

**PRODUCTIVE SOCIAL SAFETY NET (PSSN) PROGRAMME IN
SUPPORTING VULNERABLE HOUSEHOLDS' WELFARE IRAMBA
DISTRICT IN SINGIDA, TANZANIA.**

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Abstract

This paper narrates at the impacts of Productive Social Safety Net (PSSN) Programme in supporting vulnerable households' welfare in Tanzania. It examined the economic and social impacts of the PSSN programme to household welfare and its contribution to food security among vulnerable households. The study adopted a cross-sectional research design. Quantitative and qualitative data were collected and analysed. The results indicated that economically, the programme had increased household income and it supported households to own different economic projects. Socially, the programme improved household ability to access education services particularly the enrolments of children to school and pay school needs. In case of health, the programme improved household health status. On the food security, a good number of households had improved accessibility to three meals a day. The study further revealed that majority of the beneficiary's household had positive attitudes towards the programme implementation processes and were not ready and reluctant to graduate from the programme. Despite success, the paper recommends the programme to look for a better mechanism on how to operate to ensure the beneficiaries become independent after some time, thereby opening a space for the programme to support other vulnerable communities.

Key Words: Productive Social Safety Nets, Supporting, Households, Vulnerable, Welfare.

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1. Introduction

Social Safety Nets (SSNs) refers to non-contributory programmes designed to provide regular and predictable support to poor and vulnerable people (Carter, 2019). The SSNs have important functions such as supply of short-term insurance to vulnerable and poor in time of income shortfall, support the aged, children and taking care during illness (Arthur, 2015). The World Bank (2015) classifies six types of SSNs to include unconditional cash transfers, conditional cash transfers, food and in-kind, school feeding, cash and food for work and fee waivers. Arthur (2015), classifies SSNs into formal and informal. Formal SSNs transfers involves cash transfers from government such as subsidies for food, housing to vulnerable; while informal SSNs are transfers from the social network of friends and families.

Historically, SSNs can be traced back as far as Ancient Egypt and the Roman Empire and at the World Bank in 1980s (World Bank, 2011). The SSNs were first introduced in Latin America where the area suffered severe economic crisis that led to drop in income, stunted economic growth, unemployment and inflation (IEG, 2011a). The International Monetary Fund (IMF) and the World Bank proposed and financed structural adjustments including establishing SSNs; then expanded to Africa, Asia, and the Middle East (World Bank, 2011 & Beegle *et al.*, 2018). In Africa, Mauritius was the first country to introduce SSNs programmes in 1950. This was held in form of disability pensions and basic noncontributory allowances for widows and guardians of orphans (Beegle *et al.*, 2018).

The number of launched new social safety net (SSN) programmes have increased in Africa over the last decade. According to the World Health Organization-WHO (2003), development of SSNs can benefit the poor and vulnerable group. The need for SSNs is a critical concern for governments across the globe. The types of SSNs programmes to be chosen and how to make them financially sustainable over the long term are important questions because the answer affects the welfare of millions of poor and vulnerable people around the world (Ivaschenko *et al.*, 2018). Although some progress has been made to improve socio-economic conditions, poverty and vulnerability remain pervasive in Africa due to high population growth. The number of poor people continues to rise in Sub-Saharan Africa, despite a slow decline in the poverty rate. The number of the poor rose from about 280 to 390 million from 1990 to 2013; this is despite of falling in poverty rate (Beegle *et al.*, 2018). To tackle these challenges, every African country has committed to establish at least one SSN programme and many have several of such programmes. Countries such as Nigeria, Uganda, South Africa and Kenya, among others, have SSNs programmes which provide resources to most vulnerable people in the society (World Bank, 2011).

In Tanzania, the government initiated Productive Social Safety Net (PSSN) in 2012 based on cash transfers and Public Works Programmes (PWP) under TASAFA III- (TMU, 2013). The PSSN supports the national social protection programme which is aimed at putting in place the building blocks of permanent national social safety system (UNICEF, 2018). The PSSN programme in Tanzania has been expanding rapidly in a short time and the annual growth rate in the number of beneficiaries is the highest in the world (Beegle *et al.*, 2018). To date, 1.1 million households are enrolled in the programme in 161 Project Area Authorities (PAAs) covering more than 9,976 villages (World Bank, 2016; UNICEF, 2018).

