parent, disability, maternity/paternity, unemployment, old age, and shocks affecting livestock/crops(Winkler 2018). Some countries combine funding from contributions and taxation to achieve universal coverage. For example, in Mongolia self-employed and informal herders can elect to join the social insurance scheme to receive maternity cash benefits, on top of which the Social Welfare Scheme provides a maternity payment to all pregnant women and mothers of infants regardless of social insurance contributions, employment status, or nationality (ILO, 2017: 39).Bamu et al., (2022) observed Traditional or Informal social protections that involves Community-based forms of social protection are usually

defined as ‘an informal grouping of activities that protect community members from risk through “locally arranged social protection measures that are predicated on people’s cultural beliefs, norms and value They can include community-based ‘funeral insurance services, village grain banks, rotating services and credit groups, and community-based health insurance.

#### **2.4.2 Challenges Elderly Face in Accessing Social Protection.**

Bamu et al., (2022) highlighted Lack of clear Act for old age as a distinct vulnerability, by taking Case study of the government no matter how Zimbabwe enacted the Older Persons Act of 2012 which provides for means-tested but non-contributory public assistance allowances among other services for the elderly. However, it is important to restate that the Older Persons Act is yet to be implemented and the level of public assistance allowances is also still to be determined. It should also be noted that the continued procrastination to implement provisions of the Act is indicative of the lack of political will to provide protection for the elderly. This also has potential to lead to speculation that the scheme is unlikely to receive adequate funding. Zimbabwe’s Older Persons Act does not guarantee social and economic security in old age as applicants are means-tested. It also excludes those aged 60 to 64 years as the minimum qualifying age threshold for the public assistance is 65 years and above and yet the onset of old age as defined by the United Nations is 60 years.

Urliksen (2016) pin pointed Income insecurity as another challenges for Social protection by taking case study in Tanzania, Governments are trying to provide social

protection to its marginalizes older people but it sometimes faces fund constrain for instance The Arusha Declaration (1967) articulated a philosophy of socialism and self-reliance for socio-economic liberation as a long-term national goal for Tanzanians. It projected the case for the elderly when it declared that, “the only people who live on the work of others, and who have the right to be dependent upon their fellows, are small children, people who are too old to support themselves, the crippled, and those whom the state at any time cannot provide with opportunities to work for their living”. The Constitution of the United Republic of Tanzania recognizes that Tanzania is a state which adheres to the principle of democracy and social justice and referring social security states that, “the state authority shall make appropriate provisions for the realisation of a person’s right to work, to self-education and social welfare at times of old age, sickness or disability and in other cases of incapacity.

A succinct review of the evolution of Social Protection policies, strategies and formworks has been provided by the extensive working paper titled “The development of social protection policies in Tanzania, 2000-2015”. This paper points out how social protection in mainland Tanzania had long been a low priority even though as a low-income country, Tanzania has high levels of deprivation and high demand for income security; there have been limited resources to address these issues. Citing policy-making, she asserts that, it is not a smooth process, where overarching frameworks define specific policy designs lead to coherent whole. In the case of social protection policy development in Tanzania it has been a lengthy, incremental and somewhat haphazard process confronted by a range of factors in defining of the social protection including

internationally changing concepts, institutional ownership, external actors, lessons from other interventions and timing. She notes how the long-awaited implementation of the National Social Protection Framework (2008) failed to be enacted because it had “fallen victim between two elephants fighting” in which the less resourceful Ministry of Labour was losing ground to the Ministry of Finance (URT, 2015).

#### **2.4.3 The Effects of Social Protection Mechanism for the Elderly**

Bastagli et al., (2016) observed the poverty reduction as major impact of social protection, the extensive provision of social assistance, social insurance and elderly by participating with tradition social protection have enormous impact on poverty alleviation since it maintains and guaranteed life expectance for elderly. It has also maintained the circulation of money due to the fact that the economy is not centered only to the government rather to the community.

HelpAge International (2021) Social protection transfers have a direct impact on the income of recipients. However, how large this impact is, and whether it can also be seen at a national level, depends on programme coverage and the adequacy of benefit levels. It is worth noting that not only effects on poverty reduction are important, but also the sense of security that social protection programs provide, including to those who are not currently receiving a transfer. For example, contributory social insurance programs provide workers with the sense of security that comes from knowing that their families not ruined if they are involved in an accident at work. Similarly, universal old age

pensions provide the whole population with the sense of security that comes from knowing that they still retain some economic independence in old age

O'Brien et al., (2018), observed social protection as tool of prevent social unrest. Covariate shocks refer to shocks that are felt by entire communities at the same time. Social unrest is often triggered by economic shocks. Covariate shocks may be natural (e.g. drought, floods, typhoons, earthquakes), political (e.g. political crisis and armed conflict) or economic (e.g. economic downturns, price increase. In many low- and middle-income countries, the majority of the population relies on subsistence agriculture and are therefore very vulnerable to climate change. Social protection can be an important means of providing farmers with a safety net in the case of prolonged dry spells, droughts or flooding, which are likely to become much more frequent in the near future. Social protection transfers can also provide farmers with the means for adopting agricultural practices that are more resilient to climate change. In recent years, a literature has developed on the topic of shock-responsive social protection, which describes when and how social protection programs can aid responses to covariate shocks.

In sub-Saharan Africa, Kenya has also used social protection transfers as a tool for promoting stability in the face of civil unrest (Kabare, 2015). In South Africa, social protection transfers have been a key part of crafting a new and more inclusive social contract after the end of Apartheid. In Rwanda, expansion of social protection through the 'Vision 2020 Umurenge Programme' (VUP) has been a key part of the development



strategy that aims to promote social stability and the legitimacy of the ruling coalition, following the 1994 genocide (Lavers 2016)

## **2.5 Research Gap**

This section of research gap highlight the issues that was not covered with other literature after reviewing numerous study that are slightly and not similar to this work and the research gap is mostly focus with Research Methodology gaps, Contextual gaps, Classical gaps and finally disagreement gaps that are in line with this study.

This study is unique study that have not been discussed with any literature regardless of that of Europe, Latin America, Sub-Saharan Countries and African Countries in General, taking Mbwete (2015) assessed the implications of socio-economic transformation for social protection among old people in Tanzania a case study of Kawe ward in Kinondoni district in this study findings revealed that older people in Tanzania had been neglected in terms of social and income security despite the National Ageing Policy (2003) and the National Social Security Policy (2003) stipulating that every citizen has the right to be protected against social and economic distress but the different from this study is based on contextual gap and current situation as the social protection included in the national strategy mechanism and institution that are current available to provide social protection like TASAF. Faulbaum (2022) conducted a study on the elderly and social protection. The findings of this study revealed that the intergenerational transfers between elderly parents and adult children are important determinants of any kind of social protection but assessed on time of Covid19 as unlike to this study focusing on assessing ongoing

mechanism in providing social protection to elderly. Lambin & Nyssölä (2022) conducted a study on Social protection for working-age women in Tanzania basing on investigating on past policy trajectories and simulating future paths. The results of this study revealed that Tanzania has expanded its social protection framework significantly over the past decade, but the country continues to grapple with important gender inequalities.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Overview**

This chapter presents the research design, area of the study, population of the study, sample size and sampling techniques. In addition, it presents data source, data collection tools and techniques, data analysis, as well as validity and reliability of the study.

#### **3.2 Research Design**

Sileyew (2020) defined the term research design as a logical and mechanistic plan prepared for directing a research study. The study was used a descriptive research design. Descriptive research design is a structure, plan, and strategy that a researcher uses in order to find solution to research problems using questionnaire in collecting, analyzing, and interpreting data (Nwankwo, 2013). In this design both qualitative and quantitative approaches were applied to complement each other. The researcher was used descriptive research design because it aims to accurately and mechanistically describe a topic under study (McCombes, 2022).

#### **3.3 Area of the Study**

Reyes (2020) defined study area as a geographical field of study chosen to define the extent of analysis of a topic under study. From this view, this study was therefore conducted in Mlandizi ward from Kibaha district council in Pwani Region. Mlandizi is an administrative ward and capital of Kibaha District in Pwani Region of Tanzania. The ward covers an area of 84.6 km<sup>2</sup> (32.7 sq mi), and has an average elevation of 60 m

(200 ft). According to the 2022 census, the ward has a total population of 33902. In the context of this study, a researcher used Mlandizi ward, within Kibaha District of the Pwani Region as a case study because social protection for older people faces significant challenges. Like many areas in Tanzania, older people in Mlandizi often have limited access to formal social security mechanisms (Samaritan Social Service, 2020). Most rely on informal mechanisms such as family support, small-scale farming, and daily wage labor to meet their needs. However, this is insufficient for many, leading to issues in accessing basic needs like healthcare, food, and shelter.

### **3.4 Research Approach**

According to Chetty (2016) defines the research approach as the ways that involves of the stages of rules to comprehensive ways of data collection, analysis, and interpretation. In the context of this study, both quantitative and qualitative approach was used in this research work. These approaches were complemented each other and be helpful to get reliable and valid information that was helpful to measure the link between an exposure and condition or outcome within a defined population.

### **3.5 Research Philosophy**

A research philosophy is a belief about the way in which data about a phenomenon should be collected, analyzed and used (Jansen, 2023). It is the set of beliefs, assumptions, and principles that underlie the way you approach your study. There are three philosophies behind research such as; positivism, post-positivism and pragmatism. In the context of this study, a positivism philosophy was used. A researcher used

Positivism because it emphasizes the use of objective, observable, and measurable facts to study phenomena. Since descriptive research focuses on accurately describing characteristics, behaviors, or patterns of a population or phenomenon, in this study a positivist approach used which allowed researchers to use empirical data collection methods like questionnaires, and rarely to interviews, and group discussion to describe "what is" without interpreting subjective meanings.

### **3.6 Population of the Study**

Study population as defined by Hu (2014) is a subset of the target population from which the sample basically selected. In the context of this study, the main study population is 33,902 comprising of all people of Mlandizi (2022 National Population Census). The justification of using 2022 Mlandizi population is that the target population included not only older people, instead it involved numerous categories of research subjects. In view of that, the target population of this study was therefore comprised of the older people, community members, local government leaders and health providers.

### **3.7 Sample Size**

A sample size is a part of the population selected for a survey or experiment (Twisk, 2021). As well, sample is a small group of respondents drawn from a population which the researcher is interested in gaining data and drawing conclusions (McCombes, 2019). Therefore, sample size calculated using Mlandizi population of 2022 National Census. Therefore, according to the 2022 Tanzania National Census, the population of Mlandizi ward was 33,902. (National Census, 2022). Using the formulae below,

The sample size (n) of this study was calculated based on the equation described by Slavian

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

Where n – sample size

N – Population size

e – Marginal error which represents 10%= 0.1

Mlandizi ward with the population of 33902

$$n = ?$$

$$N = 33902$$

$$e = 0.1$$

From the formula  $n = 33902 / 1 + 33902(0.1)^2$

$$= 33902 / 340.02$$

$$= 99.7 = 100$$

Therefore, the study was involved 100 research subject.

**Table 3.1: Composition of Research Subjects (n=100)**

s/n	Type of Research Subject	Gender		Number of Frequences
		Male	Female	
1	Total	23	32	55
2	Community Members	6	16	22
3	Local Government Learders	7	6	13
4	Health Providers	7	3	10
5	Total	43	57	100

**Source: 2022 National Population Census-Mlandizi**

The study research subjects was comprised of the older people, community members, local government leaders and health providers due to the following reasons; Older people all over Tanzania experience challenges in everyday security because of unreliable sources of income, insecurity in their livelihoods, absence of expanded funds opportunities, and inadequate access to social and health services (Help-Age International, 2011). Community members were involved in this study because community members are responsible in providing older people a platform to continue their self-sufficiency and sense of competence like other members of the particular community. Local government leaders were involved because their good governance is animated in reaching goals, generating a satisfactory work culture and increasing the positive status of older people. Health providers were involved because older people receive medical care from surrounding health providers. This is due to the fact that health providers are front-line health workers who deliver care to older people.

### **3.8 Sampling Techniques**

According to Taherdoost (2016) sampling technique entails primary data sources that recommend additional potential primary data sources for use in the research. In the context of this study, both probability sampling procedures and non-probability sampling procedures were involved. Under probability sampling procedures; simple random sampling was used to select respondents. Under non-probability sampling technique, purposive sampling was used to choose participants.

#### **3.8.1 Simple Random Sampling**

Simple random sampling is a type of probability sampling in which the researcher randomly selects a subset of respondents from a population (Taherdoost, 2016). In this study, simple random sampling was used for selecting older people, community members, health providers, and local government leaders from Mlandizi ward. A researcher used simple random sampling to select older people and community members during the time of different Samaritan Social Service training sessions normally conducted to older people in Mlandizi ward. Moreover, Community Engagement also used. Here local leaders namely village elders engaged to identify older people within the community. As well, Local government officials, ward leaders, and community health workers were engaged in identifying older people because they often have detailed knowledge about residents, particularly vulnerable populations like the elderly. Hence, a researcher selected randomly from groups of the identified older people and community members in Mlandizi ward.



### **3.8.2 Purposive Sampling Technique**

Taherdoost (2016) defined purposive sampling as a group of non-probability sampling techniques in which subjects are selected because they have characteristics that researcher need in his/her sample. In other words, subjects are selected “on purpose” in purposive sampling. In this study, purposive sampling technique was used to get local government leaders, some older people, community members, and health providers. Here a researcher selected them purposely because all groups have a direct role in the well-being of older adults. This was done during the time of different Samaritan Social Service training sessions normally conducted to older people in Mlandizi ward. The research aims to assess the situational analysis of social protection, which involves understanding the current state of support mechanisms. These participants were essential sources for gathering data on how social protection are being implemented and perceived at the grassroots level.

### **3.9 Data Sources**

The study was used both primary data and secondary data. Primary data was collected direct from the field by using questionnaire. Primary data were used for analysis and through its conclusion was drowned. Secondary data were collected through documentary review.

### **3.10 Methods of Data Collection**

Greasley (2022) defined data collection as a process of collecting data from all the relevant sources to find a solution to the research problem. In the context of this study,

data collection methods to be used were key informants, questionnaire, and focused group discussion.

### **3.10.1 In-depth-interview with Key Informants**

Interview is the method of collecting data, which involve presentation of oral communication (Meraj, 2022). In-depth interview was used to 3 health providers and 10 older people. The justification of using in-depth interview to key informants was that it was a convenient method that enabled a researcher to a detailed information about a person's thoughts and behaviors (to explore new issues) in depth. This method often used to provide context to other data (such as outcome data), offering a more complete picture of what happened to older people and why. In view of that, the selection of older people to participate in interview was conducted after focused group discussion to be finished. Some of those who were observed to have reliable information in relation to the topic under study were involved in in-depth interview.

