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Assessing the Potential of Development Grants as a Promotive Social Protection Measure

Dr. Flora Kessy

Special Paper

14/1

Assessing the Potential of Development Grants as a Promotive Social Protection Measure

By Dr. Flora Kessy

Special Paper 14/1

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List of Abbreviations

BDS	Business Development Services
BRAC	Building Resources Across Communities
CBCCT	Community Based Conditional Cash Transfer
CCTs	Conditional Cash Transfers
CHF	Community Health Fund
CT	Cash Transfer
DSS	Demographic Surveillance System
FGDs	Focus Group Discussions
IGVGD	Income Generation for Vulnerable Group Development
IHI	Ifakara Health Institute
HBS	Household Budget Survey
KI	Key Informants
MVC	Most Vulnerable Children
MVCCs	Most Vulnerable Children's Committees
PSS	Psycho Social Support
SACCOS	Savings and Credit Cooperative Societies
SRM	Social Risk Management
TASAF	Tanzania Social Action Fund
TZS	Tanzanian Shillings
URT	United Republic of Tanzania
VoP	Voice of People
WFP	World Food Programme

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Abstract

In addressing generalized poverty, social protection strategies have taken a promotive approach whereby strategies are extended to arenas such as strengthening the production capabilities of the poor. This approach emphasizes the design of public actions for helping people to manage risk and adversity, but also contributes to larger policy objectives of economic growth and poverty reduction. Adopting this approach, this research explored the conditions under which development grants work as a promotive social protection measure to transform the livelihood capacities of poor households, using ten groups of women supported by the Ifakara Health Institute (IHI) as a case study.

The research was conducted in Kilombero and Ulanga districts in Morogoro Region, Tanzania. Using a structured questionnaire, data were collected from 127 women. The quantitative data were supplemented with information collected through focus group discussions with women on group dynamics, and interviews with key informants on the support provided to women's groups and community-wide investment challenges.

Evidence from this study shows that the social grants assisted women to invest in various activities and enhance their labour productivity. The grants helped women to venture into investments, such as restaurants, that are not typical of rural communities, implying that social grants have the potential to facilitate social-economic transformation. The accumulation of productive assets, such as power tillers, bicycles, and motorcycles, as well as investment in the education of children beyond primary level, were also apparent.

We argue that development grants are imperative in catalyzing latent investments in rural areas. This is, however, contingent on entrepreneurship training and supportive supervision in identifying potential investment opportunities, proper financial management, and conducive contextual factors such as the availability of agricultural markets, agricultural inputs, and veterinary services.

1 Background and Problem Setting

1.1 Background to the Study

Social protection as a concept has evolved considerably, gaining breadth overtime. As a consequence, although there is some consensus on what its key elements are, the term carries a range of definitions, both in the development studies literature and among policy makers responsible for implementing social protection programmes. The concept has evolved from a narrow definition that implied social welfare assistance provided to vulnerable groups (such as widows, orphans, and people with disabilities) to safety nets or interventions that cushion the poor against production and consumption shocks, such as food aid for drought-affected farmers (Devereux and Sabates-Wheeler, 2004; DFID, 2005).

A broader approach that includes education and health subsidies, job creation, and microcredit programmes that target the poor but not necessarily the vulnerable has been adopted by some development practitioners. A more current and radical definition takes *promotive and transformative approaches,* whereby social protection is extended to arenas such as *strengthening the production capabilities of the poor and promoting equity* (social equity and inclusion), *empowerment, and economic and social-cultural rights*, rather than confining the scope of social protection to targeted income and consumption transfers (Devereux and Sabates-Wheeler, 2004; Shepherd et al.,2004).Thus, contemporary approaches to social protection contrast with earlier ones, which were largely 'consumption safety nets' (social assistance) focussing on providing support to those who would otherwise fall chronically or temporarily below some very low standard of living. They allow us to distinguish between those social protection measures which promote livelihood security by strengthening productive capacities, and conventional social assistance and social insurance strategies (Kessy, 2008).

What is new about the concept of social protection is the link it makes between social assistance and wider development objectives. 'The new conceptual content in the term social protection relates to how public actions designed to help people manage risk and adversity may contribute to larger policy objectives of economic growth and poverty reduction' (Conway and Norton, 2002: 533). Thus, shifting the focus of social protection to risk and vulnerability may contribute to poverty reduction directly, but also indirectly through the response of poor households to risk (Barrientos et al., 2005).

Cash Transfers (CTs) have emerged as one of the potential social protection measures within the current social protection paradigm, and they are possibly the most cherished type of social protection in the current debate. These are non-contributory, regular, and predictable *grants* to households or individuals, and are meant to fill the needs gap when households either fail or are unable to manage their own risk through private or public contributory schemes. They may be in the form of cash, in-kind transfers, vouchers, or even public works programmes. Cash transfers can take the form of income support, child grants, disability benefits, scholarships and stipends, or non-contributory pensions(DFID, 2005).

Cash transfers can be unconditional or conditioned on achievement of agreed indicators. The largest Conditional Cash Transfers (CCTs), such as Brazil's *Bolsa Familia* and Mexico's *Oportunidades*, cover millions of households (World Bank, 2009). In Chile and Turkey, CCTs focus more narrowly on extremely poor and socially excluded people, whereas CCTs in Bangladesh and Cambodia have been used to reduce gender disparities in education. Also, CCT pilot programmes are being implemented in Sub-Saharan Africa to help alleviate the predicament of millions of orphans in the era of the HIV and AIDS epidemic (World Bank, 2009).

By and large, CCTs have increased consumption levels among the poor. They have resulted in (sometimes) substantial reductions in poverty among beneficiaries – especially when the transfer has been generous, well targeted, and structured in a way that does not discourage recipients from taking other actions to escape poverty. Because CCTs provide a steady stream of income, they have helped to buffer poor households from the worst effects of unemployment, catastrophic illness, and other sudden income shocks. Making cash transfers to women, as virtually all CCTs do, may also have increased the bargaining power of women (Gertler, 2005; World Bank, 2009; Department of Social Development et al., 2012).

In Tanzania, there are many aspects to cash transfers which are meant to cushion households from consumption shock. Some focus on issues of generalized insecurities, while others emphasize the needs of broad categories of vulnerable groups such as orphans, the elderly, women, youth, and the disabled (Save the Children, 2007; Hofmann et al., 2008). Perhaps the largest CCT programme is the Tanzania Social Action Fund (TASAF), a conditional cash transfer programme implemented in three districts (Chamwino in Dodoma Region, and Bagamoyo and Kibaha districts in Pwani Region), with support from the World Bank from 2008 to date. The mid-term evaluation of the programme revealed improvements in health-seeking behaviour and better health and education outcomes among recipient households (Evans et al., 2012).

Although the measurement of poverty continues to be a subject of debate among researchers, there is agreement that social grants reduce poverty significantly, especially among the extremely poor, regardless of the methodology or poverty lines employed (Patel, 2011). For instance, estimates from South Africa reveal that without the Child Support Grant, 48% of children would be living in poverty and 23.9% would be classified as ultra-poor (Woolard, 2003).

Various researchers have also pointed out the positive effects of social grants in facilitating human capital development through improved access to health, nutrition, and education (thus addressing intergenerational poverty),along with asset building through the savings made out of the cash. They also improve the productivity of workers in households in receipt of a grant, as well as support household livelihood activities (Patel, 2011). For example, a quantitative analysis of the use of child support grants in South Africa identified the top five reported uses of the grant to include food, education, clothing and household durables, health, and transportation – these represent more than 95% of the reported uses (Department of Social Development et al., 2012). Thus, social grants empower and improve the welfare of recipients and their households as a whole. On the negative side, social grants may result in distortions such as impediments to job search (Samson et al., 2004).

1.2 Problem Statement

As shown in the above discussion, the literature is replete with examples of protective (providing relief from deprivation), preventive (seeking to avert deprivation), and human capital investment aspects of social protection. Nevertheless, little research attention has been given to the role social grants play in improving the productive capacities of the poor and, as a corollary, their potential to increase the economic and social capacity of poor rural households.

Whether conditional or unconditional, social grants provided in the form of productive safety nets have the potential to transform the livelihood capacities of rural households. Social grants are potential promotive social protection measures (Farrington et al., 2004), and they can be positive, transformative, and growth-orientated. However, the growth-enhancing potential of social grants needs to be positioned against concerns which include, among others, how the grants are managed and the economic and social contexts surrounding the recipients. This study investigates these aspects by examining ten groups of women who were given social grants by the Ifakara Health Institute (IHI) with the aim of cushioning them against current health shocks, but also promoting investment ventures which will address future health needs and other socio-economic needs of their households.

