

**Perception of TASAF beneficiaries over Productive Social Safety Net (PSSN) services:  
A case of Kinondoni Municipality**

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**ABSTRACT**

Social Safety Net Programs (SSNPs) are critical tools for poverty alleviation and enhancing household welfare in low- and middle-income countries. These non-contributory programs target vulnerable populations by addressing food security, health, education, and economic empowerment, with the goal of reducing poverty and socio-economic disparities. The Productive Social Safety Net (PSSN) under the Tanzania Social Action Fund (TASAF) is one such program designed to support Tanzania's poorest households through cash transfers, public works, and livelihood enhancement initiatives. Despite the program's extensive reach and quantitative successes, limited research has focused on understanding beneficiaries' perceptions of the PSSN services, which is crucial for evaluating program effectiveness and identifying areas for improvement. This study aims to analyze the perceptions of PSSN beneficiaries in Kinondoni Municipality, Dar es Salaam, to assess their satisfaction and the program's perceived impact on household welfare. Using a cross-sectional survey design, data were collected from 100 beneficiaries through questionnaires, focus group discussions, and key informant interviews. Both qualitative and quantitative analyses were conducted to examine socio-demographic factors, program participation, and beneficiaries' attitudes towards the PSSN services. Findings indicate a predominantly positive perception of the PSSN, with beneficiaries appreciating the cash transfers and public works components. However, challenges were noted, particularly concerning the accessibility and adequacy of services, and the need for more robust livelihood support. The study underscores the importance of incorporating beneficiary feedback into program design and implementation to enhance the PSSN's effectiveness in alleviating poverty and fostering long-term economic resilience in Tanzania. These insights can guide policymakers and program implementers in refining the PSSN, ensuring it meets the evolving needs of Tanzania's vulnerable populations and contributes effectively to the country's broader development goals.

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*Keywords: Social Safety Net Program, Poverty alleviation, Tanzania Social Action Fund, cash transfers, beneficiaries*

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## 1. INTRODUCTION

**Social Safety Net Programs (SSNP) has become increasingly prominent as tools for improving household livelihoods and welfare across the globe. These non-contributory programs are designed to provide support to vulnerable populations, addressing issues such as food security, health, nutrition, and education, with the underlying goal of alleviating poverty and reducing socio-economic disparities in low-income and middle-income countries (The State of Social Safety Nets 2018, 2018). However, the design and implementation of these programs vary significantly across different contexts, reflecting the diverse social, economic, and political landscapes in which they are embedded. Analysis of recent data shows a growing commitment to safety nets, with many countries spending more on these programs over time. This increased spending has translated into a substantial increase in program coverage around the world, and analysis indicates that on average, all types of programs tend to favor the poor.**

**Social safety net programs have emerged as a critical tool for addressing poverty and promoting social inclusion globally. These programs, often referred to as "social safety nets," have taken on various forms, reflecting the unique socioeconomic contexts and policy priorities of different countries. In Tanzania, the Productive Social Safety Net program has been instrumental in improving food security and increasing access to education for children in impoverished households. This program is part of a broader strategy aimed at reducing poverty and promoting social inclusion. Similarly, in Latin America, conditional cash transfer programs such as Brazil's Bolsa Família and Mexico's Prospera have been lauded for their success in reducing poverty and inequality by incentivizing behaviors such as regular school attendance and healthcare visits for children (Shei et al., 2014) (The State of Social Safety Nets 2018, 2018)**

**The efficacy of social safety net programs in enhancing household welfare is supported by a growing body of evidence. The findings from Brazil's Bolsa Família program, for instance, suggest that further improvements in health outcomes may depend on the quality of health care services provided, the scope of services linked to the health conditionalities, and coordination with other social safety net programs (Shei et al., 2014). The case for safety nets has also been made in Africa, where countries have become great innovators in this domain, pushing the frontiers in areas such as the creative use of technology and the integration of productive inclusion components. As countries around the world expand the coverage and financing of social protection programs, the importance of leveraging these systems and fostering cross-sectoral collaboration cannot be overstated.**

**The expansion of SSNPs globally has also been accompanied by increased involvement from international multilateral and bilateral donor agencies. As highlighted by Hickey et al. (2019), the post-Washington Consensus era has seen a growing influence of these agencies in the development agendas of**

poorer countries. This influence is often reflected in the design and implementation of SSNPs, where donor agencies provide not only financial support but also technical assistance in program design, monitoring, and evaluation. In many low-income countries (LICs), particularly in Africa, this external support has been crucial in scaling up SSNPs and ensuring their sustainability.

