

Social Safety Nets and Poverty Alleviation in Tanzania: A Case of Chamwino District Council

Jonas Charles Kapwani¹ Dr. Muhsin M. Danga^{*2} Scholastica N. Justus^{**3}

^{1, 2, 3}. Lecturers at the Local Government Training Institute, Dodoma, Tanzania, ^{2, 3}. are corresponding authors. Productive social safety net (PSSN)

Local Government Training Institute, P.O Box 1125, Dodoma, Tanzania Author: charlesjona@yahoo.com

Abstract: *This study analyzed the Social Safety Nets and Poverty Alleviation in Tanzania the case of Chamwino District. The main objective of the study was to examine potential and challenges of social safety nets to households beneficiaries. To achieve the objective an empiricism positivist philosophical stance was deployed with the use of descriptive research design. Probability sampling was deployed to select beneficiary households and pupils at school while non-probability sampling was used for government official. A total of 100 sample size was generated whereby eighty (80) respondents are beneficiaries households and twenty (20) respondents are school pupils. Structured interview, observation and in-depth interviews were organized to compare and confirm the respondents' responses. Quantitative data were analyzed using Statistical Package for Social Scientists (SPSS) while qualitative data content analysis, memoing and transcription was deployed. Overall study finding revealed approximately 100% of the household beneficiaries can access and afford health expenses after obtaining health insurance card to cover six members of the households after PSSN program intervention. Around 90% of school pupils have been well furnished with school basics; 76.25% households' beneficiaries have invested in keeping livestock and a substantial part of sum bought grain. Beneficiaries trust to borrow has increased significantly, failure of income generating activities and shortage of medicines forms part of the challenges.*

Keywords: Beneficiaries Households, Social Safety Nets and Poverty Alleviation, Productive Social Safety Nets, TASAF, Poverty Line

1. Introduction

It is evident that the most urgent problem confronted by African countries, with Tanzania in particular and the world as a whole is abject poverty. Poverty is seen as a disease in all its forms since it has plagued humankind for as long as we can see into the past. About 40 percent of the people of Sub-Saharan Africa lacks basic necessities and poverty is heavily gendered as it affects women and they do experience differently from men. Around 70 percent of the world's poor are women and poverty is described as having a women's face (Whitehead, 2003 cited by Godwyll & Kang, 2008:135). Most of them live in Sub-Saharan Africa where girls remain at home because of poverty, gender disparity as well as the expectation that they will help their mothers with chores, and preparation of marriage at an early age (Godwyll & Kang, 2008:136-137).

Apparently, a number of countries which were marked poorest are eventually graduating from poverty while others are still wallowing in poverty. Some countries took charge of their own development, launching reforms and building institutions primarily for their own reasons while others sorted to the use of the Social Safety Nets (SSNs). Safety nets has recently being favored by countries across the globe and the development institutions, especially the World Bank as an ideal solution to break down the intergenerational vicious cycle of poverty (Fiszbein & Schady, 2009:29-30). The acceptance of a social safety nets reflects the accompanying change in economic philosophy from one that is laissez faire or marketplace-centered to one where the government is seen as a mechanism to assist those who have been left behind because of economic challenges.

Tanzania has resorted SNN through Productive Social Safety Nets (PSSN). PSSN is has been conceived as a successor of TASAF I and TASAF II. Indeed, the TASAF I and TASAF II have been reported to have achieved impressive results in facilitating the community access to social services through infrastructural project such as schools, health facilities and water points reaching 7.3 million people in TASAF I and 16.1 million in TASAF II (Ulriksen, 2016:19). However, the percentage of the poor below the basic needs poverty line rose from 28.2% to 33.6% in 2013 contrast to poverty reduction strategies. Thus, in 2013 the Government of Tanzania decided to design and implement the Tanzania Productive Social Safety Net Program (TASAF III- PSSN). It aims to address and accelerate progress on eradicating extreme poverty, focusing on all the extremely poor people living below the food poverty line.

Statement of the problem

General objectives

The general objective of this study was to examine potential and challenges of social safety nets to households beneficiaries.

Specific research objectives

- a. To investigate the potentials of social safety nets to households' beneficiaries.
- b. To examine factors hindering of social safety nets to households' beneficiaries.

General question

What are the potential and challenges of social safety nets to households' beneficiaries?

Specific research questions

- a. What are the potentials of social safety nets to households beneficiaries?
- b. What are factors hindering of social safety nets to households' beneficiaries.?

