

Factors Limiting Tasaf III Beneficiaries' Graduation from Conditional Cash Transfer Bursary in Kigamboni District: A Case of Vijibweni Ward

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ABSTRACT

This study assesses factors limiting TASAF III beneficiaries' graduation from conditional cash transfer bursary in Vijibweni ward, Kigamboni District. Study aimed to assesses social, economic, and demographic factors limiting TASAF III beneficiaries to graduate from a conditional cash transfer bursary in Vijibweni ward. The study used a cross-sectional design with qualitative and quantitative approaches. Data were collected from both from primary and secondary sources. Surveys, focus group discussions, and documentary reviews were used as the data collection methods with the assistance of questionnaire tool and checklist tool. Data were analyzed using descriptive statistics (Multiple response analysis, frequencies) and thematic analysis. Findings were presented using tables, charts and narrations. The findings revealed that the most influential social limiting factors to TASAF III beneficiaries' graduation from the CCT bursary are represented by the number of social support group's beneficiaries joined and by the type of household. Further, among economic factors, asset ownership was the main factor which prevented beneficiaries from graduating. Moreover, the study divulges that the demographic characteristics that most constrain graduation from the conditional cash transfer were the size of a household, age, health status, and marital status. The study recommends government collaboration with TASAF they should be increased amount of money provided to TASAF III beneficiaries but also regularly assess the quality of services provided to beneficiaries and ensure that they are tailored to meet their evolving needs, promoting empowerment and increased service utilization among beneficiaries.

RESEARCHER’S DECLARATION

I, Jonesta S. Pius, declare to the Institute of Rural Development Planning that the dissertation titled “Factors Limiting TASAF III Beneficiaries’ Graduation from Conditional Cash Transfer Bursary in Kigamboni District: A Case of Vijibweni Ward” is my own original work and it has not been previously submitted for the award of any academic qualification.

Signature.....

Date.....

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RESEARCH SUPERVISOR'S CERTIFICATION

I, certify that the dissertation entitled “Factors Limiting TASAF III Beneficiaries’ Graduation from Conditional Cash Transfer Bursary in Kigamboni District: A Case of Vijibweni Ward” submitted to Institute of Rural Development Planning for the award of Master’s Degree in Community Development.

Name of the Supervisor: Dr. Christina Geoffrey

Signature:

Date

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DEDICATION

I dedicate this research work to my family whose unwavering support and encouragement have been instrumental in my academic journey.

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LIST OF ABBREVIATIONS

CCT	Conditional Cash Transfer
EZ	Ecological Zones
GN	Government Notes
IBM	International Business Machine
IRDP	Institute of Rural Development Planning
NGO	Non-Governmental Organizations
PSSN	Productive Social Safety Net
TASAF Tanzania	Social Action Fund
WB	World Bank

DEFINITIONS OF KEY TERMS

Conditional Cash Transfer; refers to a social welfare program where cash payments are made to eligible households upon them fulfilling certain predetermined conditions. These conditions typically relate to behaviors aimed at improving human capital development, such as sending children to school and people livelihoods improvements (Bergstrom & Dodds, 2021).

Household; refers to a group of people who live together and share common living arrangements, often within the same dwelling or residence, and who may also share resources such as finances, chores, and meals. Household members can include family members, relatives, or unrelated individuals who cohabitate for various reasons, forming a unit responsible for managing day-to-day activities and sustaining the living space (Ditkowsky, 2023).

Tanzania Social Action Fund (TASAF); is a government-led initiative established to alleviate poverty and enhance social protection measures in Tanzania. Operating since 2000, TASAF aims to empower vulnerable communities by providing financial assistance, social services, and infrastructure development projects. It primarily targets the poorest households, offering conditional cash transfers and fostering community-driven development programs to improve livelihoods and foster sustainable growth across the country (Mamkwe & Genda, 2023).

TASAF III; stands for the Third Phase of the Tanzania Social Action Fund. It aims to improve social services and support economic development in Tanzania, particularly for vulnerable communities. The program focuses on enhancing access to education, health care, and infrastructure while promoting community participation and empowerment (Kapama, 2019).

CHAPTER ONE INTRODUCTION

➤ *Background Information to the Study Problem*

Conditional Cash Transfer (CCT) refers to a social welfare program where cash payments are made to eligible households upon fulfilling certain predetermined conditions. These conditions typically relate to behaviors aimed at improving human capital development, such as sending children to school and improving their livelihood (Bergstrom & Dodds, 2021).

Conditional Cash Transfer programs have emerged as a prominent global social policy tool, originating in Latin America since the late 1990s. The Progress program in Mexico, launched in 1997 and later renamed Opportunities is often cited as one of the earliest and most influential CCT initiatives (Gamarnik, 2020). Inspired by Brazil's BolsaEscola program, Progress aimed to alleviate poverty and improve human capital outcomes by providing cash transfers to low-income families' conditional on fulfilling certain requirements, such as children's school attendance and regular health check-ups (Constantine, 2021). The success of Progress spurred the adoption of similar condition cash transfer programs across Latin America and later in other regions, including Africa and Asia, reflecting growing recognition of the potential of cash transfers to address poverty and inequality (Klas, 2020).

In Indonesia, the significance of independent graduation for the beneficiary families of the CCT program is something that is in the subjective thoughts of the beneficiary families. Then, subjective thinking will be processed in making decisions for independent graduation based on the meanings that arise. The meaning that arises will vary according to the awareness, experience, and knowledge of the subject towards the independent graduation from the CCT program. This study found that there were three meanings of independent graduation for families who were beneficiaries of the CCT program, including being a good example, giving other people opportunities, and seeking peace in life (Apriansyah & Ikhwan, 2023).

Over the years, conditional cash transfer programs have achieved notable successes in reducing poverty, improving health outcomes, and promoting human capital development in diverse contexts worldwide (Little *et al.*, 2021). Numerous impact evaluations and research studies have documented the positive effects of condition cash transfer programs on beneficiaries and their communities. For example, studies have shown that CCT programs contribute to increased school enrolment and attendance rates among children, improved access to healthcare services, and enhanced nutritional outcomes among vulnerable populations (Gaentzsch, 2020). Moreover, CCT programs have been credited with fostering social inclusion, empowering women, and reducing income inequality by targeting resources to those most in need and promoting social mobility (Prince *et al.*, 2023).

Conditional Cash Transfer programs in Africa have evolved significantly over the years, primarily driven by the need to address poverty and promote human capital development. Initially introduced as pilot projects in the late 1990s and early 2000s, inspired by successful models from Latin America, CCTs in Africa underwent adaptation to suit local contexts, often focusing on improving health and education outcomes for vulnerable populations (Umezurike & Adam, 2020). Over time, African nations like Nigeria, Kenya, and South Africa implemented their own variations of CCT, tailoring them to address specific challenges, including HIV/AIDS prevalence, gender disparities, and low school enrolment rates (Hassan *et al.*, 2022). These programs have demonstrated promising results in improving access to education and healthcare services while alleviating poverty, although challenges such as funding constraints, administrative capacity, and political will remain pertinent in ensuring their sustainability and effectiveness across the continent (Barbosa *et al.*, 2021).

A study by Akinola (2014), argues that the extent to which graduation can take place depends largely on immediate changes to certain debilitating internal and external factors that militate against sustainable graduation from the program. The factors range from problems in the design and implementation of the program to structural constraints. Condition cash transfer programs in Tanzania have evolved gradually spurred by international initiatives and domestic policy priorities. Initially, pilot projects such as the Productive Social Safety Net (PSSN) were launched in the mid-2000s, targeting the most vulnerable households with cash transfers conditioned on behaviors like school attendance and healthcare utilization (Hickey & Seekings, 2020). Over time, these initiatives expanded, with a focus on enhancing program effectiveness and coverage, particularly in rural areas where poverty rates are highest (Maulu *et al.*, 2021). As part of broader social protection strategies, Tanzania has increasingly emphasized the importance of CCTs in addressing intergenerational poverty and promoting human capital development (Mushi *et al.*, 2019).

TASAF was established in Tanzania as one form of CCT, and it has been implemented in three phases (TASAF I, TASAF II, and TASAF III). Implementation of TASAF I was between 2000 and 2005, and it started with 40 districts in Tanzania Mainland and Tanzania Island. TASAF I mainly focused on the construction of socioeconomic infrastructure and public works schemes to smooth household consumption. TASAF II was implemented in all district, municipal, and town councils in the country from 2005 to 2009 (TASAF II Operation Manual, 2005). The objective of TASAF has been to increase the capacity of communities and stakeholders in prioritizing, implementing, and managing sustainable development initiatives and improving socioeconomic services and opportunities, with the aim of reducing poverty.