1.3 Research Questions

This is an exploratory study aimed at producing evidence on whether the social grants provided to women have influenced the livelihood activities of the members of the supported groups, and if so, through which mechanisms. The key question addressed in this paper is:

> *Under which conditions do development grants work as a promotive social protection measure?*

Specifically, the study answers the following questions:
1. How is the grant managed by each group of poor rural women?
2. What are the major promotive aspects of the grant based on the experiences of the group members?
3. What conditions enhance the functionality of the grant?

1.4 Background of the IHI Women's Support Project

In 2008, the IHI introduced a component through the ACCESS Project to support women's groups operating in the IHI's Demographic Surveillance System (DSS) villages in Kilombero and Ulanga districts. The support involved providing social grants conditional on achieving agreed health outputs, and providing emergency loans to facilitate prompt treatment-seeking practices. Furthermore, the group members were expected to invest the grants in productive activities in order to earn income for accessing health care and improving the social and economic wellbeing of the members' households. Some of the grant conditions included paying yearly premiums to the Community Health Fund (CHF – a rural health insurance scheme), sleeping under treated mosquito bed nets, attending antenatal clinics, seeking heath care for every malaria episode, delivering their babies at health facilities, and conducting health promotion activities in their communities (Ifakara Health Institute, 2008).

The grants ranged from TZS2m[1] to TZS3m per group, depending on the number of group members. This money was given as a social grant, but within each group the grant was revolved based on the group's agreed terms. Some groups decided to transfer an agreed amount of the grant to each group member for agricultural-related activities, to transfer amounts for any economic activity desired by a group member, or to revolve the funds as small loans to women with easy conditions, and so on. Each group was allowed to establish its own modality for managing the grant to ensure that the group's activities were sustained.

Moreover, the project conducted entrepreneurship training in order to enable group members to successfully design and run profitable income-generating activities. In addition to training on entrepreneurship, the project also conducted financial management training and assisted group members in identifying viable investment opportunities in their locality.

[1]At the time of writing this report, USD1 was equivalent to TZS1,600.

2 Research Methodology

The study area consisted of ten villages located in Kilombero and Ulanga districts. These villages were sampled purposively because they are the home of the groups of women supported by IHI's ACCESS Project. According to the 2012 Population and Housing Census, Kilombero and Ulanga districts have a total of 407,880 inhabitants (94,856 households) and 265,203 inhabitants (54,123 households),respectively (United Republic of Tanzania [URT], 2013a).

The sampling frame was formed by all members of the women's groups supported by the project, and those who had already benefited through receiving entrepreneurship training and loans. Out of 382 members from all groups, 127 were randomly sampled for this study (10 to 13 women from each group).[2] The sample represents 33% of the total population, which is deemed representative.

The study collected both quantitative and qualitative data. Data from the households (each sampled woman representing one household) were collected using a questionnaire with both open- and closed-ended questions. Information sought through the questionnaire included the demographic characteristics of the sampled women, the amount of loans accessed by group members over time, the use of the loans, investment ventures, benefits accrued from the investments, and accumulation of household assets overtime.

Focus Group Discussions (FGDs) were also held with women. A total of 10 FGDs were held (one per group). Issues addressed through FGDs mainly concerned group dynamics, the management of the grant by groups, group investments, and the challenges faced in running group and individual economic activities and health promotions.

Other respondents in the study were Key Informants (KIs), including community development officers (2), district cooperative officers (2), and IHI staff in charge of implementing the ACCESS Project (2). Information sought from the KIs mainly concerned the support provided to women's groups and the community-wide investment challenges facing the groups.

Descriptive statistics were used in analysing the quantitative data. Content analysis was used to examine the qualitative data collected via open-ended questions in the questionnaire and the qualitative data from the key informants. This is a technique for making inferences by objectively and systematically identifying specified characteristics of key messages from respondents. In the findings chapter, qualitative data obtained from the FGDs, KI, and from the questionnaire's open-ended questions and quantitative data from the closed-ended questions, have been triangulated.

[2]Members per group range from 20 to 40.

3 Risk, Vulnerability, and Social Protection

3.1 Conceptualizing Risk and Vulnerability

Although the concept of social protection has evolved and has become broader over time, the fundamental aspect of social protection has remained the same: it is concerned with the ways in which the resilience of individuals, households, or communities to adverse events can be strengthened. The key terms in every social protection concept are *risk* and *vulnerability*, with emphasis on how they can be addressed.

Following the analysis by Farrington et al. (2004), risk is conventionally seen as the likelihood of occurrence of adverse *exogenous and endogenous* events. Both internal and external events can be marked by sudden 'shocks' or may be part of a longer-term cycle or trend ('stresses'). Risk can be classified along various dimensions. For instance, it can be acute (such as a disease epidemic) or chronic (such as the degeneration of resource productivity under increasing population pressure), and it can be natural or man-made. Risk can be *idiosyncratic*, which is haphazard in its occurrence and tends to affect individual households or communities – for instance, personal injury or illness. On the other hand, risk can take a *covariant* nature (such as drought) that affects wide segments of the community/country, so that insurance provision is costly and complex and the capacity for informal compensatory transfers is destabilized.

By contrast, vulnerability is the likelihood of being harmed by a given adverse event. Chambers (1989) defined vulnerability as having an external side of risks, shocks, and stress which individuals or households are subjected to, and an internal side which is defencelessness, meaning inability to cope without a damaging loss. Defined through a poverty lens, vulnerability is the increased probability of the community's lower income strata to fall below the poverty line, and for those already below the poverty line, to remain in or fall further into poverty. Vulnerability will vary among individuals and households according to their capacity to prevent, mitigate, or cope with such events.

Although conceptually distinct, risk and vulnerability are closely linked; for instance, a household negatively affected by an adverse event is likely to be more vulnerable in the future. The current thinking in addressing chronic poverty has moved from defining poverty using monetary indicators alone, to also including vulnerability aspects (Laderchi et al., 2003), that is, assessing the factors that make households likely to remain in extreme poverty and below the poverty line for a long time, despite efforts in terms of poverty reduction strategies (Green and Hulme, 2006).

Accordingly, the overall purpose of social protection is about risk management and the alleviation of poverty, and its scope extends beyond securing people's livelihoods, to encompass human development (Save the Children, 2007). In a nutshell, social protection

- Reduces people's vulnerability to risks that would push them into poverty or deeper into poverty,
- Helps to alleviate the impacts of current hardship, and
- Overcomes some of the factors that keep people in structural poverty.

3.2 What is New in the Concept of Social Protection?

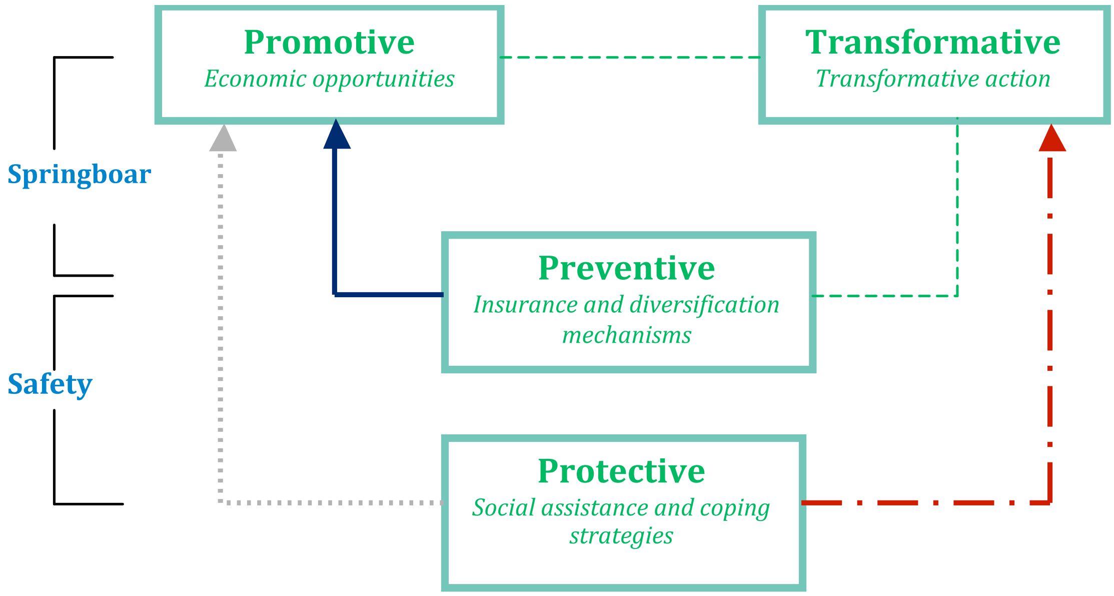
The contemporary approaches to social protection contrast with earlier, largely ‘residualist’ or ‘safety net’ treatments of social assistance which focused on providing support to those who would otherwise fall chronically or temporarily below some very low standard of living. They allow us to distinguish between those social protection measures which promote livelihood security by strengthening productive capacities, and the conventional protective and preventive strategies – social assistance and social insurance (Figure 1).

