



Participant experiences with Tanzania's Productive Social Safety Net 2019 Payment Delays March 2020

Stephanie Simmons Zuilkowski, Ed.D.
Educational Leadership and Policy Studies
Learning Systems Institute
Florida State University
Tallahassee, FL, USA
szuilkowski@lsi.fsu.edu

Tia Palermo, Ph.D.
Department of Epidemiology and Environmental Health
Division of Health Services Policy and Practice
University at Buffalo (State University of New York)
Buffalo, NY, USA
tiapaler@buffalo.edu

On Behalf of the Tanzania Adolescent Cash Plus Evaluation Team

Tanzania Adolescent Cash Plus Evaluation Team: UNICEF Office of Research: Tia Palermo (co-Principal Investigator), Valeria Groppo, Lusajo Kajula, Jacobus de Hoop, Leah Prencipe, Jennifer Waidler; EDI Group: Johanna Choumert Nkolo (co-Principal Investigator), Respichius Mitti (co-Principal Investigator), Bhoke Munanka; TASAF: Paul Luchemba, Tumpe Mnyawami Lukongo; TACAIDS: Aroldia Mulokozi; UNICEF Tanzania: Ulrike Gilbert, Paul Quarles van Ufford, Rikke Le Kirkegaard, Frank Eetaama.



Acknowledgements

This report was developed using supplementary data collected during the Wave 3 data collection for the Evaluation of the Cash Plus Model for Safe Transitions to a Healthy and Productive Adulthood.

The evaluation team acknowledges the support of the TASAF and TACAIDS, in particular Ladislaus Mwamanga (TASAF), Amadeus Kamagenge (TASAF), and Mishael Fariji (TASAF) for the implementation of the Cash Plus evaluation, as well as Leonard Maboko (TACAIDS) and Jumanne Issango (TACAIDS). The authors thank Juma Salum and Angelina Mwimba for carrying out the qualitative data collection, together with the hardworking field teams of EDI Global, and Hassan Hamisi Kihanzah and Graca Marwerwe for qualitative coding assistance for this study. Funding for the Cash Plus Pilot and evaluation was provided by Oak Foundation, United Nations Children’s Fund, UK Department for International Development (DFID) and the Swedish Development Cooperation Agency (SIDA). DFID and SIDA funding for the evaluation was provided through a grant to UNICEF Office of Research—Innocenti supporting the Transfer Project. Additional funding to complete the Cash Plus programme implementation was provided by Irish Aid Tanzania. UNICEF provided additional funding for data collection for the current report. Study design and part of data collection occurred while Tia Palermo was a Social Policy Manager at the UNICEF Office of Research – Innocenti, while analysis and writing of this report were conducted after she joined the University at Buffalo.

Table of Contents

Acknowledgements	2
Executive Summary	4
1. Introduction.....	6
2. Background.....	7
2.1 Study setting	7
2.2 Study aim	9
3. Methods.....	10
3.1 Data collection	10
3.2 Measures and analysis.....	10
4. Results.....	12
4.1 Quantitative sample characteristics and findings.....	12
4.2 General background on households in the qualitative sample.....	15
4.3 Participants' understanding of PSSN.....	15
4.3.1 Knowledge of PSSN selection process	16
4.3.2. Amount received from PSSN.....	17
4.3.3 Use of PSSN funds	18
4.4 Past delays of payments	20
4.4.1 Participants' understanding of 2019 payment delays	20
4.4.2 Perceived impact of delays on PSSN households.....	20
4.5 Uncertainty about future payments and future decision-making.....	22
5. Discussion.....	25
5.1 Recommendations:.....	27
6. References.....	29

Executive Summary

The Productive Social Safety Net (PSSN) is the flagship social protection program of the Government of the United Republic of Tanzania. It is implemented by the Tanzania Social Action Fund (TASAF) and reaches one million households nationally. Objectives of the programme include: increase consumption of the extremely poor on a permanent basis, smooth consumption during lean seasons and shocks, invest in human capital, strengthen links with income generating activities, and increase access to improved social services. The PSSN has positively contributed to poverty reduction, increases in household consumption and food security, and improved productive potential. Despite these positive impacts, 61 per cent of PSSN households still live below the national poverty line, underscoring the continued vulnerability of these households.

Phase 1 of the PSSN is ending in 2020, when Phase 2 is set to begin. Final negotiations in 2018 and 2019 between Government and the World Bank, which lends the majority of funds used to implement the program, regarding the transition from PSSN 1 to PSSN 2 were prolonged, causing gaps in funding availability. This led to the first widespread delay in payments under the PSSN in mid-2019. Until 2019, PSSN payments were highly efficient, with on time payments (every two months), in the correct payment amounts, and to the correct beneficiaries.

Anticipating these payment delays, the current study leveraged an on-going impact evaluation of the “Cash Plus Model for Safe Transitions to a Healthy and Productive Adulthood,” which is implemented through TASAF structures and targeted to adolescents in PSSN households. The evaluation is led by the UNICEF Office of Research – Innocenti, in collaboration with EDI Global, University at Buffalo, TASAF, the Tanzania Commission for AIDS (TACAIDS), and UNICEF Tanzania. As the study prepared to go to the field for Wave 3 of data collection, we added additional quantitative survey modules to household surveys and conducted new qualitative interviews with household heads to understand the impacts that these PSSN payment delays might have on households.

The current study aims to understand PSSN participants’ perceptions of these payment delays, uncertainties surrounding future payments, and the perceived effects of these delays, including subsequent coping behaviours. In particular, we examine the following research questions:

- How do PSSN participants understand the delays in payments?
- How do participants perceive that these delays have affected their families in the past?
- How does uncertainty about future payments influence participants’ decision-making?
How do they anticipate dealing with changes in the future?

Findings revealed that the living situations of PSSN families studied were extremely vulnerable, indicating that the targeting for the programme worked as intended. The vulnerable status of households was further underscored by the fact that two-thirds of households had no monetary savings, and among those that did have any savings, levels were low. Families use PSSN funds to pay for education related costs, to buy food for children, and to improve overall quality of life.

The precarity of these families was exacerbated by the recent delay in PSSN payments. The expenditures reported by the households fall into two general categories: investment for the future and consumption goods. Delays in payments—both past and anticipated—resulted in families not making the kinds of investments that would benefit their households in the future, such as the purchase of fertilizer for fields, adding capital to businesses, or adding livestock. In the short run, these families had to conserve their minimal cash resources to pay for basic supplies, medical care, and educational costs. Small businesses supported by PSSN payments were also adversely affected by delays, as households were no longer able to invest in key inputs.

The longer-term implications of these actions may include schooling disruption, drop-out and lower overall attainment as well as less-predictable income flows to the household. The consequences of these actions and overall uncertainties about the households' financial well-being may start to erode the positive impacts of the PSSN demonstrated by recent impact evaluations, including those related to food security, schooling, productive impacts and health. As these data were collected shortly after payment delays occurred, the longer-term effects of these delays are unknown.

The need to strengthen PSSN communications channels was underscored by a lack of willingness reported among participants to ask about the delays in the payments. Though the PSSN ultimately aims to promote self-sufficiency over the long run, the uncertainty promoted by these delays in payments works in opposition to that goal.

Recommendations derived from this study include the following:

1. Improve communication with participants.
2. Strengthen grievance mechanisms.
3. Consider key vulnerable groups in future programme planning.
4. Continue monitoring households.

1. Introduction

The Productive Social Safety Net (PSSN) is the flagship social protection program of the Government of the United Republic of Tanzania. As of 2019, it reached over one million households nationwide, covering 10 per cent of the national population. The program is implemented by the Tanzania Social Action Fund (TASAF), which was established in 2000 as part of Government strategy to supplement Government poverty reduction initiatives using a Community Driven Development (CDD) approach. Almost half (49 per cent) of the population of Tanzania lives below the 1.9 USD international extreme poverty line, and despite an average economic growth rate of 6.7 per cent between 2007 and 2017, poverty reduction has been slow, with many households subject to cyclical food insecurity and sensitive to climate shocks (1-3).