There are three stages that are used to determine the eligibility of poor and vulnerable households. CCT, which is geographical selection, is used to identify and select the poorest district, ward, and community. Second, community base targeting is used to prepare a preliminary list of extremely poor households, and third, a proxy mean test is applied to households on the preliminary list to verify their eligibility. The third phase of TASAF, which is known as TASAF-III, was officially launched in 2012, and its objective is to enable poor households to increase incomes and opportunities while improving consumption. TASAF provides a funding facility, which has been established by the government of the United Republic of Tanzania with assistance from the World Bank for the main purpose of contributing towards the government's efforts to eradicate poverty in the country. The target approach ensures the households are supported by multiple benefits for their basic needs and abilities. During 2015, the program had a huge number of households about 1.1 million households (World Bank, 2016).

In 2015, when the TASAF III program was introduced in Vijibweni ward, there were 131 registered beneficiaries. Currently, there are 107 beneficiaries, who are among the 131 who were registered in 2015. The difference of 24 beneficiaries does not mean that they have graduated, but they are no longer beneficiaries due to either death or having transferred from Kigamboni to other places. Beneficiaries to graduate must have improved their livelihoods in terms of economic stability and financial status. TASAF (2019), indicates that a beneficiary can graduate after the recertification process, which assesses the eligibility of the beneficiaries to continue being beneficiaries or to exit based on their social and economic status. Since the introduction of TASAF at Vijibweni, there has been no beneficiary who has graduated from the bursary.

Looking at TASAF I, II, and III failures of beneficiaries to graduate from receiving the bursary has been one of the common features in all the phases. Thus, research intends to study the factors responsible for the failure of beneficiaries to graduate from conditional cash transfer bursary in Vijibweni ward.

➤ *Statement of Problem and Justification of the Study*

• *Statement of Problem*

This study addresses the problem of failure of the beneficiaries of TASAF III to graduate from TASAF bursary in Vijibweni ward, Kigamboni district. The government has established TASAF III, whose objective is to enable poor households to increase income through small-scale income-generating activities by providing opportunities for the beneficiaries to access basic health and education services towards improving their lives (Makumbuso, 2022). Kapama (2019) noted that CCT has improved human capital and has brought change in the livelihood of poor households in Kanazi ward, Ngara. A study by Kisiwa (2022) found that CCT has assisted households to increase assets and has had an impact on household food security in Sumbawanga. On one hand, CCT has shown positive effects on poor households, as observed in the studies by Kapama (2019) and Kisiwa (2022). On the other hand, the situation in Vijibweni ward is different as most of the beneficiaries of the TASAF III scheme do not graduate from the assistance since they have joined, which is contrary to the intention of TASAF to help poor households become independent and get out of the poverty trap.

In 2015, when the TASAF III program was introduced in Vijibweni ward, there were 131 registered beneficiaries. Currently, there are 107 beneficiaries, who are among the 131 who were registered in 2015. The difference of 24 beneficiaries does not mean that they have graduated, but they are no longer beneficiaries due to either death or having shifted from Kigamboni to other places. Beneficiaries to graduate must have improved their livelihoods in terms of economic stability and financial status. TASAF (2019), indicates that a beneficiary can graduate after the recertification process, which assesses the eligibility of the beneficiaries to continue being beneficiaries or to exit based on their social and economic status. Since the introduction of TASAF at Vijibweni, there has been no beneficiary who has graduated from the bursary. The initial plan was to have 35 beneficiaries graduate and ultimately discharged upon meeting the conditions for the discharge.

This means that 32% of the beneficiaries should have graduated since last year, but they have not. There might be different factors that have contributed to the situation. Therefore, this study is intended to assess factors limiting TASAF III beneficiaries' graduation from conditional cash transfer bursary in Vijibweni ward.

• *Justification of the study*

This study provides the reasons for TASAF III beneficiaries to fail to graduate, and if this study is not conducted, potential consequences may arise. The first is inadequate understanding on the root causes limiting individuals from graduating from dependence on TASAF III bursary.

➤ *Significance of the Study*

This study is significant for several reasons, particularly in the context of understanding the factors limiting the graduation of TASAF III beneficiaries from the conditional cash transfer bursary in Vijibweni ward.

This study contribution to knowledge generation by describing social, economic, and demographic factors that limit beneficiaries' graduation, this research provides valuable insights into the barriers faced by individuals in the community. This

knowledge enhance the understanding of how various factors interact to influence the effectiveness of poverty alleviation programs, thereby contributing to the broader discourse on poverty reduction in Tanzania.

Again, this study acted as a baseline data for different programs: the findings may serve as a baseline for other community development initiatives and assistance programs, allowing organizations to tailor their strategies to better support poverty alleviation efforts at the local level. This can lead to more effective implementation of conditional cash transfer programs and similar interventions.

Further, the results of this study equip government leaders and policymakers with a deeper understanding of the TASAF project and the challenges faced by beneficiaries. This knowledge guide decision-making processes and policy formulation, ensuring that resources are allocated effectively to address the identified barriers and enhance the program's impact.

Moreover, enhancement of social security: by identifying the strengths and weaknesses in the current cash transfer system, this study contributes to the improvement of social security mechanisms. Insights gained can inform adjustments and enhancements to existing frameworks, ensuring that they better meet the needs of vulnerable populations.

Furthermore, the study leads to capacity building for the researcher: Finally, this research represents a significant opportunity for the researcher to gain practical experience within the study area. The skills and knowledge acquired through this assessment contribute to personal and professional development, providing a foundation for future research endeavors and a valuable resource for academic purposes.

➤ *Research Objectives*

- *General Objective*

The study intends to assess factors limiting TASAF III beneficiaries' graduation from conditional cash transfer bursary in Vijibweni ward.

- *Specific Objectives*

- ✓ To examine social factors limiting TASAF III beneficiaries to graduate from conditional cash transfer bursary in Vijibweni ward.
- ✓ To examine economic factors limiting TASAF III beneficiaries to graduate from conditional cash transfer bursary in Vijibweni ward.
- ✓ To analyse demographic factors limiting TASAF III beneficiaries to graduate from conditional cash transfer bursary in Vijibweni ward.

➤ *Research Questions*

What are the social factors limiting TASAF III beneficiaries to graduate from conditional cash transfer bursary in Vijibweni ward?

- *Variables*

- ✓ Number of social support groups beneficiary has joined
- ✓ Types of social support networks/groups
- ✓ Type of household
- ✓ Type of household headship
- ✓ Level of service quality delivery
- ✓ Level of beneficiary empowerment

What are the economic factors limiting TASAF III beneficiaries to graduate from conditional cash transfer bursary in Vijibweni ward?

- *Variables*

- ✓ Level of household income
- ✓ Status of household food security
- ✓ Type of Asset's ownership
- ✓ Savings and investments
- ✓ Business ownership
- ✓ Employment status

What are demographic factors limiting TASAF III beneficiaries to graduate from conditional cash transfer bursary in Vijibweni ward?

- *Variables*

- ✓ Age
- ✓ Gender
- ✓ Household size
- ✓ Marital status
- ✓ Religious beliefs and practices
- ✓ Literacy level
- ✓ Health status

- *Scope of the Study*

Vijibweni is an administrative ward in Kigamboni district, Dar es Salaam region. Tungi and Mjimwema from the ward's Northern and Eastern borders, respectively. At the South Vijibweni is bordered by Kibada and to the West by Kijichi, Mtoni, and Kurasini. Vijibweni was selected to have in-depth study in a small geographical area. Content wise, the study concentrated on assessing factors limiting TASAF III beneficiaries to graduate from conditional cash transfer bursary in Vijibweni ward, Kigamboni district in Dar es Salaam. The study focused primarily on three limiting factors, namely social, economic, and demographic factors.

CHAPTER TWO LITERATURE REVIEW

➤ *Theoretical Literature Review*

• *Theory of Change*

The theory of change is an outcomes-based approach that applies critical thinking to the design, implementation, and evaluation of initiatives and programs intended to support change in their contexts. Theory of change emerged from the field of program theory and program evaluation in the mid-1960s as a new way of analyzing the theories motivating programs and initiatives working for social and political change. The theory of change is focusing not just on generating knowledge about whether a program is effective but also on explaining what methods it uses to be effective (Vogel, 2012).