Several studies such as UNICEF (2018) and REPOA (2018) revealed the PSSN programmes have improved children's education outcomes, increasing school attendance and literacy. According to study by World Bank (2016), the programme has high potential

for impact on human capital accumulation. A similar study by Evans *et al.* (2016) revealed that the programme had impacts on health improvements of household members. Most of the studies have shown the impact of SSNs programmes to community members based on school achievements such as enrolments, attendance and literacy rate, but did not indicate how it affected household members' welfare (IEG 2011 b). All consulted studies have been done out of the area of study design. Therefore, this paper reveals the economic and social impacts of the PSSN programme to household welfare and the contribution of PSSN on food security among vulnerable households.

2. Research Method

The Conceptual framework of this study was adopted by modifying some elements from the DFIDs Sustainable Livelihood Approach Framework (DFID, 2000). From the sustainable livelihood model, assets like human, economic, social, physical and natural capital are available in the community and they need to be managed in order to improve the livelihood of households. The main issues that emerged in this study are about improvement of welfare to vulnerable households and how they have created and used different resources to improve their household welfare in the study area. The study looks on how the awarded financial capital by TASAF denotes the financial resources that people use to achieve the livelihood objectives.

The focused background variables are; age, education, occupation, marital status and sex. Independent variables were positive economic impacts such as income, housing materials, household assets, positive social impacts like owning CHF cards, and household food security such as access to three meals per day and positive community attitudes like happiness. Intermediate variables included government and partners, policies and laws and process. The dependent variable is the enhanced household welfare (Figure 1).