For example, the World Bank and the International Monetary Fund (IMF) have played significant roles in promoting SSNPs as part of their broader poverty reduction strategies. In Latin America, the Inter-American Development Bank (IDB) has been instrumental in supporting the expansion of conditional cash transfer programs. Similarly, in Africa, organizations like the United Nations Development Programme (UNDP) and the United Nations Children's Fund (UNICEF) have been key partners in the design and implementation of SSNPs aimed at addressing child poverty and malnutrition. George et al. (2021) note that the global expansion of SSNPs, particularly in middle-income Latin American countries and LICs in Africa, reflects not only the growing recognition of the importance of these programs but also the increasing willingness of governments to invest in social protection. This trend is indicative of a broader shift in development thinking, where social protection is increasingly seen as a necessary investment for sustainable development, rather than a temporary measure or a burden on public finances.

In Tanzania, the Tanzania Social Action Fund (TASAF) has been at the forefront of implementing social safety net programs aimed at improving the livelihoods of the country's poorest and most vulnerable populations. Among these initiatives, the Productive Social Safety Net (PSSN) has emerged as a pivotal program, designed to provide immediate support while fostering long-term economic empowerment. Understanding the perception of beneficiaries towards PSSN services is essential for evaluating the program's effectiveness and identifying areas for improvement. This background section provides an overview of the PSSN program, the importance of beneficiary perception in social protection programs, and the specific context within Tanzania.

The Productive Social Safety Net (PSSN) program is a flagship initiative under the Tanzania Social Action Fund (TASAF), launched in 2012. The program was designed as part of the government's broader efforts to reduce poverty and promote social inclusion, particularly among the most vulnerable households in the country. The PSSN is a comprehensive social protection program that combines cash transfers, public works, and livelihood enhancement interventions to improve household income, food security, and access to basic services (URT, 2018; 2022). The PSSN operates in multiple phases, with the first phase running from 2012 to 2019 and the second phase beginning in 2020. The first phase focused primarily on providing cash transfers to the poorest households, enabling them to meet their immediate needs, such as food and healthcare. In addition to cash transfers, the program also included public works components, which offered temporary employment opportunities to beneficiaries. These jobs typically involved labor-intensive

projects, such as road construction, environmental conservation, and the development of community infrastructure.

The second phase of the PSSN, launched in February 2020, built upon the successes of the first phase by expanding the program's reach and incorporating additional components aimed at boosting economic development. This phase placed a greater emphasis on human capital development, particularly through conditional cash transfers that were tied to specific behaviors, such as ensuring children attend school regularly and receive routine healthcare. The second phase also introduced more robust livelihood support initiatives, including training and resources to help beneficiaries engage in income-generating activities.

The success of social protection programs like the PSSN is not solely determined by their design and implementation; it is also significantly influenced by how beneficiaries perceive the services they receive. Beneficiary perception can affect various aspects of a program's effectiveness, including participation rates, adherence to program conditions, and overall impact on household welfare. Positive perceptions can enhance the program's legitimacy and encourage greater engagement, while negative perceptions can undermine trust and reduce the program's effectiveness.

In the context of the PSSN, understanding beneficiary perception is crucial for several reasons. First, it provides insights into how well the program is meeting the needs and expectations of its target population. Beneficiaries' experiences and opinions can reveal whether the services are accessible, sufficient, and appropriate for addressing their specific challenges. Second, perception studies can identify potential barriers to participation, such as stigma, lack of awareness, or logistical difficulties, which may prevent eligible households from fully benefiting from the program. Finally, understanding beneficiary perception helps program implementers and policymakers identify areas where improvements are needed, ensuring that the PSSN remains responsive to the evolving needs of Tanzania's poorest households.

