CONDITIONAL CASH TRANSFER AND RURAL HOUSEHOLD LIVELIHOOD IN TUNDURU DISTRICT COUNCIL

By

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A Dissertation Submitted in Partial Fulfillment of the Requirements for Award of the Degree of Master of Science in Project Planning &Management (MSc.PPM) of the 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 thesis/dissertation entitled **“Conditional Cash Transfer and Rural Household Livelihood inTunduru District Council”** in partial fulfillment of the requirements for award of the degree of Master of Science in Project Planning and Management (MSc. PPM) of the Mzumbe University.

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DECLARATION AND COPYRIGHT

I, Avelinius Rwegasira Rwamunwa, declare 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 work is dedicated to my lovely family, my beloved wife Avelina Rwegasira and my lovely kids, Alvin and Alvarita and all relatives and friends for their moral, psychological, and financial support for my education. Your presence has been of valuable contribution to my success.

LIST OF ABBREVIATION

CB-CCTS	Community Based-Conditional Cash Transfer System
CCT	Conditional Cash Transfer
CMC	Community Management Committee
CMC	Community Management Council
COMSIP	Community Savings and Investment Promotion Groups
DCDO	District Community Development Officer
DEO	District Education Officer
DMO	District Medical Officer
PSSN	Productive Social Safety Net
TA	Technical Advisor
TASAF	Tanzania social action fund
VEO	Village Executive Officer
WB	World Bank
WEO	Ward Executive Officer

ABSTRACT

Study examined the influence of conditional cash transfer on rural household livelihood. Specifically, the study intended to explore socio-economic factors influence poor household beneficiaries in conditional cash transfer, to determine influence of conditional cash transfer on income among poor household beneficiaries and to examine challenges of implementing conditional cash transfer to poor household beneficiaries. Cross sectional research design and semi-structured questionnaire were used for data collection. The simple random sampling and purposive non-probability sampling were employed. About 120 respondents were chosen as a representative sample. Data analyzed by using multiple linear regression and descriptive analysis. Findings on socio economic factors indicate that female respondents by 56.6% were more active than male respondents by 43.3% in conditional cash transfer project. Findings implied that females were taken as special group and were the one take control of social requirements in the household. 47.5% respondents were having informal education and majority of interviewed respondents by 46.6% relied on farming activities as main economic activity.

Findings on challenges for implementing conditional cash transfer to poor households indicated that majority respondents by 29% had strongly disagreed that beneficiaries are vulnerable and poor households, including none poor household beneficiaries to CCT such as government workers, deceased households, retired officers and ghost households .However, majority of respondents by 33% had agreed that committee of CCT project associated with corruption. Findings on influence of conditional cash transfer on income among poor households were positive and statistically significant influence the income. This implies that an increase of 1% on conditional cash transfer would be expected change income per year by 49.67%. Moreover, finding on information availability of conditional cash transfer significant influence on income by 4.93%.

Study recommends that government and other stakeholders should continue to invest in TASAF III by provision of more funds and instructional environment is promoted.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Poverty is a global issue that faces the majority of population in the world. It is estimated that about 2.6 billion people in the world live in absolutely poverty. Cash transfer programs have been social welfare interventions that have been aiming at helping the poor households to meet their basic needs and provide care for the vulnerable children (Adato and Bassett, 2009).

Conditional cash transfer programs have been regarded as the leading-edge social policy tool for their ability in influencing both income of the poor in the short run and for improving human capabilities of the poor in the medium and long run. The programs have been also praised for their ability to focus on the poor for making it easier to integrate different types of social services such as education, health and nutrition, and for their cost effectiveness (Campbell *et al*, 2009).That is why the conditional cash transfer programs have been directed to beneficiary households that must meet certain conditions usually related to school attendance and uptake health services in order to receive the transfer (Adato and Bassett, 2009).

In Latin America for example, they use household level means testing based on routine collected on income to target children living in the poorest households (Masanzu, 2014). In most countries especially in Latin America such as Brazil, Mexico and others conditional cash transfer programs have shown some promise in poverty alleviation and improvement of people's livelihood (Riccio *et al*, 2010). The programs have been awarded as being successful in terms of efficient targeting, poverty alleviation, increased levels of education and women empowerment. That is why countries with low and middle income have introduced and expanded program providing direct conditional cash transfers in cash to families facing poverty and vulnerability in order to raise their livelihood (Barrientos, 2014).

Conditional cash transfers are expected to improve consumption levels among poor households they can help reduce the prevalence of child health and child labour. (Barrientos and Dejong, 2006).

In Sub-Saharan Africa livelihoods and quality of life of the rural dwellers is affected or even controlled by multiplicity of factors or contexts that make life for them almost a struggle for survival .

These factors border on economic policies, agro-climate, environment, socio-culture, demography, infrastructure, services, governance and so forth.
Studies conducted in Africa on conditional cash transfer have revealed that CCT have led to greater gains in enrollment and learning outcomes. The study conducted in Malawi shows that CCT programs had significant impacts on health outcomes in girls who were already enrolled in schools at the start of the program than in girls who were not enrolled. This implies that effects of the CCT programs on marriage and pregnancy were stronger in girls who were not enrolled in school at the start of the program (Handa *et al*, 2014).

The government of Tanzania established Tanzania Social Action Fund (TASAF 2000) through credit financing from the World Bank and from its own sources (TASAF, 2009). The main objective of the fund was to support poverty stricken communities on the principle of community demand-driven initiatives with TASAF investment and fund being managed by communities themselves (Mwakajwanga, 2012). TASAF has been since its establishment one of the major government initiatives to address poverty within the national framework defined in the country's Development vision 2025 and national policies on poverty reduction such as National Poverty Eradication Strategy (NPES) (Kaboma, 2014).

Thus, the government established TASAF as a key instrument to poverty alleviation designed to address community social needs so as to improve their livelihood. Since its establishment TASAF has been implemented in three consecutive phases (TASAF

I, TASAF II and TASASF III) starting with 40 districts in Tanzania mainland and Zanzibar. TASAF I was mainly concerned with infrastructure development such as construction of simple bridges, schools, health centers and roads

Mwakajwanga, (2012). In TASAF II the government decided to consolidate the achievement obtained in Phase I of TASAF so as to achieve the goals under NSGRP in Tanzania TASAF Manual, (2005). TASAF III was started in 2013 to consolidate the impressive achievement of TASAF II using community-driven development approach to facilitate implementation of public works, income generating activities for poor and vulnerable groups. Conditional Cash Transfer System (CCTS) is the project system funded by World Bank (WB) and implemented by TASAF under TASAF III program named Productive Social Safety Net (PSSN) (Kaboma,2014). TASAF III in this program targets poor households with children or pregnant women eligible for conditional transfer compliance with key conditional focused on use of education and health services. The project has four components.

National safety net component leading to cash transfer targeted to poor vulnerable households with children and pregnant women.

Program is intended to provide temporary employment at low wages mainly to unskilled workers and intends to promote community saving.

Similarly targeted to infrastructure development that focuses on construction of primary and secondary schools, teachers' houses, health facilities and water supply for the purposes of providing access to social services so as to improve human capital and achieve conditional cash transfer objective. Levels, targeting of beneficiaries and implementation in general (Nkala, 2013).

Finally the program aimed to institutional development support (Kaboma, 2014). Tunduru district council is among the councils that have been benefiting from TASAF. The district council has a number of sub-projects aimed to improve social livelihood of the community. TASAF III has supported the community through scaling up conditional cash transfers, community savings and investments and livelihood enhancing. Conditional cash transfer allocations are made bi- monthly by TASAF to the District council on the basis of requests they receive form Community Management Committee (CMC) managing the conditional transfer component in the village. (CMC) has a village bank account dedicated to this component at the nearest bank. The three signatories for this village account travel to the bank withdraw the money and make payments to the targeted poor households. More than 15,011 households in 88 villages are benefiting from the project. Project was officially opened on 4th November 2013 by Regional Commissioner of Ruvuma. After the official inauguration the following activities have been carried out under conditional cash transfer project include, identification of poor households, enrolment of qualified poor households, payment to poor household, trainings of stakeholders and supervision of pupils/students under five children and pregnant women to comply for education and health conditions. This study intends to evaluate Conditional Cash Transfer system its effectiveness and sustainability in Tunduru as no scientific study has been conducted to address it.

1.2 Problem Statement

Worldwide more than 800million people still live on less than us dollar 1.25 a day. That's about the equivalent of the entire population of Europe living in extreme poverty. (UN report, 2016).

Poverty remains widespread in sub- Saharan Africa where more than 40% of people lived on less than 1.90 us dollars a day in 2012.(UN report, 2016) .End poverty in all its manifestations including extreme poverty over the next 15 years. All people everywhere including the poorest and most vulnerable should enjoy a basic standard of living and social protection benefits. SDG Goal No 1. (UN report , 2016).

Tanzania has a population of 48 million people where 82% of the poor people dwelling in rural areas (NBS, 2012). The rural economy and livelihood depend on smallholder farming in which 81% of rural population depends on it. Low household income is a key driver to poverty. (NBS, 2012) revealed that poverty rate among rural household stands at 33.6%. This figure is higher when compared to urban poverty rate and overall poverty rate in Tanzania.

FAO, (2010) shown that rural poverty rate is 33.6% is higher than urban poverty rate which stands at 16.4% in 2007.This income-poverty resulted into poor household access to health and education as well as other basic social services.

According to (National Population Census, 2012), Tunduru district had a total population of 298,279 where by males were 143,660 and female were 154,619.District has 70,142 households where by 15,015 were poor household beneficiaries. Population projection for 2014 was 314,602 where as male were 151,522 and female were 163,080.

According to the report of Ruvuma Regional Statistics, (2006) per capita income of people in Tunduru was Tsh. 462,000.00 per annum. It is estimated that about 95% of people in Tunduru engaged in agricultural activities which was the main source of income with very little animal husbandry activities.

However, the government of Tanzania has been trying to empower vulnerable and poor people to increase their income through TASAF program. for instance, TASAF II program covered 13 sectors which include 832 livestock (15%), 2,240 educations (40%) and other sectors with the lowest number of sub-projects which are mining, cooperatives, social welfare, forest management, marine, road, food security, marketing, health, water and irrigation. There were about 6,177,043 beneficiaries in different sectors countrywide. Meanwhile TASAF II was phased out in 2013. TASAF III initiated in 2014 which focus on 13.5 million people currently living below the basic needs poverty line. It is estimated that US$ 340.3 million is being spent for the TASAF III from government of Tanzania and development partners such as IDA, DFID, USAID, World Bank, UNICEF, WFP, Irish Aid, AfDB and EU.

Following this TASAF III program initiative which focuses on conditional cash transfer to vulnerable and poor households with intention to influence income, education, health and community saving and investment. Without clear investigation of the benefits accrued by beneficiaries, it was difficult to realize their potential of TASAF III to enhance livelihood of poor household. Hence, the study expected that examine the influence of condition cash transfer influence the poor household livelihood among 15015 beneficiaries (TASAF III , 2014).

Therefore, this study would be more helpful to policy makers and other donor agencies in promoting developments especially in rural areas.

1.3 General objective

The main objective of this study was to examine the influence of conditional cash transfer and rural household livelihood .

1.3.1The specific objectives of the study were;

i. To explore socioeconomic factors of poor households benefited from conditional cash transfer.
ii. Determine influence of conditional cash transfer on income among poor households.
iii. Examine challenges of implementing conditional cash transfer to poor household.

1.3.2 Research Questions

i. What are socioeconomic factors of poor households benefited from conditional cash transfer
ii. What is an influence of conditional cash transfer on income among poor households?
iii. What are the challenges of implementing conditional cash transfer among poor households?

1.4 Scope of the study

Study was designed to examine the influence of conditional cash transfer and rural household livelihood in Tunduru district at Tuwemacho ward .Sample was 120 respondents who were poor household beneficiaries in conditional cash transfer project. Study covered direct poor household beneficiaries of the conditional cash transfer who received cash transfers in the study area and where by the project is implemented. Study used both probability and non probability sampling.