Social assistance is defined as ‘a non-contributory transfer programme targeted to the poor or those vulnerable to poverty and shocks’ (Grosh et al., 2008: 514). These are non-contributory, regular, and predictable grants to households or individuals and are meant to fill the needs gap when households either fail or are unable to manage their own risk through private or public contributory schemes. They may be in the form of cash, in-kind transfers, vouchers, or even public works programmes. Cash transfers can take the form of income support, child grants, disability benefits, scholarships, and stipends (DFID, 2006), or non-contributory pensions (for example, as applicable to war veterans in Namibia). Social assistance programmes are concerned with protective and preventive measures.

Social insurance is a contributory transfer programme which is typically linked to employment. It comprises individuals pooling resources by paying contributions to the state or a private provider so that, if they suffer a ‘shock’ or a permanent change in their circumstances, they are able to receive financial support (DFID, 2005). Examples include unemployment insurance, contributory pensions, and health insurance.

At a much higher level, promotive measures aim at enhancing real incomes and capabilities of the poor. This is achieved through a range of livelihood-enhancing programmes at household and individual level, such as microfinance and school feeding programmes. On the other hand, transformative measures go beyond such programmes and deal with social equity and redistributive issues.

Figure 1: A Conceptual Framework for Social Protection



Source: *Adapted from Devereux and Sabates-Wheeler (2004).*

Figure 1 also illustrates the relationship between various social protection measures. The solid black lines indicate an obvious and direct relationship. For instance, preventive policies such as crop diversification to reduce future risk may also have promotive aspects of social protection, in the sense that a wider crop portfolio may lead to a competitive market advantage. Most preventive mechanisms could be argued to have promotive effects, in the sense that risk reduction enables people to take advantage of opportunities that they would otherwise have been unable to take. Thus, sequencing protective and promotive measures is key to moving out of vulnerability and contributing to economic growth.

The thick dashed lines indicate a less obvious relationship. For instance, some preventive mechanisms can be transformative and vice versa, but this relationship is neither strong nor inevitable. One example is microfinance schemes that simultaneously provide both social insurance and economic opportunities and often have knock-on effects by empowering individuals within their households and households within their communities. Similarly, some social protection instruments, such as minimum wage legislation, can be both promotive and transformative. The thin dotted line indicates a weak relationship between the protective and promotive aspects of social protection, to highlight the possibility that safety nets may in some cases enable people to take opportunities that they would not otherwise have taken to enhance their real incomes and capabilities.

3.3 Social Risk Management Framework

The World Bank's Social Risk Management (SRM) framework is one of the contemporary social protection approaches that highlights different forms of risk management, principally *ex-ante* risk reduction and mitigation on one hand, and *ex-post* coping on the other, and which has accommodated the new promotive and transformative aspects of social protection.

The SRM framework consists of 'public measures intended to assist individuals, households and communities in managing risks in order to *reduce vulnerability, improve consumption smoothing, and enhance equity while contributing to economic development in a participatory manner'* (Holzmann and Jorgensen, 1999: 1006). This is a marked departure from the conventional thinking in social protection, wherein social protection is often defined as a collection of measures that include (i) social assistance; (ii) social investment and development funds (including microcredit, investments in education, health, etc.); (iii) labour market interventions; and (iv) pensions and other insurance-type programmes. To respond adequately to emerging realities, social protection agendas should therefore move beyond this conventional thinking and be more forward-looking, with the understanding that *social protection is not only meant for consumption smoothing but could also be a growth and equity catalyst*.

Conceptually, the approach acknowledges the fact that people move in and out of poverty constantly, although there is a group of people who stay poor throughout their lifetime. The latter group is typically the most exposed to adverse risks, ranging from natural to man-made, and has fewer instruments for dealing with these risks. As a consequence, households in this group are the most vulnerable to economic shocks. Furthermore, high vulnerability makes them risk-averse and thus unwilling to engage in higher risk/higher return activities. Hence, access to SRM instruments would tend to make the poor more risk-taking and thus provide the opportunity to gradually move out of poverty.

Social risk management, which is seen as a dynamic conceptual framework for social protection, also provides a typology of risk and argues that each type of risk would demand different interventions to offset it. There are several causes and several forms of risk: idiosyncratic versus covariant, single versus that which repeats over time, risk that comes with other risks (bunched), and risk that has catastrophic versus non-catastrophic welfare effects. Likewise, risks may take a hierarchical form, ranging across micro, meso, and macro levels.

Over time, different kinds of arrangements for dealing with risk have evolved. These include informal, market-based, and publicly provided mechanisms, which are supplied by multiple suppliers (Holzmann, 2001). Pauw and Mncube (2007) and DFID (2005) have underscored the fact that the poor often rely on informal safety nets operating in their livelihood systems. Such nets may include inter-household transfers such as orphans going to stay with relatives when their own households experience crisis, informal food provisioning arrangements for the needy, and so on. Furthermore, effective SRM strategies will have to take account of the gender dimensions in societies. Table 1 summarizes the strategies and arrangements of social risk management. Portfolio diversification and risk coping strategies are the ones mostly addressed by this study.

Table 1: Strategies and Arrangements of Social Risk Management

Arrangements/ Strategies	Informal	Market-based	Public
Risk Reduction	Less risky production. Migration. Proper feeding and weaning practices. Engaging in hygiene and other disease preventing activities.	In-service training. Financial market literacy. Company-based and market-driven labour standards.	Labour standards. Pre-service training. Labour market policies. Child labour reduction interventions. Disability policies. Good macroeconomic policies. AIDS and other disease prevention.
Risk Mitigation (portfolio diversification)	Multiple jobs/business investment. Investment in human, physical, and real assets. Investment in social capital (rituals, reciprocal gift-giving, etc.).	Investment in multiple financial assets. Microfinance.	Asset transfers. Protection of property rights (especially for women). Support for extending financial markets to the poor.
Risk Mitigation *(Insurance)*	Marriage/family. Community arrangements. Share tenancy.	Old-age annuities. Disability, accident, and other personal insurance. Crop, fire, and other damage insurance.	Mandated/provided insurance for unemployment, old age, disability, survivorship, sickness, etc.
Risk Coping	Selling of assets. Borrowing from neighbours. Intra-community transfers/ charity. Sending children to work. Dis-saving in human capital.	Selling of financial assets. Borrowing from banks. Borrowing from groups.	Transfers/social assistance. Subsidies. Public works.

Source: *Adapted from Holzmann (2001).*

3.4 Cash Transfer Based Social Protection Interventions in Tanzania

Various social protection interventions are implemented in the country, but describing them all is beyond the scope of this section. Instead, this section provides a brief account of some cash transfer based social protection interventions that are being implemented to address vulnerability and generalized insecurity. Four notable interventions are discussed.

3.4.1 The KwaWazee Pilot Cash Transfer in Muleba District

The KwaWazee cash transfer project started at the end of 2003 in the Kagera Region of north-western Tanzania. It is based in an area which is affected by the consequences of HIV and AIDS, in the Nshamba villages found in Muleba District. The main objectives of the KwaWazee cash transfer project were to provide the poor and vulnerable people over the age of 60, including those caring for children without parents, with regular cash in the form of pensions and child benefits. By the end of 2007, nearly 600 elderly people (all grandmothers) were receiving a regular monthly pension of TZS6,000 (USD 5). In addition, those who were caring for children received child benefits of TZS3,000 (USD 2.5) for each grandchild. The KwaWazee project also has a unique component of Psycho Social Support (PSS) to the beneficiaries, which responds to the special needs/situations of elderly and elderly-headed households. This enables older people who receive a pension to be less anxious about the future, less stressed, and less lonely. The KwaWazee project focuses on very poor, old women caring for grandchildren who have lost their parents, who are living alone, living with a daughter and her grandchildren (in a poor female-headed household), or living with disabled persons.

The evaluation of the KwaWazee project, carried out in 2008, showed that this pension represented more than 80% of the money spent by the beneficiaries (Hofmann et al., 2008). The received cash contributed to reducing vulnerability by increasing their household income, which enabled them to be better prepared for crises such as illness or drought, to mention a few. Also, the beneficiaries' overall state of health improved because of the pensions they received, and so did their social networks. In general the pensions considerably increased their ability to provide for their grandchildren's material needs.

3.4.2 Save the Children Cash Transfer Project in Lindi

Save the Children (UK) supported vulnerable children in Lindi Rural Council through a cash transfer project that started in 2007. This unconditional cash transfer project addressed the direct needs of the most vulnerable children and their caregivers. The project's objectives were to

- Significantly increase the incomes of chronically poor households and children in Lindi District in order to reduce vulnerability and improve nutritional status.
- Test and build evidence for a feasible model that can influence district and national policy/frameworks on social protection/cash transfers.
- Explore long-term cash transfer delivery options (the use of local shops, Savings and Credit Cooperative Societies (SACCOS), etc.).