### **3.10.2 Questionnaires**

A questionnaire is a research tool that comprises of a set of questions or other types of prompts that targets to collect information from a respondent (Meraj, 2022). In the context of this study, questionnaire was therefore used to health providers, and local government leaders. Both closed and open ended questions were used, such as 14 questions were given to health providers while 18 questions were proved to the local government leaders of Mlandizi ward. These questions were administered by a researcher during the time of different Samaritan Social Service training sessions

normally conducted to older people in Mlandizi. The justification of using this method is that Questionnaires are common research methods due to the fact that they offer a fast, efficient and inexpensive technique of collecting large amounts of information from sizeable sample volumes (Amaresan, 2023). These tools are especially effective for measuring subject behavior, preferences, intentions, attitudes and opinions. In view of that, this method of data collection was therefore used to these categories because health providers and local government leaders are well in reading and writing. Adding on, the use of questionnaire method is due to the fact that most of health providers and local government leaders have limited time for discussion. Therefore, the use of questionnaire method was appropriate for them to collect data in relation to situation of social protection for older people.

### **3.10.3 Focused Group Discussion**

A Focus Group Discussion (FGD) is a data collection method used in a qualitative research in which a selected group of people discusses a given topic or issue in-depth (Nyumba et al., 2018). In this study, focused group discussion was used to older people and community members. Here, the community members used were those adults living with older people in their homes. Older people and community members were obtained during the time of different Samaritan Social Service training sessions normally conducted to older people in Mlandizi. In view of that, the Samaritan Social Service Society has been working in the rural areas to bring meaningful change in the lives of those living there. As such, every group of older people was composed of 5-8 people, while every group of community members were involved 3-5 people. Therefore,

a total of 7 groups of older people and 5 groups of community members were involved during data collection. The use of both older people and community members allowed a researcher to collect a detailed data. In this case, both groups were in a position to offer firsthand accounts of challenges, successes, and gaps in the social protection mechanism for older people.

Focused group discussion was used to avoid biasness between those older people and community members who can read and write and those cannot. This is due to the fact that some of older people following their age, their vision capacity may not function accordingly while others have never attended to school. Therefore, focused group discussion was appropriate to collect data from them. In this method, questions were asked about their perceptions attitudes, beliefs, opinion or ideas in relation to the situation of social protection in their area. This method was generally involve group interviewing in which a small group of usually 3 to 8 people which were led by a researcher in a loosely structured discussion of various areas of interest.

#### **3.10.4 Documentary Review**

Documentary review involved review of secondary data. Ahmed (2010) asserts that secondary data means data that are already available. In the context of this study, researcher collected secondary data through review of various document sources such as articles, book and reports on social protection. As such, the Secondary data were collected for the purpose of complementing primary data so that to make the study clearer. In this regard, both published and unpublished documents were reviewed. The

documents reviewed were involved government documents, international and national journals, policy documents and newspapers. The main sources of information was involved the international organisations for example the UNDP and other donor agencies that support old people related issues for instance HelpAge International, and the Kibaha District Council and Mlandizi ward office, socio-economic development journals and other relevant publications. This study was further used the key database present. These data bases were involved the Household Budget Survey, the Tanzania Demographic and Health Survey (2020/2021), and the Population and Housing Census (2022).

### **3.11 Data Analysis and Presentation**

Quantitative data collected were entered, coded, summarized and analyzed by using SPSS version 22.0 (Statistical Package for Social Science). Also, data were presented inform of tables, charts, and graphs. Qualitative data were analyzed by the use of content analysis. Quantitative data were analyzed by using SPSS because it is a straightforward, intuitive graphical user interface, making it accessible even to those with limited programming or statistical expertise.

### **3.12 Validity and Reliability**

#### **3.12.1 Validity**

Validity is the degree to which results found from analysis of data really represents the problem under study (Ahmed & Ishtiaq, 2021). In the context of this study, the researcher checked validity by pre-testing of questionnaire as a data collection tool. In this regard, the researcher was therefore used multiple methods namely; questionnaires,

interviews, focus group discussion and documentary review to validate data collected from various sources of data. The researcher was distribute printed questions to the health officers apart from those to be included in data collection. The pre-test session was conducted two times to four health providers to check if result are the same.

### **3.12.2 Reliability**

In this study, reliability means extent to which questionnaire produced equivalent results when measured at different place in different time (Kothari, 2009). In this study, the researcher was used a pilot study to test reliability of this study. The pilot study helped researcher to identify wheather the instruments (questionnaires) consistently measure what they are intended to do, across different instances or subjects. Here, a test re-test reliability was used whereby administering the same test to the same group at different times to see if the results are consistent. In this regard, the similarity of information across the questions used helped the researcher to confirm the consistency of data in the investigation. Therefore, the same questions used in data collection were used to collect data from other respondents apart from those expected to be involved in data collection session. The respondents used in pre-data collection session extracted within the same environment of those expected to be involved in data collection.

### **3.1 Ethical Considerations**

Ensuring ethical considerations in this study is crucial because it involved vulnerable groups (older people), community members, healthcare providers, and local government leaders. Here are key ethical considerations and how they can be addressed in the study:

Participants, especially the older population, fully informed about the study's purpose, procedures, potential risks, and benefits. All participants participated voluntarily, without any pressure or coercion. Support for Older People: Since some older people had cognitive or sensory impairments, special measures like using large print, verbal explanations, or assistance from caregivers were applied for gaining their fully informed consent. Confidentiality and Anonymity: Personal information shared by older people, healthcare providers, or community members kept confidential. Data should be anonymized to ensure participants cannot be identified in reports or publications. As well, researcher Secured Data Handling, Right to Withdraw, and Right to Refuse Certain Topics. If participants feel uncomfortable discussing specific aspects of social protection or healthcare, they should have the right to skip questions or decline to engage with certain topics without being excluded from the rest of the study. By addressing these ethical considerations, the research will ensure the dignity, safety, and well-being of all participants involved, particularly older people, who are more vulnerable. It will also promote trust and foster positive relationships with the community.

## **CHAPTER FOUR**

### **PRESENTATION AND DISCUSSION OF FINDINGS**

#### **4.1 Introduction**

This chapter examines, discusses, and analyzes the research findings based on the study's three specific objectives. The data was collected through surveys using questionnaires, focus group discussions, and in-depth interviews conducted in Mlandizi Ward, located in Kibaha District Council, Pwani Region. The findings are organized into two main sections: the first section presents demographic data, while the second section focuses on key findings.

#### **4.2 Demographic Characteristics of Respondents**

Demographic information provides essential insights into the characteristics of research subjects and their relationship with social protection mechanisms. Understanding variables such as age, gender, education level, and occupation helps to analyze patterns of access, challenges, and the effects of social protection on older people in Mlandizi Ward. This section presents key demographic findings and their implications for social protection among the elderly.

A total of 100 respondents participated in this study. These respondents were diverse in terms of age, gender, marital status, previous employment history, and education level. The heterogeneity of respondents allowed for a comprehensive situational analysis of social protection provisioning among older people in Mlandizi Ward.



**Table 4.1: Characteristics of Research Subjects (Respondents)**

<b>Characteristics of Respondents</b>	<b>Sex</b>			
	<b>No. of Male</b>	<b>(%)</b>	<b>No. of Female</b>	<b>(%)</b>
<b>Age</b>				
39-49	6	6%	9	9%
50-59	9	9%	13	13%
60-70	26	26%	29	29%
71+	3	3%	5	5%
<b>Education</b>				
Higher learning	1	1%	4	4%
Secondary level	9	9%	25	25%
Primary level	23	23%	35	35%
Not gone to school	0	0	3	3%
<b>Occupation</b>				
Farmers	28	28%	36	36%
Petty traders	11	11%	7	7%
Employed	9	9%	5	5%
Others	3	3%	1	1%

**Source; Field Data, 2023**

#### **4.2.1 Cross-Tabulation of Gender versus Age of the Research Subjects**

Table 4.2 presents the distribution of research subjects by age and gender. The findings indicate that a higher proportion of elderly respondents were female compared to male. Specifically:

The majority (55%) were aged 60-70 years, comprising 26 males and 29 females. 22 respondents (9 males, 13 females) were aged 50-59 years. A smaller group (15 respondents) was aged 39-49 years, while only 8 respondents were aged 71 and above.

**Table 4.2: Cross-Tabulation of Gender versus Age of the Research Subjects**

<b>Cross Tabulation</b>		<b>Age of the research subjects (Years)</b>				
		39-49	50-59	60-70	71+	<b>Total</b>
<b>Gender of Research Subjects (M&amp;F)</b>	Male (M)	6	9	26	3	<b>44</b>
	Female (F)	9	13	29	5	<b>56</b>
<b>Total</b>		<b>15</b>	<b>22</b>	<b>55</b>	<b>8</b>	<b>100</b>

**Source; Field Data, 2023**

These findings highlight gendered vulnerabilities in social protection. The higher proportion of elderly women suggests that women may experience greater challenges in accessing social protection. This aligns with studies such as Mbwete (2015), which argue that aging-related physiological changes increase dependency and vulnerability, particularly for women who may have had lower lifetime earnings or informal employment.

Older women are often more vulnerable to economic insecurity due to factors such as lower pension access, longer life expectancy, and unpaid caregiving responsibilities. This suggests that existing social protection programs may not be adequately addressing

the gendered needs of the elderly, requiring more gender-sensitive interventions such as targeted pension schemes or social assistance programs for widows.

#### **4.2.2 Cross-Tabulation of Age Category versus Education Level of Research Subjects**

Table 4.3 presents the education levels of respondents across different age categories. The findings indicate that:

Among 60-70-year-olds (55 respondents), a significant 42% had only primary education, 11 had secondary education, 1 had a higher education qualification, and 1 had no formal education. Among 50-59-year-olds (22 respondents), 9 had primary education, 12 had secondary education, and 1 had higher education. Among 39-49-year-olds (15 respondents), 10 had secondary education, 3 had higher education, and 2 had only primary education. Among 71+ year-olds (8 respondents), 5 had primary education, 1 had secondary education, and 2 had no formal education.

**Table 4.3: Cross-Tabulation of Age category versus Education level of the Research Subjects**

<b>Cross Tabulation</b>		<b>Education level of Research Subjects</b>				
		<b>Higher learning</b>	<b>Secondary level</b>	<b>Primary level</b>	<b>Not gone to school</b>	<b>Total (%)</b>
<b>Age category of Research Subjects</b>	39-49	3	10	2	0	15
	50-59	1	12	9	0	22
	60-70	1	11	42	1	55
	71+	0	1	5	2	8
<b>Total (%)</b>		<b>5</b>	<b>34</b>	<b>58</b>	<b>3</b>	<b>100</b>

**Source; Field Data, 2023**

The findings reveal a strong correlation between education level and access to social protection mechanisms. Respondents with lower education levels were less likely to have participated in formal pension schemes or social security programs. This supports the argument by Rwegoshora (2014) that limited education reduces awareness and access to social protection benefits.

Older people with low education levels may struggle with understanding pension processes, health insurance options, or legal rights, making them more vulnerable to exclusion from social protection programs. Furthermore, older individuals with higher

education levels may have had better job opportunities earlier in life, increasing their likelihood of benefiting from pension schemes or formal employment-based protections.

This highlights a need for simplified, accessible information on social protection programs, particularly for older individuals with low literacy levels. Community outreach programs and visual communication strategies could help bridge this gap.

#### **4.2.3 Cross-Tabulation of Age Category and Occupational History of Research Subjects**

Table 4.4 presents findings on the occupational history of research subjects: Among 60-70-year-olds (55 respondents): 47 were farmers, indicating a high dependency on informal agricultural work. 5 were petty traders, and 2 were formally employed. 1 respondent engaged in another type of informal work. Among 50-59-year-olds (22 respondents): 12 were farmers, indicating that informal employment was also common in this age group. 8 were formally employed, while 1 was a petty trader and 1 engaged in another occupation.

**Table 4.4: Cross-Tabulation of Age Category versus Occupational history of Research Subjects**

<b>Cross Tabulation</b>		<b>Occupation of Research Subjects</b>				
		<b>Farmers</b>	<b>Petty traders</b>	<b>Employed</b>	<b>Others</b>	<b>Total</b>
<b>Age category of Research Subjects</b>	<b>39-49</b>	4	7	4	0	<b>15</b>
	<b>50-59</b>	12	1	8	1	<b>22</b>
	<b>60-70</b>	47	5	2	1	<b>55</b>
	<b>71+</b>	1	5	0	2	<b>8</b>
<b>Total</b>		<b>64</b>	<b>18</b>	<b>14</b>	<b>4</b>	<b>100</b>

**Source; Field Data, 2023**

The findings indicate that the majority of older people in Mlandizi Ward were engaged in informal sector occupations such as farming and petty trading. This has significant implications for social protection coverage because informal sector workers are often excluded from formal pension schemes and social security programs.

According to Park & Lee (2022), older people experience a shift in occupational roles over time, often moving from active employment to more passive or precarious income-generating activities. This is evident in Mlandizi Ward, where most elderly individuals have no stable pension income and are instead reliant on subsistence farming or informal trade. Given this reality, existing social protection mechanisms may not adequately

cover the needs of older individuals who worked in informal employment. This calls for alternative social protection strategies, such as community-based savings groups, universal pension schemes, or targeted cash transfers for older individuals without formal employment history.

#### **4.2.4 Summary of Demographic Findings and Their Impact on Social Protection**

The demographic findings highlight several key insights into the social protection landscape for older people in Mlandizi Ward:

1. **Gender Disparities:** The higher proportion of elderly women suggests a need for gender-sensitive social protection programs, as older women face unique vulnerabilities due to lower earnings, caregiving responsibilities, and exclusion from pension systems.
2. **Education and Awareness:** Lower education levels correlate with limited access to formal social security schemes, suggesting that many elderly individuals lack awareness or the ability to navigate complex social protection mechanisms.
3. **Informal Employment and Pension Gaps:** A significant proportion of the elderly population worked in the informal sector (farming, petty trading), meaning they lack pension benefits and depend on informal income sources. This emphasizes the need for alternative social protection strategies beyond formal pension systems.

These findings provide a critical foundation for policy recommendations aimed at strengthening social protection mechanisms for the elderly in Mlandizi Ward. The next sections examined the specific challenges elderly individuals face in accessing social protection (Objective 2) and evaluate the impact of existing social protection programs (Objective 3).