1.5 Significance of the Study

Study expected to come up with the an answer concerning influence of conditional cash transfer and rural household livelihood. Study intended to investigate the benefits accrued by beneficiaries from conditional cash transfer.

Findings will influence government support to poor household beneficiaries especially challenges faced during the implementation of the project.

Similarly study intended to influence other non state actors who interested to work on the similar study. Moreover, study intended to be useful source of data to other researcher with interest to related studies.

Finally study used as anti-poverty and strategic policy intervention. On the other hand the study was used as reflection to effective and efficient tool mechanism of conditional cash transfer system implementation. Thus add new information and ideas to the body of knowledge.

1.6 Organization of the Study

The study is organized into six chapters.

Chapter one presents the introduction which includes: background of the study, statement of the problem, objectives of the study, research questions, significance of the study, organization of the study and scope of the study. Chapter two contains literature review which includes both theoretical and empirical review and a conceptual framework underpinning the study. Chapter three discusses the research methodology used during the study. Chapter four describes the data analysis and presentation, Chapter five explains the discussion of the findings and Chapter six contained summary, conclusion, policy implications and limitations of the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Theoretical Literature Review

Involves the systematic identification location and analysis of documents containing information related to the research problem being investigated. (Msabila and Nalila, 2013).

2.1.1 Review of Some Key Concepts

(a) Livelihood

Livelihood refer to living beyond income and consumption alone, which involves people, their activities and capabilities. It includes tangible assets like resources and stores as well as intangible assets such as claim and access. (Chambers and Conway, 1991).

Similarly executed by household members and the social institutions, intra-household linkages as well as the means of how to find and use resources through the life cycle (Ellis, 2000 and Arce, 2003).

(b) Rural Livelihood

Sustainable Livelihood involved two main concepts, includes environmental sustainability and social sustainability. Environmentally sustainable when it preserves and improves the overall available assets by dealing with undesirable conditions while acquiring overall valuable changes on the remained livelihoods. But a livelihood is socially sustainable when is capable of surviving and improving from anxiety, pressure, tension and shocks and offer profits for the coming generation (Chambers and Conway, 1991).

(c) Household

According to the report of (United Nations Economic Commission for Europe, 2006) population census standards identify two types of households, namely private households and institutional households. A private household means one person living in a single house either occupying a room or rooms separately; or is a group of two or more persons who lives together either occupying the whole or part of the entire house. While an institutional household is the one which consist persons whose requirements for life and subsistence are being supplied by an institution. These include religious institutions, worker dormitories, and residences for military, hospitals, students and old people. This study adopts private household definition as it aimed at collecting information from one or a group of two or more persons who lives together either occupying the whole or part of the entire house in the study area.

(d)Tanzania Social Action Fund (TASAF)

Tanzania Social Action Fund is a government of Tanzania funding facility organization that provides a mechanism that allows local and village government to respond to community demands for interventions that intend to contribute to attainment of specific national and international policies and strategies such as Millennium Development Goals (Mwakajangwa, 2012).

In this way, TASAF contributes to achieve the goals of poverty alleviation in the country. The overall objective of TASAF is to empower communities to access opportunities so that they can request, implement and monitor sub-projects that contribute to the livelihood linked indicator targets in the MDGs poverty reduction strategy (Nkala, 2013).

This initiative by the government of Tanzania in collaboration with the World Bank is a year ten year program implemented in II phases 2000 – 2004 and 2005 – 2009 with extension to 2013 (Mwakajangwa, 2012). The main beneficiaries of the program are the communities in Tanzania as a whole who fall under the following categories;

i. Communities which lack access to basic social and market services – Serve the Poor (SP)
ii. Able bodied but food insecure households – Food Security (FS)

iii. Orphans, disabled, elderly, affected/infected by HIV/AIDS etc. – Vulnerable Groups (VG).
iv. Eligible poor and vulnerable households (to be provided with cash transfers) TASAF assess its project management systems and procedure in respect of their relevance effectiveness, efficiency and impact at community, LGA and national levels. TASAF collaborates with other Government initiatives and stakeholders involved in related activities. TASAF program has clear rules of accessing the resources by targeted community as indicated above (Pandu, 2011).

Additionally, the TASAF implementation mechanisms set up which includes the local government Authority offices, community leaders and community itself (community management committees) at the grassroots level serves as a strong accountability and monitoring too to ensure that the sub – project are implemented accordingly. The activities described in the sub – project cycle and project cycle offer a smooth flow of the implementation and management of the program (Nkala, 2013).

Chant and Sweetman, (2012) stipulates that on overall, in the context of Tanzania's national development agenda, the older people play a key role in the economic, social and political arenas. The existence of Tanzania as nation is an evidence of older people's contribution in political, economic, cultural and social realms. The older people's strategic position in the household level contributes to crucial role in the future human capital development of the nation especially when they are compelled to take full – time caring roles. In the light of this context, the government of Tanzania realizes that, older people are a resource in the development of the nation. In line to this, the government has recently, within the Tanzania National Strategy For Growth And Reduction of Poverty been implementing a number of initiatives to enable the communities in the country including the older people to implement the projects which aim at helping them have a meaningful income that contributes to the country's economic growth and hence reduce poverty both at micro and macro levels (Croucher, 2008).

(e) The Concept of cash transfers

Cash transfers describe a class of instruments through which beneficiaries are endowed with purchasing power to acquire specific goods rather than the goods themselves. Specifically they differ from in kind transfers where state agencies are directly involved in distribution and sale. Cash transfers and in kind transfers can substitute one another. They typically complement each other so that cash transfers to target population coexist with and serve as complementary inputs to state provision of commodities or services. Cash transfers can take different forms in very simple terms. They can be unconditional or conditional. An unconditional cash transfers to beneficiaries are free to decide how they wish to spend it. These transfers can be universal or restricted to a specific sub- population for example the poor, elderly and nursing mothers .

Cash transfers are recognised to be cost effective since they have lower transaction costs and avoid the problem of having to ship, store, and transport and distribute commodities. It also allows the beneficiary freedom to direct the benefit to particular household needs. Cash is also deemed to have multiplier effects that stimulate the economy. Cash can promote local market development, it can also contribute to localised inflation where markets function poorly to start with. Cash might provoke more household conflict regarding expenditure priorities than might be the case with in kind assistance. However there is evidence that where cash has been specifically targeted at women it gave them greater intra- household control. (Adato *et al*, 2009).

(f) Conditional cash transfer programs

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Conditional Cash Transfers (CCTs) are termed to be the social protection programs that transfer cash based on the premise that households, typically those with children and young family members use health, education or other services that policy makers consider to be of public interest. CCTs give money to poor people in return for fulfilling specified conditions (Ranganathan and Lagarde, 2012).

These conditions include for example, children's school attendance, up-to-date vaccinations or regular visit to a health care family by pregnant women (Masunzu, 2014).

Conditional Cash Transfers together with other social assistance programs constitute country's formal, publicly provided safety net system, beneficiaries of CCTS make pre specified investments in the human capital of their children. Health and nutrition conditions generally require periodic checkups growth monitoring and vaccinations for children less than five years of age. Education conditions usually include school enrolment attendance on 80% to 85% of school days. (Ranganathan and Lagarde, 2012).

Most CCTS programmes transfer the money to the mother of the household or to the student in some circumstances (Fiszbein *et al*., 2009). The monthly transfers range from 4% to 30% of household expenditure and an institutional apparatus monitors compliance with conditional ties both being critical aspects of the design.

The evidence is thin but several well- designed studies for Mexico, Colombia, Nicaragua and Malawi strongly suggest that they do increase use of preventive services but it is not always clear if they have led to improvements in health outcomes or whether their effects are generalized across settings found that progress beneficiaries improved with CCT and nutritional supplements. (Behrman and Hoddinott, 2005)

According to (Bassett, 2008) CCTS is an evidenced not so much on cash transfers as a stand-alone intervention but as complementary input and it should be recognized as such argues that targeting and identification of beneficiaries for CCTS are significant problems and there might be a trade- off between increasing efficiency and the redistributive impact of such transfers. Extra conditions on who can get the money are often based on income.

However if, the quality of Government services is poor or there is no access to higher level services, households that comply with program conditionality may end up being worse off (Bassett, 2008). There is also some evidence that cash transfers are associated with diminishing marginal returns (Ferreira *et al*, 2009).

2.1.2 Rationale behind Conditional Cash Transfers

There are several arguments that have been raised to promote the use of CCTs. One of the arguments is that related to the benefits granted by the provision of an innovative safety net that would help to break the cycle of poverty. This argument was mostly relevant for the original Latin American programs which included several conditionality focused on health and education components, both considered vital for the promotion of human capital.

Furthermore, compared with other targeted public transfers CCTs are among the most progressive program). Impact of CCTs on poverty is lower than that achieved by targeted social insurance transfers with relatively higher unit subsidies

The study carried in Mexico for example; show that CCTs have a positive impact on grades of schooling attained but not effects on achievements tests. The other study carried out in Honduras show that the cost of identifying CCT beneficiaries amounted to 26% of operational costs in 1999 and maintained similar levels at 25% Find that indigenous populations and the extreme poor in communities where there is likely to be greater inequality have higher odds of dropping out of the program. (Behrman *et al*, 2005).

(a) TASAF and Conditional Cash Transfers

The CCT pilot has been implemented in the districts and communities targeted under TASAF I.TASAF I targeted the poorest and most vulnerable districts of Tanzania using a rigorous selection process. Regions were ranked using several indicators (poverty level, food insecurity, primary school gross enrollment ratio, access to safe water, access to health facilities, AIDS case rates, and road accessibility). Districts were then prioritized within the regions using an index of relative poverty and deprivation constructed using data from Tanzania's 1992 Income and Expenditure Survey. In addition, participatory assessments were conducted during project preparation to gain an understanding of the coping strategies used by the poor.

The Second Phase of TASAF (2005-2013) built on MDGs and MKUKUTA to assist meeting the targets by 2010 for MKUKUTA and 2015 for MDGs The focus of the second phase was on addressing lack or shortage of social services and income poverty in rural and urban areas (Tanzania Social Action Fund Fourth Quarter Progress Report April, 2009). Capacity enhancement of beneficiaries and institutions supporting targeted communities and households. More than 11,000 sub-projects were funded to date. Population with access to improved social services: 16,067,635 Public Work Program person days: 14,543,815 with direct beneficiaries: 223,751 (47 % women). Vulnerable individuals participating in income generating activities: 371,250. Community Based-Conditional Cash Transfer beneficiaries: 13,081 More than 100,000 members of Community Project Committees, about 21,700 individuals participating in savings, more than 50,000 leaders of villages, mtaa and shehia. Experiences of the first two Phases of the TASAF have also been beneficial to other poverty focused interventions (Tanzania Social Action Fund Fourth Quarter Progress Report April, 2009).

Community targeting is effective at identifying the poorest members of communities The Proxy Means Testing approach used by TASAF in Conditional Cash Transfer Pilot assisted in the verification of community targeting decisions and minimized the risk of elite capture. Cash transfers to-date have improved consumption and access to services Achieving timely cash transfers requires building in adequate lead time Vulnerable groups have the potential to create significant savings, and use these savings for investment Income generating activities have variable impacts depending on the quality of facilitation and the capabilities of group members.

2.1.3 Review of Some Transfer Theories

(a) Conventional Theory

It concludes that successes to date are limited, with positive effects on schooling and some aspects of health and nutrition in poor households, but weak effects on alleviating poverty in the short term and uncertain effects on educational aspects of human capital formation and poverty reduction in the long term. In a broader and more comprehensive view of social policy, as opposed to a minimalist focus, the key issue is how to integrate CCT programs with other social programs to overcome traditional patterns of segmentation in Latin America and thereby cultivate citizenship (Rawlings and Rubio 2003).

(b) Work disincentive effects theory

Theory predicts that targeted income transfers may generate an incentive for individuals to maintain low incomes in order to qualify for the benefit offsetting poverty reduction efforts. This work disincentive effect could be especially strong where cash transfers display a high benefit withdrawal rate. CCTs programme reveals that programme participation is associated with reduced adult work effort in the first two years of programme implementation.