The Theory of Change is an appropriate framework for this study as it helps to identify how social, economic, and demographic factors affect TASAF III beneficiaries' ability to graduate from the conditional cash transfer program (Grisolia, 2024). It allows for the visualization of the causal links and necessary conditions for beneficiaries to achieve lasting financial independence (Van Daalen *et al.*, 2022). Through this approach, the study can evaluate how different interventions such as social networks, economic opportunities, and household structures contribute to or hinder progress toward intended outcomes (Perera *et al.*, 2022). The theory aligns well with the research objectives, as it focuses on the connection between actions taken and long-term success, providing insight into why some beneficiaries continue to rely on the program (Metz *et al.*, 2022).

➤ *Empirical Literature Review*

• *Social Factors Limiting TASAF III Beneficiaries' Graduation from Conditional Cash Transfer Bursary*

Brown and Bioscan (2015), conducted the study, which aimed to explore participation in a CCT program in Mexico. Using cross-sectional data from 2007 collected on 29 595 Mexican households where the household head is aged between ages 15 and 60. A logit model was used to estimate the association between opportunity participation and awareness of enrolment in a public health insurance program. The findings from their study reveal that participation in the opportunities program is associated with a 25% higher likelihood of being actively aware of enrolment in Seguro Popular, a public health insurance scheme for the lowest socio-economic groups.

Masunzu (2014), conducted his study by focusing on conditional cash transfers to poor families living with the most vulnerable children and succeeded in investing in human capital using the capability approach in breaking down the intergenerational cycle of poverty. The study data was collected from other previous scholars in different sources. The study found that the provision of conditional cash transfers enabled poor families to increasingly enroll their school-going children as well as paying visits to health centers. Also, the study found that the targeting strategies used in these programs are inadequate since some of the most vulnerable children, like street children, are not living with families. However, since donor-driven programs lead to weak implementation, for these programs to maintain sustainability, both countries should increase social protection budgets and involve communities in full participation from the beginning to the post-completion follow-up to check on the quality of services provided.

Rwegasira (2017), conducted the study to examine the influence of conditional cash transfers on rural household livelihood in Tunduru district council - Ruvuma. Data were collected from 120 respondents. Multiple linear regression and descriptive analysis models were used for data analysis. Findings on challenges for implementing conditional cash transfer to poor households indicated that the majority respondents (29%) 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, about 33% of respondents highlighted that the committee of the CCT project was associated with corruption. Findings on the influence of conditional cash transfers on income among poor households were positive and statistically significant influence the income. Moreover, finding on information availability of conditional cash transfer had significant influence on income by 4.93%.

Mapunda (2020), conducted the study to assess the role of conditional cash transfer in promoting health insurance demand among TASAF beneficiaries at Goba and Kwembe wards in Dar es Salaam. About 95 respondents were chosen to represent the total sample size. Both qualitative and quantitative data were collected. The study found that the beneficiaries had positive attitude towards adoption of social health care insurance using CCT. Again, it was revealed that poverty, low education, and beliefs were among the factors hindering TASAF beneficiaries' adoption of health care insurance using CCT in Dar es Salaam.

Kisiwa *et al.* (2022), study on the impact of conditional cash transfers on household food security in Sumbawanga municipality, Tanzania, found that the conditional cash transfer initiative has helped poorest households experienced food security. Another study undertaken by Kilobe *et al.* (2017), pointed out low level of education of beneficiaries, low capacity of LGAs to support TASAF programs, poor community participation, poor TASAF follow-up, and insufficient cash disbursed as main factors contributing to ineffective implementation of TASAF III activities in Shinyanga municipality.

Kapama (2019), study assessed the extent of the of the TASAF III condition cash transfer program in Ngara. The study findings showed that the CCTs program has brought change in the livelihood of poor households in Kanazi ward by increasing food consumption and asset improvement, but also the program has reduced basic needs poverty. The studies recommend that there is a need for enhanced collaboration of the Government of Tanzania with other stakeholders interested in the development of local communities in the local communities' initiatives financing framework on the program implementation to ensure sustainability and replication in Tanzania.

Paulin (2020), study on the challenges of poverty reduction programs in Longido district established that TASAF plays a vital role in reducing poverty among poor communities in the study area. It is concluded from the study that there are challenges that hindered the implementation of TASAF projects, including inadequate TASAF personnel, inadequate transport facilities, and inadequate funding. The later research concluded that beneficiaries were cooperative and positive about the projects implemented by TASAF at Longido district, as such projects helped in reducing poverty. The study concludes that the village and ward leaders were cooperative during the implementation of the TASAF projects. Moreover, the study concludes that the establishment of income-generating activities and VICOBA groups were among the good strategies TASAF applied to ensure that poor households engaged in generating their income.

- *Economic Factors Limiting TASAF III Beneficiaries' Graduation from Conditional Cash Transfer Bursary*

Kisiwa *et al.* (2023), conducted their study to assess the impact of conditional cash transfer on human capital investment in Sumbawanga Municipality. Study results reveal that the average conditional cash transfer program improves human capital investment and helps increase access to health services and school attendance. Therefore, the community has access to medical care and buys school requirements for their children. The author argues that the government and stakeholders working together with the CCT program to continue improving service in our community, but also the Ministry under the President's Office of Public Services Management and Good Governance, through the conditional cash transfer program, should consider increasing the basic cash transfer to households with a larger household size.

- *Demographic Factors Limiting TASAF III Beneficiaries' Graduation from Conditional Cash Transfer Bursary*

Hossain (2018), conducted his study in North-Central Nigeria to assess the factors influencing uptake in conditional cash transfers for maternal health interventions. Random sampling was used to conduct semi-structured interviews among CCT beneficiaries. Findings from the Hossain study reveal that while beneficiaries of the programmer were influenced by the cash transfers, cash may not be a sufficient incentive for uptake by non-beneficiaries of CCT in Nigeria. Factors such as community and spousal influence, availability of free drugs, and proximity to health facilities are critical factors that affect uptake in study context. Besides, poor programmer administration, mistrust for government initiatives and poor quality of services could significantly constrain service utilization despite cash transfers.

Sichone's (2016), study was to find out the challenges facing the poor, less developed countries. This research study provides an analysis that respondents to the study differ on their gender. In the context of the increasing demand for conditional cash transfers in the development agenda of many less developed countries, this research study provides an analytical overview of the challenges faced by the poor households and the most vulnerable children in complying with the conditionality of the Productive Social Safety Net (PSSN) programmer. This study was conducted at Iguguno ward, Mkalama district council in Singida region. The identified poor households with children receive cash transfers, but in turn their children are required to be enrolled in schools and fulfill the required conditions set by TASAF.

In order to continue receiving cash transfers bimonthly, their children are supposed to keep on attending school. Interviews were directed to officials who are responsible for the day-to-day implementation activities at the local government council; questionnaires were directed to local government leaders, teachers, and heads of households; and in-depth focused group discussions were conducted with local government leaders and school teachers. This study noted that there were pending issues and remaining challenges for the programmer; these relate in particular to strengthening mechanisms of local participation, coordinating the CCT with other dimensions such as productive projects, and lengthening the duration of benefits for meeting human-capital objectives through cash transfer conditionality.

According to Kivuyo (2017), this study focused on Maasai household welfare and TASAF intervention in Meserani ward, Monduli district. The welfare in eradication of poverty at Meserani ward in Monduli and peculiar factors affecting individual households to discover the demographic characteristics. The findings revealed that TASAF intervention had done great improvement in social services and primary school enrollment, regardless of age and welfare improvement.

Mbuta (2021), assessed the effectiveness of the Productive Social Safety Net (PSSN) Program for household poverty reduction in Bagamoyo - Tanzania. The objectives were to determine the effectiveness of the components of the PSSN program in reducing poverty and to examine the sustainability of the PSSN program as well as the preparedness and readiness of the supported households to support them. The study also showed that through the component of livelihood enhancement, beneficiaries were in saving groups and had activities to do either in groups or individually. The results from the findings showed that households were ready to support

themselves in case PSSN cannot continue supporting them. The study also recommended the PSSN program to review the amount of cash to be transferred to beneficiaries as well as beneficiaries who are very old continue to be supported by the program.

➤ *Information Gap*

Different researchers, such as Apriansyah & Ikhwan (2023), explain the significance of independent graduation for beneficiaries' families in Indonesia. Kapama (2019) & Mapunda (2020), explain TASAF III in poverty reduction and the role of CCT in promoting health insurance. These studies did not explain the graduation of TASAF III beneficiaries from the TASAF. Therefore, this study intends to explain the factors limiting TASAF III beneficiaries to graduate from the condition cash transfer bursary in Vijibweni ward.