The project covered the 60 poorest households in three villages. Household selection was based on Household Economic Assessment data (from a survey conducted by Save the Children), starting with the poorest 10% households with the most vulnerable children. The targeted households had the following characteristics:

- They were typically smaller than average, i.e. between 1 to 4 people
- Had the least able-bodied labour (50% of the households had no active male labour, 47% had no labour at all, and 33% had one person)
- Were dependent on remittances from elsewhere (e.g. family members working in urban areas) for their survival (40%)

- Had the highest dependency ratio (2.2 children and older dependents for every 18-to-59-year-old adult in work)
- Often faced labour shortages due to ageing, sickness, and divorce, and
- Had a very small annual cash income of TZS 6,000 (households headed by 'older women') to approximately TZS 15,000 per month (those headed by 'active working women').

The beneficiary households received a monthly grant of TZS 6,000. An additional monthly grant of TZS 3,000 was given for every Most Vulnerable Child (MVC) living in the household. The cash transfers were grants, not loans, and they did not have to be repaid. Thus, the Save the Children social protection intervention mutually targeted two groups detailed in the draft National Social Protection Framework: the generalized insecure group which can be addressed by increasing production capacities, that is, building their abilities to create their own capital and assets; and the group of extremely vulnerable individuals who need assistance permanently due to their state of life, e.g. those living with long-term illness and those with challenging physical conditions.

The project was not evaluated externally, but internal reports show some improvements especially in school attendance and number of meals in the supported households. Since this was an unconditional cash transfer, few supported households invested a portion of what they received.

3.4.3 Tanzania Social Action Fund Conditional Cash Transfer Project

From 2008 the Tanzania Social Action Fund (TASAF) piloted a Community Based Conditional Cash Transfer (CBCCT) in three districts: Kibaha and Bagamoyo (both in the Coastal Region) and Chamwino (in the Dodoma Region). The overall objective of the undertaking was to test how a CCT programme could be implemented through a social fund using a community-driven development approach, and what systems may need to be in place to achieve positive results.

Payments to beneficiary households were made every two months and ranged from USD 12 to USD 36 depending on the number of people in the household. These figures were based on the Tanzania food poverty line (approximately USD 6 per person per month) as calculated using the 2000/01 Household Budget Survey (HBS) data, and USD 3 per month for orphans and vulnerable children (50% of the food poverty line). A total of USD 6 per month was also given to the elderly (100% of the food poverty line).

The following conditions were set for beneficiaries of the programme:

- All beneficiary children aged 7 to 15 years had to be admitted to primary school, and individual attendance at school was monitored
- Children aged 0 to 5 years had to visit health facilities to monitor growth
- Children aged 0 to 2 years had to be vaccinated and their growth monitored
- The elderly (those aged 60+ years) had to visit health facilities for basic check-ups and psychosocial support.

The monitoring process was conducted by TASAF and the community management committees, with support from schools, health centres, and district staff. The evaluation of the programme, conducted in 2011, showed robust evidence of improvement in health-seeking behaviour and education outcomes. For example, receipt of the grants was associated with significantly more visits to health clinics during the previous year. This was true overall as well as for specific sub-populations of interest: children and the elderly. An examination of whether participation in community-based CCT (i.e. treatment) changes education outcomes was also carried out and revealed that children in participating households were more likely to have attended school at some point. While on average 83% of children attended school at some point, children in treatment households were 7 percentage points more likely to have attended school at some point. This represented an 8% increase in the school attendance rate.

Treatment is not associated with statistically significant lower rates of illness during the last four weeks – either overall or among specific sub-populations (children aged 0 to 17, children aged 0 to 5, and those over 60). However, there is some evidence that treatment had reduced the burden of illness among children aged 0 to 17 during the previous year (Evans et al., 2012). Based on the evaluation results, TASAF has designed a Productive Social Safety Net (PSSN) programme with both protective and social promotion elements which is being rolled out across the whole country.

3.4.4 Most Vulnerable Children Pilot Programme

To alleviate the increasing burden on HIV- and AIDS-affected communities, the Tanzania's Most Vulnerable Children (MVC) programme was started in 2000 on a pilot basis by the Department of Social Welfare in the Ministry of Health and Social Welfare. The pilot programme was implemented in 17 out of a total of 126 districts in the country through financial and technical support from UNICEF. However, the MVC programme was not introduced across whole districts – only some wards in each of the 17 pilot districts, and some villages in each of the wards, were covered.

The MVC programme aimed at strengthening community-based care and assistance mechanisms facilitated through a process of community dialogue. This process involved the establishment of Most Vulnerable Children's Committees (MVCCs) at ward and village levels, the training of district and ward facilitators, communities defining vulnerability criteria for children within their community, and village MVCCs both using the criteria to identify the most vulnerable children and planning and coordinating the response, with someone in the community taking responsibility for each of the children identified. The person in the community provided an oversight role. Civil Society Organizations (CSOs) – international and national non-governmental, faith-based, and community-based organizations – and the government provided essential services to both children and their caretakers. The MVCC is a village committee elected/appointed by the community in a public village meeting. The ultimate objective of the programme was to build the capacity of the communities to provide care, support, and protection to their most vulnerable children.

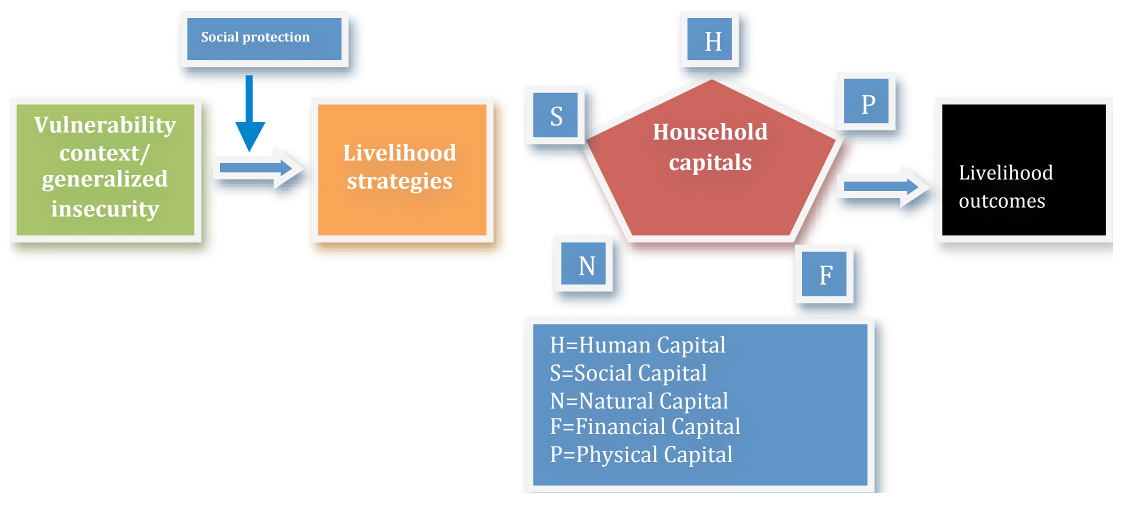
The pilot programme included the provision of financial support to village MVC Funds in villages with MVC Committees. These funds were intended to provide some support to help with the essential needs of the MVC, such as shelter, bedding, clothing, health, food, and educational expenses. To be sustained, MVC Funds raised their primary resources from village and local authority contributions which were then matched by UNICEF. The matching criteria employed by UNICEF were dependent on the number of MVC and the poverty level of the district concerned. On average, UNICEF's contribution to MVC Funds ranged from about USD 150 to USD 400 per year per village. Communities also gave their time and contributed in kind according to their ability – for example, through farming communal plots provided by the district.

The MVCC model attempted to build grassroots systems to coordinate available resources for the most vulnerable children. It was assumed to be the most responsive, cost effective, and efficient means to transfer resources to communities/caretakers of MVC and to address vulnerability in an open and transparent manner (Mamdani and Omondi, 2008).

3.5 The Conceptual Framework for the Linkage between Social Protection and Livelihood Strategies

The conceptual framework for this study shows the relationship between social protection measures, which promote livelihood security by strengthening the productive capacities of the beneficiaries, and livelihood outcomes. Social protection in the form of social grants is envisaged to have a positive impact on the livelihood of beneficiaries in terms of catalyzing latent investments in the community (promoting livelihood strategies). The benefits accrued from the investments plus direct use of the grant will impact the five dimensions of household capitals (see Figure 2) – for instance, by facilitating human capital development through improved access to health, nutrition and education, and asset building. Improvement of these capitals is important for improved livelihood outcomes.

Figure 2: The Linkage between Social Protection and Livelihood Strategies



It is important to note that critics of including the promotive aspect of social protection instruments in the social protection framework argue that the original conceptualization of social protection has been pushed too far to accommodate 'all development initiatives'. However, if social protection efforts focus only on mitigation and coping measures (preventive and protective measures) and do not support building assets that are necessary for enhanced productivity, many insecure people would remain in impoverished conditions and would probably fall into extreme vulnerability (they will never graduate from poverty). Generalized insecurity is thus linked to productive opportunities and the creation of opportunities for asset-building (financial, human, social, and physical assets), which are in turn linked to poverty reduction.

