THE ROLE OF CONDITIONAL CASH TRANSFERS ON PATHWAY TOWARDS GRADUATION FROM INCOME DEPRIVATION: CASE OF BUYUNI WARD

BY

ISMAIL ZUBERY KISSIGAYE

A Dissertation Submitted in Partial Fulfillments of the Requirements for the Degree of Master of Public Administration (MPA) of Mzumbe University.

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CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by the Mzumbe University, a dissertation entitled **"*The Role of Conditional Cash Transfers on Pathway towards Graduation from Income deprivation: The Case of Buyuni Ward*"** in partial/fulfillment of the requirements for the Degree of Master of Public Administration of Mzumbe University

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Major Supervisor

____

Internal Examiner

Accepted for Mzumbe University, Dar es Salaam Campus College

____

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I, **Ismail Zubery Kissigaye,** declaring that this dissertation is my own original work and that it has not been presented and will not be presented to any other university for a similar or any other degree award

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DEDICATION

This dissertation is lovingly dedicated to the most important people in life: My parents Johari and Zubery Kissigaye, My sisters Zainabu Zubery, Zawadi Zubery and Leila Zubery and lastly to my remarkable wife B. Aisha Ibrahim.

ABREVIATIONS AND ACRONYMS

BFP	Bolsa Familia Programme
CB-CCT	Community Based-Conditional Cash Transfers
CCT	Conditional Cash Transfers
HBS	Household Budget Survey
LAC	Latin America and Caribbean Countries
LEAP	Livelihood Empowerment Against Poverty
MDGs	Millennium Development Goals
NHIS	National Health Insurance Scheme
NSGRP	National Strategy for Growth and Reduction of Poverty
OVC	Orphan and Vulnerable Children
PETI	Programmea de Erradicacco do Trabalho Infantial
PRAP	Poverty Reduction Action Plan
PSSN	Productive Social Safety Net
REPOA	Research for Poverty Alleviation
TASAF	Tanzania Social Action Fund
TOC	Theory of Change
TV	Television
UN	United Nations
UNDP	United Nations Development Programme
UNICEF	United Nations Children’s Fund

WB	World Bank

ABSTRACT

The study concerned with evaluation the role of CCT on pathway towards graduation from income deprivation at Buyuni ward. The specific objectives were; examining how beneficiaries use the received cash benefits, examining the role of CCT in removing poor households out of their currently income deprivation and protecting poor households from being trapped into future income deprivation. The study was largely based on qualitative study and case study research design was applied to study in-depth the problem in single case. Stratified sampling, simple random sampling and purposive sampling procedures were used to get the sample size of 97 respondents.

The primary data were collected by using in-depth interview, focus group discussion and combined questionnaires while secondary data were collected by documentary review. Data analysis was done by applying content analysis for qualitative data and statistical tools with Social Package for Social Science (SPSS) for quantitative data.

The findings show that beneficiaries' uses and priorities in the cash received were investing in small business, children's human capital (education), children's health and buying food. Furthermore, the role of CCT on pathway to graduation from income deprivation were ensuring availability of food for poor households, engaging them in small business, improvement of houses, saving money for unforeseen events, improvement of children health and having good school attendance as well as earning income from the started businesses, having good school performance and saving income. The study concluded that the spending of the received benefits either conditionally or unconditionally has contribution on pathway towards graduation from income deprivation. The researcher recommended on TASAF to ensure desired results after school attendance and regular health visit, targeting the beneficiaries who are real poor, the transferred cash to consider the reality situation of life, stop unnecessary reduction of the transferred cash and further research to be done on other wards to find out whether CCT is needed to be paid attention to other wards or other programs are needed to be initiated from to help people from income deprivation

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CHAPTER ONE

PROBLEM SETTING

1.1 Introduction

The study concerned with the evaluation of the role of conditional cash transfers programme on pathway towards graduation from income deprivation. The chapter presents introduction, background information to research problem, statement of the research problem, research questions, objectives of the study, significance of the study, scope of the study and limitations of the study.

1.2 Background of the Problem

Income deprivation refers to inability to pay for minimum necessities including health care, education, food, water, sanitation, clothing and shelters. According to English Indices of Deprivation (2015) "income deprivation is associated with those who are not in work and those who are in work but their earnings are low to satisfy their needs." Therefore, if one has no certain level of income or expenditure required for achieving a minimum standard of living can be regarded as income deprived since income deprivation is mainly determined by the income as the key determinant for accessing basic services or needs for family and their children (Kessy, 2014).

Tanzania as other developing countries is also faced with the problem of income deprivation (REPOA, 2014). In Tanzania, this problem is greatly found in rural areas than urban areas as reported by National and Housing Census (2012) where the problem was portrayed to be worse there than in urban areas where 87.9 percent of Tanzanians live, but the majority of rural people have inability to pay for minimum necessities due to the presence of income deprivation in rural areas particularly in their households. Even though, the agriculture sector is regarded to be highly important in a country, its area of practice (rural areas) have thirty two (32) million people as equivalent to third forth of the Tanzanians and 80 percent of those thirty two (32) million people are engaged in agriculture but poverty rate in rural areas is still amounts to 33.3 percent while in urban areas is 21.7 percent (Household Budget Survey, 2011/2012).

Due to this situation, agriculture practice is regarded to be the main source which brings the problem of income deprivation into existence in rural area since “agricultural income is the main source of income for the poor in rural areas and those families which rely heavily on such income tend to be extreme poor” (Alexander, 2006). This is also evidenced by the study of Shimiyu (2015) in Nyadira village where majority of the people are practicing agriculture especially cultivating traditional food crops like maize, sunflower and beans and then selling their harvests but transportation to market area is difficult and cost is high as the result of this, farmers do not earn anything when they sell their harvest. But, income deprivation at Buyuni ward is also persisted with agriculture practice which characterized with excessive reliance on rain feed agriculture, low level of inputs to improve productivity, limited and poor extensions services, unavailability of credits, absence of infrastructures and lack of market linkage (Shimiyu. 2015). As the result of this, poverty headcount ratio in rural area is 33.3 percent while urban area is 21.7 percent (Household Budget Survey, 2012), also in Tanzania about 50 percent of population live below poverty line and the situation is more concentrated in rural areas (World Bank, 2006).

Due to this situation of income deprivation, Tanzania came with income support programme called TASAF, where in its third phase is comprised with Productive Social Safety Net (PSSN) which includes Conditional Cash Transfer programme as a strong social protection measure to deal with the problem of income deprivation which faces poor households particularly people who are living in rural areas where many people are confronted with the limitation to access adequate public services due to inability to pay for those basic services (Evans, Housladen and Kosec, 2013). In 2010 Conditional Cash Transfer was adopted in Tanzania as the means to alleviate income deprivation, following the presence of its success observed in other parts of the world especially Latin America and Caribbean countries (LAC) where CCT had been already applied there with the focus to reduce current poverty as same as developing human capital of the next generation so as to break the cycle of the intergeneration transmission of poverty including income deprivation (Stampin and Tornarolli, 2012).

In a way to reduce income deprivation, Tanzania applied CCT by starting with three districts (Bagamoyo, Chamwino and Kibaha) and it relied on community to target beneficiaries through Proxy Means Testing so as to facilitate the targeted extreme poor and vulnerable to break the intergenerational cycle of poverty by investing in nutrition, health and education to accumulate human capital. The programme provided benefits to the poor household based on number of vulnerable children (0-15 years old) and elderly (above 60 years old) and payments were made for every month where some of the observed outcome were health improvement for the poorest, in education there were increase in school attendance and literacy rate increased for the children (Kamagenge, 2013).

Following these positive results observed from those three districts, the conditional Cash Transfer was extended to second and third phase of TASAF under Community Based-Conditional Cash Transfer (CB-CCT) which now is covering the entire country. In Tanzania, CCT is regarded as one of the key instrument in the effort to alleviate income poverty in relation policies of National Strategy for Growth and Reduction of Poverty (NSGRP) in Tanzania mainland and Poverty Reduction Action Plan (PRAP) in Zanzibar with the main conditions like children to go to school and visit health center (Evans *et al.*, 2013). To ensure the intended results are reached, monitoring mechanism are put in place by communities after every four months where the designed monitoring forms are to be filled by beneficiaries with the support from schools and health center (Evans *et al.*, 2013).

1.3 Statement of the Problem

The addressed problem under this study was the role of conditional cash transfer in providing the pathway towards graduation from income deprivation. The addressed problem comes as the result of having the problem of income deprivation at Buyuni ward as reported by Yamuchi (2008), that at Buyuni ward many people are suffering with the consequences of income deprivation including children from poor households to miss school due to frequency illness, low birth weight with great risk of dying while infants are born underweight and the presence of increasing the level of stress in the families, while Malunda (2002) reported income deprivation problem to be worse at Buyuni ward since poor households are heavenly depending on agriculture which also has the history of failing them since agriculture is frequently affected with unpredictable rainfall, lack of agriculture inputs and lack of unreliable market.

With regarding to the manifestation of the income deprivation problem at Buyuni ward, TASAF included the village in its Community Based-Conditional Cash Transfer programme with the intention to service the village in getting out of the income deprivation problem. Despite the TASAF's effort of transferring payment as amounted to Tanzania shillings 13,195,087,387.23 on which 147,362 eligible beneficiaries households from 1194 villages including Buyuni ward which also received that transferred cash, but little or no empirical research seen to be done in evaluating the accomplished role of those transferred cash in moving poor households out of income deprivation. Hence, this study made an evaluation at Buyuni ward so as to examine the role of Conditional Cash Transfer in providing the pathway towards graduation from income deprivation at Buyuni ward.

1.4 Research Questions

i. What are the beneficiaries' priorities in spending benefits received from Cash Transfer?
ii. How do beneficiaries spend the received benefits from cash transfer programme?
iii. How do cash transfers pave the path for poor households in their graduation from currently income deprivation?
iv. How do cash transfers pave the path for protecting poor households from being trapped into future income deprivation?

1.5 Objectives of the Study

The study had a general objective and specific objectives

1.5.1 General Objective

To evaluate the role of Conditional Cash Transfer on the pathways to promote poor households' graduation from income deprivation at Buyuni ward

1.5.2 Specific Objectives

i. To examine how beneficiaries use cash benefits received from the Cash Transfer Programme
ii. To examine the role of Cash Transfer in moving poor households out from their currently income deprivation.
iii. To examine the role of Cash Transfer in protecting poor households from being trapped into future income deprivation.

1.6 Significance of the Study

Significance to the beneficiaries of conditional cash transfers who are poor households at Buyuni ward. The study primarily benefits poor households as the beneficiaries of the programme, since the way these beneficiaries are using cash received from the programme were revealed, as the results of that revelation, government or TASAF may be in a good position in intervening such kind of uses so as to aid the beneficiaries of conditional cash transfer programme in using those received cash in effecting their graduation from income deprivation.

Significance to Tanzania Social Action Fund. The Tanzania Social Action Fund as the part which implements conditional cash transfer at Buyuni ward may predominantly benefited from this study for the reason that the study concerned the role of conditional cash transfer on pathway towards graduation from income deprivation. Hence, the Tanzania Social Action Fund might be made aware about what are done by conditional cash transfer and what strongly should be done by conditional cash transfer so as to end income deprivation, in that way TASAF may able to make immediate change if necessary so as to ensure the perfection of the programme in getting poor households out of income deprivation.

Significance to the public. As addressed previously, that the study concerned with the roles of conditional cash transfer on pathway towards graduation from income deprivation, a case of Buyuni ward. But in genuineness, the problem of income deprivation is not only found in Buyuni ward since studies tell us the problem of income deprivation is greatly found in rural areas and conditional cash transfer programme is operated countrywide. Hence, public or Tanzanians in general might be essentially benefited, since the study makes them aware about the ideal role which can be played by them with the assistance from conditional cash transfer programme in getting out of their income deprivation.

Significance to the researchers. The results from this study might serve as a literature review for further research especially for those researchers who are interested in studying the role of conditional cash transfer programme.

1.7 Limitations of the Study

The sample of this study was drawn from Buyuni ward as the study area for the role of conditional cash transfer on pathway towards graduation from income deprivation. Therefore, the results of this study are limited to only one ward which is Buyuni ward, hence the results might not be generalized to other wards.

Also, some variables outside the control of the researcher were in a position to effects the graduation from income deprivation other than the role of Conditional Cash Transfer programme.

Due to the nature of this study (qualitative study), the collection of data needed more time and space in order to obtain valid and reliable information. To avoid this challenge of time shortage, the study was guided by a good time plan.

Also, the research methodology of this study such as focus group discussion would be probably dominated by one or two respondents, hence the all respondents were encouraged to discuss the raised topics

1.8 Delimitation of the Study

The delimitation of the study was determined by the desire of the researcher to gain understand on how do people use cash received from conditional cash transfer programme, then the role of Cash Transfer in moving poor households out from their currently income deprivation and the role of Cash Transfer in protecting poor households from being trapped into future income deprivation. A second delimitation of the study is to use parents and caregivers, the implementers of CCT programme and community leaders found in one village which is Buyuni ward as the only participants in this study. Also, the study was undertaken at Buyuni ward which found in Ilala district of Dar es Salaam region which is comprised with CCT beneficiaries especially those who are responsible in directing the received cash so as to end their income deprivation problem.