1.5 Significance of the Study

This study was conducted at grass root where by Social Safety Nets and Poverty Alleviation is undertaken. The study is important to policy makers for designing strategies for improving efficiency and effectiveness Social Safety Nets and Poverty Alleviation at council levels. The study may provide useful contributions to the literature on the potential and challenges of social safety nets to households' beneficiaries at council level and the world at large. The study was conducted in Chamwino District Council. The study focused on potentials and challenges of social safety nets to households beneficiaries in Chamwino District Council.

2. Theoretical Framework and Empirical Review

2.1 Theoretical Framework

The study builds much from the livelihoods approach or framework first conceived by Ellis (2005:4-7). The livelihoods framework is an approach that offers a clear path of pursuing pro-poor public policies to reduce poverty among poor households. In the livelihoods approach, resources are referred to as 'assets' or 'capital' and are often categorized between five or more distinct asset types owned or accessed by family members: human capital (skills, education, health), physical capital (produced investment goods), financial capital (money, savings, loan access), natural capital (land, water, trees, grazing etc.) and social capital (networks and associations). The livelihoods framework regards the asset status of poor individuals or households as fundamental to an understanding of the options open to them. Poverty policy should be concerned with raising the asset status of the poor or enabling existing assets that are idle or underemployed to be used productively (Ellis, 2005:4-5). A well-coordinated and balanced livelihoods program may significantly reduce and promote consumption and income levels of the poor households.