### **1.1 Context of TASAF and PSSN in Tanzania**

Tanzania, like many other sub-Saharan African countries, faces significant socio-economic challenges, including high levels of poverty, food insecurity, and limited access to essential services. According to the World Bank, as of the early 2010s, more than a quarter of Tanzania's population lived below the national poverty line, with poverty rates particularly high in rural areas. The Tanzanian government, recognizing the need for comprehensive social protection mechanisms, established TASAF in 2000 as a primary vehicle for delivering social safety net services (World Bank, 2023).

TASAF's mandate is to reduce poverty through targeted interventions that support the livelihoods of the poorest and most vulnerable households. Over the years, TASAF has implemented various programs, but the PSSN stands

out as the most comprehensive and ambitious. The program was designed not only to provide immediate relief through cash transfers but also to empower beneficiaries by enhancing their capacity to generate income and improve their living conditions (URT, 2022)

The introduction of the PSSN in 2012 marked a significant shift in Tanzania's approach to social protection. The program's design reflects recognition that poverty is a multi-dimensional issue that requires a combination of interventions. By integrating cash transfers with public works and livelihood support, the PSSN aims to address both the symptoms and underlying causes of poverty. Furthermore, the program's conditionality aspect—linking cash transfers to behaviors that improve human capital, illustrates a commitment to long-term poverty reduction strategies.

The implementation of the PSSN has reached millions of Tanzanians across the country, including in both rural and urban areas. In urban municipalities like Kinondoni, where poverty coexists with rapid urbanization and informal settlements, the PSSN has been crucial in providing a safety net for households facing economic uncertainty. However, the diverse contexts in which the PSSN operates mean that beneficiaries' experiences and perceptions of the program can vary widely.

## **1.2 Challenges in Assessing Beneficiary Perception**

Despite the importance of understanding beneficiary perception, assessing it can be challenging. Beneficiary perceptions are influenced by a range of factors, including individual expectations, prior experiences with social programs, cultural beliefs, and the specific circumstances of their communities. Moreover, perceptions can change over time as beneficiaries experience different aspects of the program, such as the reliability of cash transfers, the availability of public works opportunities, and the quality of livelihood support services (Erlandsson et al, 2022).

In Tanzania, there have been limited systematic studies focused specifically on the perception of PSSN beneficiaries. Most evaluations of the PSSN have concentrated on quantitative outcomes, such as the impact on household income, food security, and school attendance. While these metrics are important, they do not capture the full picture of how beneficiaries perceive and experience the program. By studying beneficiary perceptions, policymakers and program implementers can ensure that the PSSN remains a responsive and effective tool for poverty reduction in Tanzania, ultimately contributing to the country's broader development goals.

## **1.3 Implementation of PSSN in Kinondoni Municipality**

The second phase of the PSSN was launched countrywide, including in urban areas like Kinondoni Municipality, one of the largest and most populous municipalities in Dar es Salaam. Kinondoni, with its mix of urban and peri-urban areas, presents unique challenges and opportunities for the

implementation of the PSSN. The program in Kinondoni aims to address the specific needs of the poorest and most vulnerable households, many of whom live in informal settlements with limited access to basic services and economic opportunities (World Bank, 2022; TASAF 2022).

The PSSN program in Kinondoni has been implemented for over two years now, providing a range of benefits to its beneficiaries. These include productive cash transfers, which help households meet their basic needs while also investing in income-generating activities; public works programs, which offer temporary employment and contribute to community infrastructure; and basic livelihoods support, which includes training and resources to help households improve their economic resilience.

Despite the apparent success of the program in reaching vulnerable populations, there has been limited systematic evaluation of the perception of beneficiaries on the program. Understanding beneficiaries perception will improve the program's performance and hence the welfare of beneficiary households (URT, 2022).

#### 1.4 Problem statement

The implementation of the Productive Social Safety Net (PSSN) under the Tanzania Social Action Fund (TASAF) has been a significant effort by the Tanzanian government to alleviate poverty and improve the livelihoods of the most vulnerable populations. While the program has reached millions of households with cash transfers, public works opportunities, and livelihood support, there is limited understanding of how beneficiaries perceive these services. Beneficiary perception plays a crucial role in the success and sustainability of social protection programs. Positive perceptions can lead to greater engagement and adherence to program conditions, while negative perceptions may result in reduced participation and diminished program impact. Despite the program's wide reach and apparent success in quantitative terms, the lack of comprehensive qualitative insights into how beneficiaries view and experience the PSSN services presents a significant knowledge gap.

