

# The Effectiveness of Tanzania Social Action Fund (TASAF) Social Assistance on the Care of Elderly in Tanzania: A case of Kilosa District in Morogoro Region

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## ABSTRACT

The study aims to assess the effectiveness of Tanzania Social Action Fund (TASAF) social assistance on the care of elderly in Tanzania. A case of Kilosa district in Morogoro region. The specific objectives of the study was to examine the livelihood activities that old people undertake under TASAF projects in Kilosa District. The study adopted case study research design and used both quantitative and qualitative approaches. The study used Slovene's formula to obtain a sample size of 226 respondents from target population of 521 respondents. The study adopted cluster sampling to the old people and probability sampling procedure from family, clan members and blood kinship. The study used questionnaires, interview and focus group discussion. The study findings indicate that TASAF helped elder people within the community by engaging them in economic activities such as crop cultivation and keeping animals such as sheep, cow, goats and chickens etc. Elders were also able to run businesses by attaining entrepreneurial skills provided enabled them. The study concluded that TASAF socio assistance helped elder people within their community to engage in economic activities such as agriculture and small businesses that enabled them to have money and food in their families as well as within the community, also to own properties such as land and houses. The study 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. Further study should be conducted on the factors hindering TASAF provision of socio assistance to vulnerable groups in Tanzania.

**Keywords:** Social assistance and Aging.

## INTRODUCTION

Social protection services accessibility to the elderly is the ability of the elderly to get the required basic needs including food, health services, clothing, shelter, and income assistance from Social Institutions (SIs) as the service providers. Considerably, social protection services accessibility is a human rights issue as spelled out in various national and international policy instruments and it has become an important factor in improving the welfare of the people particularly the elderly in many developing countries (ILO, 2014).

Inaccessibility to social protection services between the elderly is a common experience almost everywhere in the world. Such inaccessibility considered as one of the critical challenges affecting the wellbeing of this category of people (Fredvang et al., 2012).

Since independence in 1961, the government of Tanzania has a strategy of poverty reduction as a main goal (PRSP, 2000). Consequently, the government agreed to establish social and economic policies that addressed poverty reduction at individual and national levels. Further to this, in 2005 the government formulated a National Strategy for Growth and Reduction of Poverty (NSGRP, 2005). This strategy initiated for providing social services like education, water and health, and for creation of an enabling environment for growth of private investment in productive sectors (Mandalu et al., 2018). The provision of adequate social protection services (SPSs) to the elderly is a shared responsibility of Social Institutions including the family, government and voluntary agencies considered as contribution based instruments that mitigate the risk for all social groups, including the elderly, by improving their welfare (Bandita, 2017).

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In the early 1980s, Tanzania adopted Economic Recovery Programs I and II (ERPs). The ERP I was implemented between years 1983-1986 and ERP II between years 1986- 1989. ERPs I and II were local economic survival programs made in response to economic crisis which ensured local people's participation. Given the fact that the country was in high economic hardships both ERP I and II failed even before their maturity (Wangweand collogues, 2009).

In order to revitalize economic development and achieve a broadly definite poverty reduction, Tanzania adopted a series of poverty reduction strategies under the name of National Poverty Eradication Strategy (NPES) in 1998, Poverty Reduction Strategy (PRS) of 2000-2003 and National Strategy for Growth and Reduction of Poverty (NSGRP) I and II in 2005- 2010 and 2010-2015 respectively (URT, 2010a). These strategies emphasized the use of participatory approaches in engaging poor households in poverty reduction programs within the current National Strategy for Growth and Reduction of Poverty (II) households' participation as a focal point. Participation is taken as a broad methodology for the management of poverty reduction programs both at the macro and at micro levels (URT, 2010a).

Thus, the government of Tanzania established TASAF in 2000 as a key instrument to poverty alleviation designed to address community social needs. TASAF has gone through three phases, the First Phase of TASAF took place from 2000-2005, addressing key issues of poverty reduction by improving the social and economic services in key sectors of education and water with emphasis on both rural and urban areas .TASAF was implemented in two consecutive phases (TASAF I and TASAF II). Implementation of TASAF I was between 2000 and 2005 and it started with 40 Districts in Tanzania Mainland and in Tanzania Island. TASAF I was concerned with infrastructure development such as the construction of simple bridges, schools, health centres and roads (Nkala, 2013).