CCT schemes essentially transfer cash generally to target households contingent on specific behavioural responses on the part of the household. These conditions can stipulate that household. These conditions can stipulate that households make pre-specified investment in the human capital of their children be employed in public works, use specific health care facilities and so on.

Early theoretical work in economics tended to support the view that pure cash transfers are superior for instance, it is not axiomatically true that cash transfers, the general economic case for cash transfers is strong enough that the burden of proof should always lie on those who advocate restricted transfers. The general economic case for cash transfers is strong enough that the burden of proof should always lie on those who advocate restricted transfers. In the context of a food subsidy south worth (1945) suggested that households would spend the same amount of additional resources on food whether these resources came from food stamps or cash, food stamps might be preferable to cash transfers. (Mookherjee and Ray, 2008) suggest that CCTS are better than unconditional transfers when the objective is to promote investment in human capital.

2.2 Empirical Literature Review

Masunzu, (2014) carried out a study focusing on Conditional Cash Transfers to poor families living with most vulnerable children succeeded in investing in human capital using capability approach. The study was comparable between Tanzania and Jamaica. The study found that the provision of Conditional cash Transfers enabled the poor families to increase enrolling their school going children as well as paying visits to health centers.

Nkala, (2013) conducted a study to determine the impact of Tanzania Social Action Fund on reduction of poverty in vulnerable households. The results indicate that about 97 percent of the respondents interviewed had economic activities before project. Most of them were engaged in Agriculture (i.e. cassava, maize and beans production). Concerning TASAF II, they reported that the project performed better by enabling them to provide fees, food, medical and uniforms services to orphans at secondary schools. In general, majority of respondents in the study area agreed on project success. Furthermore, they agreed to face challenge of collecting grasses for cattle feeding. Even Elders keeping most vulnerable children faced the same problems. Further, they argued that for those groups engaged in fishing activities, they also faced challenges because of decrease of fish and *dagaa* in Lake Tanganyika that led into low income as compared to the target income.

Kaboma, (2014) conducted a study in Ilala municipality to assess and evaluate the contribution of TASAF sub projects in promotion provision of quality secondary education through participatory approach. The findings of the research revealed that 100% the respondents contacted were aware that TASAF operates effectively in their community and followed their policy guideline of always involving the people in identifying sub project and need identification. Some of respondents during focus group discussion revealed they also attend community meetings in which subprojects were identified. Nearly 100% of respondents noted that in some cases TASAF encounter challenges, which led to failure to deliver fund at the right time, and community not being mobilized in time, to play their role in the projects.

Pandu, (2011) carried out a study on the contribution of Community Development Initiatives (CDI) TASAF in the reduction of poverty in Zanzibar Urban West Region. The findings reveal that the majority (82%) of respondents were aware of the procedures used in the initiation and implementations of the TASAF projects. Also findings show that TASAF contributed more in education related projects, (about Tsh 400 million), than to health and water supply projects at Tshs 322 million and Tshs 300 million respectively. Further, the study revealed that the majority, (96.0%), of the respondents accept that CDI through TASAF has improved their living standard. Based on the findings of the study it is concluded that TASAF has increased initiation and implementations of community development projects and has contributed toward poverty reduction.

2.3 Research gap in the literature reviewed

Literatures reviewed , for example (Croucher, 2008) explained conditional cash transfer and macro levels development, (Chant and Sweetman 2012) focused conditional cash transfer and National development and (Masunzu, 2014) study conditional cash transfer and poverty alleviation.

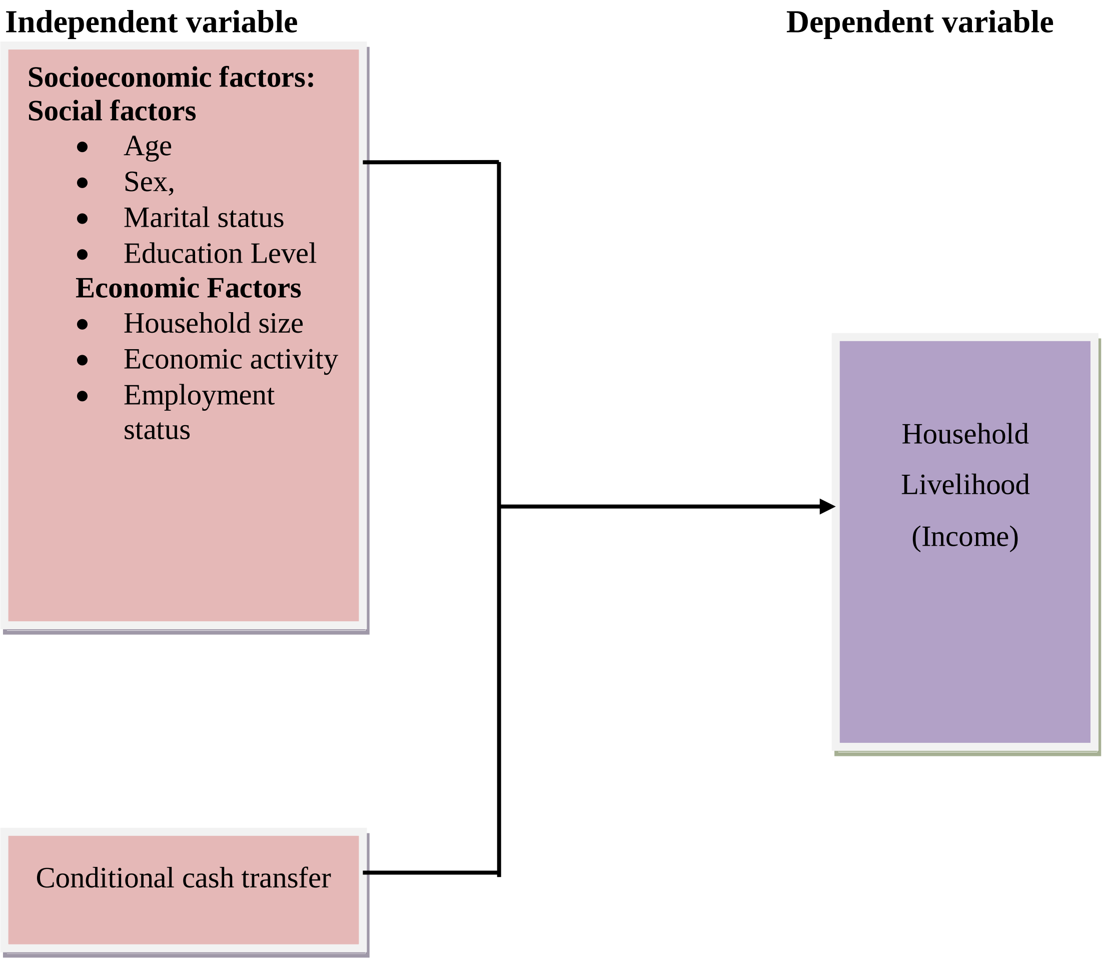
However, reviewed literatures mostly focused on special groups such as children, orphanage and disabled and National benefits at large. These literatures did not consider the welfare benefits accrued by household. Therefore, study aims at bridging the gaps in other studies that have been reviewed by finding out the effectiveness of conditional cash transfer and rural household livelihood.

2.4 Conceptual Framework and Model

2.4.1 Conceptual Framework

The conceptual frame work shows the direct relationship between independent and dependent variables.

Figure 2.1: Conceptual Framework



Source: Researcher 2017

2.4.2 Model

The model relationship of independent and dependent variables is shown in figure 2.1 above. Household livelihood (income) for dependent variables. While socioeconomic characteristics and conditional cash transfer is for independent variable. Therefore household livelihood (income) is the function of conditional cash transfer, age, sex, marital status, education, household size, economic activity and employment status. Household livelihood (income) =f(conditional cash transfer, age, sex, marital status, education, household size, , economic activity and employment status.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Study area

Tunduru district is one of the six district Councils forming Ruvuma Region. It is located in the extreme South Eastern part of the Region between 100 15' and 110 45' south of the equator and between longitudes 360 30' and 380 east of Greenwich. It boarders Namtumbo District to the west, Liwale District to the north in Lindi region, Nachingwea District of Lindi region and Masasi district in Mtwara region to the East. In the south borders Ruvuma River which forms a physical international boundary with the People’s Republic of Mozambique. Tunduru Township which is the administrative center of the district situates 264Km east of Songea and approximately 1, 264 Km from Dar Es Salaam via Songea–Iringa–Morogoro and Km. 800 via Lindi Region.

According to the report of (National Population Census ,2012), Tunduru district had a total population of 298,279 where by males were 143,660 and female were 154,619.District has 70,142 households where by 15,015 were poor household beneficiaries. Population projection for 2014 was 314,602 where as male were 151,522 and female were 163,080.

According to the report of (Ruvuma Regional Statistics, 2006) per capita income of people in Tunduru was Tsh. 462,000.00 per annum. It is estimated that about 95% of people in Tunduru engaged in agricultural activities which was the main source of income with very little animal husbandry activities.

Tunduru District Council has a total land area of 18,778 square kilometers out of which 413 (2.2%) are covered with water bodies while land area is 18,365 (97.8%), square kilometers of these, 15,700 (83.6%) is arable land and 2,665(14.2%) square kilometres are forest reserve. Topography and Ecological zones Tunduru district is situated between 200 and 500 meters above sea level. It is flat with rolling hills in the southwest. There are three specific ecological zones, namely; Matemanga, Southern Tunduru and Nakapanya.

The matemanga zone covers the North-Western part of Tunduru includes almost all of matemanga division. It is a zone characterized by rugged hills dissected by narrow wages. The soils are dark grayish brown to reddish brown loam. The main vegetation in the zone is Miombo Woodland. Animal husbandry is limited in this zone due to the prevalence of Tsetse flies. Southern Tunduru zone covers the whole southern part of Tunduru district including the divisions of Lukumbule, Nalasi, Namasakata, Nampungu and Western Mlingoti ward. It is a zone characterized by rolling hills. The soils are deep dark reddish loamy sands and sandy loam. It is dominated by Miombo woodland. Nakapanyazoneis located in the Eastern part of Tunduru district bordering Masasi district. It covers Nakapanya division and East Mlingoti ward. An undulating plain broken by numerous inter-bergs and rock outcrops characterize this zone. Soils are deep brown to reddish brown loamy sands and sandy loams. Miombo Woodland is the dominant vegetation, (Ruvuma Regional Statistics,2006).

The study conducted in Tunduru District Council and the focused to three wards of Tuwemacho, Ligoma and Namasalau ward with six selected villages of Tuwemacho, Namasalau, Chemchem, Namasakata, Ligoma and Msinji. Tunduru is one of the Districts that TASAF III undertook its CCT programs in 88 villages.

3.2 Research design

Cross sectional research design used on the basis that, the design allows collection of data from different groups of respondents at one point at a time, easy-going and it is cheaper. Also, the method used chosen because of its flexibility in terms of data collection and analysis, as well as the depth and breadth of its variables. The case study design provides rich details about those cases of a predominantly qualitative nature as favored by (Kilpatrick *et al* 2003).

3.3 Probability Sampling Techniques

The probability sampling technique allows every individual in the population to have equal chance to be chosen in the sample. Probability sampling follows the logic of random sampling whereby each number is given an equal chance of being selected in the sample. Study used simple random sampling technique to choose 120 respondents for representative sample.

Target population were 15015 beneficiaries. However, district, wards and village selected because were the place where by the project implemented .through Purposive non-probability sampling technique. were used.

Non probability sampling is the sampling procedure where items are selected deliberately by the researcher based on some established criteria including the potential of respondents to provide resourceful information.

3.4 Sample Size and Sampling Frame

Turner, (2011) argues that the population of a study refers to set of objects, which are the focus of the research and about which the researcher wants to determine some characteristics.

The target population for the study was made up of the 120 poor household respondents. Nevertheless, having 80 to 120 respondents are adequate for most socio- economic studies.

Total number of beneficiaries in Tunduru district was 15,015 as sampling frame.

The sample size will be calculated using the formula;.$n = \frac{z^2 \aleph \delta^2}{(N-1)e^2 + z^2 \delta^2} = 120$

Whereas;

Population $(\aleph) = 298{,}279$

$Z = 1.96$,

$\delta = 2$ and

e = 0.5.