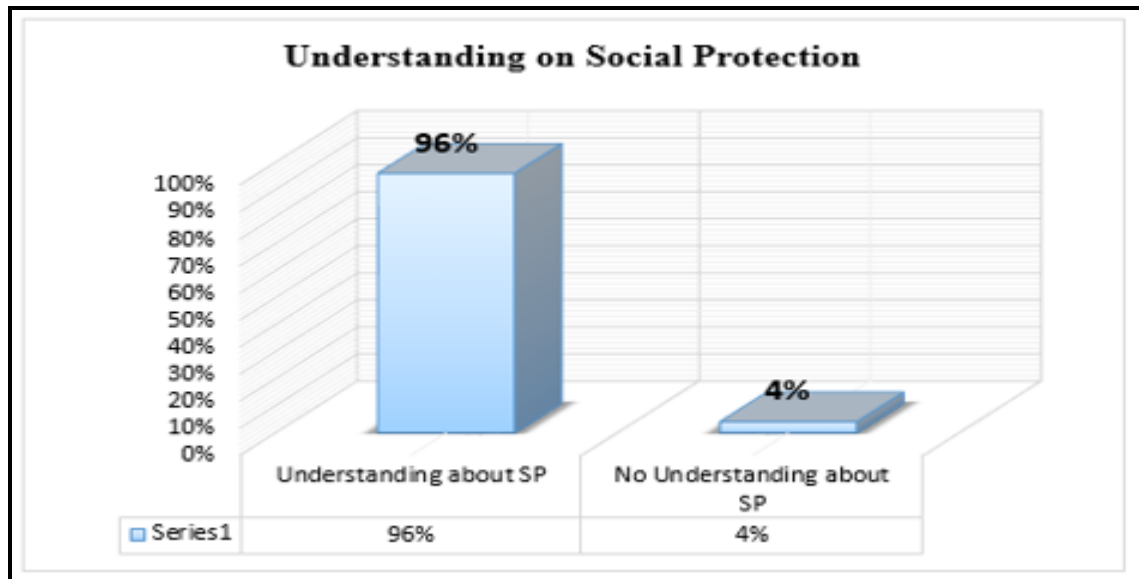
### **4.3 The Social Protection Mechanisms Available among the Older People in Mlandizi ward from Pwani Region**

This section addresses the first specific objective of the study, which aimed to identify the social protection mechanisms available for older people in Mlandizi Ward. The research sought to answer the question: What is the current social protection landscape in the country? The study examined this objective through three key variables: understanding of social protection, knowledge of social protection mechanisms, and identification of available social protection mechanisms in Mlandizi Ward. The findings are presented below.

#### **4.3.1 Understanding of Social Protection**

This was the first variable in which the researcher sought to assess the awareness of older people regarding social protection. The research question posed was: “What understanding do you have about social protection?” The study found that 96% of older people in Mlandizi Ward have an understanding of social protection, while 4% lack awareness of the concept. However, some respondents confused social protection with social security, associating it with government security forces such as the police, military, and National Service (JKT).





**Figure 4.1: Understanding on Social Protection**

**Source; Field Data (2023)**

The findings in Figure 4.1 indicate that while the majority of respondents were aware of social protection, a small proportion did not have any knowledge of it. This is consistent with the International Labour Organization (ILO, 2022), which notes that social protection is often misunderstood and is sometimes used interchangeably with social security.

The qualitative data gathered during interviews and focus group discussions (FGDs) provided additional perspectives:

*“Social protection is a basic need to every individual particularly older people. This is because it helps people to retain an equitable living standard once encountered with social or economic incidents” A participant from Mlandizi ward.*

This view reflects the essential role of social protection in helping the elderly maintain their dignity during times of hardship, promoting social inclusion and well-being. The illustration above underscores social protection as essential for all, particularly older people, by helping them maintain a stable standard of living during economic or social challenges. In Mlandizi Ward, understanding these mechanisms means examining supports available to the elderly, ensuring they can withstand hardships with dignity.

Another participant noted:

*“According to my understanding, Social protection means an essential part of a national plans to support human development, political strength and comprehensive growth in which every member of a particular area benefit” An older people from Mlandizi ward.*

This statement aligns with the role of social protection as a key strategy for national development, highlighting the need for inclusive systems that promote the well-being of older people. The illustration above views social protection as essential to national plans that ensure human development, political stability, and inclusive growth. For older people in Mlandizi Ward, this emphasizes the importance of accessible support systems that promote their well-being and social inclusion.

However, a few participants were unaware of the concept. One participant remarked:

*“On my side I have no comment about the meaning of social protection, I have no any idea” One participant said.*

This indicates a gap in awareness, suggesting that a portion of the elderly population in Mlandizi Ward may be missing out on available social protection resources. The

illustration reflects a lack of awareness among older people in Mlandizi Ward about social protection, suggesting a barrier to accessing available support. This insight aligns with the study's objective of assessing social protection mechanisms for older adults in the area. On the other hand, the term Social Protection and Social Security contradicts majority people. Some do not know the difference between the two terms while others refers the two terms to mean the security given by armies, namely; police, military army and others. The following were the views of participants as interviewed by a researcher, namely;

*“Social Protection means a security given by a government of Tanzania by using her responsible bodies, which means police force, military army and JKT”* One older people from Mlandizi ward.

The illustration above frames social protection as security provided by Tanzanian state bodies, such as the police, military, and National Service. However, for older people in Mlandizi Ward, social protection also includes essential supports like healthcare and pensions. This broader view is vital for assessing protection mechanisms for this demographic.

Cementing to the above view, another participant from Mlandizi ward added that;

*“Social Protection and Social Security are the same meaning that a security given by a government to her people”.*

The illustration above equates social protection with social security as government-provided security, yet social protection is broader, covering various programs beyond

formal financial support. In Mlandizi Ward, understanding this distinction is essential to assess the full range of support mechanisms available to older people in Pwani Region.

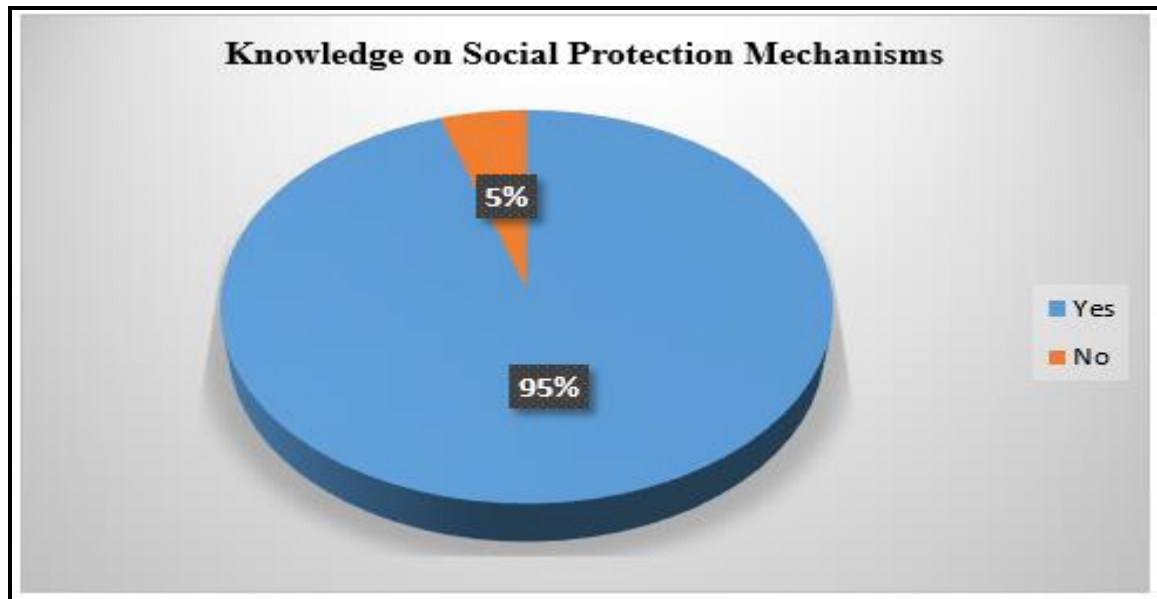
In view of the above contradiction between Social Protection and Social Security, these findings are in line with ILO (2022) vowed that Social protection is a current term used to refer to social security, and commonly the two terms are used interchangeably.

According to Emile Durkheim's structural functionalism theory, society functions as a system where each part plays a role in maintaining stability. The widespread awareness of social protection mechanisms among older people suggests that society is functioning effectively in integrating this knowledge. However, the 4% who lack awareness indicate a structural gap in the communication and implementation of social protection systems.

#### **4.3.2 Knowledge of Social Protection Mechanisms**

This was the second variable of the study, where the researcher assessed whether older people in Mlandizi Ward understood the various social protection mechanisms available. The research question asked was: “Do you know the social protection mechanisms?” Respondents were required to answer either Yes or No.

The study found that 95% of respondents reported knowledge of social protection mechanisms, while 5% had no understanding of any available mechanisms.



**Figure 4.2: Knowledge of Social Protection Mechanisms**

**(Source: Field Data, 2023)**

The findings in Figure 4.2 indicate that a majority of respondents were aware of social protection mechanisms. Despite this, a small percentage had no knowledge of any support systems available to them. These findings align with OECD (2018), which highlights that awareness of social protection mechanisms is often higher among those previously employed but lower among informal workers.

The findings in Figure 4.2 indicate that a majority of respondents were aware of social protection mechanisms. Despite this, a small percentage had no knowledge of any support systems available to them. These findings align with OECD (2018), which highlights that awareness of social protection mechanisms is often higher among those previously employed but lower among informal workers. The social protection

mechanism enables provision of a social protection floor, in which people are properly protected all over their lifetime. In view of that, social protection mechanism mean to a structure which includes three pillars of social protection, namely; social assistance, social insurance and labor market programs incorporated or, at least, coordinated. Further qualitative data revealed that knowledge about social protection mechanisms was mostly associated with formal pension schemes, community-based support programs, and religious institutions providing assistance. However, some respondents indicated that they only became aware of social protection when they needed assistance:

*“I only learned about social protection mechanisms when I faced difficulties and needed support.”*

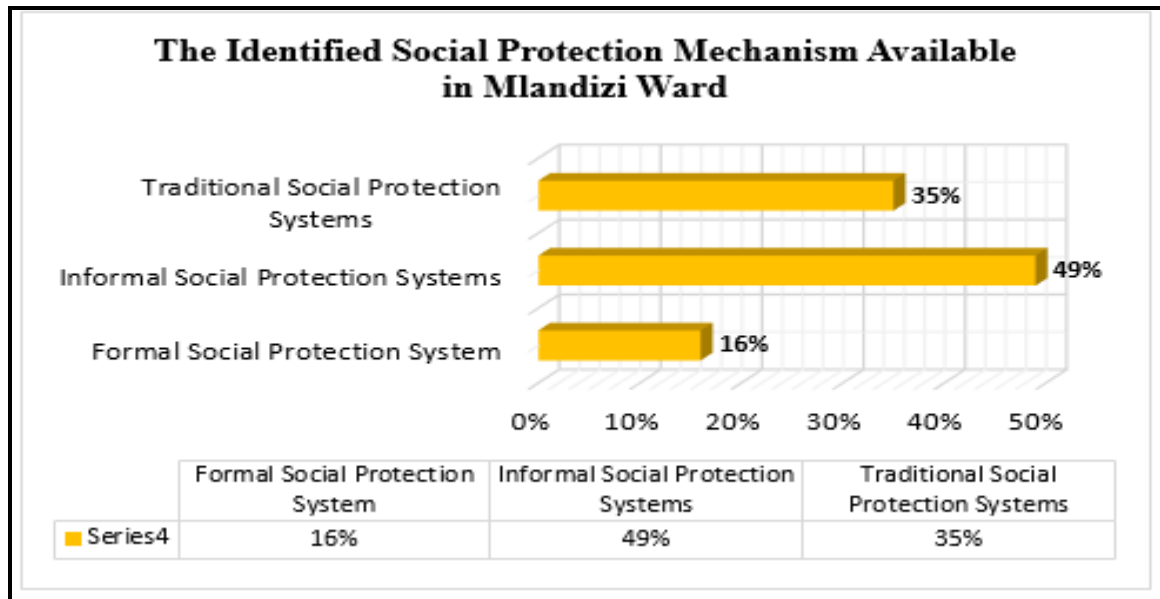
Participant from Mlandizi Ward

These findings suggest that while awareness levels are high, accessibility and engagement with social protection mechanisms are often reactive rather than proactive. In summary, the findings indicate that 95% of respondents in Mlandizi Ward have knowledge of social protection mechanisms suggest a high level of awareness among older people regarding available support systems. This strong awareness can facilitate better access to and utilization of these mechanisms, potentially leading to improved well-being and security for the elderly. However, the 5% of respondents without knowledge highlight a critical gap that could leave some individuals vulnerable and underserved. This disparity emphasizes the need for targeted outreach and education

efforts to ensure that all older people are informed about the social protection options available to them, thus enhancing equity in access and support within the community.

#### **4.3.3 Identification of Social Protection Mechanisms Available in Mlandizi Ward**

This was the third variable of the study of the first specific objective, where the researcher sought to identify the specific social protection mechanisms available for older people in Mlandizi Ward. Respondents were asked: “Mention the available social protection mechanisms in your area?” The data collected included both quantitative and qualitative findings. The study identified three primary types of social protection mechanisms available for older people in Mlandizi Ward: 1. Traditional Social Protection Mechanisms (35%) – Support provided through family, neighbors, and community members. 2. Informal Social Protection Mechanisms (49%) – Assistance from churches, community-based organizations (CBOs), and faith-based organizations (FBOs). 3. Formal Social Protection Mechanisms (16%) – Government pension schemes, health services, and contributory social security programs.



**Figure 4.3: Identification of Social Protection Mechanisms Available in Mlandizi Ward**

**Source; Field Data (2023)**

The most widely used mechanism is informal protection, as many older people do not qualify for formal programs. Some respondents complained about the inadequacy of formal social protection, as it only covers a small number of individuals who were previously employed. Community members emphasized their moral duty to support the elderly through volunteerism and faith-based assistance. These findings support Maduhu (2014), which states that only 6% of Tanzania's population is covered by formal social security schemes, leaving most people dependent on informal and traditional mechanisms.

Furthermore, the above findings are reflected by the work of Canelas & Niño-Zarazúa (2022) which presented that rural population and those who are involved in the informal



economy, collectively create the bulk of populations, and depend on informal social protection mechanisms. In view of that, the social protection coverage under this mechanism done in terms of care and support. As a result, the care and support to the people of Mlandizi ward delivered to their families, group members and or community members by using the existing social structures and social networks. In the same context Calder & Tanhchareun (2014) added that in spite of the fact that an essential part of all societies, ISP does not continuously support or protect.

On the other hand, the qualitative findings revealed different opinions as given by the participants as per interviews and focused group discussion conducted by researcher. The following were their views in relation to the social protection mechanisms available in Mlandizi ward, namely;

*“In our community, majority of our elders are facing numerous challenges, in view of that the religious faith demands on us to be good neighbors; somebody who can stand with you at the time of need. These actions of helping older people are our contribution to this care” One participant from Mlandizi ward said.*

The illustration above underscores the community's moral obligation to support the elderly in Mlandizi Ward, reflecting the importance of social cohesion and faith-based values in addressing their challenges. It highlights how communal actions serve as essential social protection mechanisms, complementing formal systems to enhance the well-being of older people in the area.