The coming of TASAF II projects has contributed so much in the livelihood of people and especially the vulnerable groups. In this phase, 12,347 projects with worth of TZS 430 billion were implemented in all district councils including Unguja and Pemba aimed at empowering local communities to access socioeconomic services in order to improve

their incomes through agricultural production and small business ventures. Depending on the sub-project selected by the beneficiaries TASAF II beneficiaries were provided with socioeconomic services such as subsidized agricultural inputs, working tools, milling machines, sewing machines and heifers for dairy production (Pandu, 2011).

During TASAF II, the idea of a conditional cash transfer program took form. The World Bank has been the primary funder of TASAF since its inception, and from around 2005 the Bank organized international workshops and exchange travels so that TASAF staff and other key stakeholders could learn about social protection interventions and programs elsewhere. With the assistance of the World Bank, the TASAF started to design a cash transfer system around 2006-07. The basic elements of the suggested pilot program are similar to many other World Bank supported cash transfers in the Global South (Hall, 2007). Thus, an initial pilot project should run in a few districts (with already identified control group communities); the project should as was already the case within the TASAF programs target the poorest and most vulnerable groups who should receive a small regular cash transfer based on certain conditions. According to TASAF officials, conditionality was regarded as important politically in a context where the idea of co-responsibility as a positive behavioural attributes features prominently. In one way, the suggested conditional cash transfer (CCT) program differed to programs elsewhere that have tended to be managed and implemented centrally. In Tanzania, the targeting of beneficiaries and the monitoring of the program were to be done at the community level with a strong influence of the people living within the community (Ulriksen, 2016).

The third phase of TASAF, the PSSN (Productive Social Safety Net) support a national social protection program aimed at putting in place the building block of a permanent national social safety system. Key elements of this project are the Condition Cash Transfer (CCT) followed by the Public Work and completed with livelihood enhancements (Mapunda, 2020). The main goal of Productive Social Safety Net was to facilitate poor households enhance incomes and opportunities while improving consumption. Productive Social Safety Net program targets people living under the basic needs poverty line (currently 28.2% of the population). It was a ten year-

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project divided in two phases of five years each. Its implementation is divided in two phases of five years each, from 2012/13 to 2016/17 and from 2017/18 to 2021/23. Primarily, the intention was 275,000 poor households but the Government decided to extend the Program to reach more than 920,000 households by 2015, that is, approximately 7.5 million people which are 9.7% of the population living below the food poverty line and the transient poor (Benasius, 2017). The program provides cash transfers to poor and vulnerable households in Tanzania conditional on their uses of health and education services along with opportunities to earn additional income through public work wages for participating in work.

Despite of the achievement of PSSN I, the number of people living in poverty and extreme poverty remain high, approximately 4.3 billion that is 4.1 billion was in Tanzania mainland and 0.2 billion in Zanzibar. PSSN program was also implemented in Unguja and Pemba. According to the Project Authority Area (PAA), each of the two sides, Unguja and Pemba has its own coordinator as in the district council at mainland Tanzania (Domonko, 2017). Zanzibar as a part of Tanzania, work has been commenced to increase social protection. The Zanzibar Social Protection Policy (ZSSP) was published in 2015 and an Implementation Plan in 2016, and these include assurance to synchronize the scheme of all social protection programs, including the PSSN, Social Pension and to link PSSN with comprehensive nutrition programs (Ajwad et al., 2018)

Since of 2015, there is condition for cash transfer grant: 10,000 TZS flat assistance (approx. 5 USD); 4,000 TZS fixed assistance for every household that has a child under 18 years (approx. 1.80 USD); 4,000 TZS flat extra for child under 5 restricted on health fulfillment (approx. 1.80 USD); 2,000 TZS extra for each child (up to 4 children) provisional on enrollment in primary school; 4,000-6,000 TZS extra for child provisional on enrollment of child in lower or upper secondary school (approx. 1.80-2.70 USD); and maximum monthly transfer of TZS 38,000 (approx. 18.00 USD). The Public Works component or 'cash-for-work' provides: 3000 TZS per day (approx. 1 USD) for one able-person per household aged 18 and over for up to 65 days in four months (Mwaita, 2018).

Although TASAF III has proven to have more positive impact in the improving the lives of the

poor in Tanzania, it has also encountered a number of challenges in its implementation such as political ideology especially during the fifth phase government's development ideology and resource constrains. The Conditional cash transfer (CCT) does not match with the ideology of the ruling party and the philosophy of economic development. Providing free money to the market economy must create friction, and the majority did not agree it was the right way to go. This [the program] raised the question of sustainability and dependency. This program is somehow driven by the thinking of the funder i.e. the World Bank (Constantine et al., 2021). The challenge was impacting negatively the implementation of development plans in the country. The limitation of financial resources is tightened by loan repayments and high recurrent costs. Thus, some sources explained that Tanzania is now obliged to repay several World Bank/IMF loans that were taken around 2012/13, and that about one third of government revenue goes to repaying loans (REPOA BRIEF, 2021).