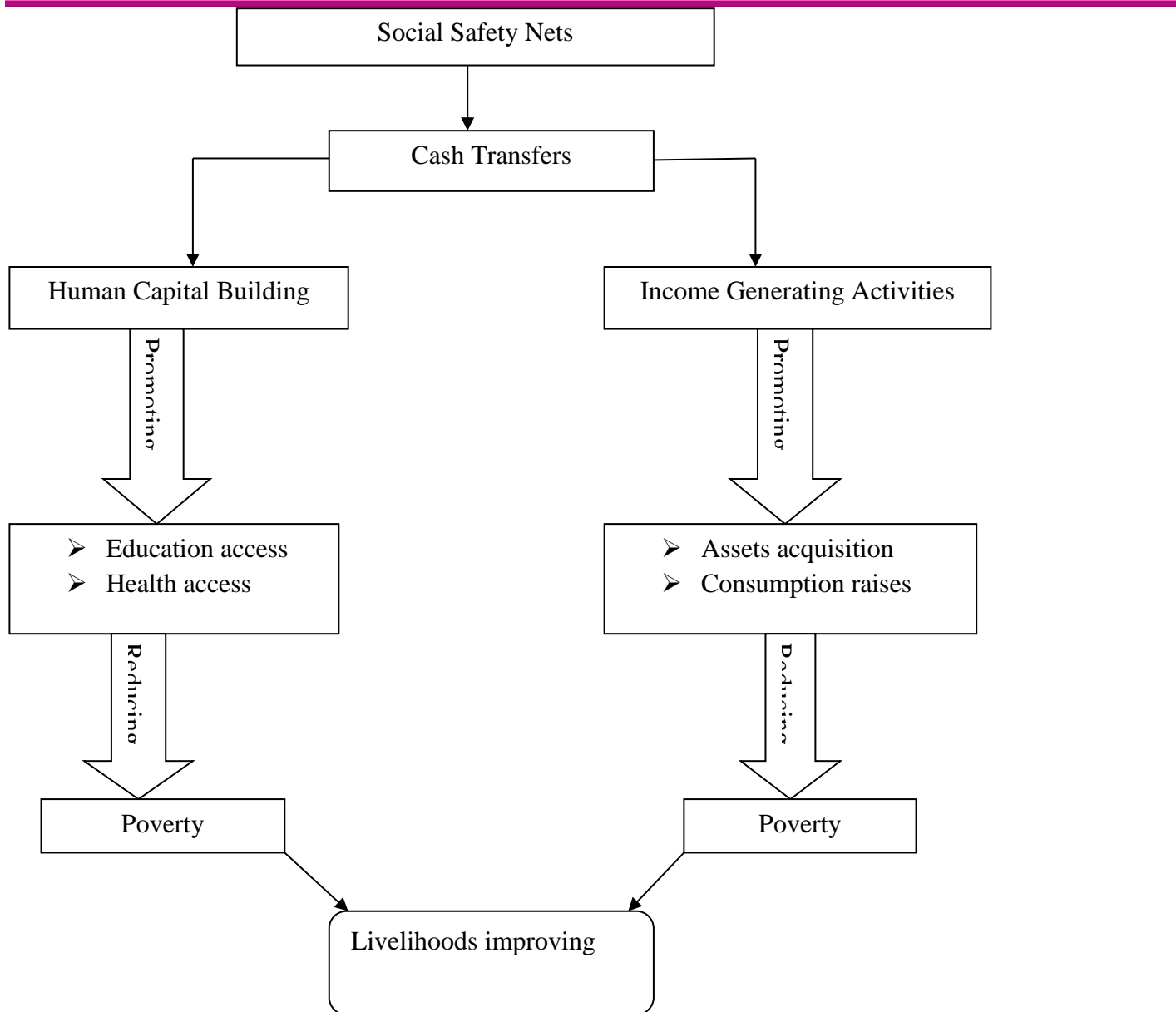


Figure 1 The modified basic livelihoods framework (source: Ellis, 2005:4)

2.2 Empirical Review

World Bank (2015:3) in the report titled *closing the Gap: The state of social safety nets in 2015* confirm the positive and significant impacts of cash transfers on school enrollment and attendance; increased live births in safer facilities; improved prenatal and postnatal care; regular growth monitoring of children during critically important early ages; and enhanced food security.

According to Fiszbein & Schady (2009:12-20) CCTs have had positive effects on households consumption and on poverty.

Cecchini and Madariaga (2011) cited by (Sandberg, 2015:52-55) find that CCTs have substantial impact on family incomes in the short term, although they vary from country to country.

Evans et al. (2013:12-16) posts that CCTs has effectively changed how individuals behave health; dramatically boosted school enrollment; attendance and literacy rate has increased as well as livestock investment has increased.

3. Methodology

3.1 Study Philosophical Stance and Design

This study was guided by empiricism positivist philosophical stance. The study was built from deductive theory, as a research on the basis of what is known about a particular domain and theoretical consideration in relation to domain. This study, then, deployed a descriptive research design. This form of design allows the researcher to describe events; phenomena and situation; as well as data

are collected in a single situation and single time (Ahuja, 2013). Despite this study is quantitative in nature but some qualitative data were collected to enrich the findings.

3.2 Sampling Unit and Frame

Therefore, this study was conducted in Chamwino district, in Dodoma region, one of district councils of PSSN. This study was made up by PSSN households beneficiaries, children beneficiaries currently at school, TASAF Chamwino District coordinator, a Village Executive Officer, Medical Clinical Attendant, a school head teacher and a Community Management Committee (CMC) member.

3.3 Sampling Strategy and Sample size

Both probability and non-probability sampling was used in this study, due to their relative advantage in terms of expenses, and time consuming. In case of probability sampling, a simple random sampling was used, which provided equal chance to every beneficiary household to be selected. While in case of non- probability sampling convenience sampling was used, where by the primary criteria for selecting cases was their working position, convenience, and readily available. The sample size of the study was 100, comprising 80 individual PSSN beneficiaries households and 20 children beneficiaries at school. The sample size was determined through the

formula given by Yamane (1970) $n = \frac{N}{1 + N(e)^2}$ where, N is the total population and e is error or confidence level. The sample size has been drawn at 90% confidence level where e=0.1.

$$n = \frac{5931}{1 + 5931(0.1)^2} = \frac{5931}{59.31} = 100$$

3.4 Data Collection Methods

Structured interview was used to collect data from 80 PSSN households beneficiaries and 20 students currently at school. Structured interview gathered specific information regarding potential and challenges of PSSN on respective livelihoods framework. While, in depth interview was employed to obtain specific information from the district, Ward and Village officials, about potential and challenges with regard to PSSN in the locality. Finally, observation was used to capture information that was hardly captured with structured interview method including business operated by PSSN beneficiaries, the education basics for example school uniforms, shoes, exercise books; were observed.

3.5 Data Analysis

Statistical Package for Social Scientists (SPSS) was used to analysis quantitative primary data. The analysis based to generate frequencies, percentages and cross-tabulation as well as correlation of the variables like cash transfer and livelihood and income of the poor. Also, Spearman’s rank correlation was used to detect changes in PSSN beneficiary’s income before and after the program. Independent t-test was used to measure if difference exists in controlling cash for school basics between boys and girls. Finally, Independent t-test was used to determine if difference exists in income investing activities between male headed and female headed households. In the case of qualitative data content analysis as well as memoing and transcription was deployed.