Therefore, the sample size for the study was 120 respondents

Table 3.1: Sampling Frame & Sample Size Composition

Number Of Wards	**Number Of Village**	**Estimated Population(Sample Frame)**	**Sample Number(Respondents)**
Tuwemacho	Tuwemacho	2550	19
Tuwemacho	Namasalau	2300	19
Tuwemacho	Chemchem	2500	19
Namasakata	Namasakata	2730	19
Ligoma	Ligoma	2135	19
Ligoma	Msinji	2800	19
	Veo Of Six Village		06
Total		**150,15**	**120**

Source: Field researcher (2017)

3.5 Data type and Collection methods

The researcher use both qualitative and quantitative methods. Qualitative approach is characterized by the collection and analysis of textual analysis, interviews, and by its emphasis on the context within which the study occurs. The best way of understanding the social world is through the qualitative design which takes into consideration peoples' contexts, practices, values, beliefs and thoughts to generate meaning. Hence the researcher will talk to TASAF III beneficiaries through interviews using semi-structure questionnaire.

3.5.1 Primary data

The study employed primary sources of data collection. The intention of using primary source for data collection is to increase validity, reliability and being able to capture some feeling, perception and ideas from the respondents. The semi-structured questionnaire with closed and open ended questions will be used to capture information for the study. The questionnaire will be designed in such way to make easy for respondents to understand and answer questions smoothly.

3.5.2 Secondary data

Secondary data were collected from various sources such as the TASAF III project reports, libraries, research centres, journals, reports and internet. The secondary data is targeted on beneficiaries, project funds, sources of funds and related funded household projects.

3.5.3 Interviews

The researcher employed face to face interviews respondent. TASAF III beneficiaries chosen specifically because, they were directly involved TASAF III program in Tunduru district. They offered the researcher a distinct advantage of immediate feedback as the TASAF III beneficiaries' emotions shown clearly on their faces. One of the advantages of interviews was the fact that most respondents have a hard time in turning down the interviewer. They also provided instant responses which helped the researcher to make quick decisions.

3.5.4 Questionnaire

The researcher made use of questionnaires as a way of collecting information in order to be able to address the objectives of the research. Various questions capture important information to fulfil specific objectives were asked. The questionnaire allowed the researcher to administer to respondents for collecting of intended information from households in a short time.

3.5.5 Focus Group Discussion

Focus group discussion conducted by forming poor household groups of selected respondents in the study area. Selected respondents allowed exchanging ideas in such a way that they were able to provide qualitative information on problem. Instrument selected due to its advantages compared to other data collection tools.

According to Vicsek (2007), focus group discussion is an effective data collection technique. It enables the researcher to provide some quality control on the accuracy of the responses given by the respondents, as the respondents participate as a group giving out views or opinions. In addition, it provides an opportunity to the researcher to gather valuable information from many people at a given time.

3.6 Analytical Model Specification

Linear regression is a statistical measure that attempts to determine the strength of the relationship between one dependent variable. The conditional cash transfer as independent variable with other factors influencing household income as dependent variable. Generally econometric model adopted as multiple regression form

$$Y_i = \alpha + \sum_{k=0}^{n} \theta_i X_i + \mu_i$$

Whereas;

Y Dependent variable

α Constant mean

θ Coefficients

X Independent variables

μ Error term

i Number of observations

$\sum$ Summation of

n Maximum number of independent variables

The Ordinary Least Square (OLS) method was used to estimate the model. The following linear regression describing the relationships was used, where β's are regression coefficients and Ɛ is an error term.

$$Yi = \beta o + \beta_1 X_i + \beta_2 X_i + \beta_3 X_i + \beta_4 X_i + \beta_5 X_i + \beta_6 X_i + \beta_7 X_i + \beta_8 X_i + \ldots\ldots + \beta_{22} X_i + \mathcal{E}$$

Where Yi= Household income (Tshs/Year)

X_i = Variables

β_1= Coefficient of variable

Table 3.2 indicates the variables and their measurements with the study impact expectations in which the positive sign indicates the positive relationship of independent variables to dependent variables otherwise the negative sign indicates the negative relationship.

Table 3.2: Variables and Measurement

	Variable	Definition and measurement	Unit	Sign
	Dependent variable			
Y	Household income	Annual household income	Tshs/year	
	Independent variables			
$\mathbf{X_1}$	Age	Age of household head	Year	+/-
$\mathbf{X_2}$	Sex	1 if respondent is male, 0 otherwise	Dummy	+/-
$\mathbf{X_3}$	Marital status	1 if respondent married, 0 otherwise	Dummy	+/-
$\mathbf{X_4}$	Education	1 if has informal education, 0 otherwise	Dummy	+/-
$\mathbf{X_5}$	Household size	Total number of individuals in household	Number	+/-
$\mathbf{X_6}$	Source of income	1 if farmer hire land, 0 otherwise	Dummy	+/-
$\mathbf{X_7}$	Economic activity	1 if smallholder farmers, 0 otherwise	Dummy	+/-
$\mathbf{X_8}$	Employment status	1 if employed, 0 otherwise	Dummy	+
$\mathbf{X_9}$	Conditional cash transfer	Amount of funds received from Tasaf III	Tshs/year	+

Source: (Field Data Survey 2017)

3.7 Ethical Consideration

In this research, ethics and protection of the dignity of all respondents will be ensured as follows:

i. Informed consent of participants was done well in advance and participants will be briefed about the nature of the research before they complete the questionnaires.
ii. Right to privacy as to identity and that participants' responses are kept confidential
iii. Findings will be reported with honesty, even if the results will seem unfavorable to and different from the researcher's expectation.

3.8 Validity and reliability

In order to reduce the possibility of getting the wrong answer, attention needs to be kept to the particulars on the research design, reliability and validity (Uffy and grove 2003)

3.8.1 Validity

Validity is an indication of how sound one‘s research is. It represents whether the survey actually measured what the questionnaire meant to measure.

The instruments were formulated so that to have effective control to ensure that ultimately the conclusions drawn from actual data. The reviewed of the validity also conducted through the pilot study in order to verify if the questionnaire measures what was intended to be measured.

3.8.2 Reliability

Reliability refers to the degree to which data collection method yield consistent findings, similar observations would be made or conclusions reached by other researchers or there is transparency in how sense was made from source. For the case of this research, the researcher created research questions to reflect reliability.

3.9 Data Analysis

Data from Semi-structured questionnaire was coded and fed into Statistical Package for Social Sciences (SPSS) software for analysis. Then coded data was transferred into Excel before exported to STATA for analysis using advanced econometric Model. Descriptive statistical analysis was used to summarize information and explore the data for the distribution of responses. Furthermore, Regression Model will be used to analyze the influence of conditional cash transfer on household income using Stata software for specific objective two. Where necessary Microsoft excel spread sheet or SPSS will be used to analyze, frequency, percentage, histogram and pie-charts for specific objective one and three.

CHAPTER FOUR

PRESENTATION AND DISCUSSION OF THE FINDINGS

4.1 Data Cleaning, Validity and Reliability of Instruments

4.1.1 Data Cleaning

(i)Test for Missing values

SPSS was used to test the missing values and the results

Table 4.1 indicates numbers of the missing questionnaires of six villages and their six village executives officers whereas all questionnaires fed into the SPSS found all needed information.

Table 4.1: Testing for Missing Values Results

Villages	Tuwemacho	Namasalau	ChemChem	Namasakata	Ligoma	Msinji	VEOs
Valid Values	19	19	19	19	19	19	6
Missingvalue	0	0	0	0	0	0	0

Source: (Field Data Survey 2017)

4.1.2 Validity Test of Instruments

The term Validity can be defined as a degree whereby the research instruments measure what is supposed to measure once it is tested (Gay, 1992).

Therefore, pilot study conducted at Tuwemacho village to the poor household beneficiaries who were not among the sample of the selected area. In order to ensure validity the test enabled to identify errors and distortions in the questionnaires before data collection. Thus questionnaires were reviewed and appropriately arranged, also the test helped to do situational analysis so as to know the area in deep before conducting the research.

4.1.3 Reliability Test of Instruments

Reliability refers to as a measure of the degree to which a research instruments yields consistent results (Sarantakos, 1998). Test –retest technique applied to present research instrument to the selected area for the pilot study.

Reliability instruments used the SPSS reliability analysis scale Alpha co- efficient (Cronbach's Alpha Test) for it was easy to apply.

Table 4.2: Reliability Test Results of Instruments

Reliability Statistics	
Cronbach's Alpha Test	Number of Respondents Tested
0.954	38

Source: (Field Data Survey 2017)

Table 4.2 indicates that the level of internal consistence scale was high (0.954) under the Cronbach's Alpha Test the item show the reliability of 0.954 was high enough. Thus no items were deleted to improve the reliability score. Results supported by (Gay, 1992) , research instruments have a high level of internal consistence when score reliability coefficient index ranging between 0 and 1 scale.

4.2. Descriptive Findings

4.2.1 Demographic Characteristics

(a) Sex of respondents

Table 4.3 reveals that (68) 56.7 %of interviewed respondents were females while (52) 43.3% of interviewed respondents were males. The result signifies that female respondents were more active than male respondents in conditional cash transfer project. This means female were more active in TASAF III program in the area of study.

> *For example one of the respondents quoted saying that ,when you observe most of the household representative in CCT project are females because are the one take care of the families to obtain necessity requirements such as food and social services .*

The findings concur with(Uemura ,1999) results who viewed that marginalized or minority groups such as women, landless or the poor should be given priority to participate in development projects in order to impacts their needs accordingly, since they have been intentionally not given a possibility to state their views to the same extent as other groups.

Similarly finding concurs with (USAIDS, 2011) statement, that improving women's livelihoods improves the well-being of the children in households.

Table 4.3: Sex of respondents

Gender	Frequency	Percent
Female	68	56.7
Male	52	43.3
Total	**120**	**100.0**

Source (Field Data Survey, 2017)

(b) Age of respondents

Table 4.4 reveals that (10) 8.3 % of interviewed respondents were aged 18-28 years, (35 respondents) 29.2 % of interviewed respondents were aged 29-38 years, (36)30 % of interviewed respondents were aged 39-48 years,(26) 21.7 % of interviewed respondents were aged 49-58 years, (9)7.5 % of interviewed respondents were aged 59-68 years (4) which was 3.3 % of interviewed respondents were aged more than 68 years. This implies that most of the elderly with aged 38 and 48yearswith 36 respondents and 30% engaged in TASAF II project.

The findings were against (TASAF III operational manual, 2013) which mentioned the household criteria to be included in poor household beneficiaries which were food insecurity, poor house and sanitation and low income which hinders to meet basic needs such as shelter and food . Therefore the project failed to include all vulnerable groups because poverty criteria were not effectively explained by facilitators during village assembly meetings.

For example one interviewed respondents complained that, facilitators who came during targeting poor household mislead community on the qualification of poor household by directing them to involve only disabled, HIV/AIDS and aged household in the project as the results other qualified poor household were left outside the project

Table 4.4: Age of respondents

Age of respondents	Frequency	Percent
18-28 years	10	8.3
29-38 years	35	29.2
39-48 years	36	30.0
49-58 years	26	21.7
59-68 years	9	7.5
More than 68 years	4	3.3
Total	**120**	**100.0**

Source (Field Data Survey, 2017)

(c) Marital status of respondent

Table 4.5 shows distribution of the respondent based on marital status. In analysis, it was found that (15) 12.5 % of the interviewed respondents were single, (61) 51.2 % of the interviewed respondents were married,(25) 21.2 % of the interviewed respondents were widow while(18) 15.0 % of the interviewed respondents were divorced. Therefore, the project to some extent involved needy groups such as married respondents who have a numbers of wife and children who failed to meet social service requirements to their children such school requirements cost and hospital treatments cost due to low income and having so many numbers of dependents. Similarly the project involved widow groups who having no one to depend on.

For example one interviewed respondent quoted saying that in the study area most of married couples are polygamy and having large numbers of children as prestige and indicator of wealth which in turn they fail to meet basic needs of their household and they fail to save and invest which in turn lead to low income .