Understanding the perceptions of TASAF beneficiaries is essential for evaluating the overall effectiveness of the PSSN program. If beneficiaries perceive the services as inadequate, inaccessible, or poorly managed, it could undermine the program's objectives of improving household welfare and fostering long-term economic development. Moreover, the varying contexts across different regions in Tanzania, such as urban versus rural settings, may influence how beneficiaries experience the program, leading to disparities in satisfaction and outcomes. Addressing this gap in knowledge is critical for policymakers and program implementers to make informed decisions about potential adjustments and improvements to the PSSN. Without a clear understanding of beneficiary perceptions, efforts to refine and scale up the

program may fall short of achieving the desired impact on poverty reduction and social inclusion (World Bank, 2022).

### 1.5 Objective of the study

The objective of the study was to analyze the perception of Tanzania Social Action Fund TASAF beneficiaries on the services offered by Productive Social Safety Net (PSSN) with a focus on understanding beneficiary satisfaction and perceived effectiveness of the program in improving household welfare and economic resilience.

## 2. MATERIAL AND METHODS

**2.1 Study design:** The study employed a cross-sectional survey design, chosen for its cost-effectiveness and efficiency in collecting data at a single point in time. The research was conducted in Kinondoni Municipality, Dar es Salaam, an area characterized by high poverty levels and selected for its coverage under the Productive Social Safety Net (PSSN) program.

**2.2 Study Area:** Kinondoni Municipality, bordered by the Indian Ocean and several districts, has a population of 1,775,049 and covers 321 square kilometers. The municipality has a hot, humid climate and is administratively divided into 20 wards. It was chosen for its significant number of PSSN beneficiaries and poor livelihoods.

**2.3 Study Population:** The study targeted PSSN program participants, focusing on households supported by TASAF.

**2.4 Sampling:** A representative sample of 100 respondents was calculated using a sample size formula based on the municipality's population. A multistage sampling procedure was used, starting with the purposive selection of Kinondoni Municipality and Kawe division, followed by random selection of Bunju ward, and finally, purposive selection of Basihaya Street due to its high concentration of PSSN beneficiaries. The sample consisted of heads of households aged 18-75.

**2.5 Data Collection Methods:** Primary data were collected using questionnaires, focus group discussions (FGDs), and key informant interviews (KIs). The questionnaire included both closed and open-ended questions. FGDs involved 12 groups, each with about 8 participants, including community and street leaders. KIs involved 4 TASAF leaders. Participants in FGDs were selected purposively and were not re-interviewed through structured questionnaires.

### 2.6 Data Analysis

The qualitative data analysis involved a content analysis of views from focus group discussions (FGDs) and key informant interviews (KIs). This analysis focused on evaluating the impact of the PSSN program on beneficiaries' livelihoods, particularly income-generating activities (IGAs), daily food consumption, and school attendance before and after program implementation. Interviews were conducted in Swahili,

transcribed, and then translated into English for analysis. The transcripts were carefully read multiple times to identify key insights and patterns, allowing for a detailed micro-analysis of the data.

For the quantitative analysis, descriptive statistics were used to assess the beneficiaries' perception toward the program which was measured using a Likert scale with 12 statements. Respondents rated their agreement on a five-point scale, ranging from strongly disagree (1) to strongly agree (5). The perception was rated as Positive, Neutral and Negative. The respondents who strongly disagreed and disagreed were considered to have a negative perception in PSSN program while respondents who had Undecided views were considered to be have neutral perception and those who strongly agreed and agreed were considered to have positive perception. The total scores were calculated, this categorization was used to evaluate overall beneficiary sentiment towards the program, with a focus on identifying areas for potential improvement.

### 3. RESULTS AND DISCUSSION

#### 3.1 Socio - Demographic Characteristics of the Respondents

The socio-demographic characteristics of the respondents studied were sex, age, education and marital status. The findings indicate that about 79.0% (79) of interviewed respondents were female and the rest were male. Reason behind gender imbalance is that majority of PSSN households were headed by women. Furthermore, the mean age for all the respondents was  $53.45 \pm 11.69$  years as illustrated in Figure 3 which implies that majority of PSSN beneficiaries was in old age category.