Adding on, another participant added that;

*“I cannot stand and watch as an older person suffer whereas I can make a support however small the support is. Moreover, these are our older people just like the ones in our families” A Mlandizi participant said.*

The illustration highlights the moral duty to support older individuals, emphasizing community responsibility. In Mlandizi Ward, it underscores the need for effective social protection mechanisms that address the challenges faced by the elderly. Even small acts of support can significantly impact their dignity and well-being, illustrating the importance of community engagement in enhancing social protection for older people.

Cementing on the above views as given by some participants involved in the study, another participant added that;

*“When our older people were young, they were able to face and solve any challenges happened in their presence. I am therefore just thanking my community for helping them as they are currently unable to encounter numerous challenges once happen” A community member from Mlandizi ward.*

The illustration above highlights the resilience of older generations in facing challenges while emphasizing the current need for community support for today’s elders. In the context of the research on social protection mechanisms in Mlandizi Ward, it underscores the importance of identifying existing support systems that aid older individuals who may struggle to navigate challenges independently. This insight reflects the necessity for effective social safety nets to ensure the well-being and integration of older people within the community.

As well, an alike sentiments were shared by another female volunteer community member as presented in this quotation;

*“We must try and ensure that it is a duty or responsibility of every community member that these older people get the same social assistance as those in our families” A female volunteer community member.*

The illustration above emphasizes the community's duty to ensure that older individuals receive social assistance comparable to that given to family members. In the context of social protection mechanisms in Mlandizi Ward, it highlights the importance of collective responsibility and inclusive policies that support older people, advocating for systems that promote their well-being and ensure they are valued members of society.

On the other hand, some participants involved in data collection reported the presence of social protection services which are given from social security schemes which works under a formal social protection mechanisms used. In this regard, these mechanisms are therefore a contributory social protection services through mandatory and supplementary schemes offered by public and private institutions. In view of that, the participants included in interview and focused group discussions FGDs said that this form of social protection covers only employed individuals or those who were formerly employed in a public or private institution. The following were their contributions;

*“In our area, formal social protection provisioning to the old people are not adequate. This is due to the fact that it only covers employed or formerly employed individuals. In view of that, majority of older people*

*in Mlandizi ward are not covered. It is only small number of older people covered under formal social protection mechanisms. As a result, our older people nowadays have become a burden to their close relatives, and society as large” FGD/Old Woman/Mlandizi Ward.*

The illustration above underscores the inadequacy of formal social protection for older people in Mlandizi ward, as these mechanisms primarily benefit employed individuals, leaving many elderly without support. This gap forces a significant number of older residents to rely on their relatives and the community, highlighting a critical need for more inclusive social protection measures that address the needs of all older people in the region.

Similar sentiments came from another male participant from Mlandizi ward said during the FGD;

*“Majority of older people in Mlandizi ward are facing many challenges, in my opinion, the government has to recognise the presence of old people and their contribution made in society for its continuity. In this concern, the government has to be responsible for support to the older people with the intention they enjoy the profits of their contribution for instance provision of good health service, to make sure that there is free transport and providing pension centred on age instead of considering the contribution made in the course of their employment” A participant/FGD/Mlandizi ward).*

The illustration above underscores the challenges older individuals face in Mlandizi Ward and calls for government recognition of their societal contributions. It advocates for effective social protection mechanisms, including accessible health services, free

transportation, and age-centered pensions. This aligns with the research objective of assessing social protection for older people, highlighting the need for inclusive policies that enhance their well-being and dignity in the community.

As well, another participant from Mlandizi ward said during the FGD:

*“Majority of older people in Mlandizi ward are inappropriately valued. The society has been changing due to the transformation from science and technology towards regarding old people. Usually, some of the community members have been treating older people as bothersome, occultists, insupportable and as luggage in their respective families. To some circumstance, old men are in a good position for the reason of their age, sex, and macho power” A participant from Mlandizi ward/FGD.*

The illustration above reveals how older people in Mlandizi ward are often undervalued and treated as burdens by society, particularly in light of modern technological changes. Many community members view them as bothersome or occultists, reflecting a lack of respect for their contributions. However, older men may retain some power due to their age and gender. This highlights the need for social protection mechanisms that recognize and support the dignity of older individuals, addressing stigma and fostering inclusion in the community. On the other hand, the interviewed participants from Mlandizi ward reported traditional social protection mechanisms in which older people revealed to strictly conceptualize as being culturally formed and social capital-oriented. The following were their opinions, namely;

*“Here in Mlandizi ward, there are various social protection mechanisms whereas traditional social protection mechanism is among. In this mechanism, older people encounter various challenges regarding social protection. This is due to existence of some changes in traditional values and norms which are the result of the absence of inter-generational transmission of knowledge. In these days and age, young people do not perceive the worth of the older people. As a result, life of older people in Mlandizi ward has been very tough as they likely to live on by their own means; their close relatives or young people do not value older people as they have been doing to them” A view of one community member from Mlandizi ward.*

The above quotation illustrates the decline of traditional social protection for older people in Mlandizi ward, driven by changing values and a lack of inter-generational respect. As younger generations undervalue the contributions of older individuals, many face significant challenges in accessing support, leaving them to fend for themselves. This situation highlights critical gaps in social protection mechanisms that need to be addressed to improve the well-being of older people in the community.

These findings demonstrate that informal and traditional social protection mechanisms play a critical role in supporting older people in Mlandizi Ward, as formal protection is insufficient. The study recommends enhancing formal social protection programs to cover more older people, particularly those without formal employment histories. Both qualitative and quantitative findings revealed three types of Social Protection Mechanisms available among the Older People, namely; traditional social protection mechanisms, formal and informal social protection mechanisms. In view of that, formal

social protection revealed to cover fewer older people of Mlandizi ward. Instead, majority of older people are much covered by informal and traditional social protection mechanisms. In the context of informal social protection mechanism as indicated by the data collected, older people of Mlandizi ward are protected by using churches which sometimes cover those who are not well equipped, community based organizations (CBOs) such as The Good *Samaritan Social Service* Trust, and faith-based organizations (FBOs) which are responsible for the protection of older people, while traditional social protection mechanisms are absolutely abstracted as being culturally generated and social capital-orientated. So, the providers of the three traditional social protection pillars as recognized in the study area were namely; neighbor of those in needs, family and village, constitute a network of people involved communal support.

These findings are supported by the work of Maduhu (2014) which presented that formal social security schemes cover only 6% of the population and focus on only a few risks in Tanzania. The use of traditional and informal social security mechanisms has been decreased by changes that have taken place since a long time ago. As a result, formal social security mechanisms are pierced with impediments.

Applying the lens of the theory of structural functionalism, society is perceived as a structure with interconnected parts considered to meet the biological and social needs of the people in that society. It is therefore from this interpretation this theory views neighbors of older people, family and village altogether set up a linkage of people from Mlandizi ward included in communal support.

From the perspective of structural functionalism, informal social protection mechanisms play an essential role in maintaining social stability in communities. These informal systems help bridge the gap where formal systems are lacking. The reliance on informal mechanisms in Mlandizi Ward suggests that the community functions to maintain its own social order, but the limited presence of formal systems indicates a structural deficiency in the broader societal system. In summary, the findings reveal that the social protection system for older people in Mlandizi Ward is a mix of formal, informal, and traditional mechanisms. While the majority of respondents understand the concept and mechanisms of social protection, there is a gap in formal coverage, particularly for those who have not participated in the formal workforce. Informal mechanisms, such as support from family, neighbors, and religious groups, are the primary sources of assistance for many elderly people.

The application of structural functionalism theory shows that society in Mlandizi is functioning to some degree through these informal networks. The community maintains stability by supporting its vulnerable members, but the lack of formal systems points to a larger structural issue. To address this, the study suggests that the government and relevant stakeholders need to expand and improve formal social protection programs to ensure that all older people are adequately supported.

#### **4.4 Challenges Elderly Face in Accessing Social Protection**

This section explores the challenges that older people in Mlandizi Ward face in accessing social protection mechanisms. The research question posed to the participants

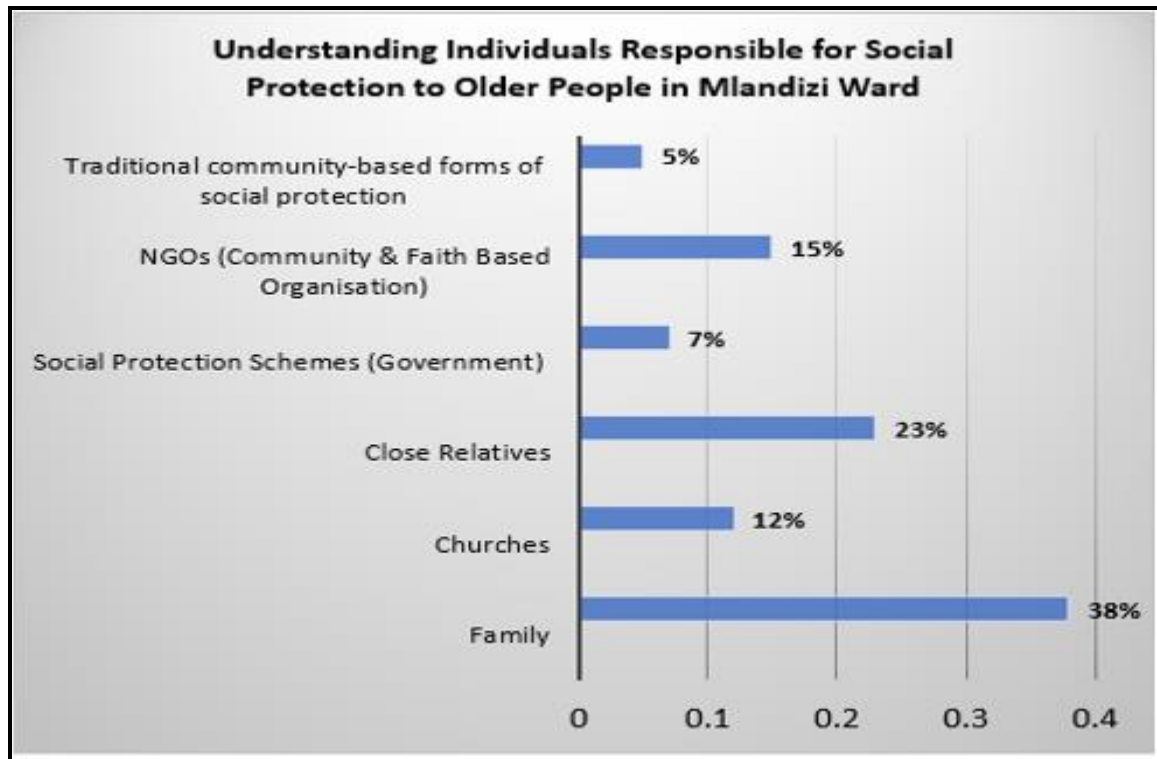


was: What are the challenges facing social protection mechanisms available in your area? This objective aimed to assess the various barriers to effective social protection for older people in Mlandizi Ward. Three variables guided this specific objective: Understanding Individuals Responsible for Social Protection to Older People, Social Protection Services Given to Older People of Mlandizi Ward, and Identification of Challenges in Provision of Social Protection Services to Older People in Mlandizi Ward. Each of these variables is explored in detail below.

#### **4.4.1 Understanding Individuals Responsible for Social Protection to Older People in Mlandizi Ward**

This section examines the individuals responsible for the provision of social protection to older people in Mlandizi Ward. The research participants were asked: Who is responsible for social protection to older people? The findings, as shown in Figure 4.4, are summarized as follows:

38% of respondents indicated that family is responsible for social protection of older people. 23% mentioned close relatives as being responsible for social protection. 15% identified NGOs (Community & Faith-based organizations) as having a role in social protection. 12% indicated that churches contribute to social protection. 5% mentioned traditional community-based forms of social protection. 7% of respondents said that social protection schemes are responsible for social protection.



**Figure 4.4: Understanding Individuals Responsible for Social Protection to Older People in Mlandizi Ward**

**Source: Field Data (2023)**

These findings suggest that families are the primary providers of social protection to older individuals in Mlandizi Ward, with close relatives also playing a significant role. The importance of informal mechanisms such as community-based support and NGOs is evident, though formal social protection schemes (e.g., pensions) have limited coverage. This means that findings in figure 4.4 implies that families are the main responsible for the provision of social protection to majority of older people in Mlandizi ward. As well, close relatives of the older people in Mlandizi ward identified to be among the leading individuals responsible for older people social protection.

The above findings are supported by the United Nation (2019) which presented that family is recognized as the natural and fundamental group unit of society entitled to protection by society and the State. Consequently, family is an essential component of social stability and social protection whereas in many developing countries the family is the only form of social protection. On the other hand, figure 4.4 revealed minority of the older people covered in formal social protection. This is because social protection schemes interventions to provide protection for poor older people are inadequate due to the fact that it is contributory oriented and covers only those who previously were employed in public or private sector. For that reason, Browne (2015) vowed that formal social protection mechanisms do not offer complete coverage and inevitably eliminate parts of the older population in need of social protection.

The qualitative findings under this variable presented different views as given by numerous participants when interviewed. The following were their opinions in relation to individuals responsible in provision of social protection to older people in Mlandizi ward, namely;

A female participant expressed:

*“I expected that the government via The Minister for Social Welfare Development, Elderly, Gender, and Children would be responsible for social protection for older people. It could be better if older people were given special IDs that allow them to access concessions and priority services. However, in Mlandizi, older people face numerous challenges, especially in accessing healthcare.”*

This highlights the gap between governmental expectations and the real situation in Mlandizi, where older individuals still struggle to access even basic services. The illustration above underscores the expectation that the government, particularly the Minister for Social Welfare Development, should ensure social protection for older people, including the provision of special IDs for easier access to services. However, in Mlandizi Ward, older individuals face significant challenges, especially in accessing healthcare. This disparity highlights the shortcomings in the current social protection framework and the need for better implementation of policies to support older populations in Tanzania.

Another participant said:

*“For a long time, my family has been helping with my healthcare costs, but now they can no longer afford it. I wish the government or other individuals would step in to help me.”*

This points to the unsustainable nature of relying on family members for support, underscoring the need for more robust formal social protection services. It further illustrates the challenges older individuals face in accessing social protection, particularly healthcare. It highlights their dependence on family members for medical expenses, which becomes unsustainable when those family members are financially strained. This situation emphasizes the urgent need for government and community support to ensure that older people can access essential healthcare services, addressing the gaps in social protection in Mlandizi Ward.