1.9 Organization of the Dissertation

This dissertation is organized by being presented in five chapters. Chapter one as introductory chapter presents background of the problem, statement of the problem, research questions, and objectives of the study, significance of the study, limitations of the study and delimitations of the study. Chapter presents a review of the literature which includes definition of the key terms, theoretical literature review, empirical literature review, research gap and conceptual framework. Chapter three presents methodology that was used in this study as including area of the study, research design, target population, sample size and sampling techniques, data collection techniques and instrumentation and data analysis. Chapter four presents and discuss the findings on the role of conditional cash transfers on pathway towards graduation from income deprivation at Buyuni ward, the chapter consists five sections which are overview of cash transfer programme at Buyuni ward, demographic characteristics of the respondents, beneficiaries priorities in spending benefits received from cash transfer, beneficiaries' uses of the received benefits from cash transfer programme, the role of cash transfer on paving the path for poor households graduation from their currently income deprivation and cash transfer on paving the path for protecting poor households from being trapped into future income deprivation. Chapter five presents the summary of the study, conclusions and policy implications to be taken for better results.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter provides literature review on the role of Conditional Cash Transfer on the pathway towards graduation from income deprivation. The review of literature covered definitions of the key terms, theoretical literature review, empirical literature review, research or knowledge gap and conceptual framework.

2.2 Definitions of Key Terms

To avoid confusion, this study provided definitions and delineations to distinguish between vulnerable household and poor households. Additionally, other variables found in the topics and research questions such as Conditional Cash Transfer, income deprivation and finally, the theory which was used to guide this study was defined.

Conditional Cash Transfers

Conditional Cash Transfers (CCT) are that “transferred cash, generally to poor households, on the condition that those households make prespecified investments in the human capital of their children” (Fiszbein and Schady, 2009). CCT as the programme of transferring cash based on the conditions seek to attain the reduction of inequality, helping poor households break out the a vicious whereby poverty is transmitted from one generation to another, promoting child health, nutrition, schooling and helping countries to meet the MDGs (Fiszbein and Schady, 2009).

Income Deprivation

Income deprivation refers to “inability to pay for minimum necessities including health care, education, food, water, sanitation, closing and shelters” (Kessy, 2014). Income deprivation is determined by the level of income or expenditure required for achieving a minimum standard of living

Poor households

Poor households refers to “the condition that households are characterized by severe deprivation of basic human needs including food, safe water, sanitation facilities, health, shelter, education and information” (United Nations, 1995). According to Hanoi Research and Training Centre for Community Development (1999) “poor households is characterized by living in unstable house often made with mud, have no Tv or Radio, do not able to save money, have some of children who cannot go to school or have to leave school premature and are unable to utilize surrounding natural resource to their benefits”

Vulnerable households

Vulnerable households refer to the households that are likely to be poor in the future. Vulnerable households is “measured by looking at the probability of falling below the poverty line in the future while poor household is measured by looking to the households which are already fell below the poverty line in the past” (Dercon, 2001). According to Scaramozzino (2006) vulnerable households refers to “the households that are in risk to fall below poverty line. Hence, vulnerable households have a high probability of becoming poor or poorer in the future”.

Theory of Change (TOC)

This is a theory that explains how activities are understood to produce a series of results that contribute to achieving the final intended impacts. Theory of change can be developed and used for any level of intervention such as events, projects, programmes, policy, strategies and also in organization that needs to attain certain impacts (UNICEF, 2014).

2.3 Theoretical Literature Review

Theoretical literature review as comprised with the theory of change (1990s) was applied so as to provide a complementary foundation for this study. The theory of change was chosen by a researcher as what could give light on discovering the complexities involved in the topic of the role of Conditional Cash Transfer as the pathway towards graduation from income deprivation.

2.3.1 Theory of Change

A theory of change as the theory that explains how activities are understood to produce a series of results that contribute to achieving the final intended impacts. According Anderson (2005) theory of change is 'just like a tool for developing a solution toward the complex social problems by explaining how a group of early and intermediate accomplishments sets the stage for producing long-range results". While Forti (2012) referred Theory of Change as "a method that a community group can use to think critically about what is required to bring about desired social change". As the process theory of change is designed to depict how complex change initiatives will unfold over time and also requires its stakeholders to be precise about the type of change they want to achieve through their programme. Theory of change is regarded as a diagram that explains how a programme has an impacts on its beneficiaries (Nesta, 2015). The origin of theory of change can be traced back in the years of 1990s especially in the works of people like Huey Chain, Peter Rossi, Michael Quinn and Carol Weiss (Anderson, 2005).

Theory of change came as the solution because previous community initiative are sometime planned without any an explicit knowledge of the early and intermediate steps which are required for long-term change to occur, as the result this situation community initiative tended to limit long-term change to occur. Therefore, with the theory of change, the systematic picture of the steps required to be taken to reach the long-term goal is created by providing an opportunity for various stakeholders to assess what they can influence, what the impacts they can have as the result of their influencing and determine whether the process is realistic to expect to reach their goal with time specifies and the available resources (Anderson, 2005).

According to Nesta (2015) the Theory of Change "outlines all the things that a programme does for its beneficiaries, the ultimate impacts that it aims to have on them and all the separate outcome that contribute to that impacts". Hence, the theory of change explains the impacts of the programme from the beneficiaries' point of view.

According to Anderson (2005) a theory of change has the five steps which are

Firstly, identify the long-term goal. In this step, the stakeholders for the whole initiative are needed to clear about what they want to produce through their initiative which can be programme, project, event, policy or any other initiative. This comes due to the fact that, sometime stakeholders or group members have different ideas about what they are working toward.

Secondly, conduct, the backward mapping to identify the precondition necessary to achieve that goals. In this step, the stakeholders are needed to think about all necessary preconditions that must come into existence so as to reach the long-term goal of the project. Hence, the stakeholders must have open mind to think all necessary preconditions to be guaranteed as their responsibility to produce the desired results of the initiative.

Thirdly, identify the interventions that the community initiative will perform to create these preconditions. Interventions also must be done in effective way to ensure that initiative does not deviate from the intended direction.

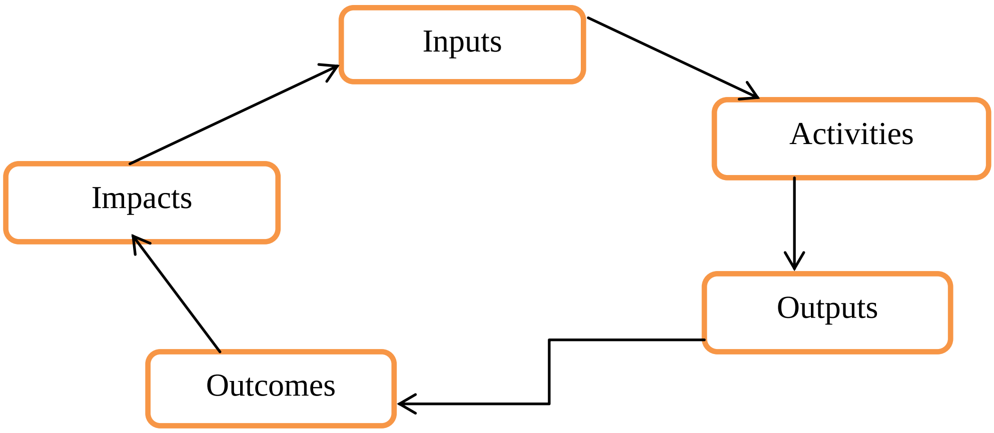
Fourthly, develop indicators for each precondition that will be used to assess the performance of the interventions. Indicators must be developed and used by the stakeholders of the project or programme as their marker for success by being used to assess the ongoing projects especially its performance to achieve an intended goal.

Fifthly, write a narrative that can be used to summarize the various moving parts in your theory.

2.3.2 Arguments of a Theory of Change in this Study

In this study which focus on the role of Conditional Cash Transfers on the pathways towards graduation from income deprivation, a theory of change needs the stakeholders to have clear understand about the Conditional Cash Transfers programme so as to attach necessary issues including interventions for it to work out to achieve the intended result which is graduation from income deprivation among poor and vulnerable households living in rural areas. To ensure this, a theory of change uses result chain which starts with inputs, activities, outputs, outcomes and ended with impacts

Figure 2.1: Result chain of the theory of change



Source: UNICEF, 2012

Where with the inputs, the theory of change needs CCT programme to be financed and given all necessary resources so as certain activities like children to attend schools and health center will be undertaken. As the result of the taken activities hence certain outputs must be intervened to occur so as to lead the desired outcomes and lastly to achieve the impact of the CCT programme which is graduation from income deprivation.

According to Forti (2012) Theory of Change is supposed to answer six big questions which also can be addressed to this study of the roles of conditional cash transfer on the pathway towards graduation from income deprivation. Those six big questions to answered are

a) Who are seeking to influence or benefit from the programme (target population)? In regarding to this study, the one to be benefitted is target population which are households' vulnerable adults and children at Buyuni ward

b) What benefit are them seeking to achieve (result)? Also, in regard to this study, the benefit to be achieved from the programme is graduation from income deprivation.
c) When will they achieve the results? Also, this was answered throughout the findings
d) How will they and other make this happen (activities, strategies and resources)? The activities, strategies and resources under the programme which determines the result of households' vulnerable adults and children to graduate from income deprivation.
e) Where and under what circumstance will they do their works (context)? Also, through the study, this question will be answered by both programme implementers and beneficiaries.
f) Why do you believe the theory will bear out (assumptions)? Assumption for programme implementation.

With regard to those six big questions brought by Forti (2012) both funders and grantee were helped by the theory to reassess the feasibility of reaching goal and promote the development of reasonable long term outcome, target that will be acceptable to both parties of the CCT programme

According to Keystone (2009) the theory of change is perceived as

the one which contain some of usefulness includes internal programme development where the process of developing Theory of Change can help both funders and grantees to refine and enhance the effectiveness of the programme, other usefulness is external communication where TOC itself can be a useful tool for communicating what the CCT programme does and how it impacts in a clear and convincing way but also can be useful in term of evaluation, theory of change provide room for programme evaluation through relating its fundamental steps and what they are supposed to produce throughout the programme particularly Conditional Cash Transfer programme.

2.3.3 Criticisms on Theory of Change

The criticisms on the theory of change come from the works of James (2011) and Keystone (2009).

The theory of change takes time to develop. According to James (2011) when one needs to apply theory of change in a thorough and participatory manner, he argues that the process of developing the theory of change can be a very time consuming process. He said that, developing theory of change needs sufficient resources especially money and time so as to develop the theory of change otherwise the theory cannot be developed.

The theory of change is criticized for being a confusing to some. According to James (2011) the theory of change is not uncommon for an end result, hence its diagram can be messy and difficult to interpret

The theory of change can run the risk of becoming glorifies. It is criticized for being a log frame that imposes donors' requirement rather than a vehicle for social change (Keystone, 2009).

2.4 Empirical Literature Review

The empirical literature review for this study focuses on the previous researches conducted by various researchers from different parts not only here in Tanzania. The reviewed literature emphases on the three themes; the first comparison between conditional cash transfer and old age pension, the second them is concerned with how people are using cash received from conditional cash transfer programme and the next is the role of CCT programme in moving poor households' out of their income deprivation problem.

2.4.1 Comparison between Condition Cash Transfer and Old Age Pension in Tanzania

Old-age pension as the terminal benefits for retirees which is targeted to secure the income security for retirees so as to meet the standard living in their old ages. In Tanzania old age pension are paid and managed by five pension funds which are

Public Services Pension Funds, Local Authority Pension Funds, Government Employees Provident Funds, National Social Security Funds and Parastatal Pension Fund (Haule, 2013). In Tanzania and many other countries, studies show this form of cash transfers has a lot of challenges for its beneficiaries due to delay in terminal benefit payments and it delay payment the it create difficult for its beneficiaries as observed in some countries retirees spend more than 12 months without receiving their terminal benefits. As the result of delaying paying terminal benefits, old- age pension become a limit for people to raise beyond food poverty line with more accompanied with income deprivation (Haule, 2012).

The study of Kazimoto and Mhindi (2014) reported Old-age pension as what gives small income to retirees which fail to meet the economic change and cost of living. According to them, the Tanzania Social Security Regulatory Authority (TSSRA) reported that one a retiree thinks on money as income from employment cannot come in old age pension like when one was in his employment position, this is due to the fact that fund is small and standardized in terms of percentages with no consideration to cost of living of inflation. As the result of this, retirees in Tanzania face many difficulties in their lives where some of these retirees fail to secure their basic needs requirements such as food security, healthcare and education for their dependents (children), shelters and housings. Since, the small paid income by old age pension failing them to match with the cost of living, many Tanzania retirees become burden to their family members, frustrated, fall sick and many of them are dying few years after being retired from their employment (Muhimbi, 2012).

Therefore, with consideration to those presented challenges of other cash transfer particularly Old-age pension, conditional cash transfer may be the best solution in helping people to live out of income deprivation since it has good history of serving poor communities in LAC to come out of poverty (Evance, Hausleden, Kosec and Reese, 2014). According to the study of World Bank (2016) in Tanzania, conditional cash transfer programme has contributed to the reduction of extreme poverty among female headed households who also composed 54 percent of CCT beneficiaries, also the study revealed that with conditional cash transfer people able to have the improved consumption of food, access to health and education services, enhancing and protecting the human capital investment in their children.

2.4.2 How do Beneficiaries use Cash Received from the Cash Transfer Programme

Conditional Cash Transfer programme currently is implemented by many governments around the world with the goal of improving options for the poor families through its intervention in health, consumption, nutrition and education. Poor families enrolled in Conditional Cash Transfer receive cash in exchange for complying with CCT conditions such as preventive health requirement, nutrition supplementary and education especially on ensuring school enrolment and attendance for their children (TASAF, 2013).