➤ *Conceptual Framework*

The conceptual framework serves as a structured model that delineates the connections between background variables, independent variables, and dependent variable. Background variables encompass aspects such as geographical location, length of time in program, previous program participation, housing conditions, community infrastructure and cultural norms and gender roles. Independent variables include factors like number of social support groups beneficiary has joined, types of social support networks, type of household, type of household headship, level of service quality delivery, level of beneficiary empowerment, level of household income, status of household food security, type of asset's ownership, savings and investments, business ownership, employment status, age, gender, household size, marital status, religious beliefs and practices, literacy level, health status. The dependent variable is the achievement of TASAF III beneficiaries to graduate from conditional cash transfer bursary. This framework facilitates the identification and examination of the elements that impact the effectiveness of poverty reduction initiatives, enabling a deeper understanding of how various factors interact to influence beneficiaries' progress.

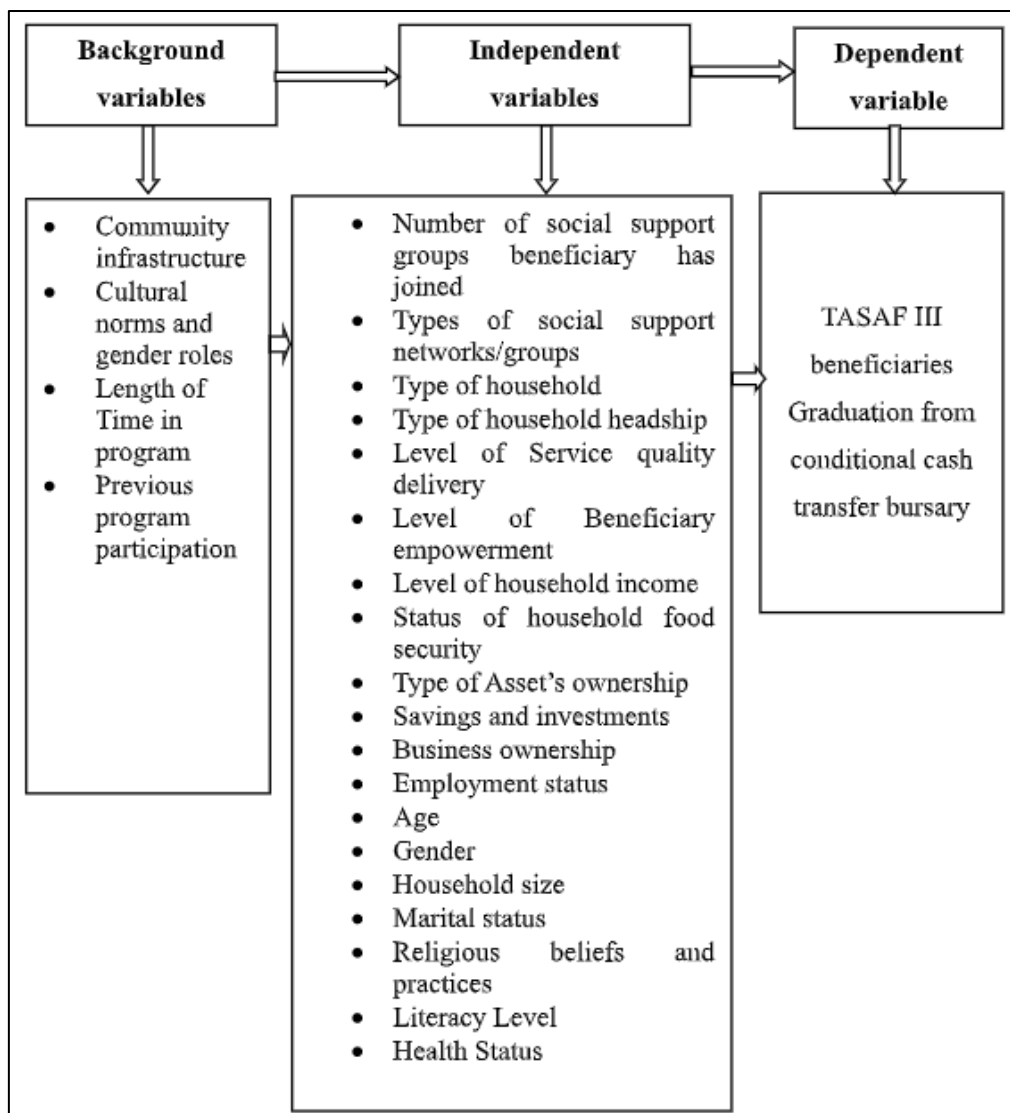


Fig 1 Conceptual Framework
Source: Researcher

CHAPTER THREE

RESEARCH METHODOLOGY

➤ *Selection of the Study Area*

The study was conducted at Vijibweni ward in Kigamboni district, Dar-es-Salaam region. This field area was chosen due to the existence of a community whose members acquired and benefitted from the TASAF fund project. Also, the study area has been chosen due to the presence of a large number of TASAF beneficiaries who were supposed to graduate from the program, yet till now they are still beneficiaries, even meeting the condition for discharge.

• *Geographical Location*

Kigamboni district is among the five districts forming the Dar es Salaam region in Tanzania. Other districts are Kinondoni, Ilala, Temeke, and Ubungo. Kigamboni district borders with the Indian Ocean in the East and Mkuranga in the South. In the northern part, Kigamboni District borders with Indian Ocean and Temeke district. Kigamboni district was established by dividing Temeke Municipal Council into two councils, namely Temeke and Kigamboni Municipal Councils. The Council was declared in 2015 by the Government Notes (GN) Number 512 of 6th November 2015 and directed to start effectively from April, 2016. The establishment was executed under the Local Government (Urban Authorities) Act, No. 8, Sections 8 and 9 of 1982.

➤ *Research Design*

The study used cross-sectional design. This design was necessary, since, it give a room for collection of data once at a time without repetition (Kothari, 2004).

➤ *Data Types and Sources*

• *Primary Data*

According to Kombo and Tromp (2006), primary data is essential for gathering information directly from respondents. It is collected firsthand through methods such as interviews, surveys, and observations. In this study, primary data was gathered through direct interviews with TASAF beneficiaries and key informants, including the TASAF Coordinator and the Community Development Officer (CDO) at Vijibweni ward. The researcher used various tools such as questionnaires, checklists, registers, and observations to collect data from the beneficiaries. A range of questions was questioned to obtain relevant information for the study. This method was chosen because the research required firsthand information from the beneficiaries to assess the impact of TASAF III on their livelihoods.

• *Secondary Data Collection*

Secondary data were gathered from various sources, including publications, journals, magazines, government reports, hard copy texts, and websites. Some documents were obtained from scholars' research and the district TASAF office. Using secondary data has ethical considerations as it helps avoid duplicating research efforts and minimizes the burden on participants, especially in sensitive research areas. Additionally, secondary data is cost-effective and time-efficient, as it is often readily available, having been collected by other researchers, thereby saving time and resources.

➤ *Sampling*

• *Sampling Frame*

It represents the actual list of sampling units from which the sample or a stage of the sample was selected. The sampling frame for this study comprised all TASAF beneficiaries in Vijibweni ward whereas single-stage sampling design was employed, so as to ensure that all eligible beneficiaries from TASAF at Vijibweni ward were included for potential selection.

• *Sampling Unit*

The sampling unit of this study involved individual who benefit from TASAF.

• *Sample Size*

The sample size defined as a representative subset of the population to be studied and the findings generalized to the entire population Kothari (2004). The sample size was 107 respondents the sample size was obtained from the total number of TASAF beneficiaries in the study area.

• *Sampling Procedures*

The study used both probability sampling and non-probability sampling. In probability sampling, simple random sampling was used so as to provide a room for each individual to have equal right to be selected. In non-probability sampling purposive sampling was employed to gather data from key informants.

➤ *Data Collection Methods and Tools*

- *Survey*

The survey method used a questionnaire as the primary tool. This involved preparing a structured list of questions for the respondents to complete. A total of 107 respondents were provided with written questions related to the study, carefully aligned with the research title. Clear instructions were given on how to answer each question. The questionnaire included both closed-ended and open-ended questions. This method was chosen because it allows for efficient data collection from a large number of respondents in a relatively short period of time.