Set against this backdrop, the first phase of the PSSN began in 2012 as part of TASAF's third phase, and program objectives of the PSSN I (2012-2019) included: increase consumption of the extremely poor on a permanent basis, smooth consumption during lean seasons and shocks, invest in human capital, strengthen links with income generating activities, and increase access to improved social services. The programme aims to improve consumption and human capital accumulation and to reduce poverty. Initially, the PSSN was expected to support 275,000 extremely poor households living in selected poor communities in rural and urban areas. In September 2013, the Government of the United Republic of Tanzania (URT), in collaboration with the Development Partners (DPs), agreed to scale-up the PSSN to support the entire poorest population living below the food poverty line. By 2015, the PSSN was scaled up nationally to cover over one million poor households. Impact evaluations of the PSSN Phase 1 have demonstrated many programme successes, including poverty reduction, increases in household consumption and food security, improved productive potential (shifts from casual labour to non-farm self-employment), increases in school attendance and literacy, and improved material and subjective well-being (4, 5). Despite these improvements attributable to the program, 61 per cent of PSSN households still lived below the national poverty line and 50 per cent of households still reported a poor food consumption score after two years of PSSN receipt (5). These statistics highlight the continued vulnerability of PSSN participating households.

PSSN Phase 2 was approved in September 2019 and is set to begin in 2020. Final negotiations in 2018 and 2019 between Government and the World Bank, which lends the majority of funds used to implement the program, regarding the transition from PSSN 1 to PSSN 2 were prolonged, causing gaps in funding availability. This led to the first widespread delay in payments under the PSSN. Until 2019, PSSN payments were highly efficient, with on time payments (every two months), in the correct payment amounts, and to the correct beneficiaries (5). The last on-time payment cycle occurred in March/April 2019. The next payment cycle should have occurred in May/June 2019, but no payments were made until December 2019 (the final payment under PSSN 1).

The current study aims to understand PSSN participants' perceptions of these payment delays, uncertainties surrounding future payments, and the perceived effects of these delays, including subsequent coping behaviours. In particular, we examine the following research questions:

- How do PSSN participants understand the delays in payments?
- How do participants perceive that these delays have affected their families in the past?
- How does uncertainty about future payments influence participants' decision-making?
How do they anticipate dealing with changes in the future?

2. Background

2.1 Study setting

Tanzania is the largest country in East Africa, with 940,000 square kilometres and a population of approximately 50 million people (6). The Mainland is divided into 26 administrative regions, each comprised of several districts. While the PSSN is national in scope, reaching all regions, the current study uses data from an on-going study in four districts in the Mbeya and Iringa Regions.

Mbeya is located in the South West Highlands, while Iringa is in the Southern Highlands zone. Both regions produce cash crops for export, including coffee, tea, and spices. Among women aged 15-29 years, 80 and 77.8 per cent are employed (defined as having done any work in the past 7 days) in Iringa and Mbeya, respectively (72.3 per cent nationally) (6). This compares to 88.5 and 83.5 per cent of men in Iringa and Mbeya, respectively (87.5 nationally). Agriculture is the most common sector of employment in these regions. Among those employed, 44.8 and 44.3 per cent of women in Iringa and Mbeya, respectively, are employed in the Agriculture sector. This compares to 57.4 and 58.2 per cent of employed men in Iringa and Mbeya, respectively.

According to the 2015 Demographic and Health Survey (DHS), rates of birth registration are 21.8 per cent in Iringa and 41.8 per cent in Mbeya (compared to 26.4 per cent nationally). Among females aged six years and older, approximately 22.1 and 19.1 percent in Iringa and Mbeya, respectively, have no education (compared to 24.1 per cent nationally). Among males, the percentages are 14.9 and 12.5 in Iringa and Mbeya, respectively (19.1 per cent nationally).

People in Iringa and Mbeya face significant health challenges. Rates of stunting among children under the age of five years are 42 and 38 per cent in Iringa and Mbeya, respectively. Among women, 89.7 per cent in Iringa and 90.4 per cent in Mbeya have no form of health insurance (compared to 88.8 and 84 per cent among men). Nationally, the rates of uninsured are 91 per cent among women and 90.5 per cent among men. Among women currently aged 20-24 years, 30.5 per cent were married by age 18 (compared to 3.9 per cent among men). Total fertility rates are 5.2 in the South West Highlands and 4.3 in the Southern Highlands (6). Among females aged 15-49 years, 10.9 and 11 per cent are HIV positive in Iringa and Mbeya, respectively (compared to 6.2 per cent nationally) (7). Among males 15-49 years old, 6.9 and 6.7 per cent are HIV positive in Iringa and Mbeya, respectively (compared to 3.8 per cent nationally).

2.1 PSSN Programme, Targeting and Payment Structure

The PSSN comprises four main components:

1. Establishment of a National Safety Net incorporating transfers linked to participation in Public Works (PW) and adherence to co-responsibilities (CCT);
2. Enhancement of Livelihoods and increasing beneficiaries' incomes;
3. Targeted Infrastructure development (education, health, water); and
4. Capacity Building to ensure adequate program implementation.

To identify eligible households, the PSSN used a three-stage targeting process. This included geographical targeting, community-based targeting, and a proxy-means test (PMT). In the first stage, national poverty maps were utilized to identify the poorest Project Authority Areas (PAA)¹ and villages. At the village level, community teams were selected by village assembly meeting to list down the potential beneficiaries that were later approved by both Village Council and Village Assembly meetings respectively. The households identified in this process were then enumerated for the PMT to ensure they met the poverty criterion. Those that met the poverty criterion (that score below the designated threshold), were then enrolled into the programme. During the PSSN targeting phase, PAA facilitators conducted community meetings during village/mitaa/shehia general assembly, where they explained TASAF/PSSN selection criteria.

Payments are made on a bi-monthly basis, in person, and are cash payments². During the writing of the report, the payment structure of the PSSN (Phase 1) was as follows (but is expected to change in Phase 2):

The **Conditional Cash Transfer** provides:

- 10,000 TZS fixed (unconditional) benefit (approx. 4.50 USD);
- 4,000 TZS fixed benefit for each if the household has a child under 18 years (approx. 1.80 USD);
- 4,000 TZS fixed additional for child under 5 conditional on health compliance (approx. 1.80 USD);
- 2,000 TZS additional for each child (up to four children) conditional on enrollment in primary school (approx. 0.90 USD);
- 4,000-6,000 TZS additional for child conditional 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. 17.00 USD).

The **Public Works** component or 'cash-for-work' provides:

¹ For administrative purposes, TASAF refers to geographic areas of programme implementation as PAAs. On the mainland, these are the same as local government councils. Then, within PAAs there are wards, and within wards, villages/mitaas. A mitaa is an urban administrative unit in urban areas (municipalities, towns and cities) equivalent to a village in rural areas.

² Electronic payments are being explored and piloted, but are not currently widespread.

- 2,300 TZS per day (approx. 1.00 USD) for one able-bodied adult per household age 18 and over for up to 60 days in four months.

The **Livelihoods Enhancement** component provides:

- Savings promotion and mobilizing beneficiaries to form savings groups;
- Basic training to help prepare beneficiaries to access existing productive opportunities;
- Support to households' income generating capacity and income diversification; and
- A productive grant.