4 Study Findings

4.1 Characteristics of the Respondents

A total of 127 women were sampled, which represents 33% of the total number of women supported by the IHI. The average age of the respondents was 40 years (range23 to 69 years). The majority of the respondents had primary level education (81%). Some had never attended school (3%), and only a few had secondary education (3%). Concerning their main occupations, the majority of the respondents were self-employed in agriculture (90%), while another 8% were self-employed in trade and commerce/ownership of shops and kiosks (8%).Only 2% were wage earners in the private sector. About 50% of the respondents mentioned self-employment in trade and commerce/ ownership of shops and kiosks/genge as a secondary occupation, meaning that women tend to be involved in multitude livelihood activities. About half of the respondents (53%) were married, 17% were cohabiting, and 11% were widows, while the remaining 9% were single.

Information on the number of children per household was also sought. The majority of respondents had 3 to 5 children (60%). The average number of children per household was 4 (range 0 to 8). On average, the household size was 5. The household size for the majority of the respondents (72%) was 4 to 7 members.

4.2 Management of the Social Grant

The groups adopted three major mechanisms in managing the grant. These include giving out soft loans to group members, especially loans for accessing health care and managing emergencies in their households; revolving funds for investments (loans with agreed interest rate); and investing funds in group businesses. Table 2 shows the amount of money loaned to group members during the last five years. The information in this table reveals that the loaned amounts have increased over time, and so have the number of women taking loans. In 2012 Seven women accessed loans amounting to TZS500,000 each, compared to only one in 2011.

Table 2: Loans to Group Members

Year	Average amount (TZS)	Range (TZS)	N
2008	72,500	30,000–200,000	67
2009	88,300	20,000–400,000	64
2010	91,500	30,000–400,000	74
2011	104,300	30,000–500,000	76
2012	149,200	25,000–500,000	90

Besides individual activities, the groups also invested in collective activities. For example, the Neema Women Savings and Credit Cooperative Society (SACCOS)[3] in Igota Village bought five acres of land at a cost of TZS2m for cultivating paddy, two acres at the cost of TZS1m for cultivating maize, and 3/4 acre for cultivating bananas. At the time of this study the group had sold 132 banana

[3]This group and two others attained the status of SACCOS after receiving grants and proving to have a stable financial flow.

bunches at an average price of TZS8,000 per bunch. The group was also keeping a total of 150 chickens, and it has been able to acquire a government-subsidized small tractor (power tiller).

The Kandolandola group has the following strategies for group development: The members pay monthly contributions (shares), and each member after harvest has to contribute three tins of paddy (about 30kg) which are stored for selling when the price rises. During the harvesting period the group takes part in harvesting activities and carrying the produce from the farms to homesteads for pay. Bee-keeping is another group activity carried out by this group. The group had 27 bee hives at the time of study.

The groups' financial positions have improved over time, reflecting the growth from the interest rates charged and the groups' investments. Tables 3 and 4 provide an overview of the groups' financial positions as reported during the data collection. The financial statuses demonstrated in these two tables do not include the different assets that the groups managed to buy using the groups' funds. For instance, three groups of women managed to buy government-subsidized small tractors (power tillers). The power tillers are used for cultivation during the agricultural season and for transport during the off season. Rental income from power tillers increases the financial portfolio of these groups. Overall, the financial positions of the groups have improved steadily over the years. This has enabled the groups to increase the amount of loans they can issue to individual members at any given time, as shown above.

Table 3: Groups' Financial Portfolio (First Batch), December 2012

Group	Muungano 2	Dhikina Faraja	Upendo Kisegese	Neema	Pambazuko
Balance (2008)	1,323,251	87,000	800,000	250,000	190,000
ACCESS project grant (2008)	3,000,000	3,000,000	3,000,000	2,500,000	2,500,000
Balance (2010)	3,781,957	4,936,000	4,127,553	6,399,000	1,819,547
Balance (2011)	4,399,000	5,355,800	6,975,600	9,510,000	4,661,350
Balance (2012)	5,731,000	4,112,000	5,427,000	11,000,000	3,170,000

Table 4: Groups' Financial Portfolio (Second Batch), December 2012

Group	Kandolandola Taweta A	Tusaidiane	Upendo Biro	Juhudi & Kazi	MWIPU
Balance (2009)	-	40,000	530,000	-	730,600
ACCESS Project Grant (2009)	2,500,000	2,500,000	2,000,000	2,000,000	3,000,000
Balance (2010)	3,160,260	5,028,700	3,116,000	2,902,000	3,969,100
Balance (2011)	3,930,100	6,216,000	3,366,500	3,630,640	6,258,400
Balance (2012)	4,906,625	5,420,000	4,023,000	3,758,000	3,088,000

One of the strategies adopted by the groups in managing group dynamics is limiting the entry of new members. Some groups have maintained the same number of members over time, and others have only allowed limited growth because they are afraid of the repercussions of bringing in new members who may not abide by the agreed terms. For instance, the Neema group had 20 members in 2008,butby the time of this study (February 2013) the group had increased to 38 members. The Kandolandola group had 27 members in 2008,which had only increased to 32 by 2013. This is a quote from one of the group members at Neema SACCOS:

We don't want the group to be large because we are afraid of problems that might arise because of having a large group. We are now a SACCOS, so we are concentrating on how to develop our SACCOS and not registering new members who might come with bad intentions of ruining our union. There is one group in this village (Igota) which died because of increasing the number of members to an unmanageable size.

The groups are also scared of enrolling members who are considered to have bad manners in the community. This judgement is based on how women behave in community-related matters – for example, participation in social and community development activities, someone who is not considered to be a gossiper, a hard-working woman, and so on. Being a hard worker is an important attribute for group-based activities.

Groups have made great developments over time. Allowing new members to join groups means that new members have to contribute substantially to compensate for what has already been done by the founding and other members. For example, in the Muungano and Neema groups, new members have to pay TZS40,000 and TZS50,000, respectively.

One strategy to maximize loan repayment involves agreeing on a strategic time for repaying the loans. In most of the groups, loan repayments are made during the harvesting period when most of the members will be selling their agricultural produce. Also, although in most situations the same loan amount is given to every member, at other times the application is scrutinized based on the performance of the member's business and the size of the farmed agricultural plots.

4.3 Promotive Aspects of the Social Grants

Information was collected regarding the reasons for applying for the loan. The majority of the respondents applied for the loan to invest in agriculture, do business, enhance access to secondary education, and for keeping livestock (Table 5). Thus, the loans were used in promoting the livelihoods of the households through these investments, but also to support the education of children beyond primary level, thereby helping to address intergenerational poverty.

Table 5: Use of the Loans

No.	Item	Frequency
1.	Accessing health care	5.5%
2.	Accessing secondary education and vocational training	18%
3.	Investment agriculture (crop husbandry)	80%
4.	Investment in off-farm businesses including the selling of agricultural produce	41%
5.	Livestock keeping	19%
6.	Buying and renting land	4%
7.	Construction	4%
8.	Buying household appliances	2%

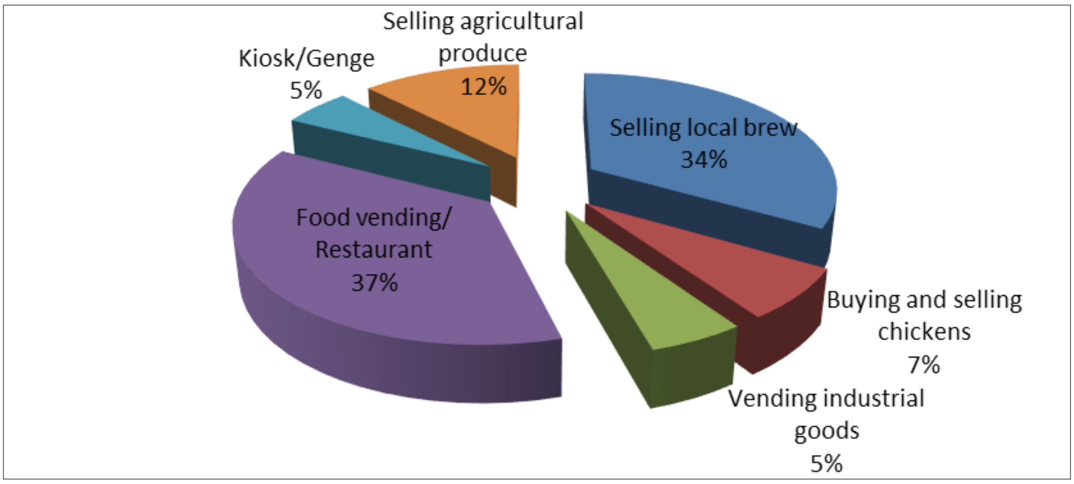
Note: *Multiple responses were allowed.*

Apart from giving grants to women's groups, entrepreneurship training was organized for all group members, and efforts were also made to identify viable investments in each village. Since the inception of the project, most members have preferred to invest their money in farming activities and livestock keeping. Individual investments in agriculture averaged TZS89,500 (range TZS10,000 to TZS450,000). The money was mainly used for cultivation (mechanization), buying seed and herbicides, and for paying labourers (especially weeding in paddy farms).However, group members often reported losses out of these activities because of poor rainfall, and as a result they were advised to diversify their investments to include off-farm income-generating activities. To support this transformation, information was provided about possible alternative business ventures that could yield better profits compared to risky investments in farming.