A male participant shared his view on the decline of traditional community-based support: traditional community-based forms of social protection deal out risk within a community and cover up some of the gaps left by formal social protection interventions. In the context of Mlandizi ward traditional community-based forms of social protection are locally arranged social protection measures that are centered on people's cultural beliefs, norms and values. Older people expressed numerous views in relation to traditional community-based social protection, namely;

*“In Mlandizi ward there are some changes in traditional values and norms caused by lack of inter-generational transmission of knowledge. At the present time, young people do not appreciate the value of the older people. As result, many of older people lack strong bonds with family and friends, and remained feeling lonely and isolated. Since the most important factor for older people living a long life is successful close relationships and embracing community, majority of older people lost their life in their early ages of old age” One male participant said during FGD.*

The above quotation illustrates the decline of inter-generational knowledge transfer in Mlandizi ward, leading to a diminished appreciation for older individuals among the youth. This disconnection results in feelings of loneliness and isolation among many older people, undermining their emotional well-being and increasing the risk of premature mortality. The lack of strong familial and community ties poses significant challenges to accessing social protection, highlighting the need for initiatives that foster relationships between generations to support the elderly effectively. In the same point of

view, another older people participant said for the period of the FGD over the rising reported cases in relation to older people being abandoned by their young people;

*“I’m not far from my fellow, what I can say on that perspective is that; majority of young people in Mlandizi ward are currently not much committed to their adults especially those in need of their support. Instead, they leave older people lacking any support and at times likely to change to other areas and frequently not send us a pocket money”*  
*One participant from Mlandizi Ward.*

The illustration above underscores a significant challenge in Mlandizi ward, where younger individuals show a lack of commitment to supporting older people. This disengagement leaves many elders without the necessary assistance, prompting some to relocate in search of better support. It highlights the need for fostering intergenerational responsibility and improving social protection mechanisms to ensure the well-being of older adults in the community. Adding on, the findings obtained during the questionnaire survey as shown in figure 4.4 have as well been mirrored by information acquired from the in-depth interview conducted to older people. For instance, an old person from Mlandizi ward said;

*“In our church, the church group leaders love to encourage other members to support older people in our faith. We as older people get the following psychological benefits, namely; a positive and hopeful attitude about life and illness, which in turn improved our health outcomes and lower mortality rates in Mlandizi ward. As well, our church improved good health behaviors and social and our family relationships”* One participant said.

The above quotation illustrates how church group leaders in Mlandizi Ward encourage support for older individuals, fostering a positive outlook on life and illness. This community engagement not only enhances the psychological well-being of older people but also leads to improved health outcomes and lower mortality rates. Such support is crucial in addressing the challenges older adults face in accessing social protection, highlighting the importance of social connections in enhancing their overall health and family relationships.

Both qualitative and quantitative findings shown numerous understanding of individuals responsible for social protection to older people as revealed to the contributions given from the research subjects. In view of that, both qualitative and quantitative results implied that social protection to older people is not one person task, everyone is responsible for social protection to older people. This is because older people are very weak due to their age and have need of lots of love, attention, and constant care all the time. These findings are in line with Bustos (2022) which asserted that older people cannot entirely depend on their younger aged people, particularly as they have a life of their own. Instead, people are recommended to use various other means to take care of them, namely; visit them every now and then, check if they are taking their medicine on time, renovate their living space, hire help, look after things they love, healthy meals are crucial, keep them active, make a schedule, and take care of yourself.

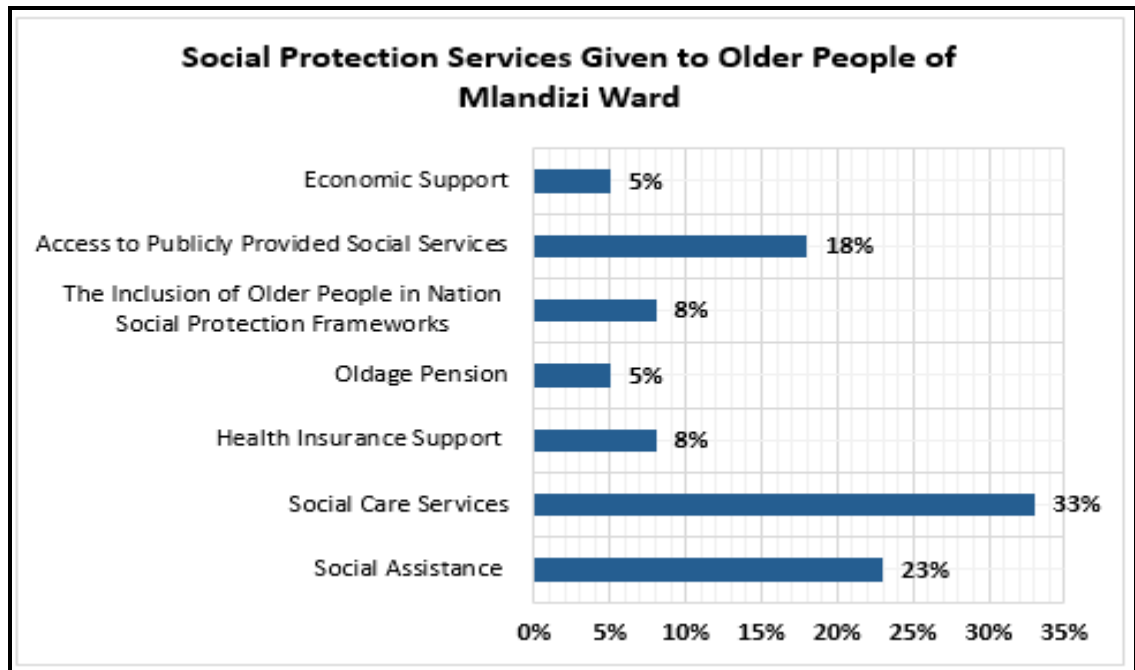
Application of Structural Functionalism Theory: From a structural functionalism perspective, the family plays a central role in maintaining social stability by providing

care and protection to older individuals. In societies where formal social protection mechanisms are insufficient or non-existent, the family and community networks step in to fulfill this function. However, as seen in Mlandizi, the breakdown of intergenerational bonds and community-based support structures creates instability and leads to challenges in providing adequate care for older people. Structural functionalism, as proposed by Emile Durkheim (1893), suggests that every part of society plays a role in maintaining equilibrium, and the dysfunctions in social protection mechanisms create an imbalance that needs to be addressed through systemic changes.

#### **4.4.2 Social Protection Services Given to Older People of Mlandizi Ward**

This section explores the social protection services that are available to older people in Mlandizi Ward. Respondents were asked: What social protection services are provided to older people? The results, as shown in Figure 4.5, are summarized as follows: 33% mentioned social care services. 23% mentioned social assistance. 18% mentioned access to publicly provided social services. 8% mentioned health insurance. 5% mentioned old age pension. 5% mentioned economic support. 8% mentioned inclusion in the national social protection network.





**Figure 4.5: Social Protection Services Given to Older People of Mlandizi Ward**

**Source; Field Data (2023)**

The findings as shown in figure 4.5 indicate that older people of Mlandizi ward have economic protection, health insurance support, and only few of them are covered by old age pension. The findings suggest that while some forms of social protection are available, they are limited in scope and coverage. Social care services and social assistance were the most frequently mentioned, but only a small percentage of the older population receives health insurance or old age pensions. These findings are in line with HelpAge International (2021) which revealed that insufficiency of income security for poor older people results to weaken the success of other social protection services for example accessing free health, government's funded agricultural inputs and free primary

education for children under their care. In view of the findings as shown in figure 4.5 the provision of good social protection services to older people stops them from feeling isolated and depressed. Instead, social protection to older people help continue to provide them a sense of community, a social life that strengthens and energizes them to increase insight into their values.

On the other hand, the qualitative findings as presented by older people through in-depth interview conducted by a researcher revealed numerous views concerning social protection services given to older people of Mlandizi ward. The following were their contributions, namely;

*“Social care is very important to me, this is a wish to every older people. I wish young people to do the following to me and other older people in Mlandizi ward, namely; to visit older people every now and then, to check if we are taking our medicine on time, to revamp our living space, to hire help where possible, to look after things we love, to bring us with healthy meals, and keep us active” In-depth interview with older people of Mlandizi ward.*

The illustration above emphasizes the critical need for social care among older people in Mlandizi ward, highlighting their desire for regular visits and support from younger generations. It reflects the challenges faced by older individuals in accessing social protection services, as they depend on community involvement for medication adherence, home upkeep, nutritious meals, and physical activity. This underscores the importance of fostering intergenerational connections to improve the well-being of older adults and address gaps in social protection that can lead to isolation and neglect.

Another participant added that;

*“Before I become older people, I thought in my old age period my children and family as large would cover me for everything, but the situation is no longer the same, it is only my children who are supporting me and their supporter is not sufficient enough to fulfil for the basic needs. That being the case nowadays I have to keep on working in order to be able to handle some basic requirements. I am currently a village chairman and a member of the local government office. As a result, I continue to survive due to various allowances I get for instance; when I participate in a meeting” Old Woman from Mlandizi ward said.*

The above quotation illustrates the challenges older individuals face in accessing social protection services, revealing a shift from reliance on family support to the necessity of continued work due to inadequate resources. The speaker, a village chairman, highlights their need to participate in community activities for financial stability, underscoring the insufficiency of familial support in meeting basic needs. This situation emphasizes the importance of effective social protection systems to ensure that older people receive adequate support in their communities.

Cementing on, another older people contributed by concentrating on the importance of health care services to adults. He said that;

*“The issue of healthcare services is very challenging especially to us older people. For instance; most of the time I fail to get medical services due to the shortage of money. As a result, I commonly decide to go to hospital when I have some money, this is for the reason that when*

*most of the time I go to the hospital without money medical attendants tell me that no medicines available. Thereafter, it requires me to go outside hospital to buy them at the medical store shops. My children support me rarely as they live far. I, therefore, depend on my own initiatives” Older male from Mlandizi ward.*

The illustration above highlights the challenges older individuals in Mlandizi Ward face in accessing healthcare, primarily due to financial constraints. The speaker often delays seeking medical help until they have money, only to find that medications are unavailable at the hospital. With limited support from distant family members, they must rely on their own initiatives to manage their health, underscoring the urgent need for improved social protection services to alleviate these barriers.

In the same perspective, despite of healthcare services valuable to older people role and contribution, their lives have continued face various health challenges namely; persistence of ill-health conditions for example high blood pressure, diabetes, blindness, poor oral health, cataracts, strokes, elephantiasis, hearing loss problems, dementia and malnutrition due to poor access to healthcare services due to the inadequate money I experienced. In view of that, one participant contributed during in-depth interview that;

*“Sometimes back before becoming to the old age, I managed to meet health expenses. Nowadays I can’t afford the costs because I no longer earning enough money, I only wait for support from my children. Last year I got a card for free medical service following my age, but things become different once went to a neighbouring health centre. After getting there, I met a different procedures. Therefore I decided to get rid of the card in front of the health personnel. For that reason,*

*currently I expend my own money 25,000/=Tsh to get treatment at whatever time I become sick. As well, I sometimes support from my families” One participant during In-depth interview.*

The above quotation illustrates the challenges older individuals face in accessing social protection services, particularly in healthcare. While the individual initially managed health expenses, aging and reduced income forced reliance on family support. The frustration with bureaucratic barriers to accessing a free medical service card highlights systemic issues, leading them to spend their limited resources on treatment. This situation underscores the inadequacy of social protection measures for older adults in Mlandizi Ward, revealing broader concerns about the effectiveness and accessibility of these services in Tanzania.

As well, old age pension is a contributory oriented, the older people covered are those whom sometimes back were government or private employees. Regarding older people of Mlandizi ward, majority of them were previously not working with an institutions following or covered by formal social protection mechanisms.as a result, they are currently not getting monthly pensions to meet their daily basic needs. In respect of this view, one older female said that;

*“I was retired 7 years ago. By profession I’m a teacher, in my career I taught various government secondary schools. I frequently get my pension after every month. The amount I acquire does not meet my requirements such as medical bills. In substitute I decided to engage in agricultural activities here in Mlandizi area so that to supplement my*

*monthly pension which is inadequate for my everyday expenses” A woman said during interview held in Mlandizi ward.*

The illustration above explains the challenges older people in Mlandizi face in accessing adequate social protection services. The individual notes that their monthly pension is insufficient to cover essential expenses like medical bills, prompting them to engage in agricultural activities to supplement their income. This highlights a critical gap in the social protection system for the elderly, emphasizing the need for improved support mechanisms to ensure their financial security.

Both qualitative and quantitative findings revealed that social protection services given to the older people of Mlandizi ward are not adequate as they are currently suffering with numerous challenges within their context. Most of them are vulnerable to poverty, food insecurity, and limited access to social services, and restricted opportunities for livelihoods security. These findings are reflected by the report of HelpAge International (2020) which presented that social protection services are very crucial to older people because they are also important members of any society and therefore have the right to live in dignity in later life. Likewise, older people have the skills, knowledge and experience to continue to contribute efficiently to society, given the fact that the expected rise in the number of older people in the coming decades is reflected a valued resource for all societies. Application of Structural Functionalism Theory: According to Durkheim’s structural functionalism theory, society’s various institutions, including healthcare, social services, and family structures, must work together to ensure the well-being of individuals, especially vulnerable groups like older people. The limited

provision of social protection services in Mlandizi reflects a breakdown in the social system, where institutions (government, healthcare, and family) fail to function cohesively to support the elderly. This gap in support systems creates social dysfunction, leading to a decline in the quality of life for older people and highlighting the need for a more integrated approach to social protection.

The findings from this study reveal that social protection for older people in Mlandizi Ward faces significant challenges. The reliance on families and informal mechanisms, while crucial, is insufficient to meet the needs of the elderly, particularly in areas such as healthcare and economic support. There is a noticeable gap in the provision of formal social protection services, including health insurance and old age pensions, which leaves many older individuals vulnerable to poverty and ill-health.