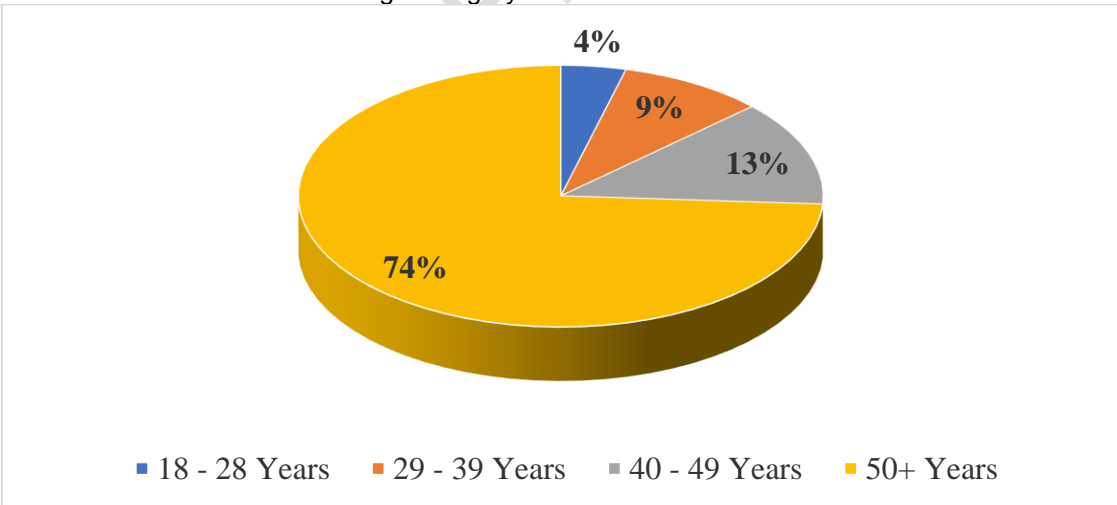


Figure 1: Age Category of Respondents

In terms of education, the study findings revealed that 68.0% (68) of the respondents were illiterate; and 32.0% (32) had attained primary school education. The findings imply that majority of PSSN beneficiaries in the study area were illiterates and few had primary education, which was a probable reason of their poor livelihood.