Food business, especially the sale of snacks/bites/tea/cooked food (herein referred to as restaurant business/food vending), took the lead on the list of most preferred investments in 2012 (37%), as reported in Figure 3. This was followed by local beer brewing (34%). While local beer brewing is associated with some gains (at least to the women who make the local brews), excessive drinking is also associated with negative consequences (Kessy and Tarmo, 2013), examples of which include

- Erosion of household resources and thus failure to send children to school (low investment in human capital which results in intergenerational poverty) and failure to give the family a decent life (stagnation or moving into poverty).
- Family disintegration: Drinking husbands are violent and they beat their wives; sometimes they can leave for a long time without caring about the well being of their family in terms of sustenance.
- HIV infections: Drinking habit may lead to multiple partners and HIV infection; this has far-reaching negative consequences for the infected and the affected.

Figure 3: Preferred Investments (N=52)



Livestock keeping was also mentioned as another business venture preferred by the group members (19%). On average, a total of TZS41,000 (range TZS84,000 to TZS100,000) was invested by group members in livestock keeping, mainly pigs and chickens. About 18% of the respondents used the loans to fund their children's education. The average amount spent was TZS100,000 (range TZS20,000 to TZS300,000).

Local beer brewing and selling was most often reported as the most profitable among the enterprises women engaged in. However, in some villages women reported very low profits, the major reason being oversupply which tended to drive prices down as many women embarked on this business. On the other hand, women who invested in the sale of food crops and restaurant businesses such as the sale of bites and snacks reported good profits.

Information was also collected on the performance of the investments made. Table 6 shows the income accrued from various investment opportunities. The 2012 season was a good agricultural season, as demonstrated by the amount of income from the sales of paddy and maize. As a food security measure, households keep enough food for the household and sell the extra produce; some also keep the agricultural produce and sell when the prices are better so they can maximise their earnings. Seeds for the next season have to be kept from the harvest as well.

Table 6: Income Accrued from Various Investments by Individual Women, 2012

Type of Activity	Average Income (TZS)	Range (TZS)	N
Business (monthly)	75,000	10,000–400,000	88
Selling paddy (seasonal)	857,200	50,000–4.5m	101
Selling maize (seasonal)	340,800	50,000–2m	38
Selling livestock (yearly)	15,000	5000–1.2m	64

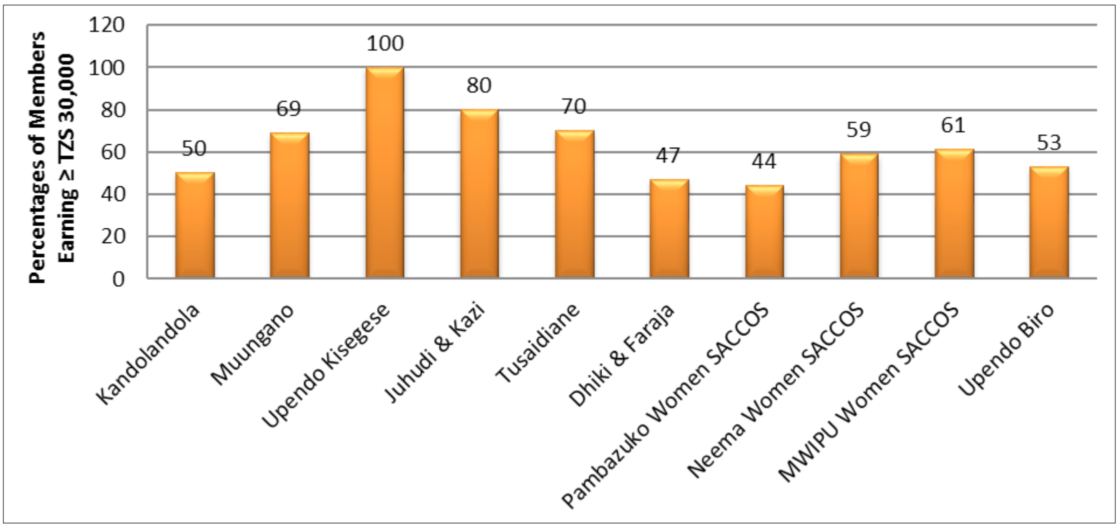
To assess the performance of the groups and their respective members in terms of profitable income generation following the grants and the training in entrepreneurship, targets were set at the following:

> *Having 50% of all women members of all supported groups initiating an income-generating activity, producing an income out of it, and continuing this profitable income-generating activity with an average monthly profit of at least TZS30,000*.

An overview of the groups' performances in terms of meeting this target, of ensuring that at least 50% of the members of all project-supported women's groups earn a monthly profit of not less than TZS30,000, is presented in Figure 4. Overall, 61% of all members of all the women's groups earned a monthly profit of not less than TZS30,000.

Analysis of the performance of members of different groups shows that members of Upendo Kisegese achieved better results compared to the members of the other nine groups. This was both in terms of average monthly profits earned and the proportion of members whose average monthly profits did not fall below TZS30,000. The average monthly profit earned by members of Upendo Kisegese group was TZS169,000, and all members reported earning a monthly average profit of not less than TZS30,000. The second best-performing group in terms of average monthly profit was the Tusaidiane women's group in Ngalimila Village, whose members reported earning average monthly profits of TZS131,700, while 70% of its members earned an average monthly profit of not less than TZS30,000. Although only 59% of the women from Neema SACCOS were able to earn a monthly profit of not less than TZS30,000, this group has a big financial portfolio as a result of group investments (see Table 3).

Figure 4: % of Members Earning a Monthly Profit of TZS ≥ 30,000 per Group



Only a small number of respondents (4%) obtained a soft loan for investment purposes. The majority of respondents had to pay back the loan with interest as agreed in each group. The interest rates were as follows: interest rate of 20% (20% of respondents), below 10% (2% of respondents), 10% to 19% (67% of respondents), and above 20% (6% of respondents). Only one member paid interest in kind (one bag of paddy). Given that group members agreed on the interest rate, charging interest rates did not cause any setbacks in loan repayment. About 96% of the members were able to pay back their loans within the agreed timeframes, this being both a sign of the individual members' commitments to group agreements and a reflection of the profitability of their investments, which helped them to accrue enough cash to service their loans, reinvest, and improve the welfare of their households.

4.4 Environment Under which the Social Grant Scheme Operates

One of the major challenges facing micro-entrepreneurs is the lack of Business Development Services (BDS). According to Karlan and Valdivia (2009), microfinance institutions which provide business training to their clients have shown better results compared to their counterparts who don't, because the provision of entrepreneurial training improves loan recipients' capability to run the business projects they undertake, thereby reducing the problem of loan default. With this background in mind, the scheme organized various entrepreneurship training programmes for the group members. This training was instrumental in directing the investments the women chose to undertake. Initially, women only invested in agriculture, a risky choice given the unpredictable weather conditions and the dependence on rain-fed agriculture. Support was therefore provided to assist the group members to identify new investment opportunities, since various latent investment opportunities existed and only needed to be catalyzed and tapped as they emerged. Experiences from two villages were particularly remarkable and are provided here to illustrate this point.

In Ketaketa Village there is a gold mine that was discovered not very long ago and which attracts many people into the village. This has created a multitude of business opportunities. Many people in the village decided to leave farming activities and invest their time and other resources in mining-related activities. With the growing influx of people into the area, demand for food crops increased, but supply declined as farmers moved into mining. Those who continued with farming eventually earned much higher prices from their crop sales. Group members who sell snacks and bites also reported earning higher monthly profits as their customer base grew. Members of the Juhudi na Kazi women's group were encouraged to utilize this opportunity. In Taweta, bee-keeping was also identified as a profitable venture, and women's groups were linked with a technical expert from the district to facilitate a bee-keeping project, and with the district trade office for marketing support.

Most residents in rural areas have difficulty saving money for future use, partly because they earn too little but also because they may not always have access to facilities to enable saving, even if they wanted to. To help group members to develop a habit of saving, all groups established savings mechanisms. Individual savings contributions per month range from TZS1,000 to TZS10,000. About 64% of members currently save between TZS1,000 and TZS9,000 per month, while about 15% save TZS10,000 per month.