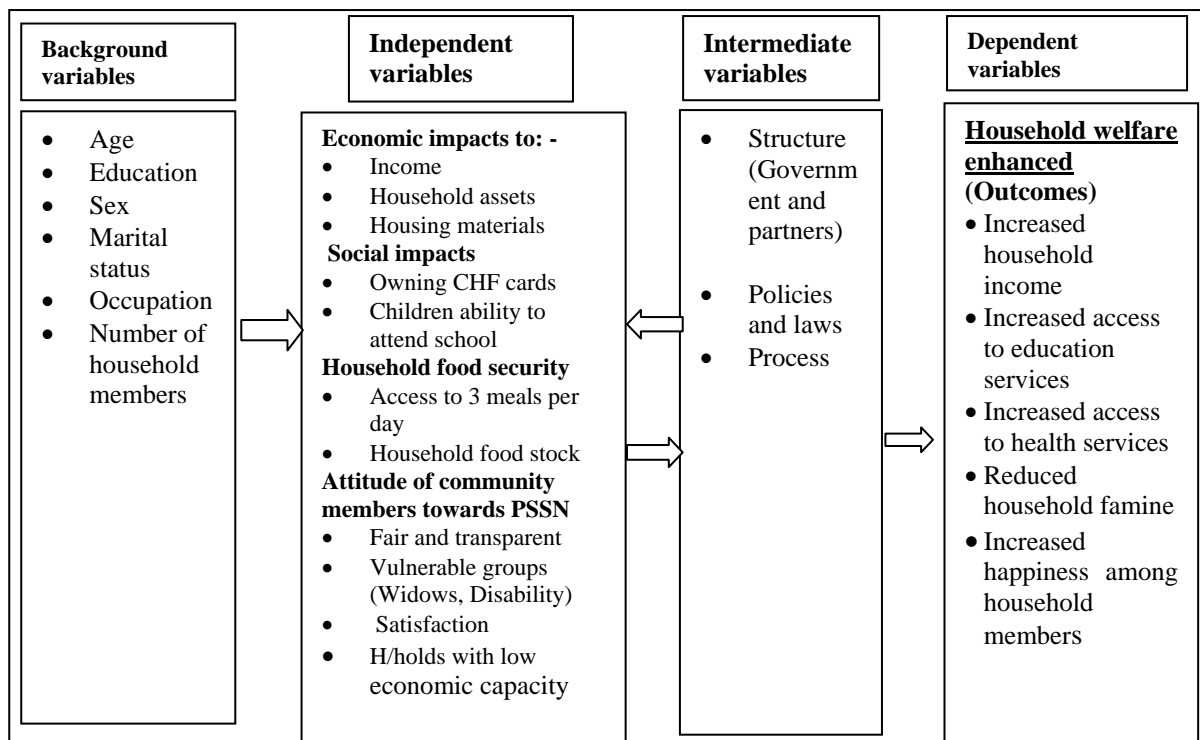


Figure 1: Conceptual Framework of Variables under the Study

The study was conducted in Iramba District, Singida Region of Tanzania Mainland. The District was purposively selected for it was one among the districts that were involved in implementing the PSSN programme in Tanzania. The cross-section design was adopted to collect data at a single point at a time from selected respondents under the study. The total sample size of the study was 115 respondents who were beneficiaries of the PSSN programme. Of 115 respondents who filled out questionnaires, 106 were the heads of households and the remained nine were key informants who used checklist to attain their views on the PSSN programme.

Both primary and secondary data were collected. This involved qualitative and quantitative methods. Whereas, quantitative data were gathered using questionnaire, qualitative data were collected through the key informant interviews and Focused Group Discussions (FGD). Secondary data were gathered by way of reading PSSN reports, articles, research papers, evaluation reports, progress implementation, programme manuals, government publication, books and journals. The quantitative data were analyzed using the Statistical Package for Social Sciences (SPSS) Version 20.0 computer software, which provided descriptive statistics. In descriptive statistical analysis, frequencies, percentages and means were used to measure associations. Quantitative data was thematically analyzed.

3. Results and Discussion

In order to study the impact of PSSN programme on vulnerable households' welfare, the economic and social aspects were studied. Also the impact of PSNN on food security for vulnerable household were analyzed. The following are the findings from the study.

3.1 Economic Impacts of the PSSN Programme to Household Welfare

The economic aspects examined were household income before and during the PSSN, the income received by households after being enrolled in the programme, the households' participation in the public work, assets households owned through the PSSN programme, the household energy consumption before and during the PSSN and the ability of households to join financial institutions before and during the PSSN programme.

Household Income Improvement

The study found that 91.5% of the respondents whose monthly incomes were below 10,000 Tanzanian Shillings (TZS) during the pre PSSN, while 48.1% of respondents stated that their monthly income rose from 21,000.00 to 40,000.00 during the PSSN (Table 1). This had implication that monthly household income raised through programme of the PSSN.

Table 1. Monthly income before and during the PSSN

Monthly income	Frequency	Percent
Before the PSSN		
Below 10,000.00 TZS	97	91.5
Between 10,000.00 – 20,000.00 TZS	8	7.5
Between 21,000.00 TZS – 40,000.00 TZS	1	0.9
During the PSSN		
Between 10,000.00 – 20,000.00 TZS	46	43.4
Between 21,000.00 – 40,000.00 TZS	51	48.1
Above 40,000.00 TZS	9	8.5
Total	106	100.0

1 dollar = 2305.50 Tanzanian shillings (20th October 2021)

The Income Poor Household Earned From the PSSN Programme

The PSSN benefits under Cash Transfer (CT) were divided into conditional and unconditional cash transfers. The unconditional cash transfer involved basic benefit for extreme poverty amounting to 10,000 shillings for household per month. This amount was given to all poor households in the list of programme beneficiaries. In case of conditional cash transfer there was additional funding for poor households which met one or all set criteria such as household with children under 18 years such households was awarded extra 4,000 shillings per month, household with children in primary schools had extra 2,000 shillings per children up to four per household, household with children in ordinary secondary school had extra 4000 shillings up to three children, while, household with children in advanced secondary school had extra 6000 shillings up to two children per household.