4. Findings and Discussion

4.1 The Nature and Components of PSSN

The study revealed that PSSN program is SSNs in nature follows under non-contributory social protection with three components. The components include The Conditional Cash Transfers (CCTs), Non- Conditional Cash Transfers (NCCTs) and Public Works (PW). In the case of CCT IS provided to the poor who meets pre- determined requirements such as minimum children school and health attendance. The school attendance is set almost 80% as well as health clinics attendance. While, the (NCCTs) the focus is on poor elderly people and people with disabilities. In case of Public Works, the poor households deliver with exchange of payment during infrastructure development such as roads upgrading, dam construction, school class rooms building.

4.2 Demographic Characteristics

4.2.1 Age of respondents

The study included aspect to determine at what age poverty is concentrated. Table one indicates that over 55% of the respondents are aged above 60 years considered as retiring age in the labour market and 17.5% of the respondents are at age of 51-60 who also underway to elderly retiring age. Wolff (2009:531) in his writing of Poverty and Income Distribution asserts that elderly people do suffer from market labour due to the fact that older people are unable to work due to physical limitation or health problems.

Table 1: Age of the respondents (households beneficiaries sample)

Age of respondents	Frequency	%
30-40	2	2.5
41-50	18	22.5
51-60	14	17.5

61-70	27	33.8
71-80	16	20.0
81+	3	3.8
Total	n= 80	100.0

4.2.2 Marital status and sex of the respondents

Marital status of the respondents was considered in this study in order to understand the type of persons who are mostly poorer households in Tanzania. Table two shows that majority (67.5%) of the targeted individuals are widows, while 22.5% are married, 8.8% and 1.3% are separated and cohabiting respectively. This implies widowed individuals have been negatively affected by African traditional custom with regard to access and control of resources hence their poverty is accumulated.

Godwyll & Kang (2008 135-137) revealed that poverty is heavily gendered and gender inequality has contributed to feminization of poverty in Sub-Saharan Africa. Malmi (2012:23) pointed that a widow that sustains alone the family probably cannot save and invest to the same extent as a family with various active members engaged in economic activities. Lipton and Ravallion (1995) as shown by Godwyll & Kang (2008:139) revealed three key factors that explain why women are severely affected by poverty. First, women have fewer opportunities to escape from poverty. This is partly due to women's large share of domestic obligations that prevent them from seizing profitable work opportunities as readily as men. Second, women work longer than men to achieve the same standard of living. The burden of both parts of the "double day" of market and domestic labor is severe for poor women. Third, in some cultures, widows face barriers against employment or remarriage and are treated as second-class citizens within the home, leading to high poverty risks.

Table: 2 Marital status and sex of the respondents (Female transfers receivers)

Marital status of the respondents	Sex of the respondents	Total
	Female	
Married	18	18
	22.5%	22.5%
Separated	7	7
	8.8%	8.8%
Widow	54	54
	67.5%	67.5%
Cohabitation	1	1
	1.2%	1.2%
Total	n= 80	80
	100.0%	100.0%

4.2.3 Households headship

The study revealed that not all households that receives transfer are female headed households they include male headed households this may have implication on the resources received. Table three shows (75%) are female headed while 25% are male headed which has an implication to the spending. Ellis and Freeman (2005:82) pointed out that female household heads, in particular, can face distinct constraints stemming from their sole responsibility for income generation and reproductive work, fewer endowments, and a higher dependency burden than male household heads. Catherine (2005) cited by Ellis and Freeman (2005:83) asserts that female headed households warrant specific policy attention due to their triple burden of disadvantage.

Table 3: Households headship

Households headship	Frequency	%
Male headed	20	25.0
Female headed	60	75.0
Total	n= 80	100.0

4.2.4 Educational level of the respondents

This variable was included in the study in order to measure how illiteracy contributes to poverty and vulnerability of the people. Table four shows that the majority of the respondents (58.8%) have never been to school at all, while, 41.3% of the respondents have

attained primary education level and most of them being female. Illiteracy is not coincidence but a historical roots in Africa and Tanzania in Particular. Generally, female education has been affected by traditional culture and beliefs across African society; the education system has been gendered. UNESCO (2003/204) as cited by Godwyll & Kang (2008:137) pointed that females represent more than 50% of the world's population, yet an estimated 60 million girls do not go to school and most of the live in Sub-Saharan Africa. Godwyll & Kang (2008:142-143) pointed that women with low education level end up in low status, low income jobs and are more likely to stay in poverty.