2.2 Study aim

The study described in the current report leverages data collected during the Wave 3 data collection for an on-going, longitudinal impact evaluation of the Cash Plus Model for Safe Transitions to a Healthy and Productive Adulthood. The evaluation is led by the UNICEF Office of Research – Innocenti, in collaboration with EDI Global, University at Buffalo, TASAF, the Tanzania Commission for AIDS (TACAIDS), and UNICEF Tanzania. This impact evaluation is a 26-month, mixed methods study aimed at providing evidence on the potential for an additional plus component targeted to youth layered on top of a government cash transfer program (the PSSN) to improve youth's future economic opportunities and facilitate safe transitions to adulthood. The Cash Plus model complements the PSSN with a package of adolescent-focused interventions comprising livelihoods and life skills training, mentoring and an asset transfer, and linkages to strengthened, adolescent-friendly health services. The pilot and evaluation were implemented in four councils including Rungwe and Busokelo in Mbeya and Mufindi and Mafinga in Iringa. These four councils correspond to two TASAF PAAs. Data collection to date has included baseline surveys (April – June 2017), Wave 2 (May – July 2018) and Wave 3 (June – August 2019). The study has followed a panel sample of 2,191 youth (aged 14-19 years at baseline) from 1779 households³. All study youth were living in a PSSN household at baseline. The treatment that was randomized and evaluated was the “plus” component and thus, all study households receive cash transfers and other components of the PSSN. Payments of the asset transfer component of the Cash Plus programme were made in two tranches as follows: the first in March alongside regular PSSN payments and the second in June without an accompanying regular PSSN payment.

As preparations were being made to go to the field for Wave 3, it became clear that PSSN payments would be delayed, with the first delay coinciding with the time period planned for data collection. The next cycle of PSSN payments should have occurred in May/June 2019, while data collection was planned for June through August 2019. Taking advantage of the planned data collection efforts, UNICEF Tanzania requested that additional mixed-method data be collected to understand how payment delays might affect PSSN households. This report not only provides information on coping strategies among PSSN households related to payment delays of general

³ For more information on the larger impact evaluation, sampling and methods, see Tanzania Cash Plus Evaluation Team (2018). Ujana Salama: A Cash Plus Model on Youth Well-being and Safe, Healthy Transitions: trial design, methods and baseline findings. Florence, Italy, UNICEF Office of Research - Innocenti.

interest to Government and stakeholders, but also provides contextual information for how these delays may have mitigated expected impacts of the Cash Plus programme.

3. Methods

3.1 Data collection

Interviewer training was carried out in June 2019, led by EDI Global, with support from researchers at UNICEF Office of Research—Innocenti including one of the report’s authors (Palermo). Training for quantitative and qualitative interviewers occurred simultaneously.

Supervisor training took place on 10 June (1 day) at EDI Group training facilities in Bukoba and was conducted by the EDI coordination team (Team Leader, Project Coordinator and Data Processing Officer). The training consisted of an introduction to the project, training of the community questionnaire – which supervisors will be administering – and training of the household and youth questionnaires. Supervisors received training on the tools and their roles and responsibilities overseeing their teams, administration and finance, quality control activities. In total, five supervisors were trained.

The main interviewer training took place from 11-21 June with 35 trainees. The training included an introduction to the project and in-depth training on the household and youth questionnaires. The training also included training on research ethics led by UNICEF Office of Research – Innocenti researchers. There were two days of outdoor practice for the surveys. Data were collected using portable tablets the Computer-Assisted Personal Interview (CAPI) software Surveybe.

The two qualitative interviewers were trained alongside the main interviewer training for part of the time and then separately, where they received dedicated qualitative interviewer training (led by Lusajo Kajula of UNICEF Office of Research – Innocenti), for the remainder of the time. This training covered qualitative interviewing techniques, in depth training on the tool and mock interviews. Qualitative interviews took part in the same outdoor practice as the quantitative interviewers. Interviewers used a structured, open-ended protocol to guide the interviews, with probes and follow-up questions used as needed. Interviews were conducted in Kiswahili, transcribed, and then translated into English.

Data collection (quantitative and qualitative) was carried out by EDI Global between 24 June and 31 August 2019. Households selected for the qualitative interviews focusing on payment delays and coping strategies summarized in the current report were selected from all four study districts and included both treatment (Cash Plus) and control (PSSN only) households. Respondents included PSSN beneficiaries or household heads, including males and females and these ranged in age from 17 to 76 years.

3.2 Measures and analysis

The analyses described in this report are two-fold, drawing on both quantitative and qualitative data collected during Wave 3 of the aforementioned impact evaluation. However, the qualitative data analysis comprises the main focus of the report.

First, we collected quantitative data as part of household surveys administered to the main beneficiary or household head in each household participating in the study. This consisted of six questions to assess payment-related information. Of the 1,779 households tracked for the impact evaluation, 1,719 provided information on PSSN payments. The current analysis summarizes information provided from those 1,719 households.

For the quantitative analysis, we summarize respondent and household characteristics, including respondent's age, gender, relationship to household head; household size and savings information (any monetary savings and how much); and geographic location (Mufindi/Mafinga, Iringa and Rungwe/Busokelo, Mbeya). Next, we report information on PSSN payments, including the number of payments received in the past six and 12 months, month of last PSSN payment, amount of last PSSN payment, and when the respondent/household expects to receive the next PSSN payment. Because several of the households contain an adolescent participating in the Adolescent Cash Plus pilot (which consisted of training, mentoring and a productive grant delivered between April and July 2019), some of these households received partial payment of the productive grant (up to the equivalent of 80 USD) during the most recent payment cycle. Eligible adolescents received up to two disbursements for the productive grant, and the first of these payments was made in March 2019. Some adolescents received the payment in full, while others received two payments between March and July 2019. Thus, some of the PSSN payment information is capturing part of the asset transfer for the Cash Plus pilot and not the regular PSSN payment. Therefore, we report two payment totals (one excluding the productive grant and one including it).

Second, we used an in-depth qualitative interview approach on a sub-sample of main beneficiaries/household heads. A total of thirty interviews were conducted with this group, who were purposively selected from households already participating in the on-going impact evaluation. These households were selected to represent the geographic and demographic diversity of households participating in the study, including respondents from all four study districts and treatment and control households. Respondents for these qualitative interviews were either PSSN beneficiaries or household heads. The final breakdown of respondents for was as follows: 73 per cent female, 50 per cent were aged 49 or older (age range 17 to 76 years), 43 per cent widowed, 30 per cent married, 20 per cent single, and 7 per cent separated. The breakdown by study district was as follows: 17 per cent in Busokelo, 17 per cent in Mafinga, 37 per cent in Mufindi, and 30 per cent in Rungwe.

After transcription and translation, a team of three coders, including one of the authors of this report (Zuilkowski), coded all the data. First, the team developed a codebook based on the research questions, the literature on cash transfers, and their knowledge of the context from previous research. The codebook was discussed by the team before and after reading through a subset of the interviews, with additions and clarifications made as needed. Second, the team jointly blind coded a subset of the interviews, to ensure sufficient inter-coder reliability and to identify any issues with the codebook. After discussing the results of this exercise, the team

added several codes. Third, the team divided the remaining interviews and individually coded them. Finally, half of the interviews were reviewed by a second coder.

After the coding was completed, thematic reports related to the research questions were produced. The analysis used low-inference techniques to increase credibility, including extensive use of the participants' words.

4. Results

In interpreting the sample characteristics in both the quantitative and qualitative samples in this report, it is important to note that the sample was drawn from households participating in a larger impact evaluation of an Adolescent Cash Plus pilot, and thus all households in the current sample had an adolescent aged 14 to 19 years residing in the household two years prior. Thus, they are more representative of PSSN households with adolescents, and not necessarily representative of all PSSN households. According to the larger PSSN impact evaluation (2015-2017) carried about by the World Bank together with the National Bureau of Statistics, the average PSSN household size is 4.9 members, with an average age of 24.9 years, and PSSN households have a higher share of older women and men than the average poor household in Tanzania (1). Further, 51 per cent of PSSN households are female-headed (compared to fewer than one in three among the national poor). Finally, among PSSN participants (all household members), approximately 34.8 per cent are married, 40.7 per cent are never married, and 8.7 per cent are widowed.

4.1 Quantitative sample characteristics and findings

Table 1 provides background information on respondents and households for the quantitative component on this study. Approximately 76 per cent of respondents were female, and their average age was 54 years. The majority (76 per cent) were household heads, followed by spouses (13 per cent), children of the household head (6 per cent) and other (5 per cent). In terms of marital status, 49 per cent of respondents were widowed, while 26 per cent were in monogamous marriages and 5 per cent were in polygamous marriages. Additionally, 11 per cent were single, never married, while eight per cent were and divorced, separated or status unknown.