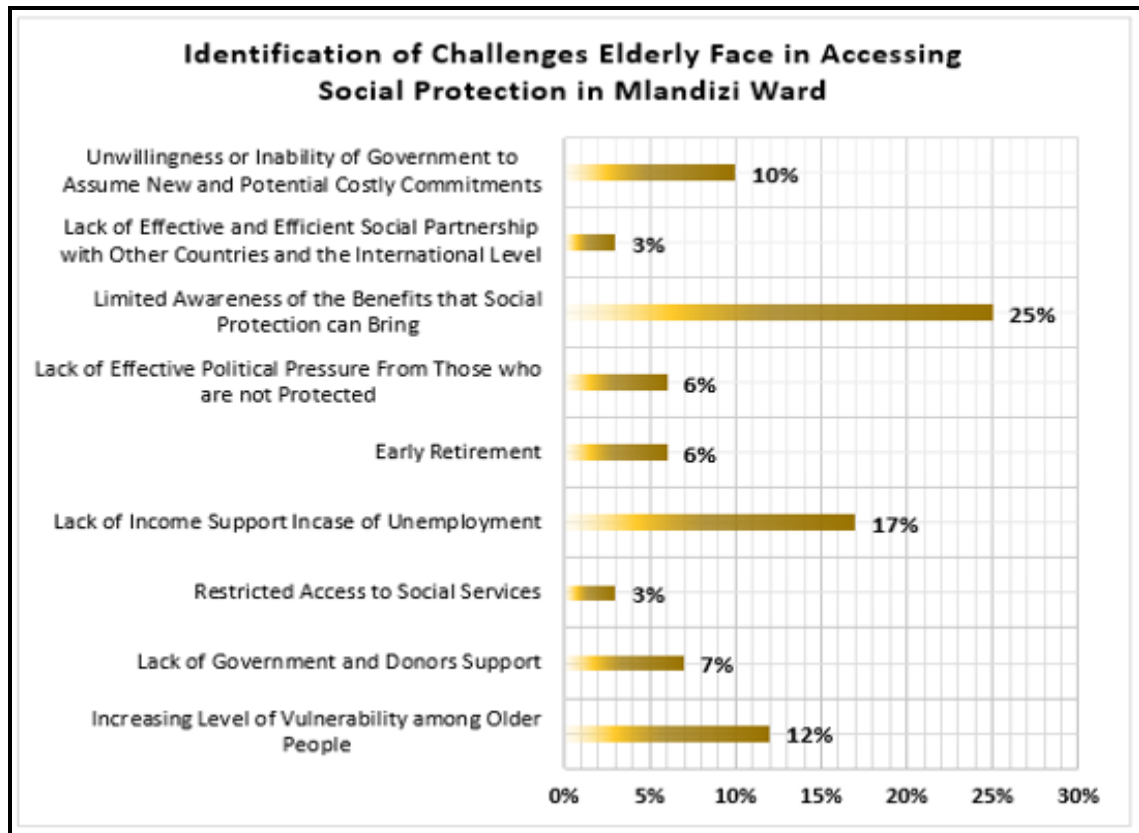
Additionally, the erosion of traditional community support structures, coupled with a lack of intergenerational knowledge transfer, has led to feelings of isolation and neglect among older people. The inability of social protection schemes to cover the majority of older individuals, particularly those who were not employed in formal sectors, exacerbates these challenges. The application of structural functionalism theory highlights that these challenges arise from a breakdown in societal structures. The family, community, and state are supposed to work together to ensure social stability, but the dysfunctions in the current social protection mechanisms create instability for older people, making it necessary for policymakers to address these systemic issues to ensure better support for the elderly in Mlandizi Ward and beyond.

#### **4.4.3 Identification of Challenges Elderly Face in Accessing Social Protection in Mlandizi ward**

This was a third variable guided a second specific objective. In this variable a researcher wanted to identify Challenges in Provision of Social Protection Services to Older People in Mlandizi ward. Therefore a researcher questioned the research subjects about “Mention challenges facing social protection mechanisms available in your area”. The gathered findings regarding this variable as presented in figure 4.6 point out the following results, namely; 25% Limited Awareness of the Benefits that Social Protection can Bring; 17% Lack of Income Support In case of Unemployment; 12% Increasing Level of Vulnerability among Older People; 10% Unwillingness or Inability of Government to Assume New and Potential Costly Commitments; 7% Lack of Government and Donors Support; Early retirement and Lack of effective political pressure from those who are not protected each scored 6%; and Restricted access to social services and Lack of effective and efficient social partnership within certain countries and at the international level each scored 3%.

All these Challenges in Provision of Social Protection Services to Older People in Mlandizi ward restricts the pooling of risk and, mostly, the larger the risk pool, the more consistent the protection provided to older people. The consistence of social protection delegates covering small groups of older people creates great benefit disparities and uncertainties as long as they are not stabilized and subsidized through national (or even international) resources.





**Figure 4.6: Identification of Challenges Elderly Face in Accessing Social Protection in Mlandizi ward**

**Source; Field Data (2023)**

The finding as shown in figure 4.6 implies that challenges in provision of social protection services to older people is much contributed by Limited Awareness of the Benefits that Social Protection can Bring and Lack of Income Support in case of Unemployment. Despite of Mlandizi ward, the continuing challenge of Lack of Income Support in social protection financing is a worldwide along with national. These findings are International Labour Organization (1996-2024) which point out that Social protection services plays a critical role in comprehending human right to social

protection for all, decreasing poverty and inequity, and helping comprehensive growth by enhancing human capital and productivity, assisting domestic demand and enabling structural transformation of national economies.

In contrast, the qualitative findings revealed various view in relation to Challenges in Provision of Social Protection Services to Older People in Mlandizi ward. The following were their thoughts, namely;

*“Lack of income to finance daily expenses in relation to older people’s basic needs has been the big challenge in provision of social protection services. For instance; in this ward of Mlandizi one family confesses that it frequently takes one meal per day it sometimes fail to afford to have two to three meals. The head of that family further said that he sometimes takes teatime nearby 12 PM. As a result, a head of this respective family revealed that once his family get late breakfast then they have to skip or get let lunch time” A local government leader said.*

The illustration above highlights the severe challenge of inadequate income faced by elderly individuals in Mlandizi Ward, emphasizing their struggle to meet basic nutritional needs. A family's experience of only being able to afford one meal a day illustrates the limitations of social protection services in addressing the financial realities of vulnerable populations. This situation underscores the urgent need for more effective social protection mechanisms to ensure food security and meet the basic needs of older people in Mlandizi.

Moreover, the quantitative data collected by using questionnaires are more reflected by qualitative findings by showing that 25% of the research subjects presented that there

was is limited awareness of the benefits that social protection can bring. In view of this note, one of the local government leader when interviewed said that;

*“Most of people in our area including us older people have less understanding on importance of social protection. Majority of use are aware that social protection services are special for only older people. But in reality social protection is more than that given to older people. Every member of a society needs social protection” One government officer of Mlandizi ward.*

The illustration above reveals a common misconception in Mlandizi Ward that social protection services are solely for older people. This limited understanding poses a challenge for the elderly in accessing these services, as many are unaware of the broader social protection benefits available to all community members. It underscores the need for education on the inclusive nature of social protection to ensure that older individuals can fully access and benefit from the resources designed to support them.

Another participant contributed that;

*“The problems older people experiencing nowadays in relation to the limited social protection services are as well contributed much due to inadequate understanding on the importance of joining social protection schemes especially NSSF to those who are not employed in government sectors during the active period of the majority. Hence, due to their limited awareness they fail to realize the benefits that social protection can bring. As a result, in their older period majority of older people is when they become to realize the significance of social protection services” Interview with Local government officer.*

The illustration above emphasizes that many older individuals in Mlandizi Ward face challenges accessing social protection services, such as the National Social Security Fund (NSSF), due to a lack of understanding about the importance of these schemes. Many elderly people, especially those not employed in government sectors, fail to recognize the long-term benefits of social protection during their working years. As a result, they often realize its significance too late, leading to increased vulnerability and economic insecurity in old age. This highlights the need for better awareness and education about social protection services among the elderly.

In agreement with the above view, another local government officer presented that;

*“The NSSF pension scheme contributes to majority people experience limited social protection services. This is because NSSF and the other pension scheme available for non-governmental employed people face challenges of their pension schemes fail to identify beneficiaries, duplication of the interventions between county and the national governments, access to identified beneficiaries and inadequate funds to reach all those who require protection” A female participant/Mlandizi ward.*

The illustration above highlights significant challenges elderly individuals in Mlandizi Ward face in accessing social protection services through the NSSF and other pension schemes. Issues such as inadequate beneficiary identification, overlapping government interventions, and insufficient funding hinder the effectiveness of these services, leaving many older people vulnerable and without adequate support. This emphasizes the need

for a comprehensive review of the social protection framework to improve accessibility for the elderly in Tanzania.

Both qualitative and quantitative findings revealed that challenges in provision of social protection services to older people point out Coverage delay which remains a challenge due to low effective coverage rates, even in countries with a more broad scope of legal coverage. Challenges in provision of social protection services to older people thus requires innovative strategies in much of Mlandizi ward, not least because of the prevalence in many areas of informal and rural labor markets. Although, the designs of most contributory social security programs are still commonly made special to meet the prospects and requirements of formal economy employees. These findings are supported by the report of The International Social Security Association (2017) which presented that Social protection is more than a fundamental human right, it is a strong anti-crisis measure and course to comprehensive growth. Efforts to lengthen social protection coverage in Mlandizi ward should have multi- strategic purposes, for instance; to support financial protection, health protection, labor markets, the possibility to education and nutrition levels and multi-sectoral scopes such as public, private for profit, private not-for-profit.

Applying the lens of structural functionalism theory, older people to have accessed the available social protection services such as healthcare, social assistance and pension is not exclusive among them, there must be available mechanisms that cut across to all older people for the healthy as anticipated with this Theory. Moreover, the theory of

structural functionalism is based on looking society in terms of macro -level in which for the society to maintain solidarity and stability the Government must have to solve challenges of the older people in terms of Macro but not micro level as once you select individual to represent the whole it tends to exclude another group.

Moreover, Social protection services are considered as an adaptive response to some pressure within the social mechanism (Britannica, 2024). They protect older people from *poverty and provide financial security* to both older women and men. Thus, poor standard of living is revealed as one of the effects related with financial status that influences the social protection provisioning of old people. It is from this view the theory of structural functionalism informs that when some part of an incorporated social mechanism changes, a tension between this and other parts of the mechanism is created, which is resolved by the adaptive change of the other parts.

#### **4.5 The Effects of Social Protection Mechanisms for the Elderly**

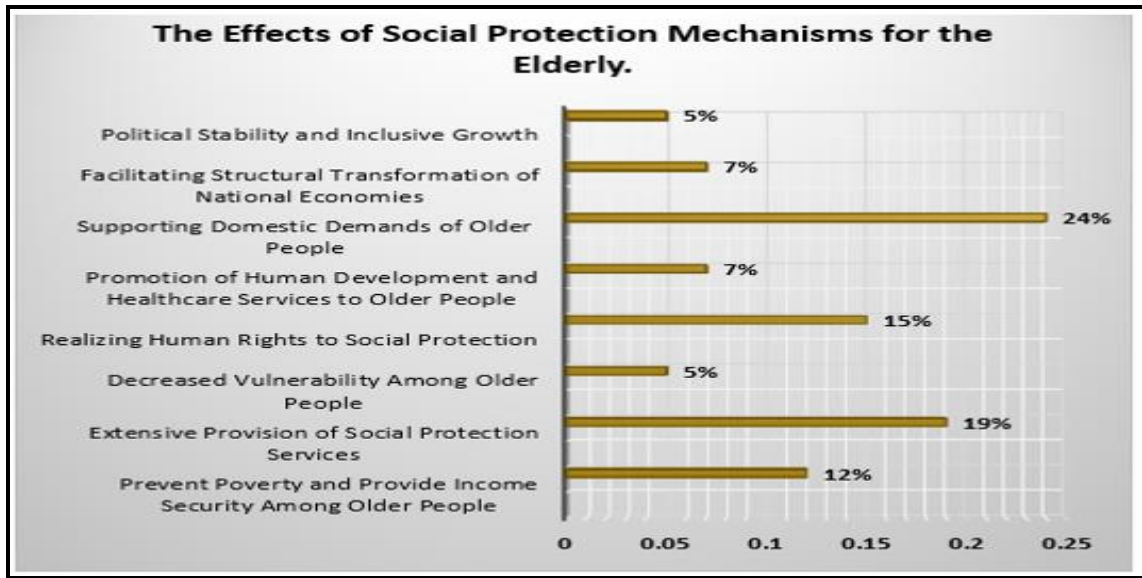
This was a third specific objective variable guided by both quantitative and qualitative findings. In this specific objective, researcher wanted to identify impacts of the social protection mechanisms to older people of Mlandizi ward. Therefore, a researcher questioned respondents about “What are the impacts of social protection mechanisms to older people?” The collected findings regarding this variable as presented in figure 4.7 showed the following results, namely; Social Protection Mechanisms have mostly Supporting Domestic Demands for older People. This was revealed by 24% of research

subjects in their answers when asked about the impacts of social protection mechanisms to older people.

Also, 19% of other respondents in their answers indicated that social protection mechanism results to Extensive Provision of Social Protection Services. Other impacts of social protection mechanisms as revealed in figure 4.7 are as follows; 15% realization of Human Rights to Social Protection; 12% prevent poverty and provide income security among older people; Facilitating Structural Transformation of National Economies and Promotion of human development and healthcare services both scored 7%; decreased vulnerability among older people and political stability and inclusive growth both scored 5%. Therefore, despite of all the presented impacts of social protection mechanisms shows that the level of decreased vulnerability among older people is very low.

These results imply that despite the fact that older people benefits to the available social protection mechanisms still their everyday life are highly vulnerable. They are vulnerable to for instance mistreatment, deprivation, exclusion etc. These findings are in line with the work of de-Halleux (2015) which signified that many older people face abuse and violence in their own homes, and in institutional and long-term care facilities. Despite of the circumstance, older people have their own special needs, they also have unique skills, experiences and roles within their families, communities and societies. These roles continue to a certain extent when they experience absence of social protection to them. As well, household burdens reported to increase as younger

adults have migrated further away and leave their adults alone. As a result, they reported to lack social protection and hence tend to increase older people's vulnerabilities.



**Figure 4.7: The Effects of Social Protection Mechanisms for the Elderly**

**Source; Field Data (2023)**

As a replacement for quantitative data as shown in figure 4.7, as well the qualitative findings under this variable describes in detail the Impacts of Social Protection Mechanisms for the Older People in Mlandizi ward as follows;

*“In Mlandizi ward, it is commonly said that social protection is very advantageous to us older people, but the reality is different, with this age I have been collecting empty plastic bottles in return to get money for survival. I have been surviving through little money I earn despite the fact that the amount I earn is not regularly able to sustain my basic needs. As such, it becomes very hard for us older people of Mlandizi ward particularly we women to get money in this area so as to get*



*regular basic needs as every commodity needs to be purchased these days” One woman from Mlandizi Ward.*

The above quotation illustrates the gap between the perceived benefits of social protection for the elderly and the actual struggles faced by older individuals, particularly women, in Mlandizi Ward. Despite claims that these mechanisms are advantageous, the speaker’s experience of collecting plastic bottles for minimal earnings reveals the inadequacy of support to meet basic needs. This highlights the urgent need for more effective social protection systems that genuinely address the economic challenges faced by older people in the area.

As well, the collected information from the In-depth interview made with older people reflected the point of view made above. In the arguments of a male participant from older people in Mlandizi Ward the following gathered;

*“To some extent social protection mechanisms supporting domestic demands only to older people with some money as they previously employed and currently get monthly pension. The problems here is that it is not all older people get support due to the fact that majority of us have no money, we have to struggle very hard especially by engaging in casual jobs to earn income to meet the everyday basic needs in the present society. For that reason, most of us with no money we experience the situation in the worst way possible as we are no longer able to fight as the young people do. So, older people who are able to get and engage in casual job are likely to fight against the loss of income to meet their basic needs” A participant from Mlandizi Ward said.*

The illustration above highlights the inadequacies of social protection mechanisms in supporting older people in Tanzania, particularly in Mlandizi Ward, Kibaha District. While some elderly individuals receive pensions from previous employment, many do not qualify for financial assistance, forcing them to rely on casual jobs to meet their basic needs. This creates a stark divide between those with financial security and those struggling to survive, exacerbating vulnerability among the elderly population. The struggle for survival is compounded by the physical limitations that many older individuals face compared to younger workers, which further marginalizes them in the labor market. Consequently, this situation necessitates a critical evaluation of social protection policies to ensure they effectively address the diverse needs of all older people, particularly those without adequate financial support.