In the case of Tanzania, where the first pilot Conditional Cash Transfer programme was implemented in 40 villages of three districts (Kibaha, Bagamoyo and Chamwino) with 5000 household and 13,000 beneficiaries. The received cash based on last payment was reported to be used by the beneficiaries in different areas. According to Evans, Kosec and Weerdt (2012)

> *40 percent of the received cash was used in education especially in buying books, pens, uniforms and other facilities while 30 percent of the received cash was used in health especially in treatment, medication, fare (transport) and health insurance and 20 percent of those received cash was used in investment particularly in poultry, farming and livestock while 10 percent of the received cash was used in clothes, kerosene and goods.*

In Ghana, the beneficiaries of CCT use of cash received from the programme to register all orphans and vulnerable children (OVC) under 18 years to be under the National Health Insurance Scheme (NHIS) as reported by one of the respondent there after receiving grant, "when money came, I went and made health insurance card for the children. Now I can take children to the hospital when they are sick and with the money too I can buy medicine for children and take care of their health." Therefore, this quote proves that parents or care givers are key component in improving health of orphans and vulnerable children through having right uses of cash received from the CCT (Ebenezer, 2016).

In Mexico where Progresa or Oportunidades programme was introduced by government, the received cash from that programme was reported by Fernalk, Gertler and Neufeld (2008) to be used in purchasing more and higher quality food, medicines when necessary, investing in household materials and equipment like refrigerators, improving floor and other construction materials that were assumed to reduce child's exposure to infection. But all of which reported to contribute to increased growth and health outcome while other families were reported to use the received cash in buying books, newspapers and age appropriate toys that could be used to promote cognitive stimulation to children (Fernalk, Gertler and Neufeld, 2008).

The CCT beneficiaries use cash received from the programme to reduce financial barriers to access necessary services. This use of cash received comes after community to feel that they no long have to pay for health care service out of their pocket, as the result of this, community value CCT programme for cutting down all expenses required to be paid for accessing health as reported by Ebenezer (2016) that before CCT which was introduce in Ghana 2008 people were used to pay for registering, check-up, drugs and therapy so as to attain health service. According to Ebenezer (2016) some of the people were poor, hence with CCT all financial barrier related to health service are removed now.

The received cash from the programme is used by the beneficiaries to start small business so as to get addition income. In the case of Ghana where CCT or Livelihood Empowerment against Poverty (LEAP) with the goal to beak the intergenerational cycle of poverty. As revealed by Ebenezer (2016) that through the provision of cash grant, the programme has contributed to poverty reduction at the households level as noted by one community leader there who said that, “This programme has been helpful because care giver use the money wisely, sometime they use it to start a small business and this enable them to get additional income which also tend to reduce poverty”.

The received cash from the programme is used to by parents and caregivers to ensure the accessibility to education for their children. This uses become necessary for those who are receiving cash conditions them to send their children to school as a central to breaking the intergeneration poverty cycle. One of the respondents in this study of Ebenezer (2016) said that, "the money help me to take care of the children's education. I pay for their school fees and school staff so as to make my children educated and once they are educated they can get a better job when they grow." Therefore, it is true that if there is no CCT things like levies and other school related cost will make difficulties for poor and vulnerable households to send their children to school (Ebenezer, 2016).

In the case of Tanzania, conditions which are necessary to direct the uses of cash received from CCT are admission to primary school for children under 7-15 years old, ensuring the school attendance of above 80 percent of total school days, visit health facilities to monitor growth three times a year for the children under five years while those elderly with above 60 years old have to visit health facilities for basic check and orientation (Wolrd Bank, 2012).

24.3 The Role of CCT Programme in Moving Poor Households Out of - Income deprivation

Conditional Cash Transfer provides effective incentive to invest in human capital for the poor and vulnerable households. Human capital based on education is made possible through conditional cash transfer programme where in Tanzania all beneficiary children especial with the age of 7-15 years old are conditioned to admitted to primary and to have good school attendance so ensure to build human capital in them (TASAF, 2013). According to the study of Kessy (2014) "in Tanzania CCT provides means to invest in human capital by educating children beyond primary level where through CCT beneficiaries find money to pay for children's secondary and vocational education". In Pakistan, the assessment of the World Bank (2008) showed that the Punjab Education Sector Reform Programme increased the enrollment rates for girls aged between 10-14 years by 11 percentage point from a baseline of 29 percent while in Bangladesh. "The Female Secondary School

Assessment Programme increased the secondary school certificate pass rate for girls receiving the stipend from 39 percent in 2001 to nearly 63 percent in 2008" while in the case of Malawi's Social Cash Transfer programme revealed that the "targeting households with children led to an increase in school enrolment of 5 percentage points among children aged 6-17 while targeted households with orphans yielded an increase of 4.2 percentage point" (World Bank, 2008). In Brazil, the Bolsa Familia reported to "lead decline on 58% among children who are not attending school but also there was an increase of 7% of children attending school and working and 5% of children attending school and not working" (Janvry et l, 2006).

Another role of CCT is a provision of opportunity for the poor households to engage in small business. Through the money received from the programme of conditional cash transfer, some of members from the poor and vulnerable households tend to use that money to invest in small business so as generate another source of income instead of depending to only income from CCT. This was revealed by the study of Ebenzer (2016) which was undertaken in Ghana where one of the respondent who was caregiver said, "sometime I use money from Livelihood Empowerment Against Poverty (LEAP) to start a small business and this enables me to get additional income" In Tanzania also, the study of Evans *et al.* (2012) showed that "Conditional Cash Transfer programme provides opportunities for poor and vulnerable household to engage in small business as showed that 10 percent of the received cash under the pilot CCT programme was used in poultry, farming and livestock so as to get additional income from such investment".

The programme of CCT programme guarantees health and wellbeing of poor and vulnerable households which are necessary for them to engage in their activities effective. In Tanzania, Conditional cash Transfer ensures this by conditioning children of 0-5 years old to visit health facility three times in a year so as to monitor their growth while the elderly of above 60 years olds have to visit to health facility for basic check and orientation at least one a year (TASAF, 2013). In Ghana, Conditional Cash Transfer conditions beneficiaries of CCT to register all orphans and Vulnerable children of under 18 years olds to National Health Insurance Scheme (NHIS) so as to ensure the accessibility of health care to them (Ebenezer, 2013). In

Mexico, the area served by Progresa or Oportunidades programme health visit increased by 18 percent compared to other unsaved areas while in Peru's Juntos Programme immunisations of children under one year age increased by 30 percent within one year of implementation and also there was an increase of approximately 65 percent in pre- and postnatal visit to health clinic and a reduction in home births (Barrientos and Scott, 2008). Also, in Mexico "the Progresa or Oportunidades CCT programme has been associated with 11 percent reduction in maternal mortality and among adults there was a 22 percent reduction in days in bed due to illness after two years of the programme" (Barham 2005).

Conditional Cash Transfer increases the households' consumption. According to Institute of Fiscal Studies (2005) in Columbia FA as cash transfer programme is increasing households' consumption especially on especially protein-rich food such as meat, chickens and milk, other consumption noted to be occurred on clothes and foot wear for children and healthcare for all family members.

CCT programme also reduce the burden for the poor and vulnerable households in term of spending money to the children. It is revealed that before CCT to be introduced in Ghana people were used to find money and use that money to buy children's food, paying school fees, buying school uniform, providing fair to children, buying books and pens for their children other related cost needed parents to spend money in their pockets. But now, the burden for the parents to spend their own money to their children is reduced by being covered by CCT and the result of this, money accumulated from other sources outside the CCT can be used to other activities including saving and other activities which are not paid attention by CCT (Ebenezer, 2016). In Tanzania also CCT shift the burden of poor and vulnerable household in children's spending by giving cash to such spending as reported by Evans *et al.* (2012) that 40 percent of the received cash from CCT are use in education particularly in buying uniforms, books, pens, facilities and fare too.

In Tanzania CCT programme is reported to be one which build the culture of wisely spending to the poor and vulnerable households. According to TASAF (2015) the culture of wisely spending is important to solve the problem of poverty and this is made possible through conditions which are attached at Conditional Cash Transfer where the monitoring to be complied with conditions is conducted by TASAF and the community management committee with the support from the school, health center and district staff and if beneficiaries fail to comply with conditions, a warning will be issued to them by the community management committee and if still beneficiaries fail to comply with the conditions payment will be reduced by 25 percent and a second warning will be sent. As the result of this, the culture of having wisely spending is built (TASAF, 2015). In Ethiopia, “15 percent of participants of Productive Safety Net Programme spent some of their unconditional cash transfer on education” (Devereux *et al.*, 2006). In Lesotho “have shown that those receiving a social pension are buying uniforms, books and stationery for their grandchildren” (National University of Lesotho, 2006).

Conditional Cash Transfer programme makes removes obstacles that limit people from carrying out their day to day activities. It is reported that in some places people did not able to participate in their daily duties due to hunger as related to their income deprivation as shown in Lesotho where “48 percent of old age pensioners reported that they never went hungry after the introduction of the old age pension compared to 19 percent before that introduction” (Vicent and Cull, 2009).

In Mexico Conditional Cash Transfer programme (PROGESA) has reduced child labour. The study of Rwaling and Rubio (2003) reported that the “CCT programme reduced the probability of working among aged 8 to 17 years old by 10 percent to 14 percent”. While in Brazil CCT (PETI) reduce child labour where “the probability of working fell between 4 percent to 7 percent point in Pernambuco, close to 13 percentage point in Sergipe and nearly 26 percentage point in Bahia which has the highest child labour force participation rate in Brazil”. Hence, the programme of CCT there turns children from street working (child labour) to school working child (students). Also, it was reported by the study Cordoso (2003) that “in Brazil especially in 1992 boys at work were 36.3 percent but in 2001 that percentage declined to 23.5 percent on the other hand percentage of boys going to school increased from 76.1 percent in 1992 to 90.6 percent in 2001 since the conditional cash transfer was introduced there”.

2.5 Research Gap

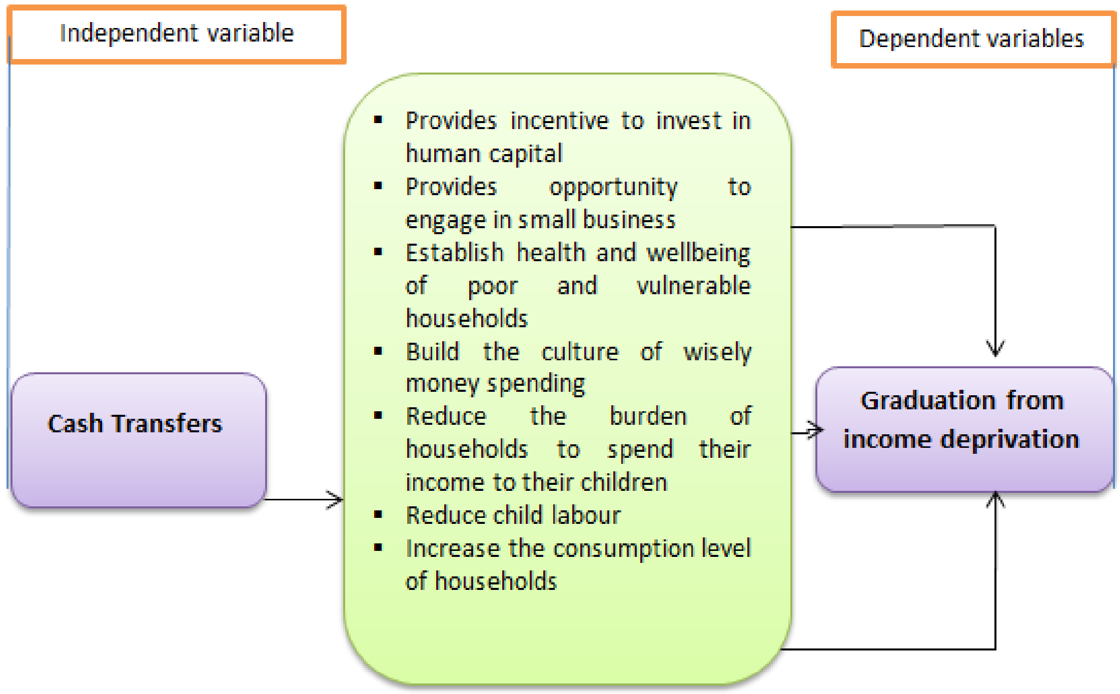
With the foundation laid down by the reviewed studies of Kessy (2014), World Bak (2008), Evans *et al.* (2012), Berrientos and Scott (2008), Barham (2005), Devereux *et al.* (2006), National University of Lesotho (2006), Vincent and Cull (2009), Rawling and Rubio (2003), Ebenezer (2016), TASAF (2013,2015) and other on the role of conditional cash transfers, they help this study to take a shape for studying the gap about roles of conditional cash transfer programme on the pathways toward graduation from income deprivation. Starting with the reviewed study of Kessy (2014), World Bank (2008) and Rawling and Rubio (2003) who insisted that CCT provides a means to invest in human capital without linking it with the income deprivation facing many households' vulnerable adults and children at Buyuni ward while the study of Ebenezer (2016) and Evans *et al.* (2012) reported that CCT give vulnerable households incentive to engage in small business but also he failed to link it particularly with households' vulnerable adults and children in graduating from income deprivation, in findings conducted by TASAF (2013), Barrientos and Scott (2012), Barham (2005) and Ebenezer (2003) revealed that CCT improve health and wellbeing of poor but also didn't report which poor they mean because poor also needs to be specified, reducing the burden to service children was reported by Evans *et al.* (2012) and Ebenezer (2016) while building the culture of wisely spending to poor was reported by TASAF (2015) but also no linking to households' vulnerable adults and children graduation from income deprivation while the study of Devereux *et al.* (2006), National University of Lesotho (2006) and Rawling and Rubio (2003) reported that CCT programme reduces child labor without reporting anything concerning households' vulnerable adults and children and its way to graduate from income deprivation through CCT.