The average household size was five members. Only one in three households (33 per cent) had any monetary savings. Among these, the average savings were 44,845 TZS (approximately 19 USD). When we include those with zero savings, the average monetary savings of PSSN households was 14,635 TZS (approximately 6 USD). Both of these figures are less than average monthly total consumption of PSSN households. Moreover, two-thirds of PSSN households in this study had no savings. Fifty-two per cent of households were located in Iringa, while 48 per cent were in Mbeya.

Table 1. Summary of Respondent & Household Characteristics, n=1,719

Characteristic	Mean/percentage
Female	75.63%
Age	54.30
Relationship to household head	
Head	75.97%
Spouse	12.97%
Child	6.05%
Other	5.00%
Marital Status	
Widowed	49.33%
Married, monogamous	26.24%
Married, polygamous	4.77%
Single, never married	11.81%
Divorced, separated, unknown	7.80%
Household size	5.07
Household has any monetary savings (n=1,715)	32.94%
Amount saved (TZS), excluding non-savers (n=561)	44,845
Amount saved (TZS), including non-savers (n=1,715)	14,635
District, region	
Mufindi/Mafinga, Iringa	51.60%
Rungwe/Busokelo, Mbeya	48.40%

Turning to PSSN payment information (Table 2), households report receiving on average 1.17 payments in the past 6 months and 3.89 payments in the past 12 months. Table 2 further shows the breakdown of payment frequency; the modal number of payments was one payment for the past six months and four payments for the past 12 months. In fact, payments were made in January 2019 and March 2019. Thus, during the six months prior to data collection, which occurred between June and August 2019, only two PSSN payments were made. For those households participating in the cash plus intervention, and where adolescents had submitted a business or education plan, a third payment was made through TASAF structures to deliver the productive grant in July 2019. Thus, the maximum number of possible PSSN payments in the previous six months was three total payments (two PSSN payments and one cash plus productive grant). The latter was relevant only for a minority of households. The maximum number of payments for the 12-month period was six (five PSSN payments and one cash plus productive grant). Any reports of more than this number of payments is likely due to recall bias among respondents.

Most households (97.2 per cent) report receiving their last payment in March 2019. The average payment amount reported was 35,061 TZS (approximately 15 USD) excluding the productive grant, or 43,277 TZS (approximately 19 USD) including the productive grant. This compares to an average payment of 35,618 TZS per payment cycle (monthly average of 16,612 x 2) reported in the World Bank and NBS impact evaluation of PSSN performance (5). The average amount reportedly received for the productive grant (n=179) was 78,902 TZS (range 5,000 to 340,000).

Finally, despite the regularity of bi-monthly payments over the four years between program enrolment in 2015 and March 2019, an overwhelming majority (91 per cent) of respondents said they did not know when they would receive their next payment. Only four and five per cent of respondents expected their payments in June or July, respectively.

Table 2. Summary of PSSN Household Recent Payments, n=1,719

	Mean/percentage
Number of payments received - past 6 months	1.17
0 payments	0.99%
1 payment	84.12%
2 payments	11.63%
3 payments	3.26%
Number of payments received - past 12 months	3.89
0 payments	0.17%
1 payment	0.35%
2 payments	2.97%
3 payments	26.35%
4 payments	50.79%
5 payments	15.65%
6 payments	3.72%
Month of last payment (n=1,715)	
March 2019	97.20%
December 2018	2.16%
September/October 2018	0.52%
Before September/October 2018	0.12%
Amount of last PSSN payment, excluding productive grant (TZS)	35,061
Amount of last PSSN payment, including productive grant (TZS)	43,277
When expects next PSSN payment	
June 2019	3.90%
July 2019	4.71%
August 2019 or later	0.41%
Does not know	90.98%

4.2 General background on households in the qualitative sample

The sizes and structures of participating families varied widely in the qualitative sample (n=30). Some households were composed of one or two adolescent orphans. On the other end of the spectrum, households were as large as ten people. The average selected household had five people living in it. On average, interviewees were 47 years old, with a range from 17 to 76. Regarding marital status, 43% of participants were widows or widowers, and an additional 7% said they were separated and living alone. Thirty percent were married. Twenty percent were single, mostly the younger respondents who were caring for their siblings.

Most of the participating households earned at least part of their living through farming, both crops and livestock. Some supplemented their agricultural activities with small businesses, like brewing beer, selling food, selling woven mats, running small kiosks, or reselling used clothing. Casual labour was also common, particularly when cash was needed for educational expenses or unforeseen costs. Interviewees sometimes worked on farms or on construction projects, though this work was unpredictable and irregular.

Households were selected for PSSN based on their circumstances, so it is not surprising that many of them had special situations that made their lives more difficult. Some participants reported having one or more family members with disabilities, being the sole caregivers of children, caring for orphans, and/or being elderly caregivers. It was common for households to include multiple generations. A 49-year-old female interviewee explained,

“I have these two disabled children who can neither walk nor talk. I have to carry them around... I have to feed them because they cannot even feed themselves, because their arms and hands are dysfunctional... I am incapable of doing anything else.” (HH3)

She was unable to lift the children herself and had to rely on her husband to do so when possible, around his other responsibilities. Additionally, the household included two orphans. Another respondent, a 45-year-old widower, described a similar degree of multiple disadvantage. “The children under my care are orphans without a mother, and they are schooling; on top of that [I am] disabled, meaning I cannot wield a hoe” (HH9).

The participants described relatively low levels of social support. A surprisingly high proportion of interviewees said they had no one else they could turn to for help, beyond TASAF. A 60-year old female, raising her grandson alone, said that she could sometimes rely on her neighbors:

“We lend each other; when you need something you can borrow from a neighbour and if they need anything they can come to you what else can you do? When you need something you go get it from neighbours” (HH7).

One respondent mentioned family members who would send money or food when needed (HH20), and another said that a local church has provided exercise books for their child (HH13). It is possible that respondents were unwilling to discuss other sources of support with the interviewers, fearing that it may endanger their continued receipt of PSSN aid. However, a low degree of social support is also consistent with the extreme poverty that most of these families were living in at the time of selection for PSSN.

4.3 Participants' understanding of PSSN

4.3.1 Knowledge of PSSN selection process

Most interviewees had a general understanding of the selection criteria and why their households had been chosen for participation. Several participants explained that they had been selected due to their poverty or general hardships—inability to afford to send children to school, in particular. A 62-year old female living in a household of nine people described here living conditions as a factor:

“It was because I was destitute, these houses were falling apart the thatch leaking. When the attendants came they saw the situation and decided to include me saying I was living under hard circumstances. That is how the TASAF programme came to our help.”
(HH16)

She explained that she had difficulty feeding her family before PSSN/TASAF, as she could not keep food clean and dry in her house. Another interviewee, a 57-year-old male widower (HH2) raising three children, explained that he was “bringing up the children with difficulty.” He credits the village leadership with recognizing his struggles: “[Our selection] was the initiative of the leadership seeing how I am taking care of the children alone... Some of the leaders, not all, are capable of enrol one considering the real situation, since each has his own intentions.” This perception is not well aligned with programme targeting processes described above, where village leaders did not have the authority to decide who was in the programme.

A second reason for selection that was commonly noted was disability in the household, either among adults or children. A female participant explained her struggles to support her household of five people, given her husband’s blindness. “People came registering, inspecting to see how one lives in their house. They registered us because of our frailty; as you can see [my husband] is frail that is why they enrolled him” (HH18). In some of the households, caregivers had to devote all of their time to caring for disabled family members, keeping them from engaging in farming or other productive activities. One interviewee identified HIV status as one of the factors for selection, which he understood to be: “widows, widowers and those infected with HIV.” According to this participant, “the main reason I was included my HIV status... also because of my disabled leg; I got an accident at work and I had to have a metal implant” (HH11). In some cases, both caregivers and children had medical problems that interfered with their daily lives. A 49-year-old female widow supporting three children said that she was selected “because of the problem I had in the past; I have been infirm for some time and even now my legs are not well.” She added that her daughter, currently enrolled in Form II, had eye problems that they had not been able to treat (HH6). Perceptions of eligibility due to disability or HIV status were also not aligned with programme targeting processes, which were entirely based on household poverty status. Disability or chronic illness may contribute to economic hardship, leading households to become poor and therefore eligible. However, disability and illness were not programme eligibility criteria.