4.5 Accumulation of Assets

Asset accumulation is one way of addressing vulnerability (since assets can be disposed of to address a shock), for moving households out of poverty, especially with productive assets, and for improving household welfare. The profit accrued from investments was used to acquire assets and also used to acquire necessities to improve the wellbeing of the households (see Table 7).

Table 7 presents the types of houses and assets owned by respondents. The majority of the sampled households owned land (97%). On average, households owned 8.6 acres (range 1 to 150 acres). However, the land is unsurveyed, and because none of them have valid titles over it households are unable to take the opportunity of leasing[4] the land or using it as collateral to obtain capital to boost their economic activities. Although every household owned at least one hoe, only 4% and 1% owned ox-ploughs and power tillers, respectively. A significant number of households kept chickens (82%), followed by ducks (16%), and pigs (14%). A few households kept goats (6%) and cattle (6%). Households kept an average of 16 chickens (range 1 to 150).

Each household owned a house, although the majority of these houses were in rural areas and of poor quality in terms of wall and floor materials (Table 7). The average number of rooms per dwelling was 3. A significant number of households had 3 rooms (37%), followed by those with two rooms (30%), and those with more than three rooms (28%).

Other assets owned are as presented in Table 7, but it is important to note that despite the lack of electricity in large parts of the rural areas, more than three quarters of the respondents (76%) owned mobile phones. Mobile phone ownership of has grown considerably countrywide in recent years. The Views of the People (VoP) 2012 reports figures that are very similar to those found in the study area. About 76% of respondents in the VoP reported owning a mobile phone, 63% of them being in rural areas (URT, 2013b). Only 2% of the households use electricity as a major source of energy. The majority use kerosene and firewood as their main sources of energy. A significant number mentioned torches/batteries as their source of power for lighting (55%).

Table 7: Type of House and Ownership of Assets

No.	Type of asset	% of respondents
1.	Ownership of land	97%
3.	Ownership of livestock	85%
4.	Ownership of a house	100%
5.	Type of wall material	
	Cement bricks	2%
	Mud bricks	17%
	Burned bricks	61%
	Mud wall	17%

[4]Leasing unsurveyed land is risky, since the one who leases the land may claim the land to be his/hers, as observed in a study conducted in Rukwa Region (da Corta and Magongo, 2013).

6.	Type of roof materials	
	Iron sheet	67%
	Thatched with grass	28%
7.	Type of floor material	
	Mud	60%
	Cement	39%
8.	Ownership of a bicycle	72%
9.	Ownership of a radio	76%
10.	Ownership of mobile phone	76%
11.	Ownership of television	9%
12.	Ownership of motorcycle	5%
13.	Ownership of milling machine	2%
14.	Ownership of a sofa set	17%
15.	Ownership of iron (*pasi*)	35%
16.	Ownership of sewing machine	12%
17.	Ownership of ox-plough	4%
18.	Ownership of a power tiller	1%
19.	Ownership of a generator	2%

Over the period of five years since the IHI support was launched, households have acquired various kinds of assets through loans/and or profits earned from investments made out of the loans (see Table 8). While 26% of the respondents bought bicycles worth TZS104,600 on average, 23% bought mobile phones at an average price of TZS44,300. A significant amount of money has also been used to buy construction materials.

Table 8: Assets Acquired Using the Loan or Profits

Asset	Total value (TZS)	Average (TZS)	Range (TZS)	N
Battery lights	153,000	30,600	12,000 - 90,000	5
Motorcycle	4,100,000	1,366,700	1,200,000 - 1,700,000	3
Bed	630,000	126,000	80,000 - 150,000	5
Mattress	505,000	101,000	45,000 - 120,000	5
Bicycle	3,452,000	104,600	40,000 - 170,000	33
Mobile phone	1,283,000	44,300	25,000 - 80,000	29
Radio	736,000	35,000	15,000 - 170,000	21
Furniture	365,000	91,300	20,000 - 200,000	4
Wardrobe	300,000	150,000	50,000 - 150,000	2
Solar panel/battery	115,000	57,000	15,000 - 100,000	2
Iron	88,000	14,7000	8,000 - 40,000	6
Television	360,000	80,000	80,000 - 280,000	2
Slasher	10,000			1
Bush knife	10,000			1
Power tiller	3,800,000			1
Hoes	15,000			1
Refrigerator	450,000			1
Plough	180,000			1
Sewing machine	180,000			1

4.6 Polarities and Challenges

There are various group polarities and contextual challenges faced by the groups. The major ones include:

- Diverging preferences: Some group members feel obliged to spend money on social issues, which decreases the amount that can be revolved for investment.

- Jealousy at various levels:
  - ✓ At household level, husbands and wives have been in conflict over the raised economic and social status of women. This was often the case where household income was not pooled.
  - ✓ Among members: successful versus non-successful members.
  - ✓ Group members and the general community: because of the stringent conditions in enrolling more members to the groups and the success stories of the supported women.

- Perceived poor leadership in a few groups which led to continuous conflicts. This was notable in two groups. Some group members lost confidence in their leaders, which resulted in allegations. This study did not set out to establish whether or not the allegations were founded. Nevertheless, the conflicts have not affected the performance of the two groups. For example, despite having conflicts in the group, Kandolandola had a total of TZS4,906,625 by the end of 2012, which is higher than MWIPU (see Table 4), although this group received a smaller amount of money in the form of grants (TZS2.5m) compared to MWIPU (TZS3.0m).

- Political interference: The land in one village was reallocated, which made some group members leave the village. These members relocated to other villages without paying their dues.

- Attempts to replicate the same economic activities: It was quite common to find a significant number of women engaging in the same kind of activities, e.g. local brewing in Ketaketa Village. This leads to unnecessary competition and reduces profits since the supply of services outweighs the demand.

- Crop and animal diseases which reduce the expected and actual profits.

- Keeping large sums of money, which raises security problems This is because banking services are very far away, and the members are also sceptical about unreasonable bank charges.[5]

- Low prices for agricultural produce offered by large traders.

[5] The study did not investigate the potential of using mobile banking services such as m-pesa to save money.

5 Discussion

The study was premised on the hypothesis that social grants provided as productive safety nets have the potential of transforming the livelihood capacities of the poor and contributing to economic growth and poverty reduction. However, the growth-enhancing potential of grants needs to be set against concerns which include, among others, how the grants are managed, and the economic and social contexts surrounding the recipients. This study investigated these aspects by using ten groups of women who were given grants by the Ifakara Health Institute with the aim of cushioning them against health shocks, but also to promote investment ventures.

Social transfers in the form of productive safety nets have the potential to contribute positively to more inclusive growth and to reducing poverty and vulnerability. This is achieved by protecting and enhancing human capital and labour productivity as well as productive assets, since these need not be sold as a response to crisis (Barrientos, 2008). Social grants can also promote livelihood development by helping to conserve people's limited assets and thereby enabling people to take investment risks. Ultimately they can transform socio-economic relationships and improve long-term wellbeing prospects (Chronic Poverty Research Centre, 2008). With the ability to reach the extremely poor, regular transfers over substantial periods of time can improve nutrition, health, and education outcomes for poor children, facilitate the rebuilding of household and community assets, and enable inclusive economic growth(Barrientos and Zarazua, 2011). Thus, social protection makes strong contributions to protecting and building the human, financial, natural, and physical assets of poor people, thereby enabling them to grow out of poverty (Shepherd et al., 2004).

Enhancing labour productivity through promotive social protection

Since growth is essential for poverty reduction, it is important that social grants enable poor people to participate more fully in development processes by taking advantage of investment and business opportunities, wage employment, and education. In this study, it is clear that the social grants assisted women to invest in various activities and enhance their labour productivity. The grants helped the women to venture into investments, such as restaurants, that are not typical of rural communities, implying that social grants have the potential to bring social-economic transformation.[6] In our context, we see the transformation in the form of diversification to the service sector. Latent investments such as bee-keeping were also catalyzed. As Green (2013) noted, smart policy for rural economic growth must focus on increasing opportunities for rural populations. This cannot be achieved by promoting an economic monoculture of agrarian uniformity; rather, it has to be built by nurturing actual and emerging opportunities relevant to the specific environments the beneficiaries live in.

Investments in agriculture were also significant, not only at the individual level but at the group level as well. The grants assisted farmers in mechanizing and accessing farm inputs. Improving access to agricultural inputs is imperative in boosting agricultural production in Tanzania. In the VoP report, it is noted that the cost of farm inputs constituted a major problem for 88% of the farmers surveyed (URT, 2013b). Radical improvement in agricultural productivity is one of the eight strategies essential for unlocking Tanzania's socio-economic potential in order to allow the country to graduate to being a middle-income country (Mpango, 2013).

[6]See Mpango (2013) and Wuyts and Kilama (2014) for discussions on economic transformation in Tanzania.