- *Focus Group Discussions*

Focus Group Discussions were conducted by organizing groups of selected respondents from poor households in the study area. These discussions allowed participants to exchange ideas and provide qualitative insights on the factors limiting TASAF III beneficiaries from graduating from the conditional cash transfer bursary in Vijibweni ward. The discussions focused on social, economic, and demographic factors that impact their ability to improve their living conditions. A checklist was used as the primary tool to guide the discussions, ensuring that key issues related to the research objectives were addressed systematically.

- *Documentary Review*

Data for the documentary review was collected from various documents related to the performance of TASAF. This included both unpublished and published reports, as well as information sourced from the internet source. A checklist was used as a tool to systematically gather and organize the relevant data for this method.

- *Questionnaire*

According to Kothari (2004), questionnaires cover a large number and area compared to other methods like interviews. This method provides a structured approach to collecting data from TASAF beneficiaries, ensuring consistency in responses and facilitating easy comparison across different participants. Additionally, questionnaires offer respondents a more comfortable and private way to provide honest answers, especially when addressing sensitive or personal issues. This makes it a suitable tool for gathering accurate and comprehensive data in this study.

➤ *Data Processing, Analysis and Presentation*

- *Data Processing*

In this study, the raw data collected from respondents was edited and coded to categorize different responses, making the data suitable for analysis. The data was then entered and processed using the IBM- spss statistics version 27, to facilitate accurate and efficient analysis.

- *Data Analysis*

IBM-SPSS statistics version 27 software was employed for data analysis. Study results were analyzed both quantitative and qualitatively. Quantitative data from all specific objectives were analyzed by using descriptive statistics, specifically frequencies and multiple response analysis.

- *Data Presentation*

The analyzed quantitative results were presented through tables and charts. Again, qualitative data were presented through narrations.

➤ *Ethical Considerations*

The researcher addressed ethical considerations throughout the research process using several methods. First, the purpose of the study was clearly explained to the respondents to ensure their voluntary participation, allowing them the option to withdraw at any time. Second, informed consent was obtained from all respondents prior to administering the questionnaires and conducting interviews. Additionally, permission was sought from the Municipal Director before commencing data collection. To protect the respondent's privacy whereas their identities were kept anonymous in the presentation of the findings. Furthermore, the researcher ensured a positive rapport with participants and took care to prevent any physical or psychological harm to individuals or the study area.

➤ *Validity and Reliability of the Method and Tools*

- *Validity*

Validity can be defined as the degree to which the results meet a level of reliability (Noble & Smith, 2015). The closed-ended questionnaire was constructed based on the research-specific objectives that process ensure completeness, correctness, and clearness. Additionally, before the data collection, the researcher decided to conduct a pilot test on 10% of the population to measure the validity of the questionnaire and checklist tool. Moreover, the validity of the interview guide was ensured through expert review

to ascertain and correct any ambiguities or biases in the questions, thereby enhancing face validity. Additionally, triangulation was used by cross-verifying the data obtained from interviews with other data sources and methods.

- *Reliability*

The consistency with which a method measures something is known as reliability. A measurement is deemed trustworthy if the same outcome can be consistently obtained under the same conditions using the same techniques (Middleton, 2023). According to Shamout *et al.* (2022), Cronbach's Alpha coefficient of 0.70 was established as the minimum acceptable threshold for a reliable questionnaire. To calculate Cronbach's Alpha, the questionnaire items were analyzed using SPSS software, a computerized statistical tool. The reliability of other data collection instruments was ensured by conducting a pilot study with a small, representative group. This pre-test helped to identify and resolve any ambiguities or inconsistencies in the questions, allowing the researcher to improve the clarity and relevance of the tool.

- *Limitations of the Study*

Upon conduction of this study, the following limitations were faced. To ensure validity of the results, the researcher used different methods to solve all limitations.

One among challenge faced during data collection was the limited availability of respondents, as many TASAF III beneficiaries had personal obligations. To overcome this, interviews were scheduled at more convenient times, such as weekends or after working hours, to improve participation.

Some respondents were reluctant to share personal or sensitive information, particularly about their financial situations or family backgrounds. To address this, the researcher emphasized confidentiality and reassured participants that their responses would be anonymized and used solely for academic purposes.

In focus group discussions, some participants felt shy or lacked the confidence to express their views openly. To encourage engagement, the researcher created a relaxed and informal environment, used ice-breaker activities, and encouraged participation to foster a more open and honest exchange of ideas.

Additionally, a few respondents refused to participate in the study, raising concerns about non-response bias. To mitigate this, follow-up outreach efforts were made to encourage higher response rates, and alternative respondents from the target population were approached to ensure adequate data collection.

CHAPTER FOUR RESULTS AND DISCUSSION

➤ *Demographic Characteristic of Respondents*

This part presents characteristics of the respondents in terms of age, sex, education, marital status and occupation.

• *Sex of Respondents*

Including sex as a demographic variable was essential because it allows researcher to identify potential gender-based disparities in the impact of the TASAF III conditional cash transfer bursary program. Men and women may experience poverty differently due to their roles and responsibilities in the community and at the household level as well as their access to resources. A total of 96 (89.7%) of respondent were female, and the rest of respondents 11 (10.3%) were male. This disparity suggests that more women than men are beneficiaries of the TASAF III conditional cash transfer bursary. Table 1 shows demographic characteristics of the respondents. These findings differ with Sichone (2016), who found that the majority (56.7%) of them were males whereas 43.3 percent were females. But the findings concur with Korebu (2020) who founded high number of female participated in a study than males in Morogoro.

• *Age of Respondents*

Age was a crucial demographic factor because it influences an individual's economic opportunities, health, and social responsibilities. Different age groups may have different needs and challenges when it comes to escaping poverty. For instance, younger beneficiaries might focus on education and employment opportunities, while older individuals might prioritize health and social security. Findings in Table 1, show that 58 respondents 58 (54.2%) aged between 57 to 69 years, 33 (30.8%) aged between 44 to 56 years, 13 (12.1%) aged 70 to 82 years and few of respondents 3 (2.8%) aged 31 to 43 years.

• *Marital Status of the Respondents*

Marital status can significantly affect a person's economic status and vulnerability to poverty. For example, single-parent households might face major financial strain compared to married couples who can pool resources. Understanding the marital status of beneficiaries is helpful towards identifying those who might be more vulnerable and in need of additional support, thereby enhancing the program's effectiveness in reducing poverty. Findings in Table 1 revealed that most of respondents 39 (36.4%) separated with their husbands or wives, 33 (30.4%) were widowed, 22 (20.6%) were married and live together with their wives or husbands, 12 (11.2%) were divorced and one of them (0.9%) were single. These findings concur with that of Malya (2021) who reported that many respondents were separated with their husbands or wives.

• *Education Level of the Respondents*

Education level was a critical factor upon determining an individual's ability to secure stable and well-paying employment. Most of the respondents (97.2%) had primary education and few (2.8%) had secondary education. The study indicates that most of beneficiaries of TASAF III had primary education compare to those with secondary education in the study area. Implication of having community with lower level of education was that, their development could be impacted negatively since, their education on how to manage financial resources is low. These findings in Table 1 concur with Korebu (2020), whereas it was founded that the majority (56%) of respondents they didn't go to school and again it was showed that 41% of respondents attained primary education.

Table 1 Demographic Characteristic of Respondents

Parameters	Frequency	Percent (%)
Gender of respondent	Male	11
	Female	96
	Total	107
Age	31-43	3
	44-56	33
	57-69	58
	70-82	13
	Total	107
Marital Status	Single	1
	Married	22
	Divorced	12
	Separated	39
	Widowed	33
	Total	107
Education Level	Primary education	104
	Secondary education	3
	Total	107

• *Occupation of Respondents*

Occupation is a vital demographic variable because different occupations may offer varying levels of job security, income, and opportunities for advancement. Findings from Figure 2 reveal that most of respondents (81.3%) engaged themselves in business and few of them (9.3%) are engaging themselves on farming activities while others were unemployed. Understanding the occupations of TASAF III beneficiaries can help upon assessing whether the program effectively supports individuals in lower paying or less stable jobs, and can guide future interventions to improve economic opportunities for these groups. These findings seem to be different with the findings reported by Estager *et al.* (2020). Whereas it was reported that few respondents were engaged themselves on business.