Other participants said that their households had been selected for PSSN because they were caring for orphans or were adolescent orphans themselves. A 57-year-old widow, living with her niece and four young children, identified her grandson as the reason she had been added to the PSSN list:

“It was because of this child. He is an orphan with neither mother nor father, he has no grandmother not grandfather; they are all dead. Therefore he is in my hands; they give me that thirty thousand [shillings] to assist him.” (HH15)

Similarly, a 21-year-old male raising his two adolescent siblings reported, “Maybe it was because of the hard life we live... after our father died life became hard. That is when we were listed at school as orphans; that was the beginning of getting assistance such as school uniforms” (HH10).

However, three out of 30 of the interviewed participants said that they did not have an understanding of the selection criteria, and that the PAA facilitators had not explained their selection to them. When asked to explain how she was selected for PSSN support, an elderly female widow, who was raising her preschool-aged granddaughter, responded,

“Well, that is not I am not sure of; I don’t know whether they saw that I am old...or that I am an orphan...I don’t know whether they saw that I had no children and decided to enrol me. I just saw them coming and registering me; I don’t know how they saw me.” (HH19)

Other participants had even less insight into the possible reasons for their selection. A 19-year-old participant, who lived with her two younger sisters, said, “I don’t know...we heard our names being read in the village...we didn’t know what it was about. The names were listed, and we started attending when they called us.” (HH24). A 17-year-old boy, who lived alone following the death of his parents, similarly said, “Well, I don’t know... they called us [to the village office]; I went there only once and have never been there again” (HH20). As mentioned in the Background Section, PAA facilitators conducted community meetings during the targeting phase where they explained that extreme poverty was the selection criteria. Thus, respondents who reported other reasons for selection likely did not attend these meetings or did not correctly understand the criteria.

4.3.2. Amount received from PSSN

The amounts of money that interviewees reported receiving ranged widely, from 16,000 shillings to 60,000 shillings, with most responses in the 32,000 to 48,000 range. In terms of total potential payment range, the minimum payment was 20,000 for the basic cash transfer and 72,000 is the maximum amount for a bi-monthly payment. Self-reported amounts less than the TASAF minimum payment of 20,000 or more than the 72,000 (with the exception of March/April 2019 payments which included Cash Plus Productive Grants) may be subject to recall bias. Fluctuations in the amounts were common, as discussed further below. The most commonly self-reported intervals were two or three months, though some delays were reported. In fact, payments were made every two (not three) months between household enrolment into the PSSN in 2015 and March 2019. As one participant said, “Sometimes it comes late...but it is after every two months, and sometimes after one month, but this time it has been delayed” (HH23). Another said, “This time four months have passed without any payment” (HH2). (Please see section 4.4 below for further information on how these delays have impacted PSSN households.)

There was a general understanding among many participants that the amount received was linked to the number of children in the household and whether they were enrolled in school, though they rarely knew the exact amount they should receive for each student. One interviewee, however, said, “When I was still at school there was a document they wrote that said every

student will receive eight thousand...that is what was written and we were receiving eight thousand each” (HH23). Another recipient also reported the 8,000 shillings per child figure, but was receiving 46,000 bimonthly for four children. Other per-child figures were also mentioned by participants: “They say it is four thousand for one schooling child, therefore... if you have two it is eight thousand” (HH12).

Few households had received a stable amount over time; most reported changes across payment cycles. Some understood that the amount paid to the family would drop as children finished school. A female caregiver of three children reported that her family’s payments had fallen from 48,000 to 40,000 to 32,000 over time. She believed that “it has gone down this time because the children finished school, and I remain with two children who are schooling that is why I saw the money decreasing.” She further explained that “[Village leaders] come around to check how many children you have that is why they notice and reduce the amount” (HH18). Another participant, a 42-year-old female widow with five children ages 16 and younger, had seen her payments drop from 56,000 to 46,000 and then to 36,000 as her children completed or left school (HH28).

However, many others did not know how the amounts were calculated, or why the amounts changed over time. A 40-year-old widow caring for five children, three of whom were still in school, saw her payments drop from 52,000 to 42,000. When asked why there had been a reduction, she said, “I can’t say anything about another criterion because I would be lying. I only asked why the amount had decreased, and they told me that the points had decreased.” (HH21). A 62-year-old female recipient living in a household of nine said that she received 16,000 shillings per payment, but did not know whether that amount was correct.

“To say the truth I don’t follow very well, because they told me I will be receiving the twenty thousand every two months, and I said you can have no say over what you are given freely...whatever they decide let it be” (HH16).

Similarly, another recipient, a 57-year-old male widower with three children who receives 28,000 shillings every three months, said, “To tell you the truth I have no proper information on how it is [calculated]... there is no way we the recipients can know” (HH2). In some cases, drops in payment amounts were reported even when there were no changes in children’s schooling status. A 49-year-old female interviewee who was caring for four young children, including two with severe disabilities, said that her household’s payments had fallen from 44,000 to 40,000, but “it was deducted even before [my daughter] finished [schooling].” Nevertheless, she said that she had “never asked why the amount was deducted” (HH3). According to TASAF guidelines, penalties are imposed for households with children ages 6 to 18 years who have less than 80% attendance rates at school per month.

4.3.3 Use of PSSN funds

The most common uses of PSSN funds reported by interviewees were related to agriculture. Purchasing fertilizer was frequently discussed, and described as necessary for producing a good crop yield. As one respondent, a 49-year-old female, said, “During the planting season I can use some of the money to buy a little manure...without manure you cannot get any harvest” (HH3). Another, a 57-year-old male widower, explained, “The money I received was very useful; I did not squander it but used it to buy manure... I used the manure to grow tomatoes that I could sell

and get money for expenses” (HH2). Recipients would also use funds to hire people to work on their land. This was particularly useful for participants with heavy caregiving responsibilities or disabilities. A 49-year old female interviewee, who was caring for two profoundly disabled children, said, “When I get that money from TASAF it helps me a little to hire farm labour to cultivate” (HH3).

Livestock—particularly chickens and pigs—was another common use for PSSN funds. Respondents saw their animals as a form of savings for the future. “I have ten [chickens]...I bought them one at a time and now they are multiplying. And my pig is there thanks to TASAF money,” said an elderly widow (HH19). One household managed to buy a calf, by combining PSSN funds with other savings. Participants also said that they used PSSN funds for animal feed, to ensure that they could “fatten up” their animals to make a good profit.

While fertilizer and livestock were by far the most common agricultural investments made with PSSN money, some recipients made other choices. For example, one male participant took the advice of the village chairman, who encouraged PSSN participants to invest in fruit seedlings instead of spending their money. He accepted five avocado tree seedlings in lieu of a payment, and those trees now produce four to six bushels of fruit (HH2).

While most families undertook at least some farming, many also had small businesses, for which PSSN helped provide capital. A 49-year-old widow said she sometimes used PSSN payments to buy maize, which she used to brew beer for sale (HH6). One family bought soap and flip-flops to resell in their small shop that they run out of the home (HH15). A 45-year-old female interviewee, supporting four children on her own, including one with disabilities, bought and resold second-hand clothes whenever she received a PSSN payment, making profits that she used for household expenses (HH1).

Household consumption also increased with PSSN funding. Several interviewees mentioned having made home improvements, including installing cement floors, completing repairs, and installing iron roofs. A 60-year-old female, raising an orphan on her own, explained, “When I got the money I was buying one iron sheet one at a time until I had enough to roof the whole house” (HH7). She added, “I bought bricks the same way until I finished the house.”