In agreement with the above viewpoint, another participant asserted that;

*“Normally, for the life of us older people here in Mlandizi ward, social protection mechanisms are crucial tools for safeguarding our income, rights, socialization, in decision making and our health as we grow older. But the current life standard of majority of us is not good. The available mechanisms of social protection do not exactly offer what needed for older people in our area. We are currently struggling to get some of basic needs, particularly to get healthcare services. Those who previously employed and retired from their employment are the one covered by the mechanism such as formal social protection mechanism. They are given a monthly pension despite the fact that it is not sufficient to meet their needs. But for us who never employed in a formal social protection mechanism, we are currently suffering to get basic needs as*

*we cannot afford the cost of them. This is because we don't have money as some of us we are not active to search for casual jobs to earn more income" An Older man from Mlandizi ward said.*

The illustration above highlights the critical role of social protection mechanisms for older individuals in Mlandizi Ward, emphasizing their importance in safeguarding income, rights, and health as people age. However, it also underscores a significant gap in the effectiveness of these mechanisms, particularly for those who have never participated in formal employment. While retired individuals receive monthly pensions, many older residents struggle to meet basic needs, especially healthcare services, due to insufficient income and a lack of access to adequate support. This situation reflects broader issues within the social protection system in Tanzania, revealing that existing programs do not adequately address the needs of all older citizens, especially those without formal employment history, thus necessitating a thorough assessment of the effectiveness and inclusivity of social protection mechanisms in the region.

Cementing on the above point of view, many of the views given by participants revealed that access to quality health services, is necessary for the dignity and wellbeing of older people. In view of that, Social Protection Mechanisms for the Older People in Mlandizi ward have brought several changes as they have affected their situation in various means. One of the participant said that;

*"Many of us having no monthly pension we are experiencing changes in a hard way, there are no mechanisms in our ward that support us. The big source of all challenges facing us is the problem of income insecurity which as a result becomes really an issue of concern among*

*every older people in our society” In-depth interview from an older people of Mlandizi ward.*

The illustration above highlights the critical issue of income insecurity faced by the elderly in Mlandizi Ward, emphasizing the lack of adequate social protection mechanisms to support them. Without a monthly pension or alternative sources of income, older adults are experiencing significant hardships that directly affect their well-being. This situation underscores the urgency of assessing the current social protection frameworks in Tanzania, particularly in Kibaha District, to identify gaps and propose effective solutions. The voices of older individuals reveal that their struggles are not just personal but reflect broader systemic failures in social support, necessitating a comprehensive evaluation of policies aimed at enhancing the livelihoods and dignity of the elderly population. Both quantitative and qualitative information collected in relation to the Impacts of Social Protection Mechanisms for the Older People revealed that Social protection mechanisms plays a fundamental role in comprehending the rights of older people of all classes.

These findings are supported by the work of Bastagli et al., (2016) who asserted that the major impact of social protection is that are the tools for poverty reduction especially to every people including older people. Also, social protection are extensive provision of social assistance, social insurance and elderly by participating with tradition social protection have enormous impact on poverty alleviation since it maintains and guaranteed life expectance for older people. As well, social protection enables to maintain circulation of money due to the fact that the economy is not centered only to

the government rather to the community. Despite the revealed significances of social protection mechanisms, majority older people of Mlandizi ward are still experiencing an inadequate standard of living, low basic level of income security; thus remain in extensive levels of poverty and vulnerability.

Applying the lens of the theory of structural functionalism, Social protection is a key element of national approaches to support and promote human development including older people, political stability and inclusive growth. In view of that, the theory of structural functionalism is based on looking society in terms of macro -level in which for the society to maintain solidarity and stability the Government must have to solve challenges of the older people in terms of Macro but not micro level as once you select individual to represent the whole it tends to exclude another group (Minott, 2016). As such, the theory of structural Functionalism therefore recommends numerous social bodies work together to meet the necessities of a society. As well, the theory perceives society as a body with related portions formed to meet the needs (biological and social needs) of the people in that society. It is from this view, the provision of good care to older people prevents them from feeling isolated and depressed and as a result continue to provide them a sense of community, a social life which empowers and energizes them to gain insight into their values.

#### **4.6. Discussion of Findings and the Relevance of Structural Functionalism Theory to the Study**

The findings of this study provide valuable insights into the social protection mechanisms for older people in Mlandizi Ward, Kibaha District, Tanzania. The

demographic information highlights that the elderly, especially women with low education levels, are particularly vulnerable to economic and social insecurity. This vulnerability is exacerbated by the fact that a significant portion of the elderly population in Mlandizi is engaged in informal occupations, such as farming or petty trading, which often do not provide access to formal pension schemes. As a result, many older individuals lack sufficient financial security in their later years.

Furthermore, the study underscores the gendered dimensions of social protection. Older women, who represent a larger proportion of the elderly population, face compounded challenges due to limited inheritance rights and caregiving responsibilities. These factors make it harder for women to benefit from traditional or formal social protection mechanisms, thus highlighting the need for gender-sensitive policies and interventions that address their unique vulnerabilities.

Under specific objective one, the study reveals that the majority (96%) of older individuals in Mlandizi have an understanding of social protection, though some confusion between social protection and social security was noted. The findings also illustrate that most respondents are aware of the available mechanisms, with informal and traditional forms of social protection being most prevalent. This highlights the central role of family, community, and faith-based organizations in providing support to older people. However, formal mechanisms, such as government pension schemes and social security programs, are less accessible, indicating a gap in the institutional support available to older people.

The second specific objective points to a diverse understanding of the responsibilities for providing social protection. Family members and close relatives are seen as the primary providers, with significant contributions from community-based organizations, NGOs, and churches. Despite the existence of these mechanisms, there are notable challenges in accessing government-run social protection schemes and social care services. Furthermore, awareness of the full benefits of social protection is limited, which may hinder older individuals from fully benefiting from available resources. The third specific objective highlights the positive impacts of social protection mechanisms, such as reduced vulnerability, income security, and poverty prevention. These mechanisms also facilitate broader national economic transformation and promote human development and healthcare services. However, there is also a recognition that the implementation of social protection in Mlandizi has gaps, and challenges remain in effectively reaching all those in need.

Structural Functionalism, as articulated by Emile Durkheim, provides a valuable lens through which to analyze the findings of this study. According to this theory, society is composed of various institutions and structures that function together to maintain stability and order. Each part of society plays a specific role, contributing to the overall functioning of the whole. In the context of this study, the theory helps to understand how the different social protection mechanisms (family, community-based organizations, formal institutions) serve distinct but interconnected functions to support the elderly population.

1. **Social Stability and Integration:** Structural Functionalism emphasizes the importance of social cohesion and integration. In Mlandizi Ward, family and community-based support systems serve as key mechanisms for ensuring the welfare of older people. These informal structures provide emotional, financial, and social support, contributing to the social stability of the elderly and reducing their vulnerability. This aligns with Durkheim's idea that informal structures (like family and community) are essential for maintaining social order.
2. **Role of Institutions:** The formal social protection mechanisms, including government pension schemes and healthcare services, represent institutional responses to social needs. However, the limited access to these mechanisms in Mlandizi suggests a breakdown in the efficiency of state institutions in fulfilling their role within the social structure. Structural Functionalism would interpret this as a potential dysfunction within the broader social protection system, where the state is not adequately meeting its obligations to provide for the elderly population.
3. **Adaptation to Change:** Structural Functionalism also stresses the adaptation of social structures to changing conditions. The increase in informal social protection mechanisms reflects the adaptive strategies of the community in response to the inadequacies of formal systems. This points to the dynamic nature of society, where individuals and communities create alternatives to fill gaps left by formal institutions. However, the study also suggests that



these adaptations may not be enough to fully address the needs of the elderly, particularly older women, indicating a need for structural reforms.

4. **Social Control and Norms:** The role of family and community in providing social protection also ties into Durkheim's concept of social norms and collective consciousness. Social protection mechanisms in Mlandizi are deeply embedded in local norms and values, particularly those related to family responsibility and communal support. However, this system may be under strain, as evidenced by the limited awareness of formal social protection mechanisms and the challenges older individuals face in accessing state-sponsored support.

In conclusion, the study illustrates that while social protection mechanisms are functioning to some extent through family, community, and informal structures, there are significant gaps that need to be addressed, particularly in terms of formal institutional support. The relevance of Structural Functionalism to the study is clear, as it helps to explain how different mechanisms, institutions, and norms interact to either promote or hinder the welfare of the elderly in Mlandizi Ward. The theory also highlights the importance of ensuring that all parts of the social system, including the state, function effectively to support vulnerable groups like older people.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter presents the summary, conclusion, recommendations, and area for further research. This study assessed the situational analysis of social protection for older people in Tanzania: a case of Mlandizi ward from Kibaha district council in Pwani region. Specifically, the study was guided by three specific objectives, namely; the social protection mechanisms available among the older people, the challenges in provision of social protection for older people, and last is the impacts of the social protection mechanisms for the older people.

Likewise, the conclusion also revealed the situational of social protection for older people in Mlandizi ward. The recommendations are presented in a very precise way with the purpose to catch every stakeholder's attention involved in creating social protection for older people. To end with, the area for further study is presented according to the findings.

#### **5.2 Summary**

This section highpoints the key finding for three specific objectives as presented in chapter 4 respectively.

##### **5.2.1 The Social Protection Mechanisms Available Among the Older People**

Under this specific objective numerous variables were interrogated in relations to Social

Protection Mechanisms Available among the Older People as presented below;

#### **5.2.1.1 Understanding on Social Protection**

The findings have shown that most of research subjects had understanding of Social Protection. For example; it was 96% had an understanding about SP as compared to 4% of their counterpart respondents had no understanding about SP. The finding gives some light headed for the reasons for persistence demand of Social Protection cases and its rises.

#### **5.2.1.2 Knowledge on Social Protection Mechanisms**

Under this variable the findings have shown that most of research subjects had knowledge on social protection mechanisms. For instance; 95% of the research subjects had knowledge about social protection mechanisms as compared to 5% of their corresponding respondents had no knowledge on social protection mechanisms. These findings indicates that Social protection mechanisms realized to be well known to the majority as it supports poor and vulnerable older people deal with basic needs

#### **5.2.1.3 Identification of Social Protection Mechanisms Available among Older People in Mlandizi Ward**

The findings under this variable have revealed most research subjects identified three social protection mechanisms available in Mlandizi ward. Such as; 49% of the research subjects mentioned informal social protection mechanism, 35% mentioned traditional social protection mechanism, and 16% of the counterpart respondents mentioned formal social protection mechanisms. The finding implies that the common social protection mechanisms available in Mlandizi ward is informal social protection mechanisms,

whereas gives a light that most of older people from a study area of this study are covered in.

### **5.2.2 Challenges Elderly Face in Accessing Social Protection**

This specific objective was interrogated by numerous variables in relations to Challenges in Provision of Social Protection for Older People as presented underneath;

#### **5.2.2.1 Understanding Individuals Responsible for Social Protection to Older People in Mlandizi Ward**

The findings have shown that most of research subjects interrogated in this variable had understanding about individuals responsible for social protection to older people in Mlandizi ward as they mentioned a number of them. The mentioned individuals are; 38% of respondents mentioned family is responsible for social protection to older people in Mlandizi ward; 23% close relatives; 15% NGOs (community & faith based organization); 12% churches; 7% social protection schemes (government); 5% traditional community-based forms of social protection. The findings implies that families are the main responsible for the provision of social protection to majority of older people in Mlandizi ward.

#### **5.2.2.2 Social Protection Services Given to Older People of Mlandizi Ward**

According to the interrogated research subjects in this variable, the findings have shown that Social Protection Services Given to Older People of Mlandizi Ward are; 33% of the research subjects mentioned social care services; 23% mentioned social assistance; 18% of the respondents mentioned access to publicly provided social services; 8% health

insurance; 5% old age pension; 5% economic support; and lastly was that only 8% of the research subjects point out the inclusion of older people in national social protection network. The results as presented in figure 4.5 imply that older people of Mlandizi ward have economic protection, health insurance support, and only few of them are covered by old age pension.

#### **5.2.2.3 Identification of Challenges Elderly Face in Accessing Social Protection in Mlandizi ward**

Under this variable the interrogated respondents mentioned numerous challenges in provision of social protection services to older people in Mlandizi ward namely; 25% Limited Awareness of the Benefits that Social Protection can Bring; 17% Lack of Income Support In case of Unemployment; 12% Increasing Level of Vulnerability among Older People; 10% Unwillingness or Inability of Government to Assume New and Potential Costly Commitments; 7% Lack of Government and Donors Support; 6% Early retirement; 6% Lack of effective political pressure from those who are not protected; 3% Restricted access to social services; and 3% Lack of effective and efficient social partnership within certain countries and at the international level. The finding as shown in figure 4.6 implies that challenges in provision of social protection services to older people is much contributed by Limited Awareness of the Benefits that Social Protection can Bring and Lack of Income Support in case of Unemployment.

#### **5.2.3 The Effects of Social Protection Mechanisms for the Elderly**

This was the third specific objective whereby the research subjects revealed; 15% realization of Human Rights to Social Protection; 12% prevent poverty and provide

income security among older people; Facilitating Structural Transformation of National Economies and Promotion of human development and healthcare services both scored 7%; decreased vulnerability among older people and political stability and inclusive growth both scored 5%. These results imply that despite the fact that older people benefits to the available social protection mechanisms still their everyday life are highly vulnerable.

### **5.3 Discussion of the Implications of This Study Findings for Social Work**

The findings of this study have several implications for social work, particularly in terms of knowledge and practice. Here's the discussion of the implications:

#### **5.4 Implications for Knowledge**

The study significantly expands the understanding of social protection for older people, especially in rural and semi-rural settings. Social workers can draw important lessons from the findings in the following ways: Understanding the Types of Social Protection Systems, Awareness of the Challenges in Accessing Social Protection, and Effects of Social Protection Mechanisms.

#### **5.5 Implications for Practice**

The research offers clear guidance on how social workers can improve their practice when working with older populations, particularly in the areas of advocacy, service provision, and policy engagement. As well, advocating for improved formal social protection systems, raising awareness and educating communities, strengthening informal and traditional support networks, advocacy for inclusive policies and political

pressure, focusing on poverty reduction and income security, and supporting human development and healthcare for older people.

Generally, the findings of this study have important implications for social work in both knowledge and practice. For knowledge, it deepens the understanding of the role of informal and formal social protection systems in supporting older adults, as well as the challenges they face. For practice, social workers are called to advocate for stronger social protection policies, raise awareness within communities, and support informal networks of care. By addressing these areas, social workers can play a vital role in improving the quality of life and social security of older adults in Mlandizi ward and similar communities.