Kilosa district council is among the councils that benefited from TASAF. The council has various sub-projects aimed to improve social welfare of the community. TASAF II supported three categories of sub- project namely; Service poor communities, vulnerable groups and food insecure. TASAF III program was inaugurated at Kilosa district council on November 2014 (Chakuvunga, 2019). In addition, a total of 3,748 households were identified to be poor from 79 villages. Currently, Kilosa District continues to implement PSSN II and as per the payment calendar up to the end of the third quarter January – March 2022 it received TZS 1,173,949,020.00 whereby TZS 389,958,000 for CCT for 88 villages for July-August 2021 and Jan-Feb 2022 and TZS 27,528,510 for facilitation at PAA level and TZS 113,715,000 in 2022 PWP wages, TZS 3,000,000. Monitoring and supervision also at TZS 642,747,510. Also, TZS 642,747,510 was received for CCT window for Nov-Dec 2021 and Jan-Feb 2022 and Wages for October, November and December 2021. There was a total of 80 sub -projects implemented at Kilosa District for the year 2021/2022. Besides the success in the program, it still faces the following challenges at Kilosa. Some beneficiary households above 65-year aged want to work although they are not supposed to work, hence they were educated not to work due to

their age. Many villages do not have land for development activities like agriculture and this leads to all PWP projects to be executed in the institutions such as schools' land. Currently, villages are experiencing shortage of land; institutions land like school land was used in Long-term plans (Chakuvunga, 2019).

### **Statement of the Problem**

In the recent years, lives of many old people has been noticeably influenced by the social and economic transformation, which goes together with development process that influences the Government and other development partners to come up with various interventions for the aim of reducing the poverty and improving lives of poor households including the old people. Among such interventions is TASAF III, Its objective was to enable poor households and vulnerable groups such as old people to increase incomes and opportunities while improving consumption and implementation productive social safety in which one of its Sub Components is Cash Transfer to all eligible registered households (Yasini, 2015).

TASAF operates to support the poorest and the most vulnerable groups such as elders through series of articulated interventions aimed at protecting households from seasonal and unexpected shocks that affect their income and assets, and therefore to improve their living standards (Mtelevu & Kayunze, 2014).

However, still the elders suffer from inadequate food and medical services, clean water within their families as well as within the communities they live. Therefore, the aim of the study was to assess the effect of TASAF social assistance on the care of elderly in Kilosa district in Morogoro region.

### **Objective of the Study**

The objective of the study was to examine the livelihood activities that old people take under TASAF projects in Kilosa District.

### **Significance of the Study**

Findings of the study will contribute on improving the lives of old age people and influence economic growth not only to Kilosa District but also in Tanzania at large. Additionally, the knowledge will be used to improve policy formulation on social welfare as well as minimize the existing challenges that face old people.

## **REVIEW RELATED LITERATURE**

Evans et al. (2014) in Tanzania conducted a study concerning community-based conditional cash transfers. In the study they revealed that households were able to make investments in agricultural activities and opening business ventures to reduce risk, also participating households were much more likely to finance medical insurance and much more likely to purchase health insurance that helps them to obtain treatment in hospital with their family within the community they live.

Mtelevu and Kayunze (2014) in Bahi District, Tanzania conducted a study concerning contribution of vulnerable groups' sub-projects under Tanzania Social Action Fund to income poverty reduction. They found that target group was that of vulnerable people including elders and widows; both categories should save some of their money obtained from sub-project group shares to establish some small business ventures at their household level in order to reduce dependency on income from the group sub-project. Also, favor of TASAF sub-projects to enable the vulnerable groups to generate more income for effective poverty reduction.

Kinyondo and Magashi (2019) in Tanzania conducted a study concerning with the impact of cash transfers done by Tanzania Social Action Fund. They revealed that household level covered by the TASAF program are more likely to own livestock, have improved roofing and flooring, have access to food and water; and a lower illiteracy rate. In addition, individual-level shows that TASAF program has made vulnerable group especially elders and women more likely to participate in economic activities, especially those within the TASAF sphere.

## **METHODOLOGY**

The study was case study research design, due to it helps to gather in-depth study of a particular research problem (Kothari, 2004). The study used both quantitative and qualitative approaches. The study obtained sample size of 226 through Slovenes formula from target population of 521 respondents (Ulaya ward had 288 respondents, Kasiki village had 233 respondents) that included family members (clan elders, blood kinship relatives), old peoples, Ward community development officer and employees of TASAF Kilosa District. The study used cluster sampling to the old people and probability sampling procedure to the

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community members and none probability sampling to TASAF employees as keyinformants. The study used questionnaire, interview and focus group discussion to collect data needed in this study.