Participants bought general household necessities when they received PSSN payments, including salt, soap, firewood, clothing, and household items, like sheets or plastic containers for collecting water. Several mentioned that they bought extra meat when the funds arrived: “I would say let me buy half a kilo [of meat] and eat...to cheer up my mouth,” said an elderly female widow (HH19). School uniforms, shoes, and school contributions were also mentioned. A male recipient, a 21-year-old orphan raising his younger siblings, told how he had used PSSN funds to overcome a problem with school uniforms:

“The first priority was school sweaters, because we had bought blue ones but they were rejected and we had to buy the ones with the national map...we had to discard them and buy new ones” (HH10)

Other costs related to schooling, such as a rechargeable lamp for studying, additional study materials, and tuition for vocational programs were also discussed.

A few respondents said that they tried to save some of the PSSN money, in case of sickness or the need to travel for a funeral. One participant, a 40-year-old widow, was a member of a “rotating fund,” in which each member “contributes five thousand per month and receives a hundred thousand” (HH21). She used her PSSN money to buy into the group. Alternatively, some participants said that they needed to use PSSN to resolve debts: “I use it to repay money I had borrowed from people” (HH29).

4.4 Past delays of payments

4.4.1 Participants’ understanding of 2019 payment delays

Almost all of the participants had experienced delays or missing payments. One participant described the delays as a “hardship” (HH19). The interviewed PSSN recipients generally did not understand why the delays occurred. One female recipient, an elderly widow, expressed her confusion regarding the delays: “What can I say...can I go there to ask? When they only helped me maybe because I am old now should I go to inquire when they have stopped? They could even ask whether the money is mine” (HH19). Her words imply that she is afraid to even ask about the delays, or when the payments might resume, for fear of being removed from the program.

When asked about their feelings about the delays, the overwhelming response from participants was that they could not complain about a “gift” and that one should not be reliant on these funds, in any case. As one elderly widow said, “The government decided on their own to help and now they decide to stop...what can I say about that? Even the law does not allow me to feel bad about it, for was that money mine?” (HH19). Another participant, who reported a four-month delay, said:

“It becomes difficult for me to say they have delayed the payments because I am the recipient of a gift. The payment is not money I have worked for; they are two different things. Therefore, I am in no position to complain that they have delayed the payment. It is another issue all together” (HH2).

While such comments were widespread, it is important to note that participants may not have felt comfortable expressing any negative feelings to the interviewers, who may have been seen as part of PSSN. The summary of participants’ feelings generally, which is that the delays are annoying but not serious, does not align with their more detailed comments in the following sections, where they outline the very real choices they have had to make during delays in payments, or that they may have to make in the future.

4.4.2 Perceived impact of delays on PSSN households

At the time of the interviews, in late June through August 2019, some interviewees said they had not received payments since January; others reported last receiving payments in March or April. Delays in receipt of PSSN payments were highly disruptive to interviewees’ plans. They made decisions assuming that they would receive the funds on a regular schedule. When the funds were not received as expected, purchases and investments had to be delayed, sometimes with serious consequences. For example, several recipients discussed delaying the purchase of fertilizer for their fields, which would have a negative impact on their crop yield for the season.

As a 62-year-old female recipient explained, “If we had got the money in March we would have bought fertilizer and got a good maize harvest. Since we got nothing, the maize we planted last did not get any fertilizer” (HH16).

Other types of productive activities were also impacted by the delayed PSSN payments. One recipient, a 45-year-old male widower with four children, used PSSN funds to buy tire frames, which he then refashioned into grills for cooking. However, when payments were delayed, he didn’t have the capital needed to buy the tire frames. He explained, “The business I was doing using that money has now dropped; it has deteriorated instead of improving” (HH9). Another recipient, a 45-year-old female supporting four children alone, used the PSSN funds to buy second-hand clothing for resale. When funds were delayed, she had to take on debt to pay for the clothes, and bought smaller lots (HH1). Another interviewee, a 57-year-old widow with six children and grandchildren in her household, who had started a bicycle parts shop, also reported that the lack of capital had damaged her business: “We were selling inner tubes, many things we were selling. Anything one wanted...we were buying rubber solution from Mafinga. Now nothing because we have no money” (HH15).

In some households, adults took on casual work to make up the shortfalls when PSSN payments were not received as expected. A female recipient, raising three children and grandchildren, as well as caring for her blind husband, said that she had to do “various casual works, for example we were picking coffee for people with coffee farms, and that way I was getting a little money for expenses; we sell some bananas, and life continues” (HH18). The need to pay for school costs in cash was a particular stressor for families when PSSN was late. As a 54-year-old female interviewee, with a household of eight people, said, “you have to do casual labour to get money for the schooling children” (HH12).

Families reported that their purchasing patterns changed when the PSSN funds were late. Many participants said that they planned their purchases around the PSSN schedule. For example, a female participant said, “At present maize stock is dwindling in the house. We were depending on buying from people when we got the money.” She also noted that they were waiting to get needed clothing, including “school shoes and uniforms” for her eight-year-old granddaughter, who lived with the recipient. Several interviewees mentioned that they were short on food due to the delays. Another female recipient, a 49-year-old woman raising four children, including two with severe disabilities, said, “In the past, when you got the [PSSN] money you could at least buy cooking oil, at least a little for the children’s vegetables. Now that payments have been delayed, well, we eat vegetables without oil” (HH3).

Problems paying school-related costs during PSSN delays were common among recipients. Some said that they had to sell livestock or other productive resources in order to meet these needs. The female participant quoted at the end of the previous paragraph shared,

“There are problems...in my case since the money I get helps at school...they are currently at school they have not closed for holidays... They are still at school... it was a struggle; I even had to sell some of the chickens to get money for school expenses and for these children... When the payments were delayed my children were unhappy saying they were missing something... one has no exercise book, another school shoes, and yet another home needs” (HH3).

She was interviewed in August 2019, and reported that her last payment had been received in April. During earlier delays, she had been forced to go to the landlord of the house where her adolescent children were living, near their school, to beg him to “tolerate me until I get the money.” Another recipient, a 45-year-old woman caring for four children, including one with disabilities, accumulated debt due to unpaid school costs:

“We were frustrated, for example I still owe money at school for this disabled child... Money for examinations because he is in Standard VII... It is like the money has accumulated because I have not paid for a long time” (HH1).

4.5 Uncertainty about future payments and future decision-making

The previous section discussed how PSSN households had reacted to recent payment delays. This section explores what families intend to do in the future, if delays continue or if PSSN is ended entirely.

While the interviewers were careful to foreground their discussions about the end of PSSN, or future extended delays, with a statement that it was hypothetical, the discussion caused anxiety for many of the interviewees. An elderly female widow said, if the program ends, “I would know there would be drought for rest of my life” (HH19). Similarly, other participants said that the end of PSSN would mean “We would have no peace” (HH9), and “we might end up in trouble in the future” (HH5). A 45-year-old widower said, “To say the truth I am stranded and don’t have a solution on what I will do with my family” (HH9). Participants also discussed specific ways in which their households would be affected, as discussed in the following paragraphs.

The most common response to future uncertainty about PSSN was to state that adults in the household—the interviewee and/or others—would take on more casual labour to pay for food, school fees, and other pressing costs. Common day labour included harvesting potatoes, picking tea, and general agricultural work. A 62-year-old female living with her children, including a disabled son, and her young grandchildren, said, “You go out to find what you can do. If you have nothing [to eat] in the house, you look for work to find something for the children” (HH14). Another recipient, a 19-year-old orphan, said that if PSSN ended, “I would work harder to earn an income... I would be doing casual labour for other people in order to earn money for expenses... I would fight to earn money” (HH25). For many of the interviewees, casual labour was seen as the only option to earn needed cash. If “you cannot do casual labour,” said one female recipient, “the children drop out of school” (HH16). This is concerning, however, because casual labour is not a stable or reliable source of income. If PSSN ended, there would be more people seeking casual work and fewer people hiring. Additionally, the elderly, the disabled, and those caring for disabled or young family members would be less able to take on casual work to make up the difference in income if PSSN ended.