For a household which met all six criteria under the CCT programme had a probability to earn between 30,000.00 and 50,000.00 TZS per month equal to 60,000 and 100,000.00 TZS, respectively per payment window. But, households which met less than six criteria had a probability to earn between 10,000.00 and less than 30,000.00 TZS per month equal to 20,000 and less than 60,000TZS, respectively per window. Thus, the study aimed at examining whether households had qualities which enabled them to earn highest income according to the PSSN benefit formula.

The Highest Earned Income Per Window

Payment window refers to payment of PSSN beneficiaries at the interval of two months. It was found that the highest amount was in the range from 31,000.00 to 40,000.00 TZS per window (Table 2). The implication is that majority of the respondents received the lowest income according to the PSSN benefit scheme.

Table 2. The highest earned income per window

Amount	Frequency	Percent
20,000.00 – 30,000.00	47	44.3
31,000.00- 40,000.00	49	46.3
41,000.00 and above	10	9.4
Total	106	100.0

One of the head of departments during interview narrated that:

Households' income per month increased due to earned income from the PSSN and investments from small income generating activities. This improved housing conditions for such as, construction of new houses, rehabilitation of old houses and purchase of new materials for house construction.

Household Income Improvement by Public Work Programme (PWP)

According to TASAF, respondents sometimes were required to participate in Public Work Programme in order to improve household income. The study showed that 55.6% of the respondents who participated fully in PWP earned 34,500.00 TZS (Table 3). The implication here is that majority of the respondents earned extra income from participating in the PWP.

Table 3. Household Participation in PWP and income earned from programme

Participation	Frequency	Percent
Households participated in PWP	104	98.1
Not participated	2	1.9
Income received after household participated in PWP		
Partial participation 2300-32,200 TZS	59	55.6
Full participation in PWP 34,500 TZS	45	42.5
Not participated in PWP	2	1.9
Total	106	100.0

Improvement of Households' Assets Possession during the PSSN

The study showed that majority of the respondents was PSSN programme beneficiaries through improving possession of different assets in their households. Table 4 shows respondents asset possession before and after joining the PSSN program.

Table 4. Improvement of households' possession of assets during the PSSN

Type of Assets owned	Before the PSSN		During the PSSN	
	Frequency	Percent	Frequency	Percent
Poultry keeping (chickens, ducks, rabbits)	30	28.3	83	78.3
Livestock keeping (goats, cows, pigs)	15	14.2	48	45.3
Housing materials (iron sheets, bricks)	25	23.6	60	56.6
Household furniture (beds, chairs, benches)	4	3.8	14	13.2
Farm implements (ox-cuts, ploughs, hand hoes,	0	0	5	4.7
Farm inputs (industrial fertilizers, improved seed)	2	1.9	14	13.2
Communication devices (radio, mobile phones)	0	0	8	7.5
Purchasing of land (farms, plots)	0	0	4	3.8
Home utensils (matrices, solar,)	23	21.7	60	56.6

During the focused group discussions in New Kiomboi village one CMC member narrated that:

The PSSN beneficiaries managed to construct or repair their houses, purchased housing materials, livestock, pieces of land, joined in saving groups, households own furniture and home utensils among others.

Change of Household Energy Consumption for Cooking and Lighting

The study showed that there were additional sources of energy for cooking and lighting when the household joined PSNN program as shown in Table 5. Although, it was found that the direct PSSN beneficiaries had little changes in energy for cooking before and after the programme. The changes happened during the PSSN the households changed from kerosene to solar energy. This was supported by the National Energy Policy-NEP (2003), and URTPMO (2001), where it showed the energy balance is dominated by biomass-based fuels particularly fuel-wood (charcoal and firewood), which are the main source of energy to both urban and rural areas. Biomass-based fuel accounts for more than 90% of primary energy supply NEP (2003), reported that around 80% of the population has very low purchasing power and depends on mainly kerosene for lighting.