### RESEARCH FINDING

This part presents the study findings obtained from the field of the study.

**Table4.1.** Likert Scaling

Description	Likert Scale	Mean Range	Interpretation
Strongly agree	1	1.00-1.80	Very High
Agree	2	1.81-2.60	High
Undecided	3	2.61-3.40	Moderate
Disagree	4	3.41-4.20	Low
Strongly disagree	5	4.21-5.00	Very low

*Source: (Field Data, 2020/21)*

### To Examine Major Livelihood Activities That Old People Undertake Under TASAF Projects in Kilosa District

Interviews were conducted to the government agencies (TASAF coordinators and Ward executive officers, as follows:

During interview TASAF coordinators said that

1<sup>st</sup> Elders are able to start their own business within their community through TASAF projects for example, TASAF cash transfer program to elder people enabled them to have capital for starting businesses in Ulaya Kibaoni ward. TASAF provided TZS 2,376,000.00 to elders from January to February 2017.”

2<sup>nd</sup> “Elders start cultivating crops and keeping animals within the community through TASAF projects. For example, community based project through TASAF enabled elders at Kasiki ward to cultivate 44 hectares of maize. Elders are provided with agricultural inputs such as fertilizer, seeds and insecticides. Also Provision of animal husbandry such as goats and cows was done to vulnerable elders and widow groups within Kilosa district.”

In addition to that, during interview there were different responses provided by Ward

### Scale Techniques

The study used five Likert scale that was provided during collection of data ranging from 1 to 5, whereby: 1 Strongly agree, 2 Agree, 3 Undecided, 4 Disagree and 5 Strongly disagree as shown in Table 4.1 below. This was to make it easier for the respondents to agree or disagree with the statements provided in the questionnaires

community development officers from Kasiki, Ulaya and Kibaoni wards.

The Ward Community Development officers from Kasiki said the following:

1<sup>st</sup> “TASAF enables elders to join VICOBA to make fund sustainability within their families as well as within their community they live”

2<sup>nd</sup> “TASAF enables elders to engage in entrepreneurship activities within their community they live.”

From the findings, TASAF assisted elders within the community to improve living standards, through provision of cash transfer. At the end of the third quarter, that is, January – March 2017 Kilosa PAA received a total of TZS 508, 171, 000.00 whereby TZS 452,404,000.00 for beneficiaries’ payment. This fund enabled them to have capital to start small businesses, to buy land for agriculture, to build houses and engaging in animal husbandry such as cattle, sheep and goats. Produce from agriculture enabled them to have food sustainability for their families. They sold some in order to get money that enabled them to pay for medical insurance and water and electricity bills. In addition to that, TASAF enabled elders within the community to engage themselves in VICOBA to enable families to sustain. The findings concur with those of Mtelevu, & Kayunze (2014) in Bahi district, Tanzania. that TASAF enabled elders to engage in different economic activities such as agricultural (animal

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keeping and cultivation of crops both for food and commercial) and entrepreneurship activities such as starting business ventures like opening shops and cafeteria that enable them to have money available within their family.

Furthermore, questionnaires administered to family members, clan members and blood kinship relatives to collect information about livelihood activities that old people undertake under TASAF projects. Results presented in Table 4.2.

**Table 4.2.** *Livelihood activities that old people undertake under TASAF projects in Kilosa District*

Variables	SA	A	U	DA	SD	Total	Mean	Std. Deviation
1. TASAF enables elders to start and run the businesses within their community	38	26	1	17	14	96	2.3125	1.37123
2. TASAF enables elders to cultivate crops within the community	28	35	0	20	13	96	2.5313	1.44334
3. TASAF enables elders to keep animals such as cattle, sheep, chicken etc.	29	30	1	15	21	96	2.6771	1.57276
4. TASAF enables elders to start small industries that produce goods within the community they live	34	52	0	7	3	96	1.6979	1.01691

**Source:** (Field Data, 2020/21)

Table 4.2 shows that livelihood activities that old people undertake under TASAF socio-assistance in Kilosa district. TASAF enables elders run businesses within their community. Results showed that Whereby 38 strongly agreed, 26 agreed, 17 disagreed 14 strongly disagreed and undecided.