## **5.6 Conclusion**

The aim of this study was to assess the situational analysis of social protection mechanisms for older people in Mlandizi Ward, Kibaha District, Tanzania, with a focus on the demographic profile, the understanding of social protection mechanisms, and the impacts of these mechanisms on the elderly population. The findings reveal key insights into the social protection landscape for older individuals in this region.

The demographic findings indicate that the majority of older people in Mlandizi, particularly women and those with lower education levels, are at a higher risk of social and economic vulnerability. Many older individuals were engaged in informal occupations like farming or petty trading, which do not provide access to formal pension schemes. This leaves them vulnerable to economic insecurity in old age. Furthermore,

older women face compounded challenges due to their limited inheritance rights and caregiving responsibilities, which hinder their ability to benefit from available social protection mechanisms.

Under the first specific objective, the study found that older individuals in Mlandizi have an understanding of social protection, but some confusion exists between social protection and social security. Informal and traditional social protection mechanisms, including support from family, neighbors, and community-based organizations, play a central role in the welfare of older individuals. However, formal mechanisms, such as government pension schemes and health services, remain less accessible and underutilized. The second specific objective showed that family members, close relatives, and community-based organizations are seen as the primary sources of social protection for older people. Despite this, there is limited awareness of formal social protection schemes, and the study identifies challenges in accessing government-provided services and support. There is also a significant lack of awareness regarding the benefits of social protection, which limits its effectiveness.

The third specific objective revealed that social protection mechanisms have positive impacts on older people, such as reducing vulnerability, providing income security, and preventing poverty. However, there are still gaps in the full implementation and accessibility of these mechanisms, and further improvements are needed to ensure that all older people, particularly women, benefit from the existing frameworks. The findings of this study underscore the need for more targeted interventions, particularly those that



address the specific needs of older women and those without access to formal social protection. The findings also indicate a need for enhanced awareness and education regarding social protection mechanisms and their benefits, as well as more robust institutional support to ensure the elderly population is adequately cared for in their later years.

This study concluded that social protection to older people of Mlandizi ward is inadequate. Majority of them (older people) are still experiencing vulnerabilities such as inadequate standard of living, low basic level of income security; thus remain in extensive levels of poverty and vulnerability. Social protection mechanisms have significant influence on the life of older people, thus they should be taken seriously to prevent older people against different vulnerabilities such as abuse, poverty, exclusion etc.

Moreover, the study concludes that older people have their own special needs, they also have unique skills, experiences and roles within their families, communities and societies. These roles continue to a certain extent when they experience absence of social protection to them. As well, household burdens reported to increase as younger adults have migrated further away and leave their adults alone. As a result, they reported to lack social protection and hence tend to increase older people's vulnerabilities.

## **5.7 Recommendations**

Based on the findings of this study, the following recommendations are proposed to improve the social protection system for older people in Mlandizi Ward:

### **5.7.1 Strengthening Formal Social Protection Mechanisms**

There is a need for greater access to formal social protection programs, including government pension schemes and healthcare services. The government should expand these programs to cover a wider range of older people, particularly those engaged in informal sectors, and ensure that they are accessible to marginalized groups, including older women.

### **5.7.2 Promotion of Gender**

**Sensitive Social Protection:** Given the unique challenges faced by older women, including limited inheritance rights and caregiving responsibilities, social protection policies should be designed to be more gender-sensitive. This could include ensuring that older women have equal access to social protection programs, as well as implementing initiatives that support their economic independence and well-being.

### **5.7.3 Increased Awareness and Education**

There is a need for campaigns to raise awareness about social protection mechanisms and their benefits. This should focus on educating older individuals, their families, and the broader community about available services and how to access them. The government, along with NGOs and community-based organizations, should lead these initiatives to ensure that all older people are informed about their rights and opportunities.

#### **5.7.4 Empowering Local Communities and Strengthening Informal Mechanisms**

Informal social protection mechanisms, such as family and community support, are crucial in Mlandizi. However, these mechanisms need to be strengthened and formalized to ensure that they can adequately meet the needs of older people. Training and capacity-building programs for community leaders, as well as support for local initiatives, can improve the effectiveness of these informal systems.

#### **5.7.5 Improved Government and Donor Support**

There is a need for more investment from the government and donors in social protection programs for older people. This can include increased funding for social care services, better integration of older people into the national social protection network, and the development of policies that specifically address the needs of the elderly.

#### **5.7.6 Facilitating Access to Health Services**

Given the high prevalence of health challenges among older people, it is critical that health services be made more accessible to the elderly. This could involve establishing community health programs tailored to the needs of older people, as well as improving access to health insurance and medical care for those who cannot afford it.

#### **5.7.7 Implementation of Community**

**Based Social Protection Programs:** The study revealed that informal social protection mechanisms, such as assistance from community-based organizations and faith-based organizations, play a critical role in supporting older people. The government should collaborate with local organizations to create community-based social protection

programs that specifically target the elderly, ensuring that these programs are sustainable and adequately funded.

#### **5.2.8 Addressing Social Isolation and Vulnerability**

Social isolation is a major risk factor for vulnerability among older people, particularly in rural areas like Mlandizi. Programs that promote social inclusion, provide opportunities for older people to engage with their communities, and support social networks can help reduce vulnerability and improve the overall well-being of the elderly.

### **5.3 Final Remarks**

In conclusion, while social protection mechanisms in Mlandizi Ward provide some support to older individuals, there are significant gaps that need to be addressed to ensure that all elderly people, particularly vulnerable groups such as older women, are adequately supported. The findings of this study emphasize the need for more inclusive, accessible, and gender-sensitive social protection policies, as well as increased awareness and education about available mechanisms. By strengthening both formal and informal social protection systems, and by improving the roles of government, local communities, and organizations, the well-being of older people in Mlandizi can be significantly improved. Through these efforts, the government and society can better support the elderly, reduce their vulnerability, and promote their dignity and rights.

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## **APPENDICIES**

### **PART 1: Demographic information of all research Subjects to be involved in data collection.**

#### **QUESTIONNAIRES TO HEALTH SERVICE PROVIDERS**

1. Gender

- i. Male
- ii. Female

2. Age (years)

- i. 21-30
- ii. 31-40
- iii. 41-50
- iv. 51-59
- v. 60+

3. Educational level

- i. Primary level
- ii. Secondary level
- iii. Certificate
- iv. Diploma

- v. Higher learning
4. Economic activities
- i. Business
  - ii. Private employed
  - iii. Public employed
  - iv. Farmer

## **PART 2: QUESTIONNAIRES TO HEALTH SERVICE PROVIDERS**

1. Where do older people visit for treatment?
  - i. Nearby health Centre
  - ii. Traditional Healer
  - iii. Hospital
  - iv. Herbalist
  - v. Others
2. Do older people normally pay for the health services?
  - i. Yes
  - ii. No
3. If yes, what is the estimated cost for the health services?
  - i. Tsh 10000/=

ii. Tsh 20000/=

iii. Above Tsh 20000/=

4. Who pays for the old people health services?

i. Children

ii. Close Relatives

iii. Neighbours

iv. Friend

v. Myself

vi. Others.....

5. If no, what are the procedures in health care provisioning to the old people?

i. The use card for free services

ii. Using Cash

iii. I don't know

iv. Others

6. In comparison with previous years are there changes in health care provisioning especially to the old people?

i. Yes

ii. No



7. What are those changes?

i. ....

ii. ....

iii. ....

iv. ....

8. What are the effects of changes in health care provisioning in connection with social protection of the older people?

i. ....

ii. ....

iii. ....

9. What do you do in case of lack of health care services?

i. ....

ii. ....

iii. ....

iv. ....

10. Do older people have health insurance in your area?

i. Yes

ii. No

11. Is there free health services to older people?

i. Yes

ii. No

12. If yes in qn. 2 who funds the health services older people?

i. Government

ii. NGOs

iii. Other individuals

13. What are health services given to older people?

i. ....

ii. ....

iii. ....

iv. ....

14. Mention challenges you are facing in providing health care services to older people?

i. ....

ii. ....

iii. ....

**PART 3 QUESTIONNAIRES TO LOCAL GOVERNMENT LEADERS**

1. Are you aware of social protection mechanisms available in your area?

i. Yes

ii. No

2. Who is responsible for social protection to older people?

i. ....

ii. ....

iii. ....

3. Mention challenges facing social protection mechanisms available in your area.

i. ....

ii. ....

iii. ....

4. Do you know the social protection mechanisms?

i. Yes

ii. No

5. Mention the available social protection mechanisms in your area?

i. ....

ii. ....

iii. ....

6. Do you know the significance of social protection to older people?

i. ....

ii. ....

iii. ....

7. Do you know the main source of social protection used by old people?

i. ....

ii. ....

iii. ....

8. Mention the main activities carried out by old people?

i. ....

ii. ....

iii. ....

9. What are the norms that concern with social protection of the old people in this community?

i. ....

ii. ....

10. What are the values that concern with social protection of the old people in this community?

i. ....

ii. ....

iii. ....

iv. ....

11. Are changes in the prevailed norms that deal with the social protection of the old people?

i. Yes

ii. No

12. Are changes in the prevailed values that deal with the social protection of the old people?

i. Yes

ii. No

13. What do you think are the causes of changes in values and norms in the provisioning of social protection of the old people in this area?

- i. ....
- ii. ....
- iii. ....
- iv. ....

14. What effects are associated with the changes in values and norms of the social protection of the older people especially in service provisioning?

- i. ....
- ii. ....
- iii. ....
- iv. ....

15. Who is responsible in taking care of the old people in this area?

- i. ....
- ii. ....
- iii. ....
- iv. ....

16. What are the children responsibilities in the social protection of the old people in this area?

- i. ....
- ii. ....
- iii. ....
- iv. ....

17. What are the community responsibilities in social protection of the old people in this area?

- i. ....
- ii. ....
- iii. ....
- iv. ....

18. In general what is your opinion in the social protection of the old people in this area?

- i. ....
- ii. ....
- iii. ....
- iv. ....

### **PART 3: IN-DEPTH INTERVIEW GUIDE TO OLDER PEOPLE**

#### **Researcher's Introduction**

My name is **Bertha Kijo**. A candidate at **THE OPEN UNIVERSITY OF TANZANIA** for the award of **of Degree of Master of Social Work**. The major objective is to assess the Effectiveness of Social Protection for the elderly in Tanzania. This study is for academic purpose. Kindly, I request for your participation. The information to be given will be confidential for me as a researcher, participant, and the open university of Tanzania.

1. What social protection services given to old people?
2. What understanding do you have about social protection?
3. How secured are the old people in this area?
4. Who is responsible in ensuring that old people are secured in this area?
5. What is your opinion in the issue of old people's security in this area?
6. What are the effects in the social protection of the old people that are linked with insecurities?
7. What are the social protection mechanisms available?
8. What are the impacts of social protection mechanisms to older people?



9. What is the main source of social protection used by old people?
10. In your own opinion, how do you see the state of social protection to majority older people?
11. How reliable are the sources of social protection?
12. How does the transport issue to the old people function in this area?
13. What are the main activities carried out by old people?
14. How adequate is the support provided to the old people?
15. What do you propose to be done in economic transformation to affect the social protection of the old people?

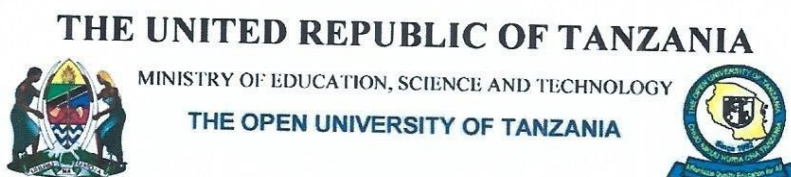
**PART 4: FOCUS GROUP DISCUSSION GUIDE AMONG COMMUNITY MEMBERS.**

1. What do you know about social protection?
2. How do you care older people in your area?
3. What is the result of uncondusive social protection to older people?
4. What are the social protection given to older people in your area?
5. What are the impacts of social protection mechanisms to old people?

6. What is the main source of social protection used by old people in Mlandizi ward?
7. What are the main activities carried out by old people in Mlandizi ward?
8. Why some household headed by old people in Mlandizi ward?
9. What kind of support is given to older people?
10. What are the rules and regulation guiding the provision of social protection of old people?
11. How adequate is the support provided to the old people by the municipal council via your ward office?
12. What are problems limits provision of adequate social protection to old people?
13. What support do you give to older people?
14. In general, what is your opinion to social protection issues of the old people in Mlandizi ward?

**Thank you in advance**

## APPENDIX 6: CLEARANCE LETTER



Ref. No OUT/PG201702585

12<sup>th</sup> December, 2023

District Executive Director (DED),  
Kibaha District Council,  
P.O.Box.30153,  
**COAST.**

Dear Director,

**RE: RESEARCH CLEARANCE FOR MS.BERTHA KASAKE KIJU. REG NO:  
PG201702585**

2. The Open University of Tanzania was established by an Act of Parliament No. 17 of 1992, which became operational on the 1<sup>st</sup> 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 1<sup>st</sup> January 2007. In line with the Charter, the Open University of Tanzania mission is to generate and apply knowledge through research.

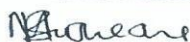
3. To facilitate and to simplify research process therefore, the act empowers the Vice Chancellor of the Open University of Tanzania to issue research clearance, on behalf of the Government of Tanzania and Tanzania Commission for Science and Technology, to both its staff and students who are doing research in Tanzania. With this brief background, the purpose of this letter is to introduce to you **Ms. Bertha Kasake Kijo**

Reg. No: PG201702585), pursuing Master of Social Work (MSW). We here by grant this clearance to conduct a research titled "Assessment of Situational Analysis of Social Protection for Older People in Tanzania: A Case of Mlandizi Ward from Kibaha District Council in Pwani Region". She will collect her data at your area from 13<sup>th</sup> December 2023 to 31<sup>st</sup> 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**

UNITED REPUBLIC OF TANZANIA

PRESIDENT'S OFFICE  
REGIONAL ADMINISTRATION AND LOCAL GOVERNMENT  
KIBAHA DISTRICT COUNCIL



Ref. No. KDC/UJ.32/50

DATE 2<sup>nd</sup> January, 2024

Director of Postgraduate Studies,  
The open university of Tanzania,  
P.O. Box 23409,  
Dar es salaam.

RE: RESSPONSE TO RESEARCH INQUIRY

Dear Ms. Kijo

Thank you for expressing interest in conducting research at our council. We are excited about the prospect of collaborating with you and contributing to academic pursuits.

We appreciate your enthusiasm and willingness to conduct a study at Kibana District Council, and hope that your research initiatives will align with our organizational goals and objectives. Please feel free to reach out if you have any further questions or require additional information.

We look forward to work together on this exciting endeavor.

Best regards,

  
Yahya Mbogulume

For: DISTRICT EXECUTIVE OFFICER  
KIBAHA DISTRICT COUNCIL  
Mr: MKUPUCENZI MTENDAJI (W)

KIBAHA

CC : Ms. Bertha Kasake Kijo.  
Student, The open university of Tanzania.