While participants expected widespread impacts on adult labor, there was little discussion of any changes in children’s work—either leaving school to work or changing their productive activities in any way. Only a few participants said that their child would have to begin engaging in casual labor to bring in money. A 60-year-old female recipient caring for her 15-year-old grandson shared that the boy occasionally did casual work “where they fell trees,” but said that “he is still

too young to do heavy work” (HH7). Speaking of his 14-year-old daughter, who had left school and worked on the family farm, a 65-year-old male recipient said, “She too would continue to struggle and work harder” (HH18). Generally, however, parents reported that the responsibility to work more would fall on the adults, not children and youth.

If less money were coming in to the household, most interviewees acknowledged that their consumption levels would change—they could have to “tighten the budget” (HH11). Participants worried most about food and other basic needs. An elderly widow who was unable to work said, “Salt, soap...I would have to go without all those. With what can I buy them at my age? Am I a young person to say I can work and earn an income to spend?” (HH19). A 57-year-old male recipient said, “Even cooking oil; normally I was used to buying one litre, now I would probably have to buy half a litre... so that some money can be saved to be diverted to the schooling members” (HH11). They also acknowledged that cutting back on food would have consequences: “To say the truth I would feel really bad... Even my own health would deteriorate because of the inadequate household necessities... and food... We might not have any food because we are already eating once a day” (HH9). Another said that her family would have to eat only what they could grow or gather: “For food we would have to settle for plantains provided we fill our stomachs...but scientists tell us eating the same food all the time is not good for your health” (HH17).

Several participants said that their inability to provide food and other needs as regularly if PSSN ended would have consequences for family relationships. Speaking about her 14- and 9-year-old siblings, a 19-year-old female orphan said, “Relationships might be affected; when food becomes scarce in the household, my younger siblings would become troublesome. They might start demanding to go to this uncle’s or to that’s, and our family might disperse” (HH23). Similarly, a 42-year-old widow worried about how her children would react: “I don’t know what I would do with the children. Some would run away from me... yes, some would run away and others would say we are going to relatives because they don’t have food” (HH28). The uncertainty families faced over PSSN’s future may have real consequences for family structures, as hunger or the need for school fees forces children to look beyond their parents or caregivers.

After food and basic needs, concerns about children’s schooling post-PSSN were the next most common. Schooling (through secondary school) is officially tuition free in Tanzania. Nevertheless, households are frequently asked for additional contributions to cover materials and costs such as paper to print exams, to pay school guards, and more. Households and children are penalized for not paying these. Additional costs that households incur for schooling include school uniforms, shoes, and books. A widow in her 40’s said, “They should be able to eat [if PSSN ended], but they would fail in their studies; there won’t be enough money” (HH28). Respondents noted that schools were often inflexible regarding cash contributions. As a 49-year-old female widow shared, “The thing I think about most is school fees for my child... if I don’t pay she would be sent home” (HH6). In some cases, it was not the fees payable to the schools that were problematic, but other materials needed to attend. A 45-year-old male widower with four children said that his children “would fail to attend school... when I tell them to go to school they would refuse because they would not have school requirements...pens, exercise books, clothes and shoes... and eating only one meal a day” (HH9). A 21-year-old woman, living with

her elderly grandmother and two younger siblings, spoke at length about how not having the money to pay for clothing and shoes could impact her siblings' schooling:

“Because when she is at school, her school uniform might have become too small for her and they don't want short skirts and a new skirt is needed; it becomes a problem when we don't have any money for buying new uniform. It might be a torn shirt, no sweater and the weather is cold if it is in around June, and going to school without a sweater is a problem... It might be injurious to the child's health...without a sweater...but also shoes; if a child goes to school without proper shoes she might be punished by the teachers...and she is caned... You would find her hands swollen that she cannot even write; this can affect her even in her lessons” (HH17).

She said that these shortages could “cause us to harm one another... through the tongue.”

Parents and caregivers discussed the measures that they would take to meet their children's school needs after PSSN ended. Casual labour was a primary means, as discussed above. Selling a productive asset, like a chicken, was one common tactic. “I keep chickens, and if a child has no exercise book or uniform I can sell and buy the requirements” (HH12), said a 54-year-old female participant. Taking on debt was also frequently mentioned, as discussed further below. Only a few interviewees said that they did not anticipate any difficulties paying for educational needs without PSSN. A 57-year-old male recipient with seven children, some of them enrolled in school, explained,

“I don't believe that [my children's schooling] would be affected much; because I am making an effort...I would make an effort...since March up to now I have started to build capacity so that I don't have to be too dependent... And what I have invested I continue to guard it so that if it multiplies I would be harvesting little by little to educate my children and also to earn some income to take care of my family” (HH11).

However, while he said that schooling would not be affected, this individual spoke about needing to reduce expenditure on cooking oil and other consumption, implying that the overall situation in the household may not be as positive as this quote alone suggests.

A number of interviewees said that they would need to take on debt if PSSN ended, for various purposes, including school fees and medical costs. PSSN funds allowed some of the participants to maintain a small amount of savings to be used in emergencies, but without it, participants worried that they “might be forced to borrow money” (HH12). In some cases, the loans would be needed to provide capital for small businesses. As a 62-year old woman said, “Loans would be sought like in former years, I would continue borrowing maize from my friend and brewing beer, pocketing the profit and repaying the loan” (HH16). Farmers needed to buy fertilizer at specific times of the year; if PSSN were not available, one participant said that he would “get a trusted friend to lend me money to buy the manure and repay him later” (HH2). Some said that they would try to negotiate with creditors, “getting a little money and slowly reducing the debt and pleading with them to bear with me” (HH6). However, participants worried about how they would be able to afford to repay debts, without PSSN. As a 54-year-old female recipient explained, “If someone lends you money to solve your problem, when you delay repaying the loan they might not help you when you get a problem in future, because you delayed their money when they had their own plans” (HH12).

Though fears of a future without PSSN were widespread among the interviewees, there were a few participants who felt that their families would be fine if the program ended, due to investments they had made. A 57-year-old male widower with three adolescent children explained that he was not concerned about the possible end of PSSN.

“In fact I was thinking that when August comes I will sell the fruits that are on the trees... Because at present I was selling custard-apples and oranges; unfortunately customers are not many because it is my first orange crop, hopefully I will get a bigger harvest next season. I have nine orange trees, I have lemons, avocados and custard-apples, and therefore they mature in phases. Yes, they mature in phases... That is what gives me strength and a little comfort because I remembered to invest in such things” (HH2).

Another recipient, a 49-year-old male whose wife has a disability and who has seven children, said,

“[Our household] would not be affected because I know when I got that money I invested in agriculture...I will harvest maize and sell. There are chickens that I bought using the TASAF money, I know I can sell some of the chickens” (HH4).

However, selling chickens means selling an asset, as opposed to selling fruit from trees, and is therefore not a sustainable long-term option for closing gaps left by the end of PSSN.

5. Discussion

The living situations of these families indicate that the targeting for PSSN worked as intended—these were extremely vulnerable families. This characterization is also confirmed by previous evaluations of PSSN targeting performance (1). Summaries from the quantitative sample reflect that a large proportion of these households are headed by elderly, widowed females. Households with this demographic composition face many barriers to exiting poverty, including limited assets, labour constraints, poor health, and gendered discrimination. Voices of the participants support the conclusion that PSSN is an important safety net for these households, despite the amount being relatively small in terms of overall household needs. The average PSSN payment is approximately 11.3 per cent of pre-program baseline expenditures among the average household⁴. This compares to government programmes ranging from 10 per cent to over 30 per cent across sub-Saharan Africa. The funds are used to pay for education related costs, to buy food for children, and to improve overall quality of life. Funds were used in a variety of ways that made life better for families, including improving roofs and floors, buying chickens and pigs, and providing capital for small businesses. Only a handful had managed to convert PSSN funds into any degree of financial independence, however. For others, the investments they made—chickens, for example—served more like a short-term savings account than a long-term investment. The vulnerable status of households was further underscored by the fact that two-

⁴ Author calculations based on information provided in Pinzone-Caiceda et al. 2017 and Rosas et al. 2019 as follows: AEQ consumption at baseline of 30,000 multiplied by average household size (4.9) = 147,000. Average PSSN payment of 16,612 / baseline total average household consumption = 16612/147000 = 11.3 %. Note this estimate is limited by the fact that consumption reported at baseline is adjusted by AEQ, which differs slightly from household size.

thirds of households had no monetary savings, and among those that did have any savings, levels were low.