Table 4: Education level of the respondents (female households receivers)

Reported education level of respondents	Frequency	%
Never been to school	47	58.8
Primary education level	33	41.3
Total	n=80	100.0

4.3 Potentials of Safety Nets

4.3.1 Increased Ability to Afford Health Services

In order to determine to what extent, the individual household has chance to use the health insurance card, then capacity variable was deployed. Table five indicates 95% of the respondents had assurance to get treatment at any time whenever a household member gets sick while 5% follows NCCs. The health insurance card individual households cover six members to be treated at any time of sickness. In the in-depth interview with one of the clinical official from the study area said reported that there is regular attendance to health clinics by beneficiaries. Evans et al. (2013:95) revealed that the CCT program had a very strong and significant effect on the likelihood that beneficiaries used health insurance to finance medical care. They also observed that there was a 20%-point increase in the likelihood of financing medical care with health insurance. Access to health services constitutes part of capital assets (skills, education and health) thus this conforms to Ellis Livelihood Framework (2003:4) used in this study.

Table 5: Capacity of health insurance card to receive treatment per annum

Capacity of health insurance card per annum	Frequency	%
depends with sickness	76	95.0
Elderly benefit	4	5.0
Total (households receivers)	n= 80	100.0

4.3.2 Increased School Attendance

Data in table six shows that 70% of households respondents agreed and 12.5 % strongly agreed that the transfers have enabled their children to increase attendance to school. There is a likelihood that the program transfers have enhanced children's ability to attend to school. The findings provide that if safety nets policies are targeted to the poor households it builds a strong base for them to invest in social capital. The increase rate of attendance in school is more attributed by the conditional attached by the transfers program that require a households school children to attend to school at not less than 80-85% of the school days.

Sandberg (2015:52-55) posts that CCTs have positive effect on school attendance and school enrollment; gender gaps have disappeared in secondary school and school desertion has decreased. Fiszbein & Schady (2009:12-20) argued that CCTs have had resulted to significant positive effects on the use of social services. School enrollment and attendance rates have increased among program beneficiaries, especially among those who had low enrollment rates at the beginning. World Bank (2015:3) confirms the positive and significant impacts of cash transfers on school enrollment and attendance. Education condition usually include school enrollment, attendance at 80-85 percent of school days and occasionally some measure of performance (Fiszbein & Schady, 2009:1-11). Godwyll & Kang (2008:111-113) asserted that poverty is not a debilitating disease but rather a reversible condition, and education provides a sound path for its cure.

In an in-depth interview with one of the head of schools indicated that was required to provide some teachers who went for training on how to fill the PSSN forms of pupils at their school. The forms filled by teachers are used by the TASAF official for further decisions concerning the beneficiaries. Also, teachers conduct inspection to make sure that every pupil beneficiary has all the school basics. Enrollment process has been simplified because parents now make quick decision to bring children for registration in order to continue receiving transfers. However, there is high enrollment rate of pupils now compared to the situation before PSSN.

Table 6: Transfers enhances ability of children to attend to school (households sample)

Transfers enhanced children’s ability to attend to school	Frequency	%
Strongly agree	10	12.5
Agree	56	70.0
Undecided	14	17.5
Total	n= 80	100.0

4.3.3 Increased Availability of School Uniforms and Exercise Books

In order to gauge changes in availability of school basics to children PSSN beneficiaries the study used the variable of availability of school basics before and after intervention. Data from the study in table seven shows; majority (80%) of pupils’ respondents were not well furnished with school basics, while 20% reportedly to have well equipped with school basic amenities, before PSSN. Subsequently, the study revealed that 90% and 10% have been very high and highly equipped with school uniforms, shoes and exercise books after PSSN intervention. In this view poverty is the major hindrance to education attainment in most of the Tanzanian as well as African countries in general.

Evans et al (2013:122) asserts that CCT program had a significant impact on children’s school ownership material including notebooks, uniforms and shoes. Inadequate investment in human capital is caused partly by poverty, which in its turn contributes to its perpetuations. For poor families, demand for education is expected to be low because of lower public expenditure on education and lower parental educational attainment (Godwyll & Kang, 2008:143). In an in-depth interview with one of the head of schools indicated that at their school over 90% of pupils are now full with school uniforms, exercise books although shoes to some extent still a problem. Pupils say they have shoes but, in most cases, they do not come with it to school.