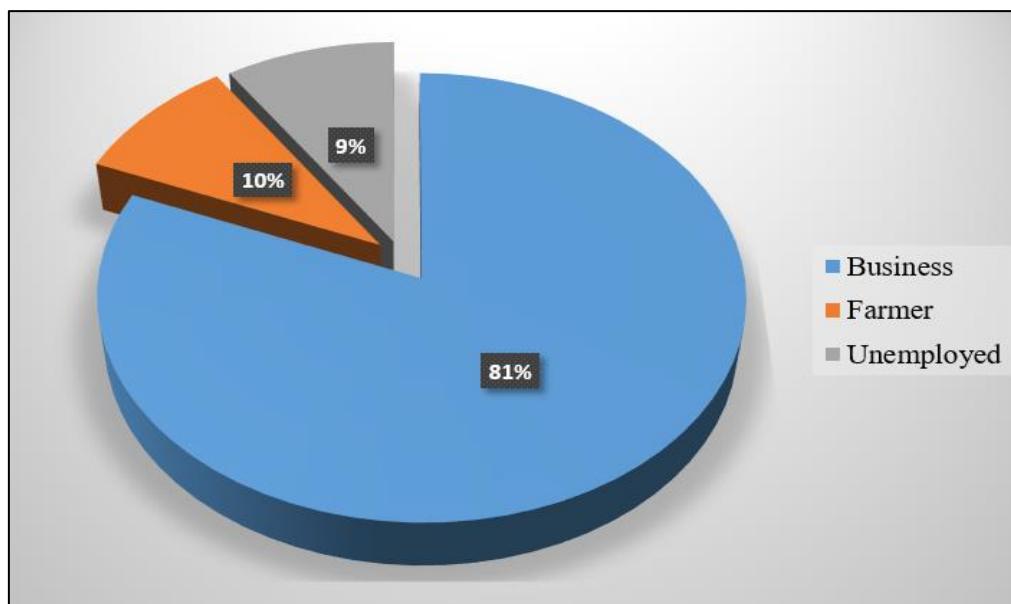


Fig 2 Occupation of Respondents

• *Amount of Monthly Bursary Received by TASAF III Beneficiaries from 2015 to 2024*

Results in Table 2 depict the distribution of TASAF III beneficiaries on the basis of monthly bursary amount received. Out of 107 respondents, 7.5% received between 24,000 and 33,000 TShs, 42.1% received between 34,000 and 43,000 TShs, while the majority of them constituted 50.5% and received between 44,000 and 53,000 TShs. This indicates that, significant portion of beneficiaries received seed money of more than 40,000 per month from July 2015 to June 2024.

Table 2 Amount of Monthly Bursary Received by TASAF III Beneficiaries from 2016 to 2024 from July 2015 to June 2024

Amount	Frequency	Percent (%)
24,000-33,000	8	7.5
34,000-43,000	45	42.1
44,000-53,000	54	50.5
Total	107	100.0

• *Frequency which TASAF III Beneficiaries have Received the Bursary from July 2015 to June 2024*

Findings from Table 3 indicated that 60 (56.1%) of respondents have received bursary for 120 times in which they are paid once in two months. Others 27 (25.2%) have received money from TASAF III 96 times and few of them 20 (18.7%) received money from TASAF III 48 times. It is important to note that, the beneficiaries who have been paid for 120 times are those who became beneficiaries since 2015 to date.

Table 3 Frequencies that TASAF III Beneficiaries Have Received Bursary from July 2015 to June 2024

Time	Frequency	Percent (%)
48	20	18.7
96	27	25.2
120	60	56.1
Total	107	100.0

• *Total Amount of Bursary which TASAF III Beneficiaries Have Received from July 2015 to June 2024*

Respondent were required to indicate the amount of money received since registration from the TASAF III bursary. Findings revealed that 38 (35.5%) received 5,010,000 to 60,000,000. 31 (29%) received 4,010,000 to 50,000,000 and few of them 11 (10.3%)

received 30,100,000 to 40,000,000. These findings indicated that many respondents had received a lot of money since TASAF III bursary implementation. These results concur with Levasseur (2021), whereas it was showed that in Mexico, the condition cash transfer programme does not successfully retain the poorest households in the programme, because the cash incentives are too low in urban settings. This money is derived from the time the beneficiaries have been in the fund; most of them are long- term, which are there within ten years; some eighteen and four others are in the TASAF fund for the entire period they grew up receiving support money.

Table 4 Total Amount of Bursary which TASAF III Beneficiaries Have Received from July 2015 to June 2024

Amount	Frequency	Percent (%)
1,000,000 – 2,000,000	13	12.1
2,010,000 – 3,000,000	14	13.1
3,010,000 – 4,000,000	11	10.3
4,010,000 – 5,000,000	31	29.0
5,010,000 – 6,000,000	38	35.5
Total	107	100.0

• *Observation on the Sufficiency of the Amount of Money Received from TASAF III Bursary*

Further, researcher intended to know from the respondents if the money received were enough and were provided on time. The findings from Table 5 indicated that the amount of money provided were not enough thus, respondents recommended that money should be increased so as to sustain hardship life among poor households. Again 2 (1.9%) respondents responded that money should be provided on time. This implies that money received was not enough and were not provided on time among poor households. The study findings concur with the study done by (Kashaga and Athuman, 2024; Msonde, 2020; Kapama, 2019), whereas it was observed that amount received from TASAF were not enough to cover the needs of daily life, moreover, it was recommended that TASAF should increase cash amount, pay transfers regularly and link beneficiaries to other existing complimentary services in the district to achieve greater poverty reduction.

Table 5 Observation on the Sufficiency of the Amount of Money Received from TASAF III Bursary

Observation	Frequency	Percent (%)
Money should be increased	105	98.1
Money should be given on time	2	1.9
Total	107	100.0

• *Items that TASAF Expecting You or Your Household to be Registered for TASAF Bursary*

Implementation of TASAF III was aligned with some items or conditionality to be met for someone to be registered as TASAF III beneficiaries. Findings from Table 6 revealed that 65 (60.7%) respondents, responded that if someone was un able to attain three meals per day he or she can be registered as a beneficiary of TASAF III, 24 (22.4%) said that, for someone to be registered for TASAF III he or she should be living in a tin house, moreover, 10 (9.3%) commented that someone who failed to send a child to school can be considered to be registered as a beneficiary of TASAF III. Furthermore, 8 (7.5%) responded that failure to take the child to the clinic was also among the conditionality for someone to be registered in a bursary. These results indicated that TASAF III beneficiaries were aware of different items by which TASAF is expecting their beneficiaries to be registered for using cash conditional transfer bursary. In relation to this study, it was observed that for someone to be a beneficiary of CCT bursary his/ her household must be poor (Aune Ahmed *et al.*, 2022; Rukiko *et al.*, 2022). Again, it was observed that the most significant health conditionality for children’s health, which requires compliance, is clinic visits postnatal (Rukiko *et al.*, 2023).

Table 6 Items that TASAF Expecting You or Your Household to be Registered for TASAF Bursary

Items	Frequency	Percent
Unable to attain three meals per day	65	60.7
Failure to take the child to the clinic	8	7.5
Living in tin house	24	22.4
Failure to send a child to school	10	9.3
Total	107	100.0

➤ *Social Factors Limiting TASAF III Beneficiaries to Graduate from Conditional Cash Transfer Bursary*

This part involved the examining social factors limiting TASAF III beneficiaries to graduate from conditional cash transfer bursary at Vijibweni ward in Kigamboni district. Findings were analyzed using descriptive statistics, multiple response analysis and thematic analysis. Further; findings are presented by tables, chart and narrations.

Findings from Table 7 reveal that 107 (100%) respondents mentioned that the number of social support group’s beneficiary has joined and type of household are major social factors limiting TASAF III beneficiaries to graduate from conditional cash transfer bursary. Further, 87 (81%) respondents responded that types of social support networks also limit TASAF III beneficiaries towards

graduating from conditional cash transfer bursary. Moreover, 25 (23%) respondents said that type of household headship is also a limiting factor. For the beneficiaries to graduate from TASAF III bursary. These results indicate that number of social support groups beneficiary has joined and type of household are mostly influencing factors than other factors towards TASAF III beneficiaries graduating from conditional cash transfer bursary. One respondent commented that;

“The presence of various groups that support each other leads to having the yeast of success to empower the community from one place and lead to development, Respondent 2, August, 2024.

The statement above indicates that success tend to be achieved easily when many people in their groups supports each other without looking up to the benefit of each individual.

These findings concur with Akresh *et al.* (2016). Whereas it was observed that in male-dominated households, men controlled the cash and use it in ways that do not necessarily benefit the entire household or contribute to poverty reduction.