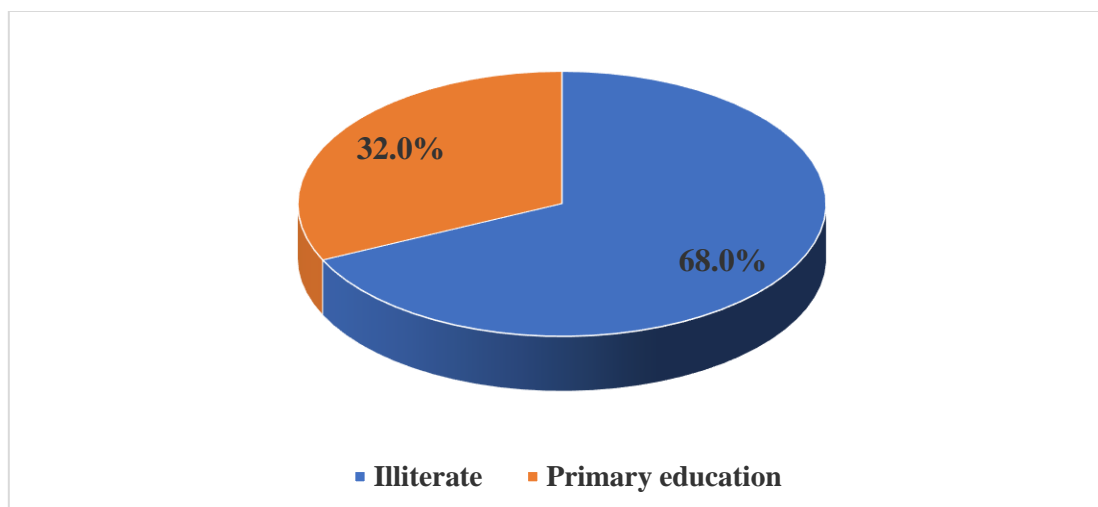


Figure 2: Respondents' education level

The finding is in line with the study reported by Qureshi and Arif (2001) that an increase in the educational level of the head of the household significantly reduces the chances of the household being poor. Moreover, an increase in the schooling of household heads not only has a positive impact on their productivity and earnings but also enhance the productivity of other members of the household (Majumder and Biswas, 2017). The study conducted by Janjua and Kamal (2011) found that when the education levels for household heads rises, household poverty risk weakens. Furthermore, it has been reported that the likelihood of being poor is higher for the people with lower level of education (Okojie, 2002). The findings call the need for supporting illiterates with PSSN program since it becomes difficult for them to be self-sufficient from own initiatives.

In terms of marital status, 67.0% (67) of the respondents were married while the rest were divorced or widowed at the time of research. The finding shows that married people participated well in development projects. However, it the finding was against that reported by (Chifamba, 2013) those levels of participation in development projects are relatively low among married people.

### 3.2 Perception of Perception of TASAF Beneficiaries towards PSSN

The results in Table 1 indicate that the total mean score was 24 implying that respondents had positive perception towards PSSN program. Whereby, 20 was a mean score for negative perception on PSSN beneficiaries, Moreover, 13 were a mean score for neutral perception on PSSN beneficiaries on its services. From Statement 1 to statement 6 the respondents had a negative perception to PSSN service while from statement 7 to statement 12 the respondent had a rather positive perception on PSSN services and how the community feel about PSSN.

Table 1: Perception of Beneficiary towards PSSN Program

	Response (%)
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S/N	Statement	Undecided (0)	Strongly Disagree (1)	Disagree (2)	Agree (3)	Strongly Agree (4)
1	PSSN Program is for government and Municipal Staff to benefit financially	9	38	24	16	13
2	PSSN Program is for political reasons	17	35	26	14	35
3	PSSN Program is not important as it can't enhance livelihood to beneficiaries	12	34	28	17	9
4	There is no need for PSSN Program as the magnitude of its impact is minimal	11	15	18	26	30
5	When you are enrolled into PSSN Program the community keeps distance from you	10	20	28	28	14
6	People involved in the implementation of the PSSN Program do not give us respect because of our poverty	18	32	22	18	10
7	PSSN Program is not for government and Municipal Staff to benefit financially	16	10	6	28	32
8	PSSN Program is not for political reasons	20	12	10	34	24
9	PSSN Program is important as it enhances livelihood to beneficiaries	8	6	24	26	36
10	There is need for PSSN Program as the magnitude of its impact is great	10	14	20	26	30
11	When you are enrolled into PSSN Program the community doesn't keep distance from you	10	16	17	27	30
12	People involved in the implementation of the PSSN Program give us deserved respect regardless of our poverty situation	15	14	12	29	30
	Mean Score	13	29		58	

From Table 1 it is clear that Proportion of 58% of respondents, have positive perception on PSSN program. Whereby, 13 % of respondents are undecided about PSSN in program. Moreover, 29% of respondents have negative perception on the program.

Similar finding was reported by Bani et al. (2014) who found that perception of beneficiaries was positively towards programs. Therefore, drawing experience from aforementioned studies, it was noted that people with positive perception tend to participate in development projects compared to their counterparties. For this case, majority of interviewed respondents in this study had positive perception towards PSSN program and therefore might be a reason for positive effects due to their effective participation in the program. The following quotes were further stipulated by the respondents during data collection;

*We are five in my house and the program provides same amount of money that household with less members get. Would suggest PSSN to review the program and think about increasing the money in relation to the number of members within households. Otherwise, it won't have any great intended impact to the community"* (Female, 57 years, Kinondoni Municipal Council, October 14, 2022).

*"I have been taking care of my sick mother for a very long time and all what we have been receiving as a PSSN support, was spent to meet cost of treatments. The idea of providing beneficiaries with health insurances should be considered to avoid the challenge"* (Female, 18 years, Kinondoni Municipal Council, October 15, 2022).