Table 7: Availability of school basics before and after

Availability of school uniforms and exercise books before PSSN	Frequency	%	Availability of school uniforms and exercise books after PSSN	Frequency	%
High	4	20	Very high	18	90
Moderate	16	80	High	2	10
Total	n= 20	100	Total	n= 20	100

4.3.4 Chances to control education transfers between children male and female

The study gauged whether there was significant difference opportunity between a male child and a female child over control of education transfers. Table eight shows the results of two t tests and it gives the values for the degrees of freedom and observed significance level. The table tests the null hypothesis that male and female school children have been given the same opportunity to control their education transfers. Since the probability is less than 0.05, I do not accept the null hypothesis, probably there is difference at 10% level of significance between male and female school children in terms of transfers’ control. The 10% level of significance reflects the sample size error term that has been drawn at 10% level of significance.

Table 8: chances between male and female school children

Were you given the opportunity to manage the transfers for your education purpose	t-test for Equality of Means									
	Levene's Test of Homogeneity of Variances		t-test for Equality of Means							
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	90% Confidence Interval of the Difference		
								Lower	Upper	
Equal variances assumed	3.998	.061	-1.060	18	.303	-.232	.219	-.613	.148	
Equal variances not assumed			-1.079	17.967	.295	-.232	.215	-.606	.141	

4.3.5 Increased Varieties Business Operated

The study used the variable of type of business in order to determine what kind of business that has been more desired by PSSN program beneficiaries to operate. Table nine shows overwhelming majority (76.25%) of the program beneficiaries are concentrated on keeping livestock including cattle, pigs, chicken and goats. World Bank report (2015:3) pointed out that in Kenya, Lesotho, Mexico and Zambia cash transfer programs have increased the livelihood of beneficiary households by owning more expensive (and thus more lucrative) livestock including cattle, draft animals and pigs. Evans et al. (2013:12-16) found that poor households used the resources to invest in livestock and chicken, majority of them owns chicken. Malmi (2012:23) argued that transfers permitted households to invest in assets, to take risks that without cash transfers might not have been possible but which could have positive impacts on their vulnerability to poverty. In the in-depth interview with one of the village executive officers (VEO) said that PSSN beneficiaries have purchased goats, chicken, pigs and others bought corrugated iron roofs.

Table 9: Business type PSSN beneficiaries operate (household sample)

Type of business	Frequency	%
Keeping Livestock	61	76.25
Building house	1	1.25
None	18	22.5
Total	n= 80	100.0

4.3.6 Increased Level of Income Status

The study used spearman’s rank correlation coefficient in order to determine whether the income of the beneficiaries before PSSN intervention is likely to be same with income after intervention. Table ten shows 0.707 is the significant level of PSSN beneficiary’s income. Therefore, there is difference between the ranks; hence their income has significantly changed at 10% level of significance.

Table 10: Spearman’s rank correlation coefficient on income changes

Spearman's rho		Average income per month before PSSN	Average income per month after PSSN?
Average income per month before PSSN	Correlation Coefficient	1.000	-.043
	Sig. (2-tailed)	.	.707
	N	80	80
Average income per month after PSSN	Correlation Coefficient	-.043	1.000
	Sig. (2-tailed)	.707	.
	N	80	80

4.3.7 Increased Gendered Capacity for Resources Management

The study deployed two tests to understand the significant capacity on resources management between male and female headed households. This measure was used to see to what extent does households headship affect transfers investment in income generating activities. Table eleven shows the results of two t tests and it gives the values for the degrees of freedom and observed significance level. The table tests the alternative hypothesis that male and female headed households have different levels of income generating activities. Since the probability is less than 0.05 then I do not accept the null hypothesis, there is no statistical evidence at 10% level of significance to indicate that male and female beneficiaries headed households have the same likelihood to invest the transfers in income generating activities.

Table 11: Likelihood level of households headship to invest

What type of business you started?	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	90% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	1.433	.235	.687	78	.494	.233	.340	-.332	.799
Equal variances not assumed			.655	30.212	.518	.233	.356	-.371	.838

5. Challenges on Administering SSN

5.1 Increased Level of Ability to Borrow and Envy

Table twelve shows that 50.5% of the beneficiaries their trust to borrow has significantly increased. This does not imply that the ability of individuals to acquire resources and assets has increased but indicates that transfers received by individual households are not invested as prescribed with the program and instead transfers are being used to meet debts. 21.2% and 6.1% of the beneficiaries reportedly the issue of jealous and ghost from the community. This has implications that those receiving the program transfers are not poorer than those who are not benefiting with safety nets. In backward society people live like brothers and sisters investing in some of the households would mean producing new identity within the society. This situation has significant impact on the beneficiaries to invest on income generating activities as they are scared how they might be perceived by the rest of the community.