Evans *et al.* (2014), observed that social norms and cultural practices significantly hinder the effectiveness of CCT programs like TASAF III in achieving poverty graduation.

“While TASAF III provides bursaries to promote education, other social factors and the prioritization of boys’ education over girls’ can prevent children, particularly girls, from completing their education. This limits their ability to acquire the skills necessary to escape poverty in the long term. The failure to integrate robust educational support with cash transfers often results in limited impact on poverty graduation (Parker & Todd, 2017).

Contrary, Jonathan (2023) commented that, some of the respondents were not ready to graduate from PantawidPamilyang Pilipino Program due to some education issues for their children’s. Further, the results obtained by Korebu (2020), showed that level of service quality delivery had positive impact to the beneficiaries of the grant provided by TASAF. One respondent commented that;

“I want to let my remaining grandchildren to first finish from the Senior High School; that only then I can officially consider myself as out of poverty. If only I were to decide, I still do not want to graduate from the PantawidPamilyang Pilipino Program 4Ps, so long as my grandchildren have not yet completed Senior High School”.

In relation to this study, Asian Development Bank, (2022) conducted the study in Asia and founded negative relationship between social inclusion and graduating from conditional cash transfer bursary. Overall, this variable played a meaningful role in predicting graduation.

Jonathan (2023) commented that PantawidPamilyang Pilipino Program had been favorable to some household beneficiaries, but not to everyone else on the list.

Table 7 Social Factors Limiting TASAF III Beneficiaries to Graduate from Conditional Cash Transfer Bursary

Social Factors	Responses	
	frequency	Percent
Number of social support groups beneficiary has joined	107	100
Types of social support networks	87	81
Type of household headship	25	23
Type of household	107	100
Level of beneficiary empowerment	2	1

Note: The responses in Table 7 are multiple ones

➤ *Economic Factors Limiting TASAF III Beneficiaries to Graduate from Conditional Cash Transfer Bursary*

Findings from Table 8 show the multiple response analysis results on the economic factors limiting TASAF III beneficiaries graduating from the conditional cash transfer bursary. The major factor indicated was "Type of asset's ownership" (100%), followed by "Business ownership" (36%) and "Level of household income" (29%). This suggests that asset ownership is seen as the primary economic restriction, indicating that without sufficient or valuable assets, beneficiaries may struggle to attain financial independence. Additionally, the lower response percentages for food security status (17%) and employment status (23%) implied that these factors, while relevant, are less influential in determining beneficiaries' graduation from the bursary program compared to asset ownership. One of key informants commented that;

“Many economic activities help in bringing development to our households; having the ability to invest in doing business in one way or another will help in the development of the beneficiaries. But due to having a small level of investment for the beneficiaries, it creates a challenge in getting out of poverty, and there are still a number of people who are still dependent on society. Economic activities can help in one way or the other; you will benefit from being able to liberate yourself in life. But also,

on the other hand, this is also a challenge in our communities not to develop enthusiasm in economic activities and cause many households not to grow economically and to remain in the cycle of poverty” MEO, August 2024.

This statement indicates that while economic activities have the potential to drive development and help individuals improve their financial situation, the limited ability of beneficiaries to invest significantly hinders their progress out of poverty. It highlights a dual challenge: on one hand, the small scale of investment restricts opportunities for growth, keeping many reliant on external support.

- *Again, One of Key Informant Commented as Follows:*

“Most TASAF beneficiaries lack entrepreneurial skills and fail completely to invest the money they get in income-generating projects for their future benefits. The family income creates a good foundation for the development of the respective households based on their lack of knowledge and various entrepreneurial skills. This makes it difficult for many households to be independent and manage themselves in business and to have a great ability to invest”. CDO, August, 2024.

This statement highlights a significant challenge facing TASAF beneficiaries: the lack of entrepreneurial skills and knowledge needed to effectively utilize the financial aid they receive for sustainable income generation. Instead of investing in projects that could provide long-term benefits, many beneficiaries struggle to create lasting improvements in their economic situations due to their limited business understanding. This creates a cycle where households remain dependent on external support, unable to achieve financial independence or build a stable foundation for future growth.

- *Another, Key Informant Commented that:*

“Low investment on income-generating projects; in this case, the TASAF project concentrates much on distributing financial resources to individual beneficiaries, and those beneficiaries spend the money without investing. This causes the vicious circle of poverty due to less investment, and finally there is low income among the TASAF beneficiaries. Some TASAF beneficiaries misuse the money they get. They do not invest it but use the money for drinking alcohol. This is a challenge because the government is unwilling to help them move out of poverty, and drinking alcohol cannot help them move out of poverty”. WEO, August, 2024.

This designates that the TASAF program, while aiming to alleviate poverty through financial assistance, faces challenges with low investment in income-generating activities among beneficiaries. Many recipients tend to use the funds for immediate consumption rather than productive investments, leading to a cycle of dependency and continued poverty.

- *Another Key Informant Commented that*

“The TASAF Fund exists to help people get out of poverty. One of the things that can help you benefit in strengthening and development is having wealth that can help you in the future, but in many households, they do not have ownership of this property. now have households that will continue to depend on the government in providing them with services and being able to support themselves” WEO, August 2024.

This indicates that, while the TASAF Fund aims to empower households to escape poverty, the lack of property ownership among many beneficiaries limits their ability to achieve long-term financial security. Without assets or investments that can generate income over time, these households remain vulnerable and dependent on government support, rather than developing independent means of sustaining themselves.

In relation to this study, Levasseur (2021), found that the poorest households in Mexico are most likely to drop out of the programme compare to rich one. Contrary, Korebu (2020), founded that basic provisions of grants to poor households increased number of meals per day accommodated to poor households in Morogoro District Council. Matunga (2022), revealed that limited asset ownership among beneficiaries was a significant barrier to graduate from conditional cash transfer bursary. The study emphasized that households with access to productive assets were more likely to use cash transfers effectively, leading to greater economic stability and potential poverty graduation.

Table 8 Economic Factors Limiting TASAF III Beneficiaries to Graduate from Conditional Cash Transfer Bursary

Economic Factors	Responses	
	Frequency	Percent
Level of household income	32	29
Type of asset’s ownership	107	100
Status of household food security	19	17
Business ownership	39	36
Employment status	25	23
Savings and investments	27	25

Note: The responses in Table 8 are multiple ones

➤ *Demographic Factors Limiting TASAF III Beneficiaries to Graduate from Conditional Cash Transfer Bursary*

Findings from Table 9 represent the demographic factors identified as constraints for TASAF III beneficiaries in their ability to graduate from the conditional cash transfer bursary program, using multiple response analysis. The highest response rates were observed for household size, age, health status, and marital status factor was mentioned by almost all responses with 105 to 107 responses. These findings indicate that these four factors are among the most prominent demographic constraints. Specifically, larger household sizes, older age, health challenges, and marital status seem to place additional limitations on beneficiaries’ progress towards graduation. This implies that while some demographic factors are central barriers, others are perceived as relatively less impactful in this context. One of the respondents said;

“Due to household authority, there is one side that leads the family; the man has a big role in making decisions with the money provided by the fund, which leads to spending a lot of money and not being able to achieve the goals that a person plan”. Respondent 4, August 2024.

This situation highlights the issue of power dynamics within household, particularly the influence that male authority can have on financial decision-making. When a single decision-maker, often the man, controls the allocation of funds received from programs like TASAF III, it may result in spending that prioritizes immediate needs or personal desires over long-term financial goals. The study results concur with the study conducted by Rugemalira and Maduhu (2019), whereas it was revealed that larger households were less likely to graduate from conditional cash transfer bursary compared to smaller ones. The study found that the per capita value of the cash transfers was often insufficient for larger households to make meaningful investments, thereby limiting their economic progress refer to Table 9.

Table 9 Demographic Factors Limiting TASAF III Beneficiaries to Graduate from Conditional Cash Transfer Bursary

Demographic Factors	Responses	
	Frequency	Percent
Household Size	107	100
Gender	11	10
Religious beliefs and practices	105	98
Age	107	100
Literacy level	60	56
Health status	107	100
Marital Status	107	100

Note: The responses in Table 9 are multiple ones

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

➤ *Conclusions*

Concerning research specific objective one, this study concludes that the most influential social limiting factors to TASAF III beneficiaries' graduation from the CCT bursary are represented by the number of social support groups beneficiaries joined and by the type of household. These two reinforce the relevance of connectedness in society and household composition as a supporting or hindering condition toward financial self-sufficiency. Beneficiaries who were part of a few social support groups or some household types lacked the networks or stability necessary to ensure proper economic progress. Other social factors included the types of social support networks, household headship and level of beneficiary empowerment, which were noted but had less impact. These findings bring out very clearly the role of social integration and household dynamics in promoting and hindering beneficiaries from their trajectories toward self-sufficiency.