Total respondents had a mean of 2.3125 and standard deviation of 1.37123 respectively. These findings indicate that TASAF projects helped elders to run their business by providing them fund that they use it as a capital to start and run their business. These findings concur with the findings of Nkala (2013) in Kigoma that TASAF enable elders within the community to run their business such as selling fish, vegetables within their community they live.

TASAF enables elders to cultivate crops within the community. Whereby 35 agreed, 28 strongly agreed, 20 disagreed and 13 strongly disagreed. Total respondents had a mean of 2.5313 and standard deviation of 1.44334 respectively. These findings indicate that TASAF enabled elders within the community to cultivate crops within their community through TASAF projects that enabled them to buy land and start cultivating crops. Those of Yasini's (2015) study in Arusha, Tanzania, support the findings that TASAF enabled vulnerable groups within the community such as widows and elders to

start owning farms for cultivating crops within the community.

TASAF enable elders to start small industries to produce goods within Kilosa district. Whereby 52 agreed, 34 strongly agreed, 7 disagreed and 3 strongly disagreed. Total respondents had high mean value of 1.6979 and standard deviation of 1.01691 respectively. These findings indicate that TASAF projects especially cash transfer program to vulnerable groups like elders enable them to invest in small industries that produce goods; elders sell the goods produced from their small industries and get money that helps them to purchase food, paying water and electricity bills, buying clothes and save some for future use within their family. These findings concur with those of Evans and colleagues, (2014) in Tanzania, that conditional cash transfer implemented by TASAF enable elders to start small businesses, help them to obtain funds that help them to purchase food, clothes, paying for medical expenses and for savings.

TASAF enables elders to keep animals such as cattle, sheep and chicken. Thirty (30) respondents agreed, 29 strongly agreed, 21 strongly disagreed, 15 disagreed and 1 was undecided. Total respondents had a mean 2.6771 and standard deviation of 1.57276. These findings indicate TASAF enabled vulnerable groups within the community such as elders to keep animals such as cattle, sheep and chicken.

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These findings concur with those of Kinyondo and Magashi (2019) in Tanzania that households covered by the TASAF program are more likely to own livestock, have improved roofing and flooring; have access to food and water; and a lower illiteracy rate.

Focus group discussion was conducted to elders from Ulaya ward 11 (55%) and Kasiki ward 9(45%). During the discussion the researcher found that TASAF enabled elders to engage in agricultural activities such as crop cultivation and animal keeping enabling them to have food within their families as well as within their community they live. The engagement in agricultural activities enabled them to obtain food and milk for food and selling in order to get money that they could use in medical costs and pay electricity and water bills. This is what one of the elders from Kasiki Ward said: *“TASAF socio assistance helps elders to engage in economic activities such as cash crops cultivation, animals keeping and opening small business.”* The engagements in economic activities through TASAF socio assistance within Kilosa district enabled elders to generate income as well as food for consumption within their families and community they live. In addition, these findings are supported by the findings obtained by Kinyondo and Magashi (2019) in Tanzania, that economic empowerment by TASAF program to elders led to engage them in economic activities such as agricultural activities and business operation hence have access to food and water, and a lower illiteracy rate.

### SUMMARY, CONCLUSION AND RECOMMENDATIONS OF THE STUDY

This part presents summary, conclusion and recommendation of the study.

**The first objective of the study was** to examine the livelihood activities that old people undertake under TASAF projects in Kilosa District. The finding of the study indicates that TASAF enabled elders to engage in different economic activities such as agricultural (animal keeping and cultivation of crops both for food and commercial) and entrepreneurship activities such as starting business ventures like opening shops and cafeteria that enable them to have money available within their family.

#### Conclusion

From the summary above, researcher comes with the following conclusion.

TASAF socio assistance enabling elder's people within the community to engage in economic activities such as agriculture and small businesses that enabled them to have money for their families as well as within the community. They spend the money for purchasing food and paying electric and water bills. Elders were able to acquire health insurance that helped them to receive treatment from government and private hospitals. In addition to that, TASAF enabled elders to own properties such as land. In summary, one can say that TASAF improved livelihood of elders in Kilosa district as well as Tanzania in general.

#### Recommendations

Based on the findings and conclusions the study recommends the following:

- TASAF through Ward Executive Officer (WEO) to register all vulnerable groups that require socio assistance rather than providing few and others remain suffering.
- Tanzania Social Action Fund should increase cash amount, pay cash transfers regularly and link beneficiaries to other existing complimentary services in the district to achieve greater poverty reduction, on development projects and programmes required in the poor households' areas.
- Further study could be conducted on the factors hindering TASAF provision of socio assistance to vulnerable groups in Tanzania.

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