Malmi (2012:34) pointed out that there was increase of social distrust, decreasing social cohesion and rise of social inequality caused by targeting few families in a program area. He posits that respondents saw it extremely negative, harmfully and morally inaccurate to give money to only some families while other did not receive anything and suffered, as exemplified by one of the respondents. Some households argued that it was not good for their children to go to school clean and with proper clothes while the rest of kids are dirt and do not have proper clothes. Evans et al. (2013:83-127) pointed out that beneficiaries needed to borrow money to cover some expenses before receiving a transfer, although they were able to pay off these debts as soon as they received the money. They also found that there were conflict problems specifically jealous problem for non-beneficiaries, arguing for more transparency in the selection process to include more vulnerable people in the programs.

Table 12: Borrowing and Envy problems to PSSN beneficiaries

problems of borrowing and envy to PSSN beneficiary	Multiple-Responses	
	N= 80	%
Increase of being trusted	50	50.5%
Jealous from other members	21	21.2%
Ghost	6	6.1%
None	22	22.2%
Total	99	100.0%

5.2 Business Collapse and Disinvestment

Status of the business variable was used in order to determine how so far the businesses operated by the PSSN beneficiaries are growing. Table thirteen shows that for many (48.8%) of the PSSN beneficiaries, their businesses have collapsed. For 28.8% out of those who established businesses their income activities are still on operation, while 22.5% represent the households who did not invest the transfers in business activities. Reasons mentioned for the collapse of many household's income generating activities are disease and hunger. As reported when the household faced hunger, they had to sell part or all of the household livestock and or chicken to buy grain. Livestock diseases are also a major cause as household members lack money for buying veterinary medicines.

The implication is that many beneficiaries run businesses which require support from other sectors, for instance agriculture, in order to get medicines for the livestock kept. According to the World Bank (2015:36) indicated that for social safety nets to be efficiency and effective they must be coordinated with one another, and effectively cover the poorest and the vulnerable.

Table 13: Status of business of the PSSN beneficiaries (households sample)

Status of business of the PSSN beneficiaries	Frequency	%
No longer exist	39	48.8
On operation	23	28.8
Did not invest	18	22.5
Total	n= 80	100.0

6. Conclusions and Recommendations

6.1 Conclusions

The study has revealed the power of safety nets in tackling poverty particular households with different factors of sources poverty. The factors including age, marital status, and education as it was noticed that 72.5%, 67.5%, and 58.8% as well as 41.3% were aged around 51 to 60 years as well as widows and never been to school and primary school respectively. This implies the ability of beneficiaries to undertake production has been fragmented due to age limit weakened collective effort once remained single and limited capability tap opportunities following the education level. The power of safety nets has accelerated increase attendance rate both in school and health clinical facilities as well pupils school uniforms and other amenities has been assurance rate. The ability

of individual household to invest has increased and income has recorded the difference limit compared before and after. Increased level of borrowing and envy as well as collapse in some of the income generating activities forms part of challenges in administering safety nets that were revealed during the study.

6.2 Recommendations

The government should make sure that the country has a comprehensive data base for all poor households. The country lacks the data base that indicates the poorer people in agreed and systematized manner. Such data base helps interventionists not only the government but even by other non-state actors to direct resources to appropriated individuals. Database will help to understand poor individuals in cyclical and transit poverty thus understanding kind of safety net to address for such groups. This can be done by involving all stakeholders involved in providing safety nets to come together and reach consensus on who should be termed as a cyclical poor and transit poor. Monitoring system should be improved to make sure that the transfers provided to poor households are used in accordance with prescribed objectives. Monitoring system has been weak to allow individuals to spend haphazardly the transfers particular using for local beer and changing meals. This can be done through joint agreed norms between the benefiting community and TASAF officials that will abide the haphazard spenders.