Table 4.5: Marital status of respondent

Marital status	Frequency	Percent
Single	15	12.5
Married	61	51.2
Widowed	25	21.2
Divorced	18	15.0
Total	**120**	**100.0**

Source (Field Data Survey, 2017)

(d) Household size

Table 4.6 shows that (70) 58.3 % of interviewed respondents were living in the household of 1-3 people, (48) 40 % of interviewed respondents were living in the household of 4-6 people while (2) 1.7% of interviewed respondents were living in the household of 7-9 people. However, majority of interviewed respondents were living in the household of 1-3 people.

The findings not agreed with (Mohammad, 2011) who discovered that large household members size(6-15) with 69.3% respondents depicts common characteristics of the rural household in Northern Nigeria where polygamy and family labour was mostly practiced and utilized in Fadam II project.

Similarly the findings were not in line with (Sheheli 2012) results among rural women in Bangladesh. The number of family members of the rural women who participated in the project was categorized into three main group, small group with 0 to 3 household members (10%), medium group with 4 to 6 family members (63%) and large group with 6 family members and above 27%.Reason behind of some articles are not agreed with findings was local beliefs and culture.

> *For example one household responded members interviewed refused to mention other members of household stay with him afraid that, by mentioning all members in household he believed they will die and relate with the issues freemason society.*

Table 4.6: Household Size

Household Size	Frequency	Percent
1 - 3 People	70	58.3
4 - 6People	48	40.0
7 - 9 People	2	1..7
Total	**120**	**100.0**

Source (Field Data Survey, 2017)

4.2.2 Level of education of respondents

Table 4.7 indicates that (57) 47.5% of interviewed respondents had informal education, (40) 33.3 % of interviewed respondents had primary education while (23) 19.2 % of interviewed respondents had secondary education. Therefore, majority of interviewed respondents had informal education.

The findings agreed with (Thomas, 2013) identified majority 47.5% had informal education, 33.3% had primary education while 19.2% had secondary education. Moreover the findings agreed with (TASAF III program Operational manual, 2013) which targeted to increases school enrollment and improve human resource for the benefit of National development and sustainable development at large.

Table 4.7: Level of education of respondents

Level of education	Frequency	Percent
Informal education	57	47.5
Primary education	40	33.3
Secondary education	23	19.2
Total	**120**	**100.0**

Source (Field Data Survey, 2017)

4.2.3 Economic activities of the respondent

Table 4.8 shows that (56) which was 46.6 % of interviewed respondents relied on farming activity as main income, (2) 1.7 % of interviewed respondents relied on non-farming as main economic activity and (62) which was 51.7 percent of interviewed respondents relied on both, farming and non-farming as main economic activity.

Therefore, majority of interviewed respondents relied on farming and non-farming activities as main economic activity.
The findings agreed with (Diao, 2009) states that majority 60% to 70% of Sub-Saharan Africa’s population live in rural areas where poverty and deprivation are most severe .

Also Mensah, (2014) emphasize that, all rural households depends directly or indirectly on agriculture and given the large contribution of this sector to overall economy.

Table 4.8: Economic activities of the respondents

Economic activity	Frequency	Percent
Farming Activity	56	46.6
Non-Faming Activity	2	1.7
Both	62	51.7
Total	**120**	**100.0**

Source (Field Data Survey, 2017)

4.2.4 Household income Generation and Expenditure

Respondents were asked to mention the level of income they generated from other source apart from conditional cash transfer and then were grouped into the range of TZS 10,000 to 169000. As indicated in table 4.9 below majority revealed (50) 41.6% earned income between 10,000-39000, while (34) 28.3% earned income between 40,000-69,000, (32)26.6% earned income between 70,000-99,000, (2) 1.6% earned income 100,000-129,000 and (2) 1.6% earned income between 130,000-169,000.

Table 4.9.Household income generation

Income Level	Frequency	Percent
10,000- 39,000	50	41.6
40,000- 69,000	34	28.3
70,000- 99,000	32	26.6
100,000-129,000	2	1.6
130,000-169,000	2	1.6
Total	**120**	**100.0**

Source (Field Data Survey, 2017)

Moreover, table 4.10 indicated that (50) 41.6% respondents used their income in health while (36) 30% respondents used their income in education, (32) 26.6% respondents used their income in production and consumption and covering other cost by (2) 1.7%.

Table 4.10 Household Expenditure

Expenditure	Frequency	Percent
Health	50	41.6
Education	36	30.0
Production & Consumption	32	26.6
Other	2	1.7
Total	**120**	**100.0**

Source (Field Data Survey, 2017)

These agreed with (Chowa *et al*, 2012) findings who found that majorities of beneficiaries managed to access better treatment 40.6% , 30% pay school requirements needs for children (education books & uniform) and 26.6% able to buy foods .

The findings are in the line with, (NBS, 2012), the rural economy and livelihood depend on smallholder farming in which 81% of rural population depends on it.

4.2.5 Challenges of implementing Conditional Cash Transfer to Poor Households

(a) Beneficiaries are poor households

Figure 4.1 shows that (10) 9 % of respondents interviewed had strongly agreed that beneficiaries are poor households, (15 respondents) 14 % of respondents had agreed that beneficiaries are poor households,(20)19 % of respondents interviewed had neutral response that beneficiaries are poor households,

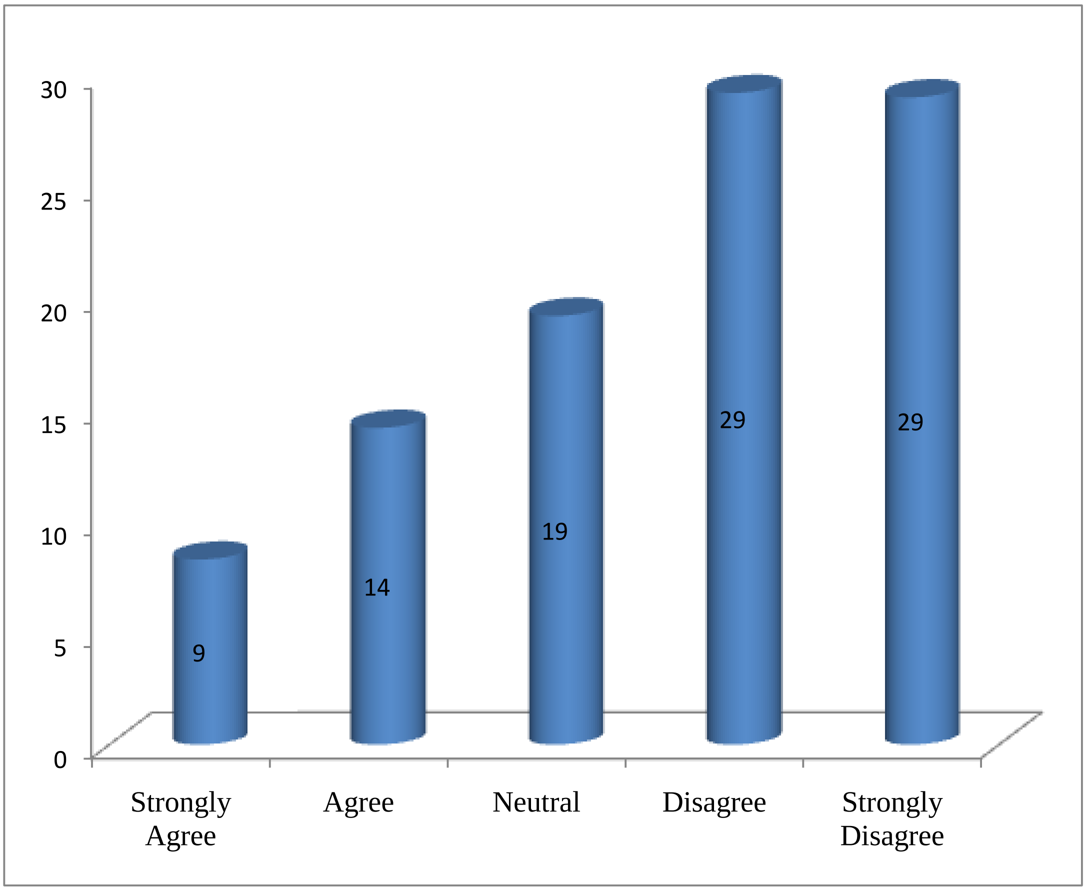
(25) 29 % of respondents had disagreed that beneficiaries are vulnerable and poor households while also (30) 29 % of respondents had strongly disagreed that beneficiaries are poor households.

However, majority of respondents had strongly disagreed that beneficiaries are poor households.

Findings concur with (Barrientos and Dejong, 2006), conditional cash transfer improve consumption levels among poor households .

Also findings agreed with (Riccio etal, 2010), that Conditional cash transfer projects shown some promise in poverty alleviation and improvement of people’s livelihood.

Figure 4.1: Beneficiaries are poor households



Source: (Field Data Survey 2017)

(b) Community Management Committee (CMC) of CCT project associated with Corruption

According to (Heidenheimer and Johnston, 2011), corruption defined as abuse of an influential position for private gain.

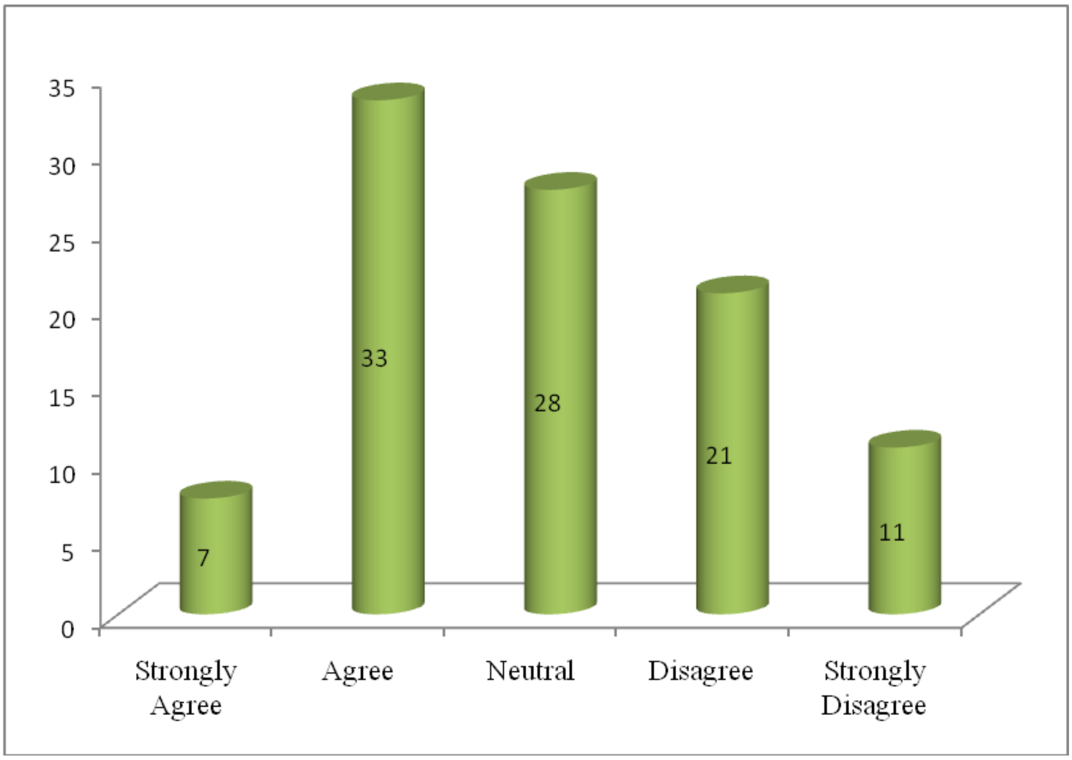
Community Management Committee (CMC) were supervisor of conditional cash transfer project at village levels. Therefore in some cases do receive corruption especially during payment events as indicated by figure 4.4

Figure 4.2 shows that (10)7 % of respondents interviewed had strongly agreed that committee of CCT project associated with corruption, (35) 33 % of respondents interviewed had agreed that committee of CCT project associated with corruption,

(30) 28 % of respondents interviewed had neutral response that committee of CCT project associated with corruption, (25) 21% of respondents interviewed had disagreed that committee of CCT project associated with corruption while(20) 11% of respondents interviewed had strongly disagreed that committee of CCT project associated with corruption. However, majority of respondents had agreed that committee of CCT project associated with corruption.