Further, regarding research objective two, this study concluded that it is instructive to note that among economic factors, asset ownership was the main factor which prevented beneficiaries from graduating. Certainly, these results point to the fact that beneficiaries with a low level of assets or low value assets face greater challenges in achieving financial independence. It identifies asset building as one of the most important strategies for poverty alleviation and self-sufficiency. Other important economic factors included asset ownership followed by business ownership and household income levels, showing that entrepreneurship and stable flows of income are critical to the improvement of the economic status of beneficiaries. While food security status and employment were mentioned, their factor loading is comparatively lower, indicating they are less immediate barriers compared to asset ownership and income generation. This calls for asset building and diversification of income-generation initiatives at the beneficiary level.

Furthermore, in examining demographic factors, the study concludes that the demographic characteristics that most constrain graduation from the conditional cash transfer are the size of a household, age, health status, and marital status. These results imply those large households, advanced age, and those that have health related and marital status problems place additional burdens that could make it harder for TASAF III beneficiaries to progress financially. These might in turn be responsible for increased dependency ratios, costs of health care, among other commitments that retard the household's capacity for graduation from the program. In contrast, education and gender were the weakest demographic constraints, meaning that they are the least influential variables on graduation rates within this particular context. This thus means that addressing not only economic problems but also health and family related issues will make the path to graduation easier for beneficiaries.

➤ *Recommendations*

The following recommendations were made based on the findings of this study.

- Government should ensure that social support networks are enhanced, by doing so; it would increase opportunities for beneficiaries to join or form social support groups by providing incentives or organizing community gatherings. Expanding these networks can provide the support system needed for sustainable graduation from Conditional Cash Transfer bursary.
- TASAF should ensure that entrepreneurship and financial management training are provided among TASAF III beneficiaries, doing so it equip beneficiaries with skills for managing resources (Financial resources) effectively and investing in profitable ventures. This will help improve income stability and asset accumulation.
- Government should regularly assess the quality of services provided to beneficiaries and ensure that they are tailored to meet their evolving needs, promoting empowerment and increased service utilization among beneficiaries.
- Government should increase amount of money provided to TASAF III beneficiaries. Increasing the financial aid offered to TASAF III beneficiaries would likely heighten the initiative's effectiveness in combating poverty. Currently, the support provided often falls short of covering essential household expenses, which forces recipients to seek additional income sources that may be unstable. By boosting the financial support, TASAF III would enable households to more reliably cover their basic needs, make productive investments, and reduce susceptibility to economic disruptions, supporting a more sustainable path out of poverty.

➤ *Area for Further Studies*

In relation to this study, other researchers can conduct their studies on effectiveness of conditional cash transfer programmes in different areas with different major means of livelihoods especially in rural areas.

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APPENDICES

APPENDIX I: QUESTIONNAIRE FOR TASAF BENEFICIARIES

District Name: ----- Ward Name: -----

Questionnaire Number: ----- Date: -----

➤ *Section A: Socio-Demographic Information's*

- Respondent's sex?.....

[1] Male [2] Female

- Respondent's age?.....

- What is your marital status?

[1] Single [2] Married [3] Divorced [4] Separated [5] Widowed

- What is your highest education level?

[1] No formal education [2] Primary education [3] Secondary education [4] Vocational/Technical training [5] University/College degree [6] Postgraduate degree

7 others specify

- What is your occupation?

[1] Business [2] Farmer [3] Other (Please specify)

➤ *Section B: Social Factors Limiting TASAF III Beneficiaries Graduation from Conditional Cash Transfer Bursary in Vijibweni Ward*

- Do you have a support network (friends, relatives) that you can rely on for assistance?

[1] Yes [2] No

- If Yes in question 6, when do you normally ask for assistance?.....

- What type of support do your support networks offer.....

- What is your family structure?

[1] Nuclear family [2] Extended family [3] Single-parent family [4] Blended family [5] Others (Please specify)

- What is the headship of your household?.....

[1] Male headed [2] Female headed

- How often do you engage in community activities?

[1] Daily [2] Weekly [3] Monthly [4] Rarely [5] Never

- How much money do you received from TASAF?.....
How often?.....

- Do you think assistance can help you towards graduation from TASAF bursary assistance?

[1] Yes [2] No

- If yes, why? (explain the reason).....
- If no why?.....
- How satisfied are you with the services provided by TASAF III?

[1] Very satisfied [2] Satisfied [3] Neutral [4] Dissatisfied [5] Very dissatisfied

- Do you feel empowered as a beneficiary of TASAF III?
- [1] Yes, very empowered [2] Yes, somewhat empowered [3] No, not very empowered [4] No, not at all empowered

- Do you think the Beneficiary empowerment influencing you from graduation TASAF?

[1] Yes [2] No

- If yes how?.....

➤ *Section C: Economic Factors Limiting TASAF III Beneficiaries Graduation from Conditional Cash Transfer Bursary in Vijibweni Ward*

- What is the total monthly income of your household, including all sources?
- Do you think your income or household income have the influencing towards graduation from TASAF?

[1] Yes [2] No

- How has your income or household income influenced your graduation from TASAF?
- Is your employment status influencing your ability graduation from TASAF?.....

[1] Yes [2] No

- If yes how?.....
- If no how?.....

- If yes in the above question, please mention asset owned?

- Do you think owning some assets have relationship with graduation from TASAF?

[1] Yes [2] No

- If yes how?
- If no how?

- Do your household have any savings or investments?

[1] Yes [2] No

- If yes how?
- If no how?
- If yes, please mention the types of savings/investments

- Do you think savings and investments made in your households have influencing towards graduation from TASAF?
.....

[1] Yes [2] No

- If yes how?
- If no how?
- How much money do you receive from TASAF III bursary?.....

- How often do you get money from TASAF III CCT bursary?.....

- Do you know the items on which TASAF is expecting you/your household to be registered for TASAF bursary?.....

[1] Yes [2] No

- If yes how?
- If no how?

- What is your observation on the sufficiency of the amount of money that your receiving from TASAF III bursary to meet your basic need/household basic needs?

- Do you think business ownership have influencing towards graduation from TASAF?

[1] Yes [2] No

- Do you think employment status have influencing towards graduation from TASAF?

[1] Yes [2] No

➤ *SECTION D: Demographic Factors Limiting TASAF III Beneficiaries Graduation from Conditional Cash Transfer Bursary in Vijibweni Ward*

- Do you think gender within your household impact decision-making regarding the utilization of cash transfer benefits?
.....

[1] Yes [2] No

- If your answer is Yes, please explaining how?.....

- Do you think age of head of household have influencing towards graduation from TASAF?

[1] Yes [2] No

- If your answer is Yes, please explaining how.....

- Do you think literacy level have influencing towards graduation from TASAF?

[1] Yes [2] No

- Do you think health status have influencing towards graduation from TASAF?

[1] Yes [2] No

APPENDIX II: QUESTIONNAIRE FOR KEY INFORMANTS (KI)

District Name: ----- Ward Name: -----

Questionnaire Number: ----- Date: -----

- What is your name?
- Where do you live/ Street?
- Sex.....
- [1] Male [2] Female
- Age of the respondent.....
- Marital Status of the respondent.....
- [1] Married [2] Single [3] Window /widower [4] Divorced
- High education level reached?.....
- [1] Primary education [2] Secondary education [3] College/university [4] None
- Have you received adequate information about the objectives and benefits of the cash transfer program?
- Do you believe that the condition attached to the cash transfer program are reasonable and achievable?
- How much money is given to CCT beneficiaries?.....
- What are your observation on the sufficiency of the CCT money to cover the basic need of the beneficiaries household?.....
- Are poor households in your community adequately informed about the eligibility criteria and application process for conditional cash transfers?
- If yes, how?
- If no, why?.....
- In your view, what are the long-term economic impacts of conditional cash transfer programs on poor households and communities?
- Are there any CCT beneficiaries in this wqrd who have graduated from CCT bursary?.....
- If yes, how many?.....
- If no, why not?.....

APPENDIX III: MAP OF VIJIBWENI WARD