Growth through asset accumulation

The contribution of social protection interventions to growth will be especially enhanced if social protection supports greater investment by the poor in human, physical, natural, and financial assets. There is growing evidence that social protection leads to the accumulation of productive assets, and that this has income-enhancing effects where there are opportunities to use the assets. In this study evidence is provided on how the asset base of the households changed over time after the groups received the grants. Households have been able to acquire large physical assets such as bicycles and even motorcycles.

Notable productive assets include power tillers acquired by three groups and one group member. The power tillers are used for cultivation during the agricultural season and for transport during the off season. Lending out power tillers for these activities increases the financial portfolio of these groups, which means there will be more funds for revolving to group members as soft loans.

Investment in human capital

Many social protection measures are concerned with human capital development. Most of the CCTs in Latin American countries have been conditioned on improved access to health and education services. In Tanzania, the pilot CCT by TASAF was also conditioned on education and health services, with the aim of enhancing health-seeking behaviour and access to primary education, but also enhancing the social wellbeing of the elderly. Shepherd et al. (2004) provide examples from South Africa and Bangladesh. Pensioners in South Africa invested in their grandchildren's education, food, and in micro-enterprises. In Bangladesh, providing food for education significantly increased school attendance, with only a modest loss of household income from child labour.

This study finds evidence of beneficiaries investing in educating their children beyond primary level. There seems to be a clear recognition among beneficiaries that even though the majority of social protection interventions tend to only cover primary education, addressing intergenerational poverty requires them to support their children's education beyond primary level. A significant number of women (18%) borrowed money solely to pay for their children's secondary and vocational education. This may reflect the rise in women's responsibility in a context of increased poverty in Tanzania, where women have to pay for the education of their children (da Corta and Magongo, 2013). Investment in education and health has been mentioned as one of the drives in current global development transformation (UNDP, 2013).

Group lending practices

The Grameen Bank Model pioneered by Professor Yunus Mohamed has been applied widely by microfinance institutions. According to de Aghion (1999), the group lending mechanism is more attractive to lenders because co-signatory members are the ones who secure the loan. Group members would normally be expected to exhort each other to repay as per agreed repayment schedules so as to maintain credibility and creditworthiness. However, group lending mechanisms are increasingly being challenged on two grounds: First, the demand for loans is different between members and tends to change over time. Individuals with lower demands for loans will be forced to be liable just as those with high demands, i.e. small borrowers will be liable to the benefit of large borrowers (Gine and Karlan, 2006). Second, every individual in the group lending mechanism may be able to invest in different types of business, with some businesses having higher risks than others. Individuals in higher risk businesses are not personally at risk, but the entire group partners are at risk (Stiglitz, 1990). The consequence is that the whole group is subjected to the risk of loan default if a single group member fails to meet the repayment schedule deadline or defaults completely.

In addressing these problems most groups resorted to giving each member the same amount of loan irrespective of the applied loan size. This reduced complaints (no discrimination based on the amounts issued). The risks in investments were addressed by advising group members on the most profitable business ventures, although this resulted in mimicry, with members undertaking exactly the same activities as their peers and leading to unproductive competition and the loss of revenue and profits to the women.

Introducing the savings aspect

According to Bass and Henderson (2000), a consumption path and income receipt path have completely different timings. To smooth the consumption path, people are required to save overtime as income flows in. This is particularly important in low-income households (the poor), where the misuse of income, which may only appear once in a month or in a windfall, would make a dire situation even more dire.

Microfinance institutions realize this, and most of the poor are encouraged to save for foreseeable expenses such as school fees, money to prepare their farms for the coming crop seasons, money to buy livestock or crops during the higher season at cheaper prices, etc. Rutherford (2000) notes that the poor have very little to save, but if they don't save they are likely to become poorer. Thus, savings aspects were introduced within the groups, and through this measure members were able to accumulate reasonably high amounts of savings.

Support through microfinance versus development grants

Most microfinance clients who are poor tend to direct their borrowings to unintended objectives such as family expenses, rather than towards activities that improve their income levels (Hulme, 2000). This is, more often than not, a rational decision, given that consumption smoothing is an immediate need of these kinds of households. But diversion of resources can also be a result of a general lack of skills in business, loan handling, and entrepreneurship. Experiments on microfinance institutions which provide business training to their clients have shown positive results, because the provision of entrepreneurial training improves the livelihood strategies of their clients and hence reduces the problem of loan repayment (Karlan and Valdivia, 2009).

The approach used by microfinance institutions in Tanzania can be challenged because in most cases high interest loans are given without considering the living conditions of borrowers. For the chronically poor, the immediate need is usually to smooth the consumption of basic items such as food and health care. As Gutta (2010) notes, for the 'Ultra Poor'[7] a microcredit is not an appropriate first intervention. Their incomes are low and inconsistent, and their lives are full of risks. The added burden of debt could cripple their confidence and leave them in deeper levels of poverty. Initially the ultra-poor need assistance in stabilizing their life circumstances, meeting their basic health and social needs, and learning the livelihood skills necessary to generate an income.

[7]People at the very bottom of the socio-economic ladder – the poorest of the poor, or people living in destitution and at the very bottom of the economic pyramid.

Only once they reach a level of stability (especially in terms of food security and health) can they be expected to take a micro loan and/or development grant and use it for productive purposes. Thus, any measure to address their poverty should be of two tiers (sequencing protection and promotion): social grants to smooth consumption and another component for investment.

An example of how protection and promotion can be sequenced is reported by Farrington et al. (2004:12), in a study of the Income Generation for Vulnerable Group Development (IGVGD) Programme in Bangladesh, initiated by Building Resources Across Communities (BRAC) to address the needs of chronically poor households. IGVGD targeted households that could not easily escape extreme poverty and who had little opportunity or space to engage in 'productive' income-generating schemes or invest in productive assets and resources. IGVGD attempted to reach this group, the 'hardcore poor', and build up their productive capacity, simultaneously providing a protective base by first providing them with 'protective' measures of social protection. This was done in collaboration with the World Food Program (WFP) and local government, through the distribution of a monthly wheat ration (for two years), plus training and credit provision by BRAC. The credit was used to set up income-generating activities such as poultry and livestock.

Although the interest rates set by the groups were high (for majority of the groups, the interest rate ranged between 10% and 19%), loan repayment records by members were good. Four lessons are learnt in connection with this intervention. First, the groups set interest rates depending on how viable their investments were (the rate was not imposed). Second, members understood that paying the interest rates increased the groups' financial portfolio and thus more funds would be available for revolving to group members in the form of loans (the money remained within the group for future revolving). Third, groups had the power to decide on how to use the money for group activities, e.g. procuring assets such as power tillers and keeping group livestock. Lastly, groups could withdraw their savings for other uses when they needed to do so, for example during festival seasons. They also shared profits on jointly agreed terms as members (they were able to agree on the amount of the profit to be given to each member for social issues).The bottom line was that groups had decision-making powers over the money. When groups are autonomous with less external interference, they tend to perform better.

6 Conclusion and Recommendations

The study argues that social protection through social grants in the form of productive safety nets can have a positive impact on economic growth and can help to shape the pattern of economic growth in favour of the poor. In this study, it is clear that the social grants assisted women to invest in various activities and enhance their labour productivity. The grants helped the women to venture into investments, such as restaurants, that are not typical of rural communities, implying that social grants have the potential to bring social-economic transformation. Evidence is also provided on how the households' asset bases changed over time after the groups received the grants. Households have been able to acquire large physical assets such as bicycles and even motorcycles. The beneficiaries have also invested in educating their children beyond primary level.

This study shows that the functionality of the grant mechanisms can be considerably enhanced when there is provision of Business Development Services (BDS) such as training in entrepreneurship, the identification of profitable business ventures, and supportive supervision for the groups to facilitate proper financial management. Nevertheless, numerous other contextual factors may still need to be taken into account when designing and implementing promotive measures both within and outside agriculture, given the rural context of the supported groups. These include access to markets and access to agricultural inputs, e.g. pesticides and veterinary services, among others.

The study recommends the following:

- Various funding avenues are available for youth and women through district councils. The targeted groups are given funds for revolving among the group members over a certain period of time, with payback so that the funds could be used to reach other beneficiaries. Nevertheless, the rate of repayment is very low, and there is no evidence that these groups put the funds into productive investments and whether there is indeed any movement out of poverty.[8]This study recommends providing these funds in the form of well-managed social group grants for investments. The groups should be trained and allowed to manage the grants, while community development officers at district and ward levels provide supportive supervision to the groups.

- To make social grants meet the intended goals of improving labour productivity, Business Development Services (BDS) have to be provided to the recipients. Examples include training in entrepreneurship skills and financial management.

- Rural economic growth should not focus only on agricultural development but also on creating opportunities outside agriculture. Community Development Officers should assist community members in identifying latent investments in the communities and catalyzing such opportunities.

[8]Personal communication with District Community Development Officer, Kilombero District.

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