Therefore, due to that few pointed studies; there was a research gap on the area of conditional cash transfer programme in relation to poor households' graduation from income deprivation. Hence, this study was directed into filling that identified gap by investigating the role of Conditional Cash Transfer on pathways towards graduation from income deprivation at Buyuni ward

2.6 Conceptual Framework

A conceptual framework to show the role of Cash Transfer on the pathways towards graduation from income deprivation.

Figure 2.2: Conceptual Framework



Source: Research, 2017

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

Research methodology is referred by Marshal (1998) as the methods that determine how data will be collected and analyzed. Research methodology bases on various rules and procedures that were used to study the identified research problem under this study. To be systematic, chapter three of this dissertation was formed by research methodology which involved area of the study, research design, target population, sample size and sampling techniques, data collection techniques and instrumentations and data analysis.

3.2 Area of the Study

The study was conducted at Buyuni ward found in Ilala district. Buyuni is administrative ward in Ilala district found in Dar es Salaam region of Tanzania. According to the Tanzania National Census of 2012 the population of Ilala district was 1,220,611 among them males were 595,928 and females were 624,683. The District is administratively divided into 22 wards.

Buyuni ward which found in Ilala district has eight streets among those eight streets, four streets (Nyeburu, Zavara, Mgeule and Kigezi) have found to have CCGT beneficiaries. The reason for choosing Buyuni ward for this study was due to the factor that Buyuni ward is one of the wards which was selected in Tanzania for implementation of Community Based-Conditional Cash Transfers due to the presence of many people who have income deprivation problem.

3.3 Research Design

Yin (1997) defines research design as “an action plan for getting here to there, where here may be defined as the initial set of questions to be answered and there is some set of conclusions (answers) about those questions”

The design of this study was a case study research design. Hagan (2006) defines case study as “in-depth, qualitative studies of one or a few illustrative cases.” But also, case study can be referred as a method involving systematic gathering enough information about a particular person, social setting, event or group to permit a researcher to effectively understand how the subject operates or function (Berg and Lune, 2012).

The usefulness of case study which made researcher to adopt it in this study was to allow multiple methods and / or source of data through which one can create a full and deeper examination of the case, hence through case study design, data were collected by using combination of methods which were interview, focus group discussion, questionnaire and documentary review. This case study put more emphasizes on the full analysis of a limited number of events or conditions and their interrelation but also through case study design, a researcher abled to challenge traditionally held scientific theory because though this study, a new theory was developed in relation to the role of conditional cash transfer on pathway towards graduation from income deprivation (Berg and Lune, 2012).

Apart from usefulness of this research design, also case study which was adopted in this study had the weaknesses like involving no experimental control hence internal validity of the interference remain weak and other weakness of case study is its tendency to make the study subjective and lastly case study focus on one aspect of the problem and its conclusion was generated rather related to one particular event which was the role of conditional cash transfer on pathway towards graduation from income deprivation at Buyuni ward (Berg and Lune, 2012).

3.4 Target Population

The term population refers to “a group of elements or cases, whether individuals, objects, or events that confirm to specific criteria and to which we intend to generalize the result of the research” (McMillan and Schumacher, 2006). But also, population means the larger group from which sample is taken.

According to Population Census of 2012, the population of Buyuni ward was recorded to be 43,912. According to TASAF (2012) the number of PSSN beneficiaries at Buyuni ward are 200, since not all PSSN beneficiaries were qualified to engaged in this study for the reason that some of these beneficiaries were children (not able to speak or write) and other were elders, hence the targeted population were CCT beneficiaries especially parents or caregivers from poor and vulnerable households who were 100. Population of implementers of CCT programme were 10 people who were there at Buyuni ward to ensure the CCT is successful implemented. Population of community leaders who were involved in the programme of CCT were 7 people and these people were those in local government particularly Ward Executive Officers and Village Executive Officers. Generally, the targeted population for this study involved 130 people.

3.5 Sample Size and Sampling Techniques

3.5.1 Sample Size

Sample size refers to "the number of items to be selected from the universe to constitute a sample" (Kothari, 2004). The sample size which is large is necessary to obtain accurate information from the respondents but if the sample size is too small, a researcher may not get accurate information.

With regard to Krejcie and Morgan (1970) generated model of appropriate sample size required for a given population size of parents and caregivers were 100 people, hence the sample size for this study were 80 respondents, while for the population size which is bellow ten (10) people, the number of that population and its sample became the same as shown in the Table 3.1 below. Therefore, 80 respondents were parents or caregivers who were CCT beneficiaries, 10 respondents were the implementers of CCT programme and other 7 respondents were community leaders who had tendency of being involved in the CCT programme.

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Table 3.1: Sample Size (S) Required for a Given Population Size (N)

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	246
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	351
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	181	1200	291	6000	361
45	40	180	118	400	196	1300	297	7000	364
50	44	190	123	420	201	1400	302	8000	367
55	48	200	127	440	205	1500	306	9000	368
60	52	210	132	460	210	1600	310	10000	373
65	56	220	136	480	214	1700	313	15000	375
70	59	230	140	500	217	1800	317	20000	377
75	63	240	144	550	225	1900	320	30000	379
80	66	250	148	600	234	2000	322	40000	380
85	70	260	152	650	242	2200	327	50000	381
90	73	270	155	700	248	2400	331	75000	382
95	76	270	159	750	256	2600	335	100000	384

Note: "N" is population size
"S" is sample size.

Krejcie, Robert V., Morgan, Daryle W., "Determining Sample Size for Research Activities", Educational and Psychological Measurement, 1970.

3.5.2 Sampling Techniques

Sampling techniques refers to the techniques of choosing a portion of a target population for research rather than studying the entire target population. This study as focusing on the studying the role of Cash Transfers on pathway towards graduation from income deprivation at Buyuni ward applied probability and non-probability sampling techniques as shown below

3.5.2.1 Stratified Sampling

In stratified sampling procedure, a researcher attempted to stratify the population in such a way that the population within stratum was homogenous with respect the characteristics on the basis of which was being stratified. But also, it is important to ensure that characteristics chosen are clearly identified in the study population (Kumar, 2011)

The study classified its respondents into three strata through that stratified sampling so as to ensure all categories of respondents were presented. The first stratum was composed with 100 respondents as parents and caregivers who had children receiving cash transfer benefits, the second stratum was composed with 10 respondents as the implementers of the CCT programme and the last stratum was composed with 7 respondents as community leaders specifically Ward Executive Officer (WEO) and Village Executive Officers (MEO). After the accomplishment of this stratification, another sampling procedures was allowed to continue and that were simple random sampling and purposive sampling.

3.5.2.2 Simple Random Sampling

This is the basic probability sampling design which gives an opportunity for every element of the population in the sampling frame to have an equal chance of being selected (Kumar, 2011).

In this study, a researcher used simple random technique to select sample of 80 respondents in the stratum of parents and caregivers with children who are receiving benefits from conditional cash transfers programme. Since the stratum of parents and caregivers had 100 respondents but the needed sample was 80 respondents. Hence, researcher used computerized random number where the respondents were selected randomly. To do that sampling technique, the list of 100 people as stratified sample were entered into spreadsheet (excel), then the researcher used the Excel RANDO function to generate random number for each on that stratum, then researcher sorted the list in increasing order of their corresponding random number and he selected the first 80 respondents on that sorted list.

3.5.2.3 Purposive Sampling

This is one of the non-probability sampling technique that researcher uses it when he or she needs to select a sample that meet the criterion of the study. According to Saunder (2000) purposive sampling technique enables the researcher to select sample that will enable him or her to get answers for the research questions and to meet the objectives of the study.

In this study, purely purposive sampling technique was applied to obtain the sample of 17 respondents to participate in the study. First, researcher took consideration of what had been under stratified sampling, then the stratum of programme implementers which were occupied with 10 respondents were considered as the sample and the last stratum of community leaders as occupied with 7 respondents were taken as they were. The reason to have this sampling technique is to empower the study to get accurate information from the people who own information concerning the role of CCT on pathway towards graduation from income deprivation.

3.6 Data Collection Techniques and Instrumentation

Data collection techniques are the ways by which researcher uses them to collect information about the problem while data collection instruments are device used to collect data or device which present technique for example observation checklist to present observation technique or documentary checklist to present documentary technique.

3.6.1 In-Depth Interview Techniques and its Instrument

This is a qualitative research technique that was used in study only for collecting qualitative data. The in-depth interview technique involved conducting intensive individual interview with a small number of respondents to explore their perceptive on a particular idea, programme or situation. This in-depth interview technique was used specifically to obtain primary data from primary source (Berg and Lune, 2012).

The in-depth interview technique was applied to eighty (80) respondents who were caregivers or parents (mothers) from poor and vulnerable households. The researcher used interview guideline to guide the whole process of interview technique.

Apart from interview guideline, researcher used audio recording equipment's as it enabled researcher to concentrate on listening what interviewees said, also enabled researcher to maintain eye contact and also to obtain a plenty of useful quotations for dissertation. But also, note taking (pen and note book) were applied as a caution for the failure of recording instruments and as the means to encourage interviewees to talk because with note taking interviewees tended to think they had something important to continue saying (Kumar, 2011).

3.6.2 Focus Group Discussion and its Instrument

This is a qualitative research technique which also was used to collect qualitative data only in this study. The Focus group discussion consisted of a structured discussion and it was used to obtain in-depth information from a group of people about a particular topic (Berg and Lune, 2012).

Through Focus Group Discussion techniques, a researcher applied this technique for seven (7) respondents who were the community leaders at Buyuni ward. Then, the researcher explained the purpose of a group which concerned with discussing the specific topic of interest about this study together the expected of participants, length of discussion which was two hours together with assuring confidentiality and anonymity for the participants.

To ensure effectiveness of this technique, a researcher acted as a moderator who guided the group discussion starting with introducing topic for discussion and probe for more details together with ensuring everyone had input in that focus group discussion. But also, audio recording equipment was used to record the whole discussion.

3.6.3 Questionnaire and its Instrument

This is quantitative technique which was used only for collecting quantitative data in this study. According to Kothari (2004) questionnaire refers to “a method of collecting data which uses a set of questions for collecting data”. In collecting quantitative data, combined questionnaire which consisted both open ended question especially to cope with the study flexibility since did not force interviewees to answers in a certain way and other were closed ended questions with box ticking since were simple to use, ease to analysis and easy to compare the obtained information from different interviewees (Kumar, 2011).

The researcher selected ten (10) respondents who were programme implementers from TASAF who are working at Buyuni ward to answer that questionnaire. Therefore researcher was responsible to give research questionnaire to the respondents and be with them until they finished filling that questionnaire and returning to him.

The reasons to have questionnaire technique were due to the possibility of the study to collect quantitative data from the respondents, also questionnaire was deployed in this study since was cheap to administer especially for the respondents scattered over larger area and also this technique guaranteed the respondents to feel free to explain their opinion related to the study.

3.6.4 Documentary Review Technique and its Instrument

This technique was used for secondary data collection. The documentary review technique involved analysis of information from journals, books, magazines, and a government report together with reviewing other researches concerning the topic so as to gain more knowledge.

The researcher used documentary checklist as a list of items that were supposed to relate to the context of the study area. A checklist verified the availability and conditions of use of specific items but important to this documentary checklist was to ensure more information about various roles of CCT programme on pathways towards graduation from income deprivation. The documents which were reviewed in this study were National Strategy for Growth and Reduction of Poverty I and II (Ministry of Finance and Economic Affair, 2010), assessment National Strategy for Growth and Reduction of Poverty report II (Ministry of Finance and Economic Affair, 2010-2015) and the report of REPOA (2014) on poverty and household/family size in Tanzania: Multiple responses to population pressure

3.7 Data Analysis

Data analysis as the practice in which raw data were ordered and organized so as to extract the useful information from them (Kumar, 2011).

Qualitatively data analysis involved the analysis of qualitative data such as text data from interview transcripts. In this study, qualitative data were analyzed by organizing data according to their themes which were identified from research questions and then data were analyzed by using content analysis (systematic analysis of the content of texts). In applying this content analysis, firstly researcher selected sample of text from many or population of text for analysis, secondly was unitizing stage where researcher identified and apply rules to divide each text into segment that was treated as separate units of analysis, thirdly was coding where researcher constructed and apply one or more concepts to each unitized text segment and finally, the coded data were analyzed qualitatively to determine which theme occurs most frequently, in what contexts and how those texts are related to each other but in regarding the main research questions so as to answer appropriately the specific objectives of this study (Bhattacherje, 2012).

Quantitative data analysis refers to the process of analyzing what has been collected in questionnaire, structure interview, survey or experiment and making deductive and inference. The study collected quantitative data which were analyzed by using statistical tool especially by applying descriptive analysis which refers to statistically describing, aggregating, and presenting the constructs of interest or associations between these constructs. Statistical Package for Social Science (SPSS) version 20, which is user-friendly software was used for analyzing quantitative data especially the data on the demographic characteristics of the respondents and other data which were found to be related with the objectives of the study especially beneficiaries priorities' in spending benefits received from the programme and challenges faced by beneficiaries before being enrolled into conditional cash transfer programme. The frequently distribution and percentages were used for quantitative data analysis and tables were used to ensure easy understanding of that data analysis.