> *For example one household responded interviewed quoted saying that, during payment events there is so many contributions deducted from beneficiaries' payment by community management committee and village council. During payment events beneficiaries did not take exactly payments because some of payment cash are taken by community committee management.*

Figure 4.2: Community Management Committee of CCT project associated with Corruption



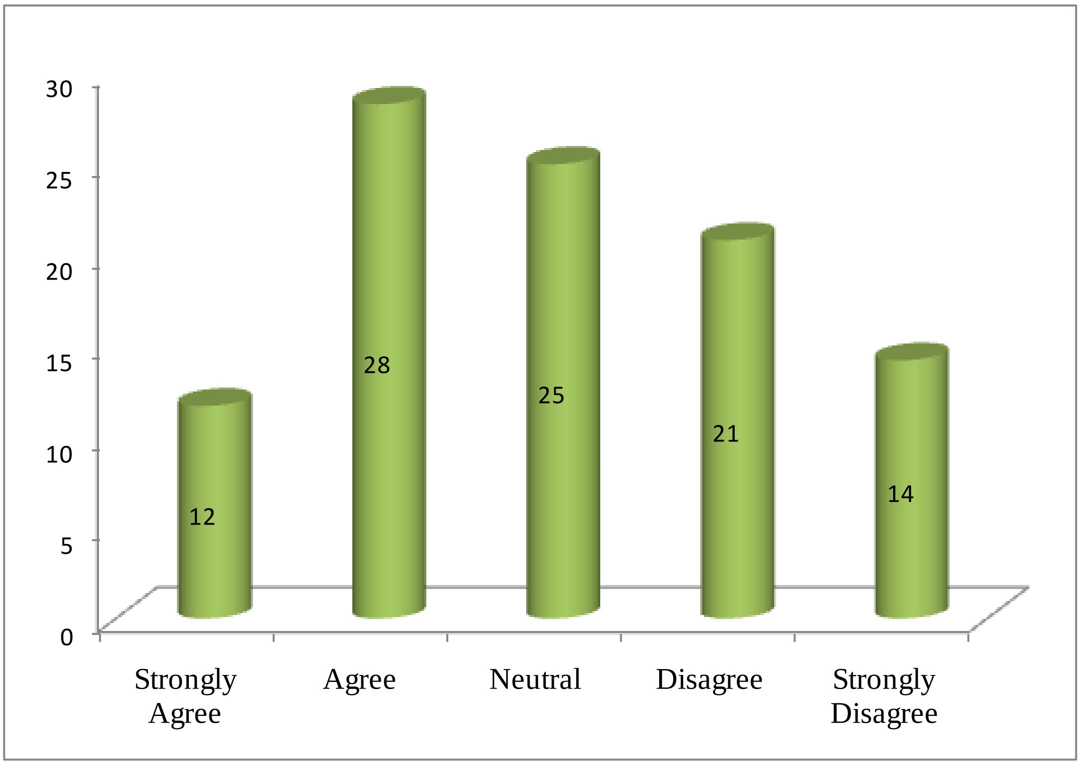
Source :(Field Data Survey 2017)

(c) Beneficiaries might have come from wealthy family of politician

Figure 4.3 shows that (10) 12 % of respondents interviewed had strongly agreed that beneficiaries might have come from wealthy family of politician, (30) 28 % of respondents interviewed had agreed that beneficiaries might have come from wealthy family of politician, (22) 25 % of respondents interviewed had neutral response that beneficiaries might have come from wealthy family of politician, (20) 21 % of respondents interviewed had disagreed that beneficiaries might have come from wealthy family of politician while (15) 14 % of respondents interviewed had strongly disagreed that beneficiaries might have come from wealthy family of politician. However, majority of respondents had agreed that beneficiaries might have come from wealthy family of politician.

> *For example, One respondent interviewed quoted saying , during verification exercise some of household beneficiaries found came from Ward representative, village council members and political parties leaders in which all of these groups were forbidden by project.*

Figure 4.3: Beneficiaries might have come from wealthy family of politician



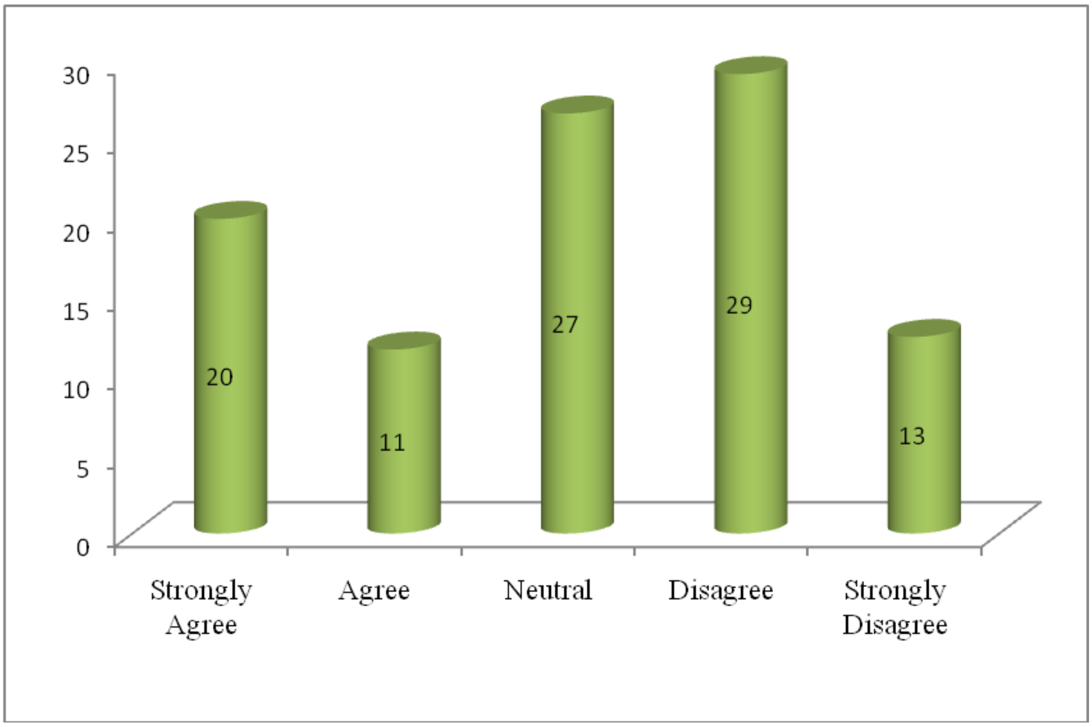
Source: (Field Data Survey2017)

(d) Selection of Beneficiary of CCT project Comply with eligibility

Figure 4.4 shows that (20) 20 % of respondents interviewed had strongly agreed that selection of Beneficiary of CCT project Comply with eligibility, (10) 11 % of respondents interviewed had agreed that selection of Beneficiary of CCT project Comply with eligibility, (25) 27% of respondents interviewed had neutral response that selection of Beneficiary of CCT project Comply with eligibility, (30) 29 % of respondents had disagreed that selection of Beneficiary of CCT project Comply with eligibility while (15) 13 % of respondents had strongly disagreed that selection of Beneficiary of CCT project Comply with eligibility. However, majority of respondents had disagreed that selection of beneficiary of CCT project Comply with eligibility.

> *For example, one interviewed responded quoted complaining that, during targeting and enrollment period villagers leaders and team of data collection including their relatives, wives and deceased households in the project"*

Figure 4.4: Selection of Beneficiary of CCT project Consider stated eligibility



Source: (Field Data Survey 2017)

(e) Unqualified Beneficiaries are dropped

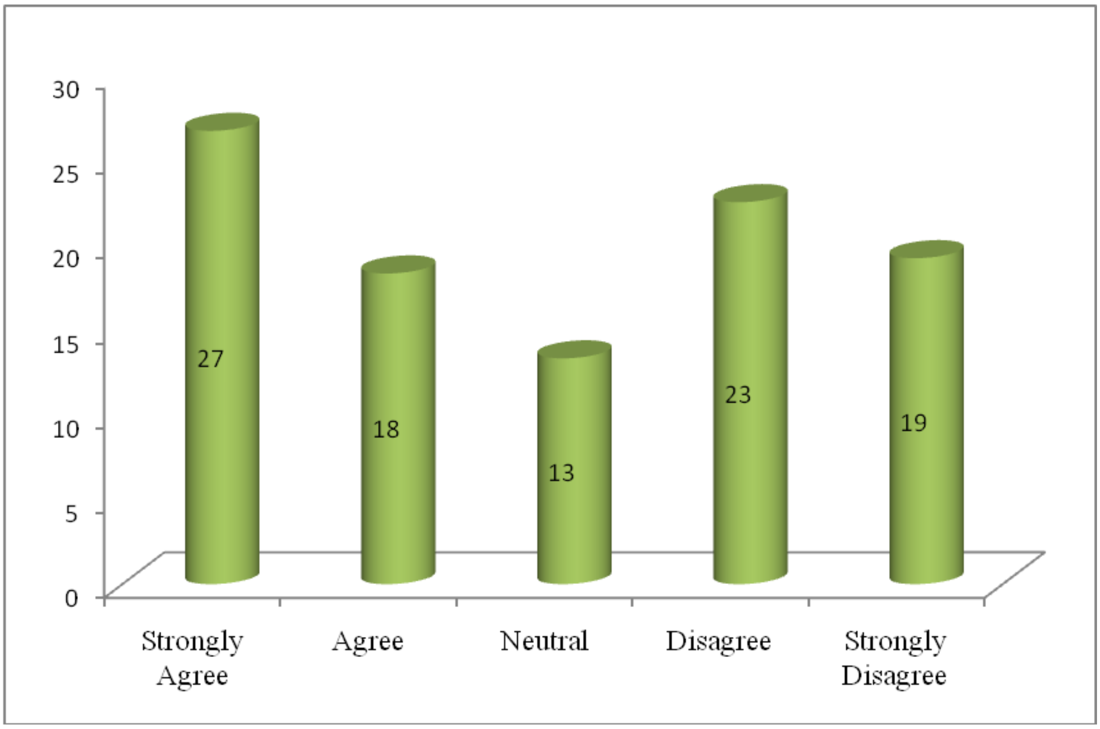
Figure 4.5 indicates (30) 27 % of respondents interviewed had strongly agreed that unqualified beneficiaries are dropped, (15)18 % of respondents interviewed had agreed that unqualified beneficiaries are dropped,

(10)13 % of respondents interviewed had neutral response that unqualified beneficiaries are dropped (25) 23% of respondents interviewed had disagreed that unqualified beneficiaries are dropped while (20)19 % of respondents interviewed had strongly disagreed that unqualified beneficiaries are dropped.

However, majority of respondents had strongly agreed that unqualified beneficiaries are dropped.

> *For example, one respondent interviewed quoted saying that, during payments events and verification exercise unqualified beneficiaries excluded out including deceased households, Ward House of Representative households, governments officials households and retired governments officials households*

Figure 4.5: Beneficiaries who are not qualified are dropped



Source: (Field Data Survey2017)

(f) There is review of time to time on qualified beneficiaries

Figure 4.7 shows that (40) 36 % of respondents had strongly agreed that reviews of time to time on qualified beneficiaries were done,

(15) 13 % of respondents had agreed that review of time to time on qualified beneficiaries are done, (20) 18 % of respondents had neutral response that review of time to time on qualified beneficiaries are done,

(10) 12 % of respondents had disagreed that review of time to time on qualified beneficiaries are done while (25) 21 % of respondents had strongly disagreed that review of time to time on qualified beneficiaries are done.