The precarity of these families was exacerbated by the recent delay in PSSN payments. The expenditures reported by the households fall into two general categories: investment for the future and consumption goods. Delays in payments—both past and anticipated—resulted in families not making the kinds of investments that would benefit their households in the future, such as the purchase of fertilizer for fields, adding capital to businesses, or adding livestock. In the short run, these families had to conserve their minimal cash resources to pay for basic supplies, such as food, salt, and soap, as well as medical care and educational costs. Moreover, small businesses supported by PSSN payments were adversely affected by delays, as households were no longer able to invest in key inputs. Though the PSSN ultimately aims to promote self-sufficiency over the long run, the uncertainty promoted by these delays in payments works in opposition to that goal.

Participants were asked if they had any suggestions regarding PSSN. Among those who commented on this issue, the main point was that communications should be improved, and this is underscored by the fact that 90 per cent of the quantitative sample in this study did not know when they would receive their next payment. As a 45-year-old female recipient said,

“If there is a delay then it should be explained to the people to be patient and why there is a delay... Imagine a child used to suckle, and suddenly you stop him suddenly... When stopped suddenly it is very painful” (HH1).

Others requested that PSSN continue without further interruptions. A 21-year old female orphan, raising her younger siblings, said, “We plead with them to resume payments.” During the delay, the household had been forced to sell all the chickens they had accumulated with their PSSN funds. “Even the chickens we were keeping are the ones we have been selling when the payments were delayed; we were selling to sustain ourselves” (HH17). Another recipient a 49-year-old man with seven children, understood that the program would have to end at some point, but stressed that they should be notified that a payment was the last one, to allow for better planning. “They should set a certain amount as final payment in order to manage; I mean that way you will be better positioned” (HH4). In summary the participants wanted more information about the future of PSSN, but were afraid to ask questions, in case that jeopardized their future receipt of funds.

Cash transfers are intended to economically strengthen vulnerable households by stabilizing household consumption, protecting assets against being sold to meet basic needs, and relieving liquidity constraints (8). Thus, it is no surprise that payment delays can have the opposite effects on households. Findings from our study illustrate how these payment delays have led to or will shortly lead to negative coping strategies, including inability to invest in crops or businesses, or pulling children out of school due to inability to pay fees or related costs. The longer-term implications of these actions may include schooling disruption, drop-out and lower overall attainment as well as less-predictable income flows to the household. The consequences of these actions and overall uncertainties about the households’ financial well-being may start to erode the positive impacts of the PSSN demonstrated by recent impact evaluations, including those related to food security, schooling, productive impacts and health.

A lack of willingness reported among participants to ask about the delays in the payment suggests that communications channels may need to be strengthened to enable bi-directional communication regarding the programme. Moreover, this fear of asking about payments may also reflect participants' view of themselves as passive beneficiaries, and not as actors who have social rights and the ability to hold government accountable (9).

The financial and demographic vulnerability of some PSSN households (for example, those headed by elderly female widows or with limited labour capacity due to disability) underscores that these households may not have the capacity to lift themselves out of poverty, even with the support of the PSSN. Programme planning and future budgeting should take this reality of some households' inability to "graduate" from the programme or poverty into account.

As these data were collected shortly after payment delays occurred, the longer-term effects of these delays are unknown. Relatedly, households who are deemed no longer eligible for the PSSN under the recertification process may still be vulnerable to environmental or health-related shocks, putting them at risk of poverty in the future. Thus, it is recommended that further follow-up of households be implemented to monitor household wellbeing and any adverse impacts of payment delays.

This study has some limitations. First, the sample is drawn from a population not representative of the entire PSSN programme. Nevertheless, there are many similarities with the larger PSSN population as described by previous impact evaluations, including larger proportions of widows, female headed households and elderly persons. Second, qualitative findings are meant to provide an in-depth understanding of participants' experiences and are not generalizable to all PSSN households. Third, respondents were asked to recall number of payments and their last payment amount. Thus, findings may suffer from recall bias, and this may be exacerbated by potentially low numeracy rates among some respondents. Interviewers attempted to verify against TASAF receipts, but efforts can be made to improve verification in the future. Finally, payment delays were fairly recent during data collection and thus impacts of these delays may take time to materialize and further study is needed.

5.1 Recommendations:

5. **Improve communication with participants:** Future payment delays or changes to the program, including plans to conduct recertification or resulting changes in eligibility, should include clear communication plans, even if uncertainties remain surrounding when payments will resume due to funding issues or other factors.
6. **Strengthen grievance mechanisms:** Mechanisms should be strengthened such that participants know that they have the right to social protection benefits and how to ask questions or communicate problems with programme implementers.
7. **Consider key vulnerable groups in future programme planning:** Some households, particularly those headed by older female widows, may lack the health,

labour and financial capacity to “graduate” from poverty, and therefore the fact that that will they need continued support should be recognized and adequately planned for.

8. **Continue monitoring households:** Households affected by payment delays as well as those that “graduate” from the PSSN should be followed-up to monitor any longer-term adverse impacts or vulnerability to re-entry into poverty. Future interviews regarding payment amounts should also have interviewers verify payment amount and timing against TASAF payment receipts.

6. References

1. Pinzon-Cacedo M, Rosas N, Zaldivar S, Chuwa A, Mwinyi M, Mussa A. EVALUATING TANZANIA'S PRODUCTIVE SOCIAL SAFETY NET: Targeting Performance, Beneficiary Profile, and Other Baseline Findings. Washington, DC: World Bank; 2017.
2. World Bank. Tanzania - Mainland poverty assessment: Main report. Washington, DC: World Bank Group; 2015.
3. World Bank. Tanzania Poverty Assessment. Washington, DC: Poverty Unit, World Bank; 2019.
4. Palermo T, Prencipe L, Hjelm L, Groppo V, De Hoop J, Myamba F, et al. Tanzania Youth Study of the Productive Social Safety Net (PSSN) Impact Evaluation: Endline Report. 2018.
5. Rosas N, Zaldivar S, Granata J, Lertsuridej G, Wilson N, Chuwa A, et al. EVALUATING TANZANIA'S PRODUCTIVE SOCIAL SAFETY NET: Findings from the Midline Survey. Washington, DC: World Bank and Tanzania Social Action Fund; 2019.
6. Ministry of Health CD, Gender, Elderly and Children [Dar es Salaam],, Ministry of Health [Zanzibar], National Bureau of Statistics [Dar es Salaam], Office of Chief of Government Statistician [Zanzibar], ICF. Tanzania Demographic and Health Survey and Malaria Indicator Survey 2015-2016. Dar es Salaam, Tanzania and Rockville, MD, USA: MoHCDGEC, MoH, NBS, OCGS, and ICF.; 2016.
7. Tanzania Commission for AIDS (TACAIDS), Zanzibar AIDS Commission (ZAC), National Bureau of Statistics, Office of Chief of Government Statistician [Zanzibar], ICF International. Tanzania HIV/AIDS and Malaria Indicator Survey 2011-2012. Dar es Salaam: TACAIDS, ZAC, NBS, OCGS and ICF International; 2013.
8. Devereux S, Sabates-Wheeler R. Graduating from social protection? Editorial introduction. *ids Bulletin*. 2015;46(2):1-12.
9. Sabates-Wheeler R, Abdulai A-G, Wilmink N, De Groot R, Spadafora TR. Linking Social Rights to Active Citizenship for the Most Vulnerable. Florence, Italy: UNICEF Office of Research - Innocenti; 2017.