CHAPTER FOUR

PRESENTATION OF FINDINGS AND DISCUSSION

4.1 Introduction

The chapter concerns with comprehensive presentation of the results of data analysis. The chapter presents data analyzed by content analysis as well as data that were analyzed by computer programme which is SPSS after being coded (converted into numeric format) and put into figures and tables. The chapter consist five sections which are overview of cash transfer programme at Buyuni ward, demographic characteristics of the respondents, beneficiaries priorities in spending benefits received from cash transfer, beneficiaries' uses of the received benefits from cash transfer programme, cash transfer on paving the path for poor households graduation from their currently income deprivation and cash transfer on paving the path for protecting poor households from being trapped into future income deprivation.

4.2 Overview of Conditional Cash Transfer at Buyuni Ward

Conditional cash transfer as the programme that provide grants to poor and vulnerable families contingents upon specific family actions especially investing in human capital by keeping children in school and taking them to health center on regular basis started at Buyuni ward in 2015. Buyuni ward has eight (8) streets among them only four (4) streets which are Nyeburu, Zavara, Kigezi and Mgeulu have been enrolled into CCT programme. According to Ward Executive Officer (WEO) number of CCT beneficiaries at Nyeburu street is fifty, Zavara is forty, Mgeule is fifty five and Kigezi is forty two. Payments are made every month and the highest payment is sixty thousand while the lowest is twenty thousand for those who have been enrolled into CCT, the subsequent payment depend on beneficiaries compliance with the condition of CCT.

4.3 Demographic Characteristics of the Respondents

The demographic characteristics of the respondents under this study were ages of the respondents, sex of the respondents, education of the respondents, occupation of the respondents and marital status. In relation to this study, demographic characteristics and the beneficiaries uses of the benefits were presented together.

4.3.1 Ages of the Respondents and the Beneficiaries' uses of the Benefits

The gathered information on the age of respondents were presented in their relation to the uses of the benefits received from CCT.

Table 4.1: Ages of the Respondents and the Uses of the Benefits

Beneficiaries' uses of benefits received from CCT * Age of Respondents Cross tabulation								
Count								
		Age of Respondents						Total
		15-24	25-34	35-44	45-54	55-64	65-74	
Beneficiaries' uses of benefits received from CCT	Buying food and store them	4	1	3	7	8	0	23
	Education of their children	9	8	4	0	3	5	29
	Health of the whole families	6	5	1	7	3	2	24
	Starting and improving business	3	0	0	2	11	0	16
	Establishing and Improving their dwellings	0	0	3	2	0	0	5
Total		22	14	11	18	25	7	97

Source: Research Data, 2017

The findings show that, 22 respondents as constituted 22.7% of respondents had ages between 15-24 years, this age group were found to spend more their received benefits from CCT on education of their children as reported by majority of them who were 9 respondents. 14 respondents who comprised 14.4% of respondents had ages between 25-34 years and their most uses of the received benefits from CCT were found to be on education of their children as reported by majority of them who were 8 respondents. 11 respondents who comprised 11.3% of respondents had ages between 35-44 years in relation to their spending of the received benefits, the study found them to spend more on education of their children as reported by majority of them who were 4 respondents. But also, 18 respondents as comprised 18.6% of all respondents had ages between 45-54 years with the most spending of the received benefits from CCT on health of their families and buying food as reported by majority of them who were 14 respondents while 25 respondents who constituted 25.8% of all respondents had ages between 55-64 years were found to spend more the received benefits on starting and improving business as reported by 11 respondents and buying food as reported by 8 respondents. Also, 7 respondents who comprised 7.2% had ages between 65-74 years, these respondents were found to spend more on education of their children as reported by majority of them who were 5 respondents.

Study found that Majority of the respondents in this study were aged between 55-64 years old and they were 25 respondents. But, most of the beneficiaries' spending were found to be on education of the children especially for the respondents aged between 15-24 years old, 25-34 years old, 35-44 years old and 65-74 years old. This shows that, beneficiaries of Buyuni ward are good in fulfilling the conditions of Conditional Cash Transfer which require them to spend more education and health so to reduce the income deprivation problem especially on future basis.

4.3.2 Gender of the Respondents and the Beneficiaries' uses of the Benefits

The study also required the respondents to mention their gender either are male or females. The collected information on gender of the respondents were presented together with the beneficiaries uses of the received benefits from CCT in the table 4.2 below.

Table 4.2: Gender of the Respondents and the Beneficiaries' uses of the Benefits

Beneficiaries' uses of benefits received from CCT * Gender of Respondents Cross tabulation				
Count				
		Gender of Respondents		Total
		Female	Male	
Beneficiaries' uses of benefits received from CCT	Buying food and store them	22	1	23
	Education of their children	21	8	29
	Health of the whole family	21	3	24
	Starting and improving business	16	0	16
	Establishing and Improving their dwellings	5	0	5
Total		85	12	97

Source: Research Data, 2017

The findings show that majority of the respondents were females who were 85 respondents with 87.6% of all respondents, in relation to their spending of the received benefits, the study found that majority of them who were 22 are spending mostly on buying food and store while the second leading majority who were 21 each were found to spend more on education of their children and health of the whole family. But males respondents were 12 with 12.4% of all respondents under this study and most of them were found to spend more on education of their children as reported by majority who were 8 respondents.

The reason for female respondents to be many respondents as compared to male respondents was due to the fact that study involved 80 respondents as parents or care giver and other reason come due to the nature of CCT programme which prefer females than males in its conduct. But also, both respondents; female and male respondents were found to be good in fulfilling the conditions of CCT especially by spending more the received benefits on buying food for their families, education of the children and health of the family.

4.3.3 Education of the Respondents and the Beneficiaries' uses of the Benefits

All respondents who were involved in this study were required to indicate the highest level of education to which they have completed. But also, information on education of the respondents were presented together with their spending of the received benefits from CCT.

Table 4.3: Education of the Respondents and the Beneficiaries' uses of the Benefits

Beneficiaries' uses of benefits received from CCT * Education of Respondents Crosstabulation						
Count						
		Education of Respondents				Total
		Not attended school	Primary Education	Secondary Education	College Education	
Beneficiaries' uses of benefits received from CCT	Buying food and store them	5	12	3	3	23
	Education of their children	13	8	0	8	29
	Health of the whole families	10	8	3	3	24
	Starting and improving business	3	9	4	0	16
	Establishing and Improving their dwellings	0	5	0	0	5
Total		31	42	10	14	97

Source: Research Data, 2017

The findings show that, there were 31 as they comprised 3.2% of respondents who did not attend school at all, mostly of the spending of these beneficiaries which are made with the received benefits were found to be on education of their children as reported by majority of them who were 13 respondents. While 42 respondents as they constituted 43.3% of respondents had primary level of education with the mostly spending on buying food and store as reported by 12 respondents. 10 respondents who comprised 10.3% had secondary level of education with the mostly spending of the received benefits on starting and improving business as reported by 4 respondents while the last 14 respondents who covered 14.4% of all respondents had college level of education while the mostly spending of the received benefits on education of the children as reported by majority of them who were 8 respondents.

Majority of the respondents were found to have primary level of education as they were 42 respondents, followed with 31 respondents who had not attended school at all. With regarding to the level of education, mostly of the respondents were found to spend their received benefits on the education of their children in spite of their low level of education.

4.3.4 Marital Status of the Respondents and the Beneficiaries' uses of the Benefits

The marital status of the respondents who were involved were single, married, separated and widows. As it was found for previous presented demographic characteristics, also the marital status information were presented in relation to the uses of the received benefits from Conditional Cash Transfer programme as show below in the table 4.4.

Table 4.4: Marital Status of the Respondents and the uses of the Benefits

Beneficiaries' uses of benefits received from CCT * Marital Status of Respondents Cross tabulation						
Count						
		Marital Status of Respondents				Total
		Single	Married	Separated	Widow	
Beneficiaries' uses of benefits received from CCT	Buying food and store	2	7	9	5	23
	Education of their children	6	15	0	8	29
	Health of the whole families	2	14	5	3	24
	Starting and improving business	2	1	9	4	16
	Establishing and Improving their dwellings	0	5	0	0	5
Total		12	42	23	20	97

Source: Research Data, 2017

The findings show that, single respondents under this study were 12 respondents with 12.4% of all respondents, majority of these respondents who were 6 were found to spend more their received benefits from CCT on education of their children. 42 respondents were married respondents with 43.3% of all respondents under this study with the mostly spending of their received benefits on education as reported by 15 of them and also on health of their families as the reported by 14 as the second leading majority of them. While 23 respondents were separated respondents with 23.7% of all respondents, the study found these respondents to spend mostly of their received benefits on buying food as reported 9 respondents and starting and improving business as reported by other 9 respondents. The lastly marital status of the respondent was widow respondents who were 20 widows with 20.6% of all respondents with the mostly spending the received benefits on education of their children as reported by majority of them who were 8 respondents.

The findings show that majority of the respondents had been married respondents as they were 42 respondents but also, the spending of the received benefits from CCT were found to be made mostly on education and health of the families as conditioned by the transferred cash.

4.3.5 Occupations of the Respondents and the Beneficiaries' uses of the Benefits

Respondents also were required to indicate theirs occupational status which were employed, self-employed and not employed. The information on the occupation of the respondents were presented together with the information the Beneficiaries' of the received benefits from CCT as presented in the table 4.5 below

Table 4.5: Occupations of the Respondents and the Beneficiaries' uses of the Benefits

Beneficiaries' uses of benefits received from CCT * Occupation of Respondents Cross tabulation					
Count					
		Occupation of Respondents			Total
		Employed	Self-employed	Not employed	
Beneficiaries' uses of benefits received from CCT	Buying food and store them	3	12	8	23
	Education of their children	9	12	13	29
	Health of the whole families	4	14	6	24
	Starting and improving business	2	1	8	16
	Establishing and Improving their dwellings	0	5	0	5
Total		18	44	35	97

Source: Research Findings, 2017

The findings found that, 18 respondents who comprised 18.6% of all respondents were employed especially by government, in the case of spending the received benefits from Conditional Cash Transfer, for them the best spending was the spending on children's education as reported by majority of them who were 9 respondents. 44 respondents as they covered 45.4% of all respondents who were self-employed respondents reported to spend more the received benefits on health of their education while 35 respondents who were found to be not employed as they comprised 36.1% of all respondents were to spend their received benefits on education as reported by 13 respondents as the majority of them. The findings show that majority of the respondents in this study were self-employed respondents as they were 44 respondents out of 97 respondents. But the study found that the CCT beneficiaries are self-employed because are encouraged by CMC to start business as the means to increase their received income as the result of this, these respondents are also spending on starting and improving their business.

Based on the uses of the benefits received from CCT programme, the he study found to be consistent with the previous research of World Bank (2012) in Tanzania CCT which revealed that people are using the benefits received from CCT to ensure school attendance of above 80 percent of total school days, visiting health facilities to monitor growth three times per year for their under five years children while the above 60 years beneficiaries are helped to visit health facilities for basic check and orientation. Also, the study is consistent with the previous research of Ebenezer (2016) which reported that the received benefits are used to start small business so as to get addition income from what received as benefits from LEAP.

4.4 Beneficiaries' Priorities in spending Benefits received from Conditional Cash Transfer Programme

The findings found the presence of priorities in spending the received benefits. The priorities were very different, other priorities found to be the same with the conditions attached to cash transfer while others priorities were found to be too far from what conditioned by Conditional Cash Transfer Programme.

All 97 respondents who were involved in this study were asked to indicate their priorities in spending the received benefits from Conditional Cash Transfer programme. Table 4.6 below indicates what reported by respondents who were asked to identify their priorities in spending the received benefits from Conditional Cash Transfer.

Table 4.6: Beneficiaries' Priorities in spending Benefits received from Conditional Cash Transfer Programme

Priorities in spending benefits			
	Frequency	Percent	Valid Percent
Investment in business	20	20.6	20.6
Investment in children's education	32	33.0	33.0
Investment in children's health	24	24.7	24.7
Buying food for current and future uses	18	18.6	18.6
Having houses	3	3.1	3.1
Total	97	100.0	100.0

Source: Research Findings, 2017

4.4.1 Investment in Business

The findings shows that twenty (20) respondents as they comprised 20.6% of all respondents in this study prefer to invest their received benefits in business. The business which people are doing with the received benefits were found to be small business especially the business of selling fish, opening poultry industry at their homes , opening garden for planting trees for business, selling firewood, and engagement in the business of selling vegetables, tomatoes, fruits and other things like that. The study found that, many people who are receiving benefits of Conditional cash transfer, preferred to use the conditioned cash into business due to the presence of education which are provided by Community Management

Committees (CMC) at Buyuni ward. One of the quoted respondents who was CMC said that *“investment in business is necessary since is the good way to ensure the received cash is growing and through the profits gained from those business one can empower himself or herself in meeting his or her needs.”*

4.4.2 Investment in Children’s Education

Majority of the respondents who were thirty two (32) with 33% of the respondents were found to prefer investment in their children education. Even though the investment in children’s education was conditioned by cash transfer programme, but the study found the significant number of beneficiaries who are caring much about education of their children. Due that caring of children’s education, many parents were found to engage in various activities including small business so as to get money and then to ensure investment in children’s education. The study found that investment in children’s education to be done by buying school uniforms, shoes, beg, exercise books, pen and sometime parents were found to give their children money for spending in schools. Other parents were found to use the received benefit to ensure their children have private teachers especially for those to whom their children have reached at secondary level while other were found to use the received benefit to clear all payments related to school examinations.