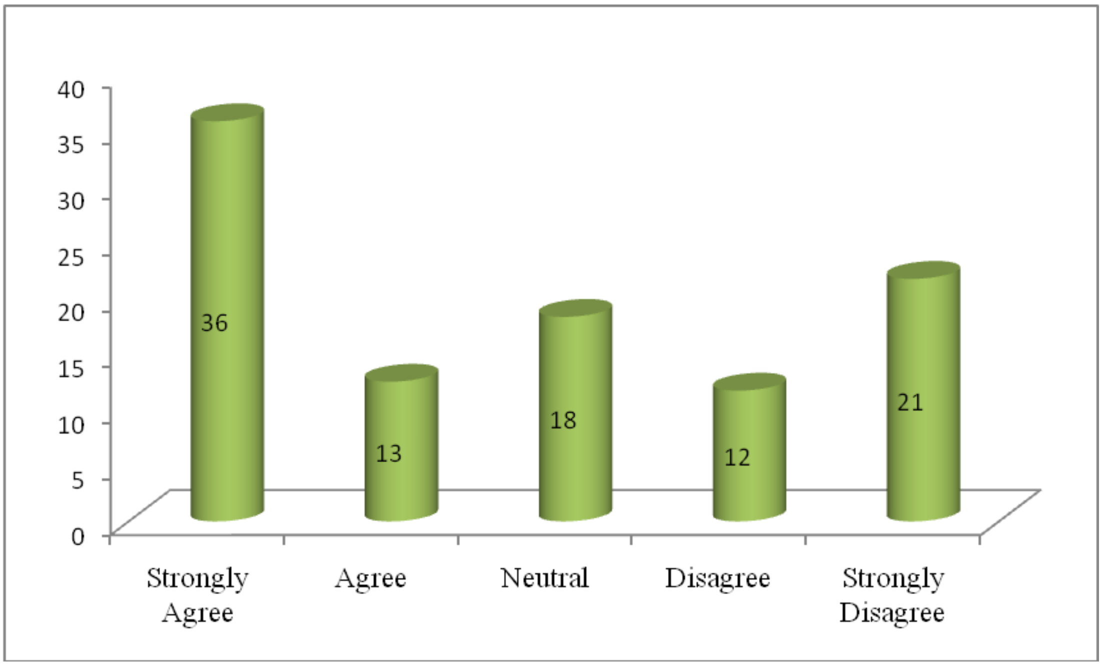
However, majority of respondents had strongly agreed that review of time to time on qualified beneficiaries are done.

> *For example, one interviewed beneficiaries quoted saying that, exercise of review on time to time of qualified beneficiaries had enabled some of beneficiaries household to be removed in payment pay sheet include, shift households, divorced households, deceased household and graduated household hence enabled the project to work efficiently.*

Figure 4.6: Review Qualification Exercise Of Beneficiaries

Tunduru PAA Facilitator conduct review qualification of beneficiaries at Namasakata village **Source: (Field Data Survey2017)**

Figure 4.7: There is review of time to time on qualified beneficiaries



Source: (Field Data Survey 2017)

(g) Information of Beneficiaries of CCT project are shared in the village

Figure 4.9 shows that (30) 26 % of respondents had strongly agreed that information of Beneficiaries of CCT project are shared in the village,

(20)17 % of respondents had agreed that information of Beneficiaries of CCT project are shared in the village, (15) 11 % of respondents had neutral response that information of Beneficiaries of CCT project are shared in the village, (35) 36 % of respondents had disagreed that information of Beneficiaries of CCT project are shared in the village while (10)10 % of respondents had strongly disagreed that information of Beneficiaries of CCT project are shared in the village. However, majority of respondents had strongly agreed that information of Beneficiaries of CCT project are shared in the village.

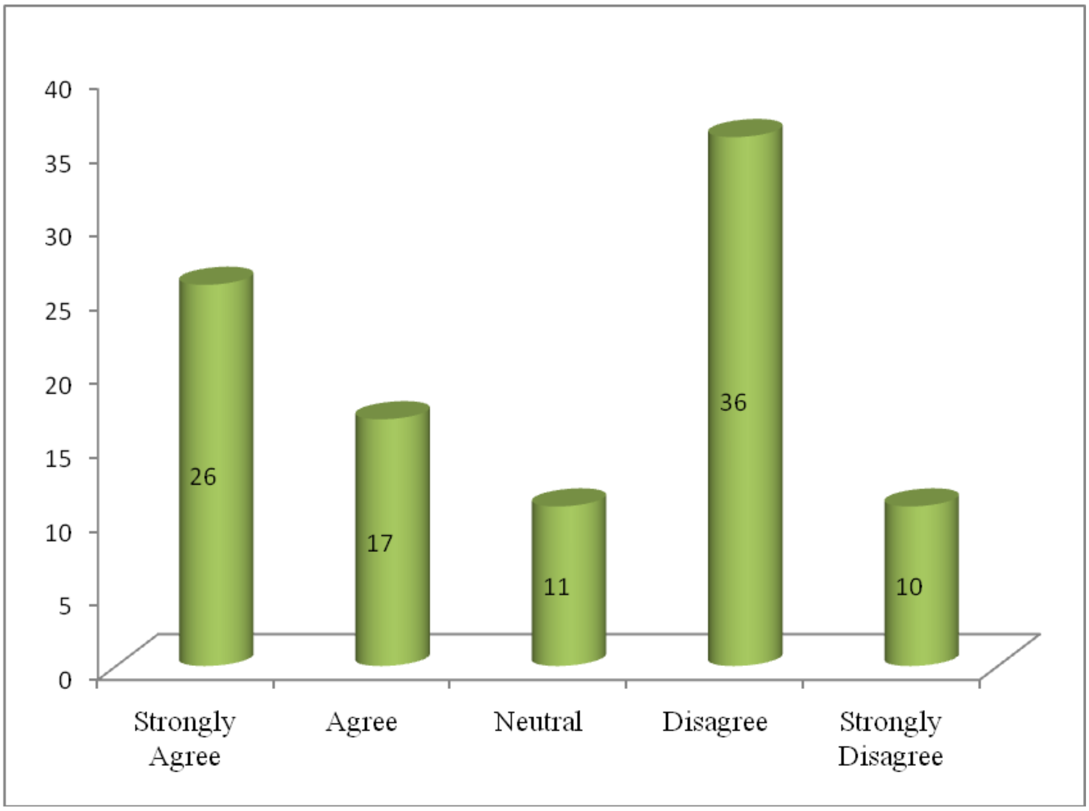
> *For example , one respondent interviewed quoted says that, During payment events there was community session whereby facilitators created awareness on saving, investments, joining income generating groups and activities and buying uniforms for school pupils.*

Figure 4.8: Beneficiaries information sharing

Tunduru PAA Facilitator conducting information sharing (standing before beneficiaries) during payment day (January- February 2016)

Source: (Field Data Survey 2017)

Figure 4.9: The information of Beneficiaries of CCT project are shared in the village



Source: (Field Data Survey2017)

4.3 Regression Based Findings

4.3.1 Multiple regression model results

The model has goodness of fit, since F test shows significance with P value less than 1% level of significance. R^2 = 0.2874 (28.74%), Independent variables explain the variation in dependent variable by 29.86%, where other factors not included in the model explain variation in dependent variable by 71.26%. This result of R^2 signifies that important variables which have moderate influence on dependent variable were included in the model as presented in table 4.11

Table 4.11: Multiple regression results of Conditional Cash Transfer on Income

LnIncome	Coefficient	Std. Err.	T-test	P>t
Ln Conditional Cash	0.4967***	0.0902	5.51	0.0000
Ln Household size	0.0215	0.0625	0.34	0.7320
LnAge	-0.0661	0.1278	-0.52	0.6060
Gender	0.0378	0.0702	0.54	0.5910
Marital Married	0.1747	0.1405	1.24	0.2160
Marital Single	0.0442	0.1084	0.41	0.6850
Marital Widow	0.0355	0.1218	0.29	0.7710
Education informal	0.0496	0.0953	0.52	0.6040
Education primary	0.0734	0.0993	0.74	0.4610
Economic activity	0.1013	0.0692	1.46	0.1460
Source of income	-0.0266	0.0663	-0.40	0.6890
Information	0.0493***	0.0245	2.01	0.0470
Constant	6.4759	1.1349	5.71	0.0000
Number of observation				**120**
F (13, 106)				**3.60**
Prob> F				**0.0002**
R-squared				**0.2874**

***Significant at the 0.01 level, **Significant at the 0.05 level,

*Significant at the 0.1 level

Source: (Field Data Survey 2017)

4.3.2 Multiple Regression Model Test

(a)Test for Multicollinearity

Table 4.12 present result of multicollinearity from post estimation. The result indicates that there is no multicollinearity since most of independent variables do not have VIF values greater than 10. Before estimating the logit regression equation precaution measure was taken to test the independent variables for multicollinearity. Tests employed was Variance Inflator Factor ($VIF = 1/(1-R^2)$). The lower value of VIF (less than 10) indicates that the entire model was not suffering from the multicollinearity problem (Thrane, 2004). The results of multiple linear regression from Variance Inflator Factor (VIF) suggested that there is no multicollinearity or linear relationship among the independent variables since Mean VIF is less than 10.

Table 4.12: Test for Multicollinearity

Variable	VIF	1/VIF
Marital Single	2.58	0.3873
Marital Widowed	2.34	0.4280
Education informal	2.00	0.5008
Education Primary	1.93	0.5184
Marital Marries	1.79	0.5579
lnConditional Cash Transfer	1.13	0.8837
LnAge	1.11	0.9040
lnHousehold size	1.09	0.9171
Source of income	1.07	0.9343
Gender	1.07	0.9374
Information	1.05	0.9524
Economic activity	1.05	0.9530
Mean VIF	**1.52**	

Source: (Field Data Survey 2017)

(b) Test of Heteroscedasticity

Table 4.13 indicates that, probability of Chi2 is statistically insignificant at 10% significance level, this implies that, null hypothesis is not rejected (or we fail to reject the null hypothesis), hence Heteroscedasticity problem is not present. Heteroscedasticity was tested by using Breusch-Pagan/Cook-Weisberg test whereby H_0: Constant variance and H_1: No constant variance. Therefore null hypothesis was not rejected implying that there is no Heteroscedasticity.

Table 4.13: Test of Heteroscedasticity

Breusch-Pagan / Cook-Weisberg test for Heteroscedasticity
Ho: Constant variance Variables: fitted values of lnIncome
Chi-square (1) = 1.70 Prob> chi2 = 0.1919

Source: (Field Data Survey2017)

(c) Model specification test

Model used in analysis must be suitably specified and if is not suitably specified the analysis result may encounter a problem of model specification error or model specification bias. After conducting a multiple regression Link test, it was found that the probability (P>|t|) of hat square was greater than 10% level of significance as indicated in table 4.14 which is equivalent to 60.8%, however this result is good for model specification error.

Table 4.14: Model Specification Test

Inincome	**Coefficient**	**Std. Err.**	**z**	**P>z**	**[95% Conf.**	**Interval]**
hat	9.7100	16.9152	0.57	0.000	-23.7897	43.2097
hatsq	-0.3487	0.6771	-0.51	0.6080	-1.6897	0.9923
cons	-54.3765	105.6133	-0.51	0.6080	-263.5381	154.7851

Source: (Field Data Survey 2017)

4.3.3 Multiple Regression Model Interpretation

(a) Conditional Cash transfer on income

Conditional Cash transfer was positive and statistically significant influence the income. However, the null hypothesis (Ho) stated that there was no significant relationship between conditional cash transfer and income while alternative hypothesis (H1) stated that there was significant relationship between conditional cash transfer and income. Since income level had 0.4967 % with P–value less than 1% level of significance. Hence the null hypothesis (Ho) was rejected which stated that there was no significant relationship between conditional cash transfer and income, and therefore alternative hypothesis was supported which stated that there was significant relationship between conditional cash transfer and income. This implies that an increase of 1% conditional cash transfer lead to an increase of income per year by 49.67%, provided that other factors remained constant.

The findings agreed with some household responded quoted that,

> *CCT has improved my household income because before CCT project majority of us earned 41.6% and after CCT project implementation income level increased to 49.67% in such a way that iam able to meet social services such as education and health services for my children also the cash had enabled me to buy cash nut spray for my cash nuts farms which enabled me to increases my production .*

Similarly findings agreed with (Nkala, 2013 and Masanzu, 2014), CCT has enabled to increase income and income generating activities which in turn increase enrollment in school and paying visits to health centers.