Table 5. Change of household energy consumption for cooking and lighting

Energy consumption	Frequency	Percent
Energy for cooking (Pre PSSN)		
Charcoal	4	3.6
Firewood	106	96.4
During the PSSN		
Charcoal	23	18.7
Firewood	100	81.3
Energy for lighting (Pre PSSN)		
Solar energy	6	5.3
Paraffin/kerosene	106	93.0
Candles	1	0.9
Torch (battery)	1	0.9
During the PSSN		
Electricity –TANESCO	3	2.4
Solar energy	85	67.5
Paraffin/kerosene	31	24.6
Candles	2	1.6
Torch (battery)	5	4.0

PSSN Program Facilitated Households Members to Join the Financial Institutions

It was found that in all villages under study, there were community based financial institutions such as Village Community Banks (VICOBA) and Savings and Credit Cooperative Society (SACCOS) operating in particular villages. The findings showed that the PSSN program facilitated more respondents from vulnerable household (15% - 35%) members to join and benefit from the community based financial institutions (Table 6). This had implication that there was a slight change in households to join financial institutions before and during the PSSN. This was supported by (Beegle *et al.*, 2018: World Bank 2016: Merittens *et al.*, 2013: Evans *et al.*, 2016) where they argue that cash for work projects increased savings of poor households and provided an incentive for income diversification like savings.

Table 6. PSSN program facilitated households' members to join to financial institutions

Membership	Frequency	Percent
Pre PSSN		
Members	15	14.2
Not Members	91	85.8
During the PSSN		
Members	35	33.0
Not members	71	67.0
Total	106	100.0

3.2 Social Impacts of the PSSN to Household Welfare

The social impacts of the PSSN on vulnerable household's welfare were evaluated on the aspects of household ability to enroll children to primary and secondary schools, ownership of Community Health Fund (CHF) insurance cards, achieved social benefits of poor households and ability of visiting clinic with under five years' children.

The Improvement of Household Ability to Access Education Services

In vulnerable households, the ability to afford paying school needs were improved from 4.7% before the PSSN to 51.9% during the PSSN program. Also, it was revealed that almost all beneficiaries were able to enroll their children in schools (Table 7). This implies that during the PSSN programme, there was improvement of household ability to pay school needs to children.

Table 7. The improvement of household's ability to access education services

Access to education services	Frequency	Percent
Pre PSNN		
Households with ability to pay school needs	5	4.7
Households never enrolled children to school	15	14.2
During the PSSN		
Households with ability to pay school needs	55	51.9
Households never enrolled children to school	1	0.9

The findings from the focused group discussions showed that:

The programme promoted attendances to primary and secondary schools and reduced absence from schools since children from beneficiary families had assurance of having food and created ability to access to basic needs for school like pens, school uniforms, shoes, exercise books and other needs.

The Improvement of Household Ability to Access Health Services

The study findings showed that during the PSSN, only 33% of the respondents owned health insurance cards while, during the PSSN 83% of the respondents own CHF insurance cards. This was an indicator that were used to measure household's ability to access health services when they need it. This further implies that households were able to access health services; hence the PSSN supported poor households to have prepared health services to household members. This is what one of the key informants said:

The PSSN increased many poor households to own CHF cards for medication, about 60% of the PSSN beneficiaries in the district possessed health insurance.

Accessibility to Health Facilities and Ability of Visiting Clinic with Under Five Years' Children

The study found that only 29.2% of the respondents were visiting clinic at monthly intervals during pre- PSSN, whereby 86% of the respondents visited to clinic during the PSSN as their income improved by the programme. Social safety nets programme assisted selected households in meeting the costs of health services. Health fee waivers assisted selected households in meeting the cost of health services. There was a slight difference in terms percentages of respondents who were attending to clinic with under five age children, before and after the program as the service for under five has always been free. This implies that the program has improved the health status in the households in the study area. Good health plays a substantial role in economic growth of the household. When a family is healthy, both the mother and the father can hold a job, earn money which allows them to feed, protect and send their children to school. Healthy and well-nourished children will perform better in school and a better performance in school will positively impact their future income.

3.3 The Impacts of the PSSN on Food Security for Vulnerable Households

The impacts of PSNN programme to food security were assessed on the aspects of availability of food, household food consumption, household meal preference and intervals of taking meals, number of meals per day before and during the PSSN.