4.4.3 Investment in Children Health

The second leading majority who were 24 respondents with 24.7% of all participated respondents were found to prefer investment in children health. The study found that, the priorities in investment in the children’s health is highly influenced with the presence of sickness among children as the result of this, many parents were found to prefer investment in their children’s health. The investment in children’s health as what conditioned in the cash transfer were found to be practiced by making regular visit to health center, buying medicines if necessary to buy them and ensure the nutritious food is available for their children. Apart from the uses of direct received cash from the programme, those who have engaged in business were found to use profit intentionally to ensure children health is doing well. One of the beneficiaries who was interviewed said, *"Once the money is received from this programme, I prefer to use it in solving challenges related to the health of my children."*

4.4.4 Buying Food for Currently and Future Uses

Buying food was found to be another priority in the uses of the benefits received from Conditional cash transfer for many respondents as argued by 18 respondents who comprised 18.6% of all respondents in this study. The study quoted one elderly who said that *"Kindly, with age which I have, I cannot do any business since what I am waiting for is death. Hence, what I prefer with the received benefits is to buy food for me and my grandson."* But also having the priority of spending in food was found to be good according to TASAF'S Conditional Cash Transfer Programme because food especially nutritious food is necessary to ensure health of the family members . But also, for the families which were found to have priority in spending in children's education also were found to have priority in spending food especially nutritious food so as to make children appear healthy fit.

4.4.5 Having House

The study found some beneficiaries to prefer house as their priority in spending the received benefits as argued by three (3) respondents who comprised 3.1% of all respondents in this study. One of the CCT beneficiaries who was quoted said by this study said,

> *I start keeping chicken with my received benefits but that business didn't do good, I shift into selling firewood but my target is to have house through that benefits received from CCT but I have started with buying plot."* Also, one of the CMC who was quoted said that, *"I know of beneficiaries, once she receive money, she use it into buying cement to complete her house construction.*

But beneficiaries to prefer house were evidenced by the improvement made on their houses roof from using straw roof to aluminum roof.

Figure 4.1: Researcher and CCT's beneficiaries

Source: Research Findings, 2017

The findings becomes consistent with theoretical framework presented in chapter two as theory of change by Anderson (2005). The theory agrees with the finding as said that, *"if activities are understood the process of producing result become easy"*. The findings show that people did only understood what they desired in life but also what action they have to take to get what they needed, since people priorities became realised by their actions.

Also, the study is consistent with previous research of Ebenezer (2016) which reported that in Ghana when money is received, people are going to made health insurance card for their children so as to improve the health of their children especially to simplify the process of taking them to hospital when they are sick. Other consistent found in the study of Fernalk, Gertler and Neufel (2008) in Mexico, the study reported that the received benefits from Progresa are preferred by beneficiaries to be used in purchasing more and qualified food, medicine, and investment in households material and equipment like refrigerators.

4.5 The Returning From Having Such Priorities in Spending the Received Benefits

Apart from study to find out the beneficiaries' priorities in spending the received benefits from Conditional Cash Transfer Programme, also the respondents were needed to respond on the returning obtained from having such priorities.

4.5.1 Business Improvement

Business improvement was revealed to be one of the great returning from having priorities in spending benefits received especially for those twenty (20) respondents who reported their priorities to be the investment in business. The study found that, many beneficiaries of CCT did not able to do business at all before the introduction of cash transfer programme at Buyuni ward, but after the programme to be introduced there, many beneficiaries started business from the scratch by doing small business with commitment. As the result of that commitment, many beneficiaries reported to have improvement in their business and income too since the received benefits are directed into business every moths as the means to grow that received money. The following quotation from the woman who was CCT beneficiary which said that, *"The money which we receive is so small if the use it for meeting our needs, but if we use it starting small business, the money grow and be able to meet our daily as what occurring to me right now."* With this quotation, the investment in small business with the received benefits found to be helpful to many beneficiaries who are doing business for the intention to grow money so as to meet needs of their families.

4.5.2 Improvement in Children's School Performance

School performance to be improved was reported by all groups of respondents starting with parents, CMC and other community leaders as they were thirty two (32) with 33% of all respondents. Having priority in spending in children's education was regarded by the participated respondents to be the cause for improvement in the performance of their children. As quoted from one of the parent who said that, *Before starting receiving cash, children did not like to go to school since they had no good uniform, exercise books, pens, bags and other did not receive money for spending at their schools. And those who were noted to go school, they went there by force. But with the received benefit, children are feeling happy since all of their needs related to school are provided by their parents as the result they study hard and improve their school performance*

The quotation proves that, the transferred cash has contributed a lot in making good school attendances and good school performance for the children to whom their parents are investing in their education.

4.5.3 Improvement in Children Health and Reduction the tendency of Sickness

Another returning from having priority in spending the benefits received was revealed to be the improvement in children's health and reduction the tendency of sickness among children especially for those whose priorities is spending the received benefits in the investment in children's health as it was reported by twenty four (24) respondents with 24.7% of all participated respondents. One of the serious challenge faced people of Buyuni ward before the introduction of conditional cash transfer was found to be poor health for their children which was accompanied with high tendency of sickness. But currently, that challenge found to be the history for them. The improvement found to be accelerated by people to prefer the spending the received benefits in their children health as argued by 24 respondents. With the received benefits, beneficiaries were found to make regular health care visit and ensure children development but also through buying medicine and nutritious food for their children which determine the health improvement of the children

4.5.4 Ownership of Properties

The study revealed the ownership of properties among various beneficiaries of conditional cash transfer. With regarding to three (3) respondents who argued to prefer spending the received benefits in improving their dwelling, hence some of properties which were found to be owned by beneficiaries were plots and other were found to own houses together with improvement made to some houses. But that ownership also were found to be determined by priorities which people had in spending the benefits received from conditional cash transfer. As quoted by one of the respondent who said that, “with benefits which I used to receive, now I own plot and in a future I will build my own house there.” Other properties which were found to be owned by beneficiaries as the returning for them to have priority in spending benefits were mobile phones.

4.5.5 Having the Saved Income Inside

At Buyuni ward, various respondents were found to prefer Village Community Bank (VICOBA) as the means to save the received benefits. Saving income was found to be one of the result especially for those beneficiaries especially twenty (20) respondents who were found to prefer spending their benefits in doing small business. Other beneficiaries apart from using VICOBA to save their money, were found to use their mobile phone especially Tigo pesa, M-peas and Airtel money to save the received benefits. As the result of that saving, people tend to be more safe since their saved income are used to deal with unforeseen events as occurred.

4.6. The Role of Conditional Cash Transfer in moving Poor Households out from their Currently Income Deprivation

Another objective which became necessary to be attained under this stud was finding out the role of conditional cash transfer in moving poor households out from their currently income deprivation. Various data were collected though interview, questionnaire and focus group discussion so as to answer this specific objective. In meeting this objective, the study started with finding out the income deprivation’s challenges faced by beneficiaries before being enrolled into Conditional Cash Transfer Programme and then, data on the appreciation of contributions of CCT on currently living of CCT beneficiaries at Buyuni ward were collected.

4.6.1 The Income Deprivation's Challenges Faced by Beneficiaries before being enrolled into Conditional Cash Transfer Programme

One of the great roles done by conditional cash transfer programme for beneficiaries of conditional cash transfer at Buyuni ward was found to be helping people to move out of the income deprivation's challenges that held back many people at Buyuni ward for a long time. The study collected responses on various income deprivation's challenges that beneficiaries of conditional cash transfer programme had been incurred in their past but became reduced if not solved after them to be enrolled into the conditional cash transfer programme. The participated respondents reported various income deprivation challenges faced by CCT beneficiaries before being enrolled into CCT programme as presented in the table 4.6 below

Table 4.7: The Income Deprivation's Challenges faced by Beneficiaries Before being enrolled into Conditional Cash Transfer Programme

Challenges facing CCT beneficiaries				
		Frequency	Percent	Valid Percent
	Children did not go to school	27	27.8	27.8
	Illness was so high among children	21	21.6	21.6
	Dependence on relatives	9	9.3	9.3
	Lack of enough food	17	17.5	17.5
	Family break-up	3	3.1	3.1
	Lack of capital to start business	17	17.5	17.5
	Accumulation of many debts	3	3.1	3.1
	Total	97	100.0	100.0

Source: Research Findings, 2017

4.6.1.1 Children Did Not Go To School

One of the bad experiences which beneficiaries of conditional cash transfer at Buyuni ward experienced in their lifetime was inability of their children to go to school as reported by twenty seven (27) respondents who comprised 27.8% of all respondents in this study. The study revealed that, the reason for that inability to go to school were lack of ability to buy school uniforms, exercise books, pens, beg and sometime as the fare for them to go to school. But also, the school drop-out rates were reported to be so high before the introduction of Conditional Cash Transfer at Buyuni ward since children did not get the requirements needed for them to continue going school. As the result of this, parents of the children reported to live the stressfully lives for a years before getting a solution of their income deprivation challenges until 2015 when the Conditional Cash Transfer programme to be introduced at Buyuni ward in 2015.

4.6.1.2 Illness was so high among Children

Another bad experience which people experience before the introduction of conditional cash transfer is illness among children which was argued by twenty one (21) respondents who comprised 21.6% of the respondents. Since parents had no sufficiently income dealing with illness for their children was too tough for them to escape child mortality. The study was informed about the presence of child mortality which occurred among the children of poor families before the introduction of conditional cash transfer programme at Buyuni ward. According yto one of the beneficiaries who was quoted, said that *"During that time buying medicines and taking children to health center were not easy since all these duties needed some money which were not belonging to many people of Buyuni ward."*

4.6.1.3 Dependence of Relatives

Also, the dependence on relatives was reported by nine (9) respondents who comprised 9.3% of all respondents in this study. The study revealed that, mostly of the currently CCT beneficiaries were previously dependents on their relation especially on food since they had no money to buy food, on health services, education services and so on they had no money to secure their necessarily needs, therefore dependence on their relative was regarded as the means for them to secure their needs. As quoted from one of the respondents who said that, *"I did not have the ability to handle the life's challenges before the introduction of conditional cash transfer, what I did in that time was to become dependent for my relatives who helped me a lot."*

4.6.1.4 Lack of enough Food to Eat

The study also revealed the presence of another challenge which faced people before the introduction of conditional cash transfer at Buyuni ward which was lack of enough food to eat as reported by seventeen (17) respondents who comprised 17.5% of all respondents. Due to the presence of lack of enough food to eat, some of beneficiaries reported to reduce a number of meals from three meals to two meals per day and then from two meals to one meal per day. But also, it reached a time where adult people were supposed to let available food to be for their children alone and them to go the whole without eating. But also, due to the lack of enough food to eat, children's health was reported to be poor since parent had no ability to get nutritious food for their children during that time.

4.6.1.5 Family Break-up

Family break-up was reported by three (3) respondents who constituted 3.1% of all respondents as another challenge which faced people at Buyuni ward before the introduction of conditional cash transfer there. It was reported that, lack of basic service at home due to lack of income made some people to leave their families and caused the problem of family break-up at Buyuni ward. The study also found a number of families which of their members reported to departure due to the hardship of life during that time as reported by one of the beneficiaries who was quoted, said that, *"I am only one remain in this house, my young left me here since I was regarded as the burden for them."* Hence, it was found that families break up at Buyuni ward was only causes by the hardship of life faced people before the introduction of CCT programme there.

4.6.1.6 Lack of Capital to Start Business

The study revealed that, many people desired to start business earlier but they were prevented with the lack of capital to do that as reported by seventeen (17) respondents who comprised 17.5% of all respondents. Also, the study revealed the some people who tried to start business before the introduction of Conditional Cash Transfer at Buyuni ward they failed since there was no back up at that time and people around Buyuni ward to many to buy from their neighbors for supporting their business. Therefore people lived the confused life for the reason that, what they thought would help them were not turned into reality during that time before the introduction of conditional cash transfer programme at Buyuni ward.

4.6.1.7 Accumulation of Many Debts with No Ability to Pay Back for them

Accumulation of debts with no ability to pay back for them was reported by three (3) respondents with 3.1% of all respondents who were involved in this study. Accumulation of debts was found to be a serious challenge faced people before the introduction of conditional cash transfer at Buyuni ward. The study revealed that, many people especially poor households were required to incur debts so as to fulfill their needs but in returning the ability to pay back those incurred debts was reported to absent for many people of that time. As the result of this, living the stressfully life with fear was part and parcel for many poor households of Buyuni ward before the introduction of conditional cash transfer.

4.6.2 The Appreciation of Contributions of CCT on currently living of Beneficiaries

The study also found out the presence of contribution which has been done by conditional cash transfer programme on CCT beneficiaries. This contribution was reported to be significant to many beneficiaries since with that provided contribution, the currently income of many CCT beneficiaries found to be increased which also resulted to the attainment of many needs which failed to be fulfill before the introduction of CCT at Buyuni ward.