Figure 4.10: Conditional Cash Transfer to Beneficiaries

Poor household beneficiaries receiving Conditional Cash Transfer (CCT)during payment day at Chemchem village in March- April payment 2016.

Source (Field Data Survey 2017)

(b) Information for Respondent on Conditional Cash Transfer

Information positively and significant at 5% with P-value 0.0470 which less than 5% level of significance.. This result implies that availability of information on conditional cash transfer may lead an increase of income by 49.67% given that other factors remained constant.

(c) Household Size

Household size was positive and statistically insignificant .Hence null hypothesis was not rejected.

(d) Age of respondent

Age of respondent was negative and statistically insignificant.

(e) Sex of respondent

Gender of respondent was positive and statistically insignificant.

(f) Marital married

Marital married of respondent was positively and insignificant

(g) Marital single

Marital married of respondent positively and insignificant.

(h) Marital widowed

Marital widowed of respondent positively and insignificant.

(i) Education levels of responds

Educational informal of respondent was positive and statistically insignificant.

Primary educational of respondent was positively and insignificant.

(j) Economic activity

Economic activity of respondent positively and insignificant.

(k) Source of income

Source of income for respondent positively and insignificant .

CHAPTER FIVE

SUMMARY, CONCLUSION, POLICY IMPLICATION AND RECOMMENDATION

5.1 Summary of the Findings

The main purpose of the study was examining the Influence of Conditional Cash Transfer on Rural Household Livelihood in Tunduru DistrictCouncil. However, from the discussion of findings of the study with regard to each specific objectives.

5.1.1 Socioeconomic characteristics of poor households benefited from conditional cash transfer were

Results signify that female respondents were more active than male respondents in conditional cash transfer project. This implies that most of the elderly with aged 38 and 48 years engaged in TASAF III project. Therefore, majority of interviewed respondents had informal education. This result revealed that majority of respondents was married. However, majority of interviewed respondents were living in the household of 1-3 people. Therefore, majority of interviewed respondents relied on farming and non-farming activities as main economic activity. These results revealed that majority of respondents were farmers.

5.1.2 The finding on influence of Conditional Cash Transfer on Income among Vulnerable and Poor Household

Alternative hypothesis (H1) stated that there was significant relationship between conditional cash transfer and income. Since income level had 49.67 % with P–value less than 1% level of significance. Hence the null hypothesis (Ho) was rejected which stated that there was no significant relationship between conditional cash transfer and income, and therefore alternative hypothesis was supported which stated that there was significant relationship between conditional cash transfer and income

Findings were positive and statistically significant influence the income. This implies that an increase of 1% conditional cash transfer lead to an increase of income per year by 49.67%.

5.1.3 Challenges of implementing Conditional Cash Transfer to vulnerable and Poor Households

Findings had indicated that majority of respondents had strongly disagreed that beneficiaries are vulnerable and poor households. However, majority of respondents had agreed that committee of CCT project associated with corruption. Meanwhile majority of respondents had agreed that beneficiaries might have come from wealthy family of politician. On the other hand, majority of respondent were disagreed that selection of beneficiary of CCT project Comply with eligibility. The majority of respondents had strongly agreed that unqualified beneficiaries are dropped. With majority of respondents had strongly agreed that review of time to time on qualified beneficiaries is done. While majority of respondents had strongly agreed that information of Beneficiaries of CCT project are shared in the village.

5.2 Conclusion

Based on the findings it was evident that six villages which were Tuwemacho, Namasalau, ChemChem, Namasakata, Ligoma and Msinji had improved poor household income due conditional cash transfers system as the results stimulated household saving, investments, local market demand and purchasing power to meet social services costs including school requirement for pupils , clinic and hospital services. Furthermore, regression analysis indicated that there was positive relationship between conditional cash transfer system and income. Results indicated that an increase of 1% of conditional cash transfer will lead to an increase of income per year by 49.67%. Moreover, beneficiaries without conditional cash transfer project earned income about 41.6% as indicated in table 4.9 , however after conditional cash transfer implementation beneficiaries managed to earn income about 49.67% which influenced by 1% conditional cash transfer project.

Also positive relationship between conditional cash transfer and availability of information. On the information was significant at 5% level of significance with P-value 0.0470 which is less than 5% level of significance.

In contrary, households size, age of respondents, sex of respondent, marital status, education levels of respondents, economic activity and source of income were insignificant in relationship to poor household income.

All in all in areas whereby conditional cash were implemented have remarkable success. In order the system to work efficiently strengthen coverage, linked the system with community participation and emphasize entrepreneurship, small business venture and community session training at household levels.

5.3 Policy Implications ..

The main aim of National policy on the implementation of development projects (Conditional Cash Transfer) is to enhance sustainable utilization, self control and management of resources among the users themselves while ensuring participatory which is the heart of TASAF program approach among different groups of community such as women, people with disability, poor household as well as local government leaders, policy makers, Non-governmental organization and other project stakeholders.

Therefore the study was to examining the Influence of Conditional Cash Transfer on Rural Household Livelihood in Tunduru DistrictCouncil. The results of the study would be used to raise awareness among policy makers, regarding the impacts associated with conditional Cash Transfer. This will enable coming up with relative policies to address the desired impact of conditional Cash Transfer in vulnerable and poor household. Based on the findings of this study, the policy recommendation are as follows:

5.3.1 At National level

i. Conditional cash transfer should be increased to cover more poor households.
ii. Government and Non-Government should train beneficiaries to increase knowledge and skills for improving their expenditure in small business in order to improve household income.
iii. Support to poor household driven interventions which enhance livelihoods and increase incomes through community savings and investments as well as specific livelihood enhancing grants.
iv. Support to poor household so as links into formal services providers such as financial and micro financial institution.
v. Government should support CCT projects which can deliver measurable welfare benefits to poor household and stimulate economic growth both through investment in supply side and demand side.
vi. Government institutions come up with short and long term social protection for ant poverty strategies to poor household
vii. Government formulate cash condition transfer scheme with multiplier effects which stimulate production and trade which positively influence poor household livelihood.

5.3.2 At District & Community Level

District councils should increase the budgetary fund allocated to poor household in order to reach more poor household with sub – projects as the result improve poor household welfare

District council should budget sufficient amount of funds to enable the districts TASAF and community development departments to have regular monitoring visits to poor household for advice and technical assistance in conditional cash transfer project hence improve poor household welfare

Poor household should be given regular entrepreneurial training sessions to stabilize and strengthen their household income, saving and investments.

Beneficiaries should save some of their money so as to establish other small business ventures at their household level in order to reduce dependency on income from the groups' sub- projects.

Thereafter, designing a public conditional cash transfer involves many decisions; these include setting transfer levels, identifying beneficiary selection strategies and deciding whether to condition or not and the nature of conditionality. Also in the design and implementation of conditional cash transfer policies, special attention should be paid to household arrangements.

Therefore poor household should be regarded less as clients and more as the main agents of change by involving a careful balancing of competing policy priorities and objectives. Stakeholders may have a priority concern for guaranteeing a minimum income or for promoting education and health outcomes.

All in all conditional cash transfer policy should seek improvement in social assistance and social development and which focus on building human capital and provides short term income support to extremely poor households.

5.4 Limitation of the Study

The researcher faced some of the limitations especially during data collection. These limitations include the following:

i. Reluctance of some respondents to fill the questionnaires.
ii. The researcher decided to use another villagers to accompany him while visiting households responded.
iii. Another limitation was the geographical location of the Tuwemacho ward which is located 80 kilometers away from Tunduru town.
iv. All the six villages were found in remote areas where the motorcycles were the only means of transport.
v. Another failure contributed in obtaining the intended sample number of the study because some of the respondents were already out of their household campus on the visiting day for various reasons such as farming activities.

vi. To meet the sample required the second round trips for the missing households was therefore conducted.

vii. Some of the respondents were hesitant to cooperate and share information because of their beliefs that exposing information particularly on household income, source of income, economic activities and household size to the researcher may lead to not being given priority to participate in other coming projects such as Public Work Program (PWP), Community Saving, Investment and Promotion (COMSIP), Livelihood Enhancement (LE) and Community Health Project (CHEAP).To get the required information the respondents were asked the income per day and other sources of income and assets.

5.5 Areas for further studies

The study was restricted to the analysis of the influence of Conditional Cash Transfer under TASAF III program on rural household livelihood using household income and Conditional Cash Transfer as the main indicators.

Based on the study findings there is a need for further research on the influence of community saving and investment promotion (COMSIP) on rural household, analysis of Public Work Program (PWP) to household livelihood.
Assessment livelihood enhancement and infrastructure development.

Furthermore research can also be on conditional cash transfer and payment scheme (electronic payments) to poor household, also research on conditional cash transfer and poor household participation in decision making.

Moreover, research can also be on analyzing effectiveness of removing the poor household (graduation process) in conditional cash transfer program, that graduation strategy that regulates the circumstances under which beneficiaries leave the program because of changes in their socio economic conditions
Similarly, research on management information system (information resource centre) as tracking system for poor household.

More research is needed on how to ensure that programs reach the greater risk groups such as children, women, orphans, street children and child headed households which are detached from adult headed households.

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APPENDICES

APPENDIX 1: QUESTIONNAIRE

QUESTIONNAIRE FOR …………………………….

This questionnaire intends to collect information of beneficiaries in CCT project from Tunduru district. The information will be used for academic y purpose only. The information you provide, will be kept confidential.

A: CCT PROJECT BENEFICIARY'S LOCATION

1. Date of interview -------------------------------------
2. District name ---
3. Ward name ---
4. Village name ---
5. Beneficiary's name --
6. Enumerator's name ----------------------------------
7. Beneficiary's phone number ------------------------------

B: SOCIO-ECONOMIC CHARACTERISTICS OF CCT PROJECT BENEFICIARIES

1.1 Gender of CCT project Beneficiary:

a) Male

b) Female

1.2 Age of CCT project Beneficiary ……………….

1.3 Number of people in the Household of CCT project Beneficiary …………..

1.4 Marital status of CCT project Beneficiary

a) Married

b) Single

c) Widowed

d) Divorced

1.5 Education level of the CCT project Beneficiary

a) None

b) Primary education

c) Secondary education

d) College/University education

1.6 Economic activities of CCT project Beneficiary

a) Farming Activity

b) Non-Farming Activity

c) Both, Farming and Non-Farming Activity

1.7 Source of household income for CCT project Beneficiary

a) Vegetable production

b) Pet trade

c) Poultry production (Chicken, Duck etc.)

d) Animal keeping (Cattle, Goat, sheep, Pig)

1.8 For how long have you been included in CCT project?

………………

1.9 How much is your average annual income?

1.10 How much cash do you receive per year from CCT project?

<u>C: CHALLENGE OF CCT PROJECT</u>

C – Challenge associated with conditional cash transfer to vulnerable and poor households

1- Strongly disagree, 2-Disagree, 3-Neutral, 4- Agree, 5-Strongly agree

1 2 3 4 5 Beneficiaries are always vulnerable and poor households

1 2 3 4 5 Beneficiaries areselected by leaders or politician

1 2 3 4 5 Committee of CCT project are corrupt

1 2 3 4 5 Beneficiaries might have come from wealthy family of politician

1 2 3 4 5 Selection of Beneficiary of CCT project Consider stated eligibility

1 2 3 4 5 Beneficiaries who are not qualified are dropped

1 2 3 4 5 There is review of time to time on qualified beneficiaries

1 2 3 4 5 The information of Beneficiaries of CCT project are shared in the village

D. INTERVIEW GUIDE TO THE KEY INFORMATS (WEOs, VEOs, DISTRICT OFFICERS)

1. Age…………………………..
2. 2. Gender……………………
3. Education level………………………..
4. Can you please explain the contribution of CCT to community social development? (education, health, housing etc)
5. Kindly, explain shortly the contribution of CCT to economic development (savings, investment, agriculture etc)
6. What ways do you use for the beneficiaries to give their suggestions?
7. Can you briefly explain how you establish the conditions on the transfers?
8. Why do you give the amount of payment you give? Why not less or more?
9. What can you generally say on the community participation in the programme

The end of questionnaire

Thank you for your cooperation

A Map of Tunduru Showing Study Area