Food Availability in the Households

The findings show that about 68.9% of the respondents' reported that the food situation was bad. It means there was shortage of food before the PSSN, while during the PSSN 70.8% of the respondents reported that food situations in their households were neither

good nor bad implying that the availability of food in their homes was moderate. This further implies that the PSSN beneficiaries were households' food insecure. During the pre- PSSN 71.7% of the respondents faced famine in their households most frequently while, during the PSSN, 55.9% experienced famine in their households once per year. The results tally with World Bank (2016) who noted that the PSSN households in Tanzania experience low food security which accordingly makes the PSSN households vulnerable to shocks.

The Change of Main Source of Food for Household Members' Consumption

The study findings showed that before the PSSN 90.6% of the respondents had their main source of food for household consumption from own farming while, 74.1% of the respondents obtained food from farming during the PSSN (Table 8). The World Bank (2016) revealed that majority of the PSSN households derived substantial part of their consumption from their own production and in-kind transfers.

Table 8. The change of main source of food for household members

Source of food	Frequency	Percent
Before the PSSN		
Farming	106	90.6
Market/shop	8	6.3
Relatives	12	2.4
During the PSSN		
Farming	106	74.1
Market/shop	37	25.9

Household Members' Meal Preferences Interval of Taking Preferred Meals

From the study it was found that 70.7% of the responses preferred rice with beans and meat. This denoted that many of the households achieved their welfare when their household members were able to eat rice with beans and meat. The study further showed that before the PSSN programme 43.4% of the respondents were eating preferred meal once per month while, during the PSSN programme 38.7% of the respondents afforded their preferred meal twice per month, while 37.7% thrice per month (Table 9). This signified that during the PSSN there was a great change in household consumption, implying that household food security was achieved at different levels.

Table 9. The Household Intervals Of Taking Preferred Meals

Meal Interval	Frequency	Percent
During the pre PSSN		
Once per month	46	43.4
Twice per month	20	18.9
Thrice per month	8	7.5
Often per month	1	0.9
Not eaten at all	31	29.2
During the PSSN		
Once per month	9	8.5
Twice per month	41	38.7
Thrice per month	40	37.7
Often per month	15	14.2
Not eaten at all	1	0.9
Total	106	100.0

According to URT (2017), consumption is the preferred measure of welfare as it is a stable and easy concept for respondents to report and therefore more likely to be an accurate measure of living standards than income would offer. Majority of the studies show that the PSSN reached the poorest and most vulnerable and increased household consumption, particularly of food and proteins (Evans *et al.*, 2016).

The change of meals in the households before and during the PSSN

From the study, it was found that 59.4% of the respondents were taking breakfast, 99.1% were taking lunch and 96.2% were taking dinner before the PSSN programme. It was further found that during the PSSN 94.3% of the respondents were taking breakfast, 100.0% were taking lunch and 99.1% of the respondents were taking dinner (Table 10). The implication is that the household welfare of taking lunch was attained at 100% during the PSSN when compared that of before the programme.

Table 9. The change in numbers of meals before and during the PSSN

Number of meals	Frequency	Percent
Pre the PSSN		
Taking breakfast	63	59.4
Taking lunch	105	99.1
Taking dinner	102	96.2
During the PSSN		
Taking breakfast	100	94.3
Taking lunch	106	100.0
Taking Dinner	105	99.1

The findings from the key informants, discussions one of the participants revealed that: *The PSSN contributed to household food security by increasing food stock to household beneficiaries through either buying food stock or investing grants received from the programme which later used to buy food during hardship season. The households coped through buying food during harvesting time and stocked it. Through the PSSN support household accessed three meals per day. The income from livestock keeping supplemented households to have food for most times. The PSSN helped households to have varieties of food for home consumption for family members.*

Household Food Stock

Build an argument for this attribute-From the study, about 68.9% of the respondents experienced bad food situation in the households before the PSSN, on the other hand, 71.7% of the respondents had high frequency of famine in their households before the PSSN and 50.5 % of the responses showed that the PSSN programme increased food stock during the PSSN programme (Table 11).