References

- Ahuja, R. (2013) Research Methods, Rawat Publications, New Delhi.
- Alaadini, P. (2013). Final Report Qualitative Assessment of Conditional Cash Transfer and Complementary Components under the Productive Social Safety Net Project : Institutional , Capacity , and Strategic Issues August 2013, (August).
- Barrientos & Hulme. (2008). Developing Countries : Reflections on a Quiet Revolution March 2008 BWPI Working Paper 30 School of Environment and, (March).
- Bradshaw, T. K. (2006). Working Paper Series Theories of Poverty and Anti-Poverty Programs in Community Development Theories of Poverty and Anti-Poverty Programs.
- Bryman A. (2012). Social Research Methods 4th ed. Oxford University Press New York.
- Chakraborty, D. (2012). Research Methodology, Saurabh Publishing House, New Delhi.
- Creswell, J. W. (2014). Research Design: International Student Edition, Qualitative, Quantitative and Mixed Methods Approaches.
- Dooley, D. (2004). Social Research Methods, Prentice-Hall of India Private Limited, New Delhi.
- Ellis, F. & Freeman, A. H. (2005). Rural Livelihoods and Poverty Reduction Policies, Routledge Taylor & Francis Group, London and New York.
- Evans, D. K., et al. (2013). Community Based Conditional Cash Transfers in Tanzania, (November).
- Fiszbein & Schady. (2009). *Conditional Cash Transfers: Reducing Present and Future Poverty: The World Bank*.
- Folke, S. and Nielsen H. (2006). Aid Impact and Poverty Reduction, Palgrave Macmillan Ltd, New York.
- Gilbert G. (2004). World Poverty: A Reference Handbook, Contemporary World Issues, ABC-CLIO, Inc. Santa Barbara, California.
- Gilligan, D., et al. (2013). The Impact of Ethiopia's Productive Safety Net Programme and its Linkages, (August).
- Godwyll, F. & Kang S. (2008). Poverty, Education and Development, Nova Science Publishers, Inc. New York.
- Kjellgren, A., et al. (2014). Sudan Social Safety Net Assessment.
- Kothari, C.R. (2004). Research Methodology: Methods & Techniques. New Age International (P) Limited, Publishers. New Delhi.
- Malmi, A. (2012). Conditional Cash Transfers in the African Context: An Explorative Study on the Impacts of CCTs in Burkina Faso, (March). Retrieved from <http://lup.lub.lu.se/student-papers/record/2796265>
- May, M. (2006). Social Policy in the Modern World: A Comparative Text, Blackwell Publishing Ltd.
- Monchuk, V. (2013). Poverty Reduction and Investing in People.
- Neuman, L. W. (2011). Social Research Methods: Qualitative and Quantitative Approach, University of Wisconsin at Whitewater, Pearson Education, Inc, Boston.
- Norton, A., et al. (2001). Working Paper 143 Social Protection Concepts and Approaches : Implications for Policy and Practice in International Development Centre for Aid and Public Expenditure February 2001 Overseas Development Institute 111 Westminster Bridge Road, (February).
- Padro, F. F. (2004). Statistical Handbook on the Social Safety Net, Oryx Statistical Handbooks Green Wood Press, Westport, Connecticut, London.
- Sandberg, J. (2015). Evidence-based Policymaking ? Revisiting the “ Known ,” the Assumed and the Promoted in New Social Development Policy.
- Series, P., & Reddy, S. (1998). Social Funds in Developing Countries : Recent Experiences.
- Singh K. (2007). Quantitative Social Research Methods, SAGE Publication India Pvt Ltd, New Delhi.
- Tesliuc, C., et al. (2013). Botswana Social Protection.
- Ulriksen, M. (2016). The development of social protection policies in Tanzania, 2000-2015, (377), 2000–2015. Retrieved from <http://open.uct.ac.za/handle/11427/21586>.
- UN. (2015). Social protection : A development priority in the post-2015 UN development agenda Thematic Think Piece.
- URT. (2013). Tanzania Third Social Action Fund Productive Social Safety Net (PSSN) Operational Manual.
-

Wangwe, S., & Charle, P. (2005). Macroeconomic Policy Choices for Growth and Poverty Reduction The Case of Tanzania.

Wolff, E. N. (2009). Poverty and Income Distribution, Wiley- Blackwell A John Wiley & Sons, Ltd Publication.

World Bank. (2014). The State of Social Safety Nets.

World Bank. (2011). Evidence and Lessons Learned from Impact Evaluations on Social Safety Nets.

World Bank. (2015). Closing the Gap : The State of Social Safety Nets.