Figure 4.2: Community Management Committee during Cash Transfer

Source: Research Findings, 2017

4.6.2.1 Availability of food for the poor households

With regarding to the priority in spending the received benefits from the CCT programme where many respondents argued to prefer the spending of their received benefits in buying food, hence food to be available for poor households at Buyuni ward has been revealed to be the role of CCT programme on the currently living of CCT beneficiaries. According to parents, CMC and community leaders, food availability apart from being ensured by Conditional Cash Transfer programme, also food availability is made possible due to engagement in various things including business which are empowered by Conditional Cash Transfer at Buyuni ward. It was reported that, cash transfer programme has paved the path for poor households to have income which then are used to secure food for the households. Also, people appreciated the contribution of Conditional Cash Transfer in the availability of food since before the coming of CCT people suffered a lot due to lack of food within their households as reported by seventeen (17) respondents as the challenges faced them before the introduction of Conditional Cash Transfer. One of the respondents who was quoted, said that *"Currently, we have been ensured on the availability of food since CCT programme guarantees to receive money every month"*

4.6.2.2 Ability to engage in business and generate profits

Conditional cash transfer programme also pave the path for poor household to secure capital for business starting. By considering the priority in spending the received benefits which was reported by twenty (20) respondents to be investment in business and the challenges which faced many people before the introduction CCT programme at Buyuni ward which was reported by seventeen (17) respondents to be lack of capital to start business, hence having the ability to engage in business and generate profits has been revealed by this study as the current role played by CCT programme in the currently living of CCT beneficiaries at Buyuni ward. At Buyuni ward, people were found in small business like selling chickens, fish, vegetables, tomatoes and other people were found to plant trees for business. With that business engagement, people were found to generate income as the profit from engagement in business and use that profit to meet their daily needs including food and other households' needs.

4.6.2.3 Improvement of Houses

The study also found the presence of houses improvement as the result of people to have conditional cash transfer there at Buyuni ward as the role of CCT programme which was reported by majority. The improvement in houses at Buyuni ward was found in various ways; first the study found it to those who are taking the straw roof out of their house and replace them with the roof of aluminum while other were found to make houses improvement by buying cement and then repairing their house but also there were those who found to start buying plot and then building house for settlements. But all of those things which relate to houses improvement were not seen to occur before the introduction of CCT, therefore people become responsible to appreciate the contribution of conditional cash transfer in their currently living from liberating them out of income deprivation problem.

4.6.2.4 Currently, Money are Saved for Unforeseen Events

Also, the ability for poor households to save money was found to be made possible with the existence of conditional cash transfer as reported by majority of the respondents at Buyuni ward. Due to the opportunity to receive money each month and getting profit from business, many poor households were found to have ability to save money especially through Village Community Bank while other were found to save in their house and other through their phone's lines. According to the one of the beneficiary who was quoted, said that *"the saved money as the available income is playing the significant role for many poor households including me especially in buying food once food is finished but also, it helps us to ensure good children health and their school attendance."*

4.6.2.5 Improvement of children's health

Due to the presence of effort done by conditional cash transfer programme especially in helping poor households at Buyuni ward to have ability to fight against illness of their households' member, then the improvement of children health is found to be guaranteed now. It was reported that by majority that before the coming of Conditional Cash Transfer at Buyuni ward, children's health were not doing good since parents failed to take their children to clinics and even making regular visit to health center. But with this CCT programme, parents are needed to ensure children health development by making regular visit and health center and if parent do not comply with this condition, amount to receive money gets reduced as the result of this, children are taken to health center regularly which also found to improve health of their children at Buyuni ward.

4.6.2.6 Attendance to School is also guaranteed currently

Conditional cash transfer programme also has overcome the challenge related to poor school attendance among children who are coming from poor households. By considering the priorities in spending the received benefits as reported by thirty two (32) respondent who preferred to spend the received benefits in education of their children and challenges faced people before the coming of CCT programme at Buyuni ward which was reported by twenty seven (27) respondents to be inability for children to go school due to lack of their necessary school requirements. Currently, the attendance to school is reported by majority, to be good since various challenges which limited children to have good school attendance have been removed. The study revealed those challenges which they are used to limit good school attendance to be lack of school uniform including shoes, lack of exercise books, pen, beg and money for school spending as well as payment for school examination all of these challenges were found to be removed now due to the presence of conditional cash transfer programme at Buyuni ward.

The study found to be consistently aligned with the theoretical framework presented in chapter two. With that theoretical framework, activities taken become the way for to certain results, hence the activities as the uses of benefits received certain result to be achieved can be regarded as the role which have been by the source of input (Forti, 2012).

Also, the results from the finding are consisted with the previous research of Evans *et al.* (2012) which reported that Conditional Cash Transfer programme provides opportunities for poor and vulnerable household to engage in small business as showed that 10 percent of the received cash under the pilot CCT programme was used in poultry, farming and livestock so as to get additional income from such investment. While the study of Barham (2005) reported that in Mexico the Progresa or Oportunidades (CCT) programme has been associated with 11 percent reduction in maternal mortality and among adults there was a 22 percent reduction in days in bed due to illness after two years of the programme

4.7 The Role of Conditional Cash Transfer in protecting Poor Households from being trapped into Future Income Deprivation

The last specific objective to be attained by this study was to find out the role of conditional cash transfer in protecting poor households from being trapped into future income deprivation. Under this specific objective, the role in progress of conditional cash transfer were reported as what believed to save poor households from being trapped into future income deprivation, then respondents reported that not all of CCT beneficiaries will be protected from being trapped into future income deprivation due to the presence of various challenges which were reported then by them.

4.7.1 The Role of Conditional Cash Transfer in Protecting Poor Households from being trapped into Future Income Deprivation

The respondents reported the role of conditional cash transfer in helping people to get out of income deprivation will not limited in today's life but its legacy will go further into protecting poor households from being trapped into future income deprivation.

4.7.1.1 The Started businesses are doing well

The study revealed that, many businesses started by beneficiaries of conditional cash transfer after people to start receiving benefits are doing well. The study revealed that, some businesses which were started are already starting saving people through the profits which are generated from them. Due to the presence of profit, people especially the beneficiaries of Conditional Cash Transfer Programme are believing that their businesses are growing and in future will be bigger than today. Due to the presence of growing for those started business, hence many people believe that conditional cash transfer will protect them from being trapped into future income deprivation as reported by one of the beneficiaries who said that, *"I had started with selling vegetable, the accumulated profit paved the way to start other business which is selling firewood at home"* with this quotation, the started businesses at Buyuni ward seen to do well especially in protecting people from being trapped into future income deprivation.

4.7.1.2 Children apart from having Good School Attendance also are reported to have Good School Performance

Also, the presence of good school performance for children who are coming from poor households was reported majority of the respondents to play a significant role in helping their households from being trapped into future income deprivation. One of the respondent who was quoted said that,

> *Today our children are performing well in their studies, this comes after conditional cash transfer programme to condition we as parents*

to invest in their human capital but greatness in their good will help us in future from being trapped into income deprivation problem

Therefore, it was generally believed that, good school performance will result children from poor households to have good employment with good salaries which more ability to help their from being trapped into future income deprivation.

4.7.1.3 Ability to Save Income has been increased daily

The ability to save income especially income received as benefits from conditional cash transfer programme as well as income generated as the profit from one's business was reported by majority to be increased daily. Due to that increasing in saving income, the protections from being trapped into future income deprivation were reported by the participated respondents to be increased among poor households at Buyuni ward. This comes due to the fact, if one has saved as lot hence the unforeseen event which will need money to be overcame will be overcame by beneficiaries of conditional cash transfer and nothing as being trapped into future income deprivation will occur.

4.7.1.4 Improvement in Children's Health

The study also revealed the presence of health improvement among children from poor households, that health improvement was argued by many respondents that will play a significant role in saving poor households in their future from being trapped into future income deprivation. One of the respondent who was quoted, said that *"For one to be potential in a future, health is necessary especially for undertaking various duties which are necessary for human being survival"*. Therefore, if today conditional cash transfer paved the path for children to have good health, then the path for them to be protected from being trapped into future income deprivation was found to be guaranteed too by having that Conditional Cash Transfer Programme at Buyuni ward.

The findings is found to be consistent with the theoretical framework presented in chapter two. The consistent between them occurs when the theoretical framework stated that all the things that programme does for its beneficiaries, the ultimate impacts that aims to have on them and all the separate outcomes will then contribute to that impact which is this study can be considered as beneficiaries to be graduated from being trapped into future income deprivation (Nesta, 2015).

The findings found to be consistent with previous research of Janvry *et al.* (2006) which reported that In Brazil, the Bolsa Familia lead decline on 58% among children who are not attending school but also there was an increase of 7% of children attending school and working and 5% of children attending school and not working. While the study of TASAF (2013) reported that the CCT programme guarantees health and wellbeing of poor and vulnerable households which are necessary for them to engage in their activities effective. But according to Institute of Fiscal Studies (2005) in Columbia FA as cash transfer programme is increasing households' consumption especially on especially protein-rich food such as meat, chickens and milk, other consumption noted to be occurred on clothes and foot wear for children and healthcare for all family members.

Therefore, with that connection between this revealed findings and theoretical framework as well as other previous studies, the conditional cash transfer programme can help its beneficiaries to graduate of their income deprivation today and tomorrow through its effective roles.

4.7.2 Challenges Related to Beneficiaries of Conditional Cash Transfer in protecting them from being trapped into Future Income Deprivation

In the progress to protect poor households from being trapped into future income deprivation, some challenges are occurred and respondents regarded the as limits that must be addressed serious since they may limit the intended role of conditional cash transfer in protecting poor households from being trapped into future income deprivation

4.7.2.1 Decreasing in the Amount of Cash to be received by Beneficiaries

The study found the presence of decreasing in the amount of cash to be received by beneficiaries of conditional cash transfer at Buyuni ward. It was argued by majority that, one of the great challenges which limit beneficiaries to have good returning of benefits received from the programme is the decreasing the amount of cash to be received. One of the quoted respondent said, *"I used to receive sixty thousand per month due to my status, but today I am receiving thirty two thousand per month,"* Another respondents who was quoted said*, "the amount that I supposed to receive is forty four thousand per month but what I receive today is twenty thousand per month"*. These were serious grievance observed to many CCT beneficiaries at Buyuni ward, many people who are faced with this challenge were found to stressfully lack of confidence to do the right things for them to be out of income deprivation in their future.

4.7.2.2 Small amount

Other challenges related to conditional cash transfer programme was reported by few respondents as the provided income to be the small amount and demanding big result from the people. The study found the highest amount of cash to be received is sixty thousand and the lowest amount is twenty thousand as reported by CMC. The respondents reported that provided amount to be small as compared to what demanded by the programme. The quoted respondent said, "*If you look closely at the cost of living, do you this small amount of money can help anybody to get out of income deprivation?, it can't."* The respondents tried to analyze how that many is used by at their needs. But they suggestion to this study was to think on the amount which are provided and increasing it so as to empower with the reality of situation to get out of the real income deprivation problem.

4.7.2.3 Bad Uses of the benefits Received from the Programme

Another challenge which was revealed to be serious among some of CCT beneficiaries is doing the bad uses of the received benefits. According to the respondents who were involved in this study, they reported that bad uses are not only spending it in a local bears but using it without think on how one can use that money to grow especially by investing in business. According to the one CMC who was quoted, said that,

> *"there are bad uses of the received benefits among beneficiaries, since that bad uses will not help them, now we are supposed to them education before giving money to them so to make them using the received benefits badly*

Hence, the bad uses of received benefits should be otherwise to number of who will be protected by CCT from being trapped into future income deprivation will small

4.7.2.4 Businesses Failure

Even though businesses are reported by all categories of respondents starting with CCT beneficiaries, CMC and community leaders to be a good means to grow the received benefits but the presence of businesses failure challenges many CCT beneficiaries. The businesses failures has already failed many CCT beneficiaries since with that failure the amount invested in business were found to be lost. As the result of that loss people tend to shift from one business to another as reported by one of the beneficiaries who said that, she started with the business of keeping chicken after failure of that business now she is sailing firewood but the failure of her first business wasted of a lot of beneficiaries money. Therefore, it's true that if the business failure continue the path to be protected from being trapped into future income deprivation will be limited for CCT beneficiaries.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND POLICY IMPLICATIONS

5.1 Introduction

The chapter concerns with presenting the summary of the study, conclusions and policy implications to be taken for better results.

5.2 Summary of the Study

The study concerned with assessing the role of conditional cash transfer programme on pathway toward graduation from income deprivation at Buyuni ward. The specific objectives to be attained by this study were to examine how beneficiaries use cash benefits received from the Cash transfer programme, to examine the role of Cash Transfer in moving poor households out from their currently income deprivation and to examine the role of Cash Transfer in protecting poor households from being trapped into future income deprivation. The theoretical framework used the theory of change to guide the study and the methodology for this study was both quantitative and qualitative but was largely qualitative under case study research design.

The revealed findings finding based on research objectives and research questions were

Beneficiaries' priorities in spending benefits received conditional cash transfer programme were revealed to be both conditional and unconditional (from people reasoning). The priorities were revealed to be investment in business, investment in their children's human capital (education), investment in children's health, buying food and current and future uses and having house but also, the returning from having such priorities were found to be business improvement, children's school performance improvement, improvement in children's health, ownership of properties and having the saved income inside. While the reviewed document reported the some priorities, according to Ebenezer (2016) in Ghana when money is received, people are going to made health insurance card for their children so as to improve the health of their children especially to simplify the process of taking them to hospital when they are sick while in Mexico Fernalk, Gertler and Neufel (2008) reported that the received benefits from Progresa are preferred by beneficiaries to be used in purchasing more and qualified food, medicine, and investment in households material and equipment like refrigerators.

Apart from the priorities, use of the received benefits from CCT at Buyuni ward were revealed to be buying food and store them, education of their children, health of the whole households, starting and improving business, establishing and improving beneficiaries dwellings.