Table 11: Household food stock

Food stock	Frequency	Percent
Pre the PSSN		
Food availability		
Good	2	1.9
Fair	10	9.4
Bad	73	68.9
Worse	21	19.8
Famine occurrences		
Most frequently	76	71.7
Frequent	20	18.9
No famine at all	1	0.9
Once per year	9	8.5
During the PSSN		
Household food stock increased	100	50.5
Household accessed three meals	96	48.5
No comments	2	1.0

This had implication that majority of the respondents had their views that the PSSN increased food reserves in the households. UNICEF (2018), asserts that since the presence of cash transfer through the PSSN was primarily given to mature females, increased cash flow resulted directly to increased household food security.

Community Satisfaction with the Process of Identifying Vulnerable Households for PSSN Programme

In assessing if the PSNN programme beneficiaries were the right chosen as per TASAF conditions, almost all respondents (99%) strongly agreed that the process of identification and enrolment was free, fair and transparent, indicating that right beneficiaries were enrolled the for the programme. However in most Tanzania communities, there is a challenge of involving people who are not vulnerable in the programme as beneficiaries as they manipulate the opportunities. There is also issue of poor hiding themselves from getting support for fear of being identified as poor because of stereotypes can get from other community members or outsiders (Msomba and Golowike, 2021).

During FGD with community members, local leaders and poor household members, the participants narrated on the process of identification and enrolment of the PSSN beneficiaries. It was reported that:

The process of identification was fair and transparent due to reason that it was managed by community members in particular villages. The programme orientation to community members was done by the Project Area Authority Facilitators (PAAFs). During orientation the task involved conducting two meetings with village council members with the purpose of introducing the programme and associated requirements. The second village meeting also involved introducing the programme and its requirements for community members, facilitation of communities to set poverty indicators, community to select data collectors' team and CMCs and community members to approve identified poor households.

The PSSN Programme Improved Social Inclusion Of Vulnerable to Community Work From the study findings it was found that 92% of the respondents agreed that being in the PSSN programme, their involvement in different community work have improved. Many respondents had opportunities to interact with other members during occasions like attending market places, community meetings, community financial institutions and worship services due to change of household income and their self-esteem.

One of the PSNN beneficiaries narrated that:

I'm thankful to with the PSNN programme, I was one of the hopeless people, I never though one day I could become one of the members of VICOPA in our community, now my children are able to attend well in their studies.

The readiness of household to graduate from the PSSN programme

Lastly, regarding whether household was ready for graduation from the PSSN 45.3% of the respondents were disagreed and 4.7% of the respondents agreed (Table 12).

Table 12: The readiness of household to graduate from the PSSN programme

Measurement	Frequency	Percent
Strongly Agree	9	8.5
Agree	5	4.7
Neutral	6	5.7
Disagree	48	45.3
Strongly Disagree	38	35.8
Total	106	100.0

The implication from the current study is that the direct PSSN beneficiaries were reluctant and still are in need to remain in the programme to complete their projects introduced under the PSSN programme. This was supported by findings from the FGDs with CMC members, local leaders and households who were beneficiaries of programme on the perception whether the households were ready for graduation from the PSSN programme.

One woman asked to graduate from what, from the PSSN? Yet my house which I am constructing under the PSSN is yet from being roofed. I have no financial ability to roof my house without the PSSN grants. Now how can I can I be ready for graduation? The woman asked.

4. Conclusion and Recommendation

Based on the study, the PSNN program has supported the welfare of the vulnerable households to greater extent. Economically, the programme has impacted much on income and asset accumulation for PSNN programme beneficiaries. Socially, there has been significant impact for household ability to enroll their children to school and access to health facilities as now own CHF insurance cards. In addition, the programme has improved food security to households' beneficiaries.

Although the household beneficiaries had positive attitude with the processes held by the programme, majority were not ready or were reluctant to graduate from the programme. This raises a number of questions such as to why the beneficiaries are reluctant or fear to graduate? What is it that causes their terror of graduation while they have already been empowered? It is recommended that the programme should find the most appropriate mechanism that ensures that the beneficiaries are empowered enough to stand in their own feet and break this vicious circle of poverty.

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