*"It happened that I have been very sick and decided to go back to my home village to avoid cost of living in town. Since I was away in the village, I requested my son to follow up on my behalf over the stipend we normally receive from TASAF. He could not manage to get as was advised to make arrangements so that I could come back to town to access the money for the family. As I failed to come back, we couldn't get the money. So, the family members suffered a lot"* (Female, 54 years, Kinondoni Municipal Council, October 14, 2022).

*"The current system of providing the money after every two months should be reviewed and reconsidered. You can see the time interval between first and second instalments is huge. This brings a lot of challenges when comes in planning for our loans' repayments. Instead, would suggest the program to start providing the money in monthly basis"* (Female, 63 years, Kinondoni Municipal Council, October 16, 2022).

*"We appreciate the government over the program support but it is very disappointing that there is no specific date for making payments. I am not sure if the government is implementing this without a plan. Would seriously advise TASAF staff to consider this and communicate a fixed date for making payments in monthly basis."* (Female, 69 years, Kinondoni Municipal Council, October 17, 2022).

Positive perception of a program is key in the program effectiveness and hence sustainability. From Table 1 it is clear that 58% of the respondents have positive perception of PSSN as opposed to 29% who had negative perception. A positive perception of a safety net program or project implies that the program is widely regarded as effective, equitable, and responsive to the needs of vulnerable populations. This perception often stems from the program's ability to provide timely and adequate support to those facing economic hardships, health challenges, or other social vulnerabilities. When stakeholders, including beneficiaries and the broader community, view the program positively, it indicates that the program is seen as a reliable source of assistance that successfully mitigates the risks associated with poverty, unemployment, or other adversities. This positive view can enhance trust in the program, encouraging more individuals to participate and engage with its services, thereby maximizing its reach and impact.

Furthermore, a positive perception of a safety net program suggests that it is not only meeting its objectives but also doing so in a way that is perceived as fair and transparent. This can lead to broader community support, increased political backing, and a greater likelihood of the program's sustainability. Additionally, when a safety net program is positively perceived, it can reduce stigma associated with receiving assistance, making it easier for beneficiaries to seek help when needed. This positive perception also reflects the program's ability to adapt to the changing needs of its target population, ensuring that it remains relevant and effective in addressing social and economic challenges.

The findings from this study concurs with that of Kaereho et al, (2016) who argues that 60% of the beneficiaries from the NPLN programme had positive perception and they were happy with the way the programme helped them. Participants were of the opinion that access to basic services such as education could lead to improvement in their living standards and could enhance their quality of life. In another study by Papucci et al (2017) it was also recognized that positive perception of the program has improved the wellbeing of different households as the project beneficiaries had an increased participation in decision making concerning purchases for food and health, as well as in households' charges, improving communication between husbands and wives.

#### **4. CONCLUSION**

In conclusion, the study has provided valuable insights into the perception of beneficiaries towards the Productive Social Safety Net (PSSN) program under the Tanzania Social Action Fund (TASAF). The findings reveal a generally positive perception among beneficiaries, particularly regarding the impact of the program on improving household welfare and economic resilience. However, the study also highlights areas where perceptions are less favorable, particularly in relation to specific services within the program. These mixed perceptions underscore the need for continuous monitoring and evaluation to address challenges and enhance the effectiveness of the PSSN. The socio-demographic characteristics of the respondents, such as age, gender, education level, and marital status, play a significant role in shaping their experiences and perceptions of the program. The data suggests that older, less-educated, and female-headed households constitute a large portion of the beneficiaries, which points to the necessity of tailoring program components to meet their specific needs. Moreover, the positive perceptions related to the overall impact on livelihoods and the recognition of PSSN as a crucial support system indicate that the program is well-received by those it aims to assist.

Nonetheless, the study's findings also indicate that there is room for improvement in certain aspects of the PSSN, particularly in enhancing the quality and accessibility of services. Understanding and addressing these concerns is vital for ensuring that the program continues to meet its objectives of poverty reduction and social inclusion. Policymakers and program implementers should consider these insights as they work to refine and expand the PSSN, ensuring that it remains responsive to the evolving needs of Tanzania's most vulnerable populations. By doing so, the PSSN can continue to play a pivotal role in improving the livelihoods and welfare of

those it serves, contributing to broader efforts towards sustainable development in Tanzania.

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