The second specific objective intended to find out the role of conditional cash transfer in paving the path for poor households in graduating from their currently income deprivation. The revealed results were moving people out of challenges related to income deprivation and help them in having food within their households, engaging in business and generate profit from it, improvement of houses or dwellings, saving money for unforeseen events, improvement of children health and having good school attendance of their children. While the reviewed document reported that the Conditional Cash Transfer programme provides opportunities for poor and vulnerable household to engage in small business as showed that 10 percent of the received cash under the pilot CCT programme was used in poultry, farming and livestock so as to get additional income from such investment (Evans *et al.*, 2012)

The lastly specific objective found the role of Conditional cash transfer programme in protecting poor households from being trapped into future income deprivation to be, the started businesses to do well, children apart from having good school attendance also to have good school performance, ability to save income has been increased among poor households and also there was improvement in children health. While the reviewed document reported that In Brazil, the Bolsa Familia lead decline on 58% among children who are not attending school but also there was an increase of 7% of children attending school and working and 5% of children attending school and not working (Janvry *et al.*, 2006) and other TASAF document reported that CCT programme guarantees health and wellbeing of poor and vulnerable households which are necessary for them to engage in their activities effective (TASAF, 2013).

5.3 Conclusions of the Findings

Generally, the findings revealed the Beneficiaries' priorities in spending benefits received from CCT to be investment in business, investment in their children's human capital (education), investment in children's health, buying food and current and future uses and having house but also, the returning from having such priorities were found to be business improvement, children's school performance improvement, improvement in children's health, ownership of properties and having the saved income inside. In the currently income deprivation, the CCT found to ensure poor households have enough food within their households, engaging in business and generate profit from it, improvement of houses or dwellings, saving money for unforeseen events, improvement of children health and having good school attendance of their children for them out of current income deprivation while in protecting poor households from being trapped into future income deprivation role which are done by CCT were revealed to profited from the started businesses, having good school performance for children, ability to save income and improvement in children health.

5.4 Policy Implication

In the view of the findings and conclusion of the study, the following policy implication are made intentionally to improve the programme in force

The policy maker on Conditional Cash Transfer should not only focus on health visit, school enrolment and school attendance as the sign for the good function of conditional cash transfer programme but also they should have to think on what should be done by conditional cash transfer programme to ensure good result after having health visit, school enrolment and school attendance. For example in the health area, conditional cash transfer helps beneficiaries to attend health care visit but the programme is insufficient to cover illness and medical cost and in the area of school attendance child labour related to agriculture activities is not considered by conditional cash transfer.

Policy makers on conditional cash transfer should facilitate the process of appealing for beneficiaries especially those who cash amount to be received are reduced. This is serious challenges especially at Buyuni ward where the complaining about decreasing in the amount to be received are high and the process to appeal seem to be unfriend for them.

The policy makers have to ensure eligibility and targeting rule are carefully revised to avoid the risk of excluding poor households from being beneficiaries in the conditional cash transfers programme at Buyuni ward. This comes due to what observed in the study at Buyuni ward where the ward found to have eight streets but among those eight streets only four streets which are Nyeburu, Kigezi, Zavara and Mgeule have been considered to be the beneficiaries of conditional cash transfer.

Policy makers have to rethink of the amount provided by conditional cash transfer programme to their beneficiaries. This seen to be challenges for many poor households at Buyuni ward where many people regarded that amount to be small for making their way to graduate from currently and future income deprivation. Hence, the suggestion for many beneficiaries was to increase the amount to be received for them.

In the light of the study results which were limited to Buyuni ward, further studies could be undertaken in other wards around the country to find whether other area needs similar attention of having Conditional Cash Transfers programme or not so as to graduate from income deprivation.

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APPENDICES

APPENDIX I: DATA COLLECTION TOOLS

Section One: Interview Schedule for Parents and Caregivers

Introduction

My name is Ismail Zubery Kissigaye, and this is an academic exercise aims at gathering primary data for writing dissertation on the role of conditional cash transfer programme on pathway towards graduation from income deprivation. You are asked to participate in this study by allowing me (researcher) to interview you because you have particular knowledge and experience that may be important to the study. I assure you that all the information collected from you will be kept confidential and don't expect any harm to happen to you just because you participated in this study.

The interview should take about 20 minutes. Are you available to respond to some question at this time? Yes……………………….. No……………………….

A: Demographic Data

i.	Age
ii.	Sex
iii.	Education
iv.	Occupation
v.	Marital Status

B: Beneficiaries' Priorities in Spending Benefits Received from Cash Transfer

i.	Do you think having priorities is beneficial for spending cash benefits? a) If so, why? b) Have you benefited from having priorities in spending your cash?

	c) If so, which cash have you benefited from? d) How about conditional cash transfer, have you benefited from it too?
ii.	What priorities do you have in spending conditional cash transfer? a) How do you feel when you receive cash from conditional cash transfer? b) What has been the first thing to accomplish with that received cash? c) What comes next after that first thing? d) Are you applying the same priorities to each cash received e) If so, why?
iii.	What do you consider as determinants to your priorities in spending cash received? a) Why do you spend money in that………………….. (first thing) and……………… (second thing)? b) Is the conditional cash transfer programme needs you to have such priorities in spending cash? c) If so, how? d) If not, what influence you to have such kind of priorities?
iv.	What would you consider as returning for having such priorities in spending cash received? a) If you spend cash in……………….. (first thing) and ……………… (second thing) what do you expect to accomplish? b) Is that accomplishments specified in the conditional cash transfer? c) If so, how?

d) Do you think there is need to twist them so as to improve your condition?

e) If so, what would you consider as your priorities at time?

C: The uses of cash received from the Conditional cash Transfer Programme

i. Do you need money to fulfill your needs or wants?

a) What would you consider as your needs to which cash must be given to you?
b) Do you spend cash on them every time when you receive money?
c) If so, tell me why?
d) What would you consider as the first three needs to be fulfilled first?
e) Why do you need to spend on them first?

ii. What do you do with your received cash to make investment in children human capital?

a) What do you do to ensure children are attending school?
b) What materials do you provide for them to improve their school performance?
c) What do you do to guarantee good health for your children?
d) Do you save money so as to meet the unforeseen needs of your children's human capital?
e) If so, how do you able to make such saving?

iii. What do you do with your received cash to ensure you have a required income to continue meeting your daily need?

a) Have you thought on opening business with that received cash?
b) If so, what kind of business?
c) Apart from opening business, what can you do with received cash to maintain your income?

iv. Do your cash spending matched enough with the conditions outlined in the CCT?

a) If so, how? b) Does each spending consider the outlined conditions? c) Which one do you prefer between using cash with condition and using cash without conditions? d) Tell why?

D: The Roles of cash transfer in moving poor households out from their currently income deprivation

i.	Have you experience the days to which your income was so small to meet your daily need? a) If so, tell me what caused that situation? b) Would describe your living condition during that period? c) If so, tell me how it was? d) What did you do to meet your needs during that period?
ii.	Do you appreciate the contribution of conditional cash transfer in your currently living condition? a) If so, tell me what you did not before being enrolled into conditional cash transfer? b) What do you able to secure at this time after being enrolled into conditional cash transfer? c) Would say all of your basic needs are meted now? d) If not, what basic needs that cannot be secured now with the presence of conditional cash transfer?
iii.	Has conditional cash transfer improved your currently income? a) If so, tell me how? b) What do you do with that improved income to stabilize your life? c) How would you regard your chosen activities as what may protect you from income deprivation? d) What are the noted benefits of having conditional cash transfer in your currently income level?

iv.	Has conditional cash transfer saved all households members from the currently income deprivation? a) If so, tell how do they meet their needs with conditional cash transfer? b) What does conditional cash transfer play as significant role for that?

E: The Roles of cash transfer in protecting poor households from being trapped into future income deprivation

i.	Do you think conditional cash transfer is beneficial not only today but also to the future? a) If so, tell why? b) What investment are you making now with conditional cash transfer to which your future needs will be secured? c) If so, how do you do that investment? d) Do you think your income level will be increases in a future time? e) If so, tell me how?
ii.	Will conditional cash transfer guarantee the future required income for the poor households? a) If so, tell me what is it doing now that will guarantee the future required income for the poor households? b) Do you there will be other related new role of conditional cash transfer your future? c) If so, tell me what will be the related new role of it? d) How do you think those roles of conditional cash transfer will ensure poor households have the required income in future?
iii.	Do you think poor households will completely solve the problem of income deprivation in future with this programme? a) If not, tell why? b) If so, tell me why do you think that? c) What is going on now that gives you hope to believe poor households

will completely solve the problem of income deprivation? d) Tell me, how will completely solve the problem of income deprivation?
iv. Do you think there will be challenge for conditional cash transfer to ensure the required income for the poor household in future? a) If so, tell them? b) What do you think must be done so as to guarantee the way for poor households to have the required income to meet their needs in future?

Section Two: Focus Group Discussion for implementers of CCT programme.

The Moderator's Introduction	Hello, my name is Ismail Zubery Kissigaye. Firstly, I would like to thank each of you for your decisions to participate in this study. The time frame for our discussion will be two hours. Our discussion will focus on gathering information from you concerning the role of conditional cash transfer on pathway toward graduation from income deprivation at Buyuni ward. I will lead this discussion by asking you questions from our topic and then, I will record your responses so as to revise what was discussed for the intention of developing dissertation. But your identities will remain confidential, so feel free to participate in this study
Rules to guide discussion	i. Only one person will speak at a time ii. There will no side conversation iii. Each of you have to speak in this discussion iv. The discussion will be confidential v. You have to let me know if you need break vi. Do you have any question

The participants' Introduction	Before we begin our discussion, please let us know each other and what we do here at Buyuni ward.

Topics and Questions for Focus Group Discussion

1. The Beneficiaries of conditional cash transfer have priorities in spending cash received from the programme.

    i. What are regarded to be the most priorities for them in spending cash?

    ii. Why do you think they must have these priorities

    iii. How do their priorities help them in dealing with income deprivation?

2. The beneficiaries of conditional cash transfer have different use of the received benefits, some of them are using it according to the conditions outlined in the programme while other are it using it according to that according to those outlined conditions and other are using in both (following conditions and not following conditions

    i. In what ways the received benefits are used among beneficiaries?

    ii. What are the right uses of cash which benefit poor households mostly?

    iii. What will be your suggestions on how people use the received cash?

3. Conditional cash transfer has played various roles in moving poor households out from their currently income deprivation

    i. What would you regard as contribution of conditional cash transfer in the currently income among poor households?

ii. Does the transferred cash of this programme freeing poor households from their current income deprivation?

iii. If so, how does it freeing them from their currently income deprivation?

4. Conditional cash transfer is the pathway from which poor households will not be trapped into future income deprivation

   i. What are contributed by conditional cash transfer in ensuring poor households will not be trapped into income deprivation in their future?

   ii. How would you regard that contribution will free poor households from being trapped into future income deprivation?

   iii. Do you think all poor households will be free from income deprivation?

   iv. If so, tell me why and if not, tell me what is needed to do so?

"I thank you for your time to come and discuss those topics"

Section Three: The combined questionnaire for programme implementers

Introduction

Dear Sir/Madam,

My name is Ismail Zubery Kissigaye. I am doing research on **the role of conditional cash transfer programme on pathway toward graduation from income deprivation with the case study of Buyuni ward.** This questionnaire has been designed to seek information from you mainly for academic purpose. I would like to kindly requesting you to spare some time to fill up this questionnaire.

All the given information will be treated with utmost confidentiality.

Please write out your response where appropriate

A: The Beneficiaries uses of the received benefits from cash transfer programme

1. When did conditional cash transfer start to transfer money to poor households at Nyangira village?…………………………………………………………..
2. What is the time interval for transferring cash to these beneficiaries?...
3. What is the amount of money do various categories of beneficiaries receive from that time interval?...
4. What are becoming the first things for beneficiaries to spend that received money?
   …………………………………………………………………………………
   …………………………………………………………………………………
   ……………………………………………………………….
5. Would you regard that received cash to be good enough for them to meet their daily?
6. If so, how do you think they have to spend that received cash from the programme? ……………………………………………..
7. Would you credit the way beneficiaries are using the received cash and why?

B: The Roles of cash transfer in moving poor households out from their currently income deprivation

1. Does conditional cash transfer increase the currently income of poor households?...

2. If so, to what extent does conditional cash transfer increases the currently income of poor households at Buyuni ward
....
....

3. Would like to say that the increased incomes are enabling poor households to meet their daily needs? ……………..

4. If so, what would you regard as the importance of meeting those needs to their currently income deprivation problem?
……………………………………..
………………………………………………………………………………………
………………………………………………………………………………………
……

5. Do you think the conditional cash transfer programme is sufficiently in dealing with the currently I come deprivation problem at Buyuni ward?
…..…………......

6. If so, what are specifically done by conditional cash transfer programme on currently income deprivation?
…………………………………………………..
………………………………………………………………………………………
…

7. Would you describe the extent to which conditional cash transfer programme can drive away the currently income deprivation among poor households?
………………………………………………………………………………………
…..……………………………………………………………………………………
…….

C: **The Roles of cash transfer in protecting poor households from being trapped into future income deprivation**

1. Does the transferred income relate to the beneficiaries' future income of poor households? ………………………………….

2. If so, tell me the extent of its relationship with the future income of poor households? ………………………………………………………………..
……………………………………………………………………………………
……………………………………………………

3. If you think this currently operation of conditional cash transfer will contribute positive to the future income of poor households, tell me the extent of its contribution?
……………………………………………………………………
……..……………………………………………………………………………
…..

4. How much would you like to say that poor households have to invest in children human capital for each cash receive?

5. Do you think that only the investment in children human capital with received cash will free poor households from future income deprivation?

6. If not so, what cash amount from each cash receive must be directed to other investment so as to free beneficiaries from future income deprivation?

7. To what extent would you regard that conditional cash transfer can free its beneficiaries from future income deprivation?

8. How long will take for beneficiaries to be free from future income deprivation?

Thank you very much