**Efforts Made by TASAF III Cash Transfers on Enrollment of Vulnerable Children in Public Secondary Schools in Mvomero District, Tanzania**

**Abstract:** *This study assessed the efforts made by Tanzania Social Action Fund Phase Three (TASAF III) cash transfers on enrollment of vulnerable children in public secondary schools in Mvomero district, Tanzania. The study was guided by Human Capital Investment Theory, which holds that investing in education, training and health could increase the productivity of individuals. A mixed integrated on the convergent design was adapted under pragmatism philosophy. Data were collected through the use of questionnaires to program beneficiaries, interview guides to Hos and WEOs, and documentary review for data review. The study used a total sample size of 36 respondents, including 30 program beneficiaries, 3 HoS, and 3 WEOs. Data were analysed descriptively using SPSS version 20 and thematically to enrich quantitative and qualitative data. The study revealed the increased enrolment of vulnerable children in public secondary schools as a result of TASAF's interventions like the provision of conditional cash transfers, awareness, and regular follows-up. The study concluded that financial constraints, and awareness were the key barriers that previously hindered school enrolment of vulnerable children in schools. The study recommended TASAF to update beneficiary names to give chances for others who are in need, NGOs to complement the program through provision of additional support to vulnerable children enrolled in schools like meals, psychological services, and sanitary products.*

**Key Words:** Vulnerable Children, Enrolment, TASAF, Conditional cash transfer.

**INTRODUCTION.**

Education is an important need for both social and economic development. As such,it was declared as one of the human rights under the Universal Declaration of Human Rights(UDHR) in article 26. The central purpose being developing human personality that can promote understanding, tolerance, and friendship among all nations (UN, 1948). From that view, it is strongly expected that every school-aged child has to enroll in school for education. Tonegawa (2023) adds by explaining the Sustainable Development Goals (SDGs 2015-2030), especially in its 4th goal which aims to ensure inclusive and equitable quality education for all. The notion of inclusivity highlighted in SDGs shows how is it important to all children in regardless of their disabilities, or vulnerabilities to get quality education.

Unfortunately, more than 258 million children(17% of the world population) including adolescents, and youth are out school (UNESCO, 2020). From that data, majority of them are reported to be from Sub Saharan Africa who counts to about 38%, and which is an increase from 24% in 2000. Reports show that most of children lacking the access to education are the result of poor financial background of their families, while others are faced by issues like cultural and gender norms such as disabilities, early marriages, and children involvement in labour to support family economy. In some conflict-affected regions of Sub-Saharan Africa, insecurity is the greatest threat to children enrolment in schools.

According to UNICEF (2020), children from poor families are 4 times likely to be out of school than those from well-off families. And these children are those referred to as vulnerable children. Vulnerable children, in due regard, include those who are at risk of being excluded from basic services like education, and health care due to circumstances such as economic hardship, conflict or disabilities (UNICEF, 2020).

In response to UDHR and SDGs, initiatives have been made by governments of different parts of the world to ensure equal access to all, including the vulnerable children. And among the efforts made is provision of cash transfers to vulnerable families to support them for education. Through these cash transfers, school-aged children are evidenced to enroll and attend primary and secondary education.

In Brazil for instance, the government introduced "Bolsa Familia " in 2003 as a strategy for reducing poverty, whereby vulnerable families received US$ 35 monthly each (around Tsh 82,000). In implementation of the program, a family commits to keep a child (ren) in school for 75% in school days in a month (Reach Alliance, 2020), and ensuring regular health check ups of the child. This has helped many children from vulnerable families to access the education, reducing the dropout rates and gender inequalities as the attendance rate increased to 91% by 2020.

This was done the same in Mexico through "Progresa", a program established in 1997, then "Oportunidades" in 2002 (Goneril et at.,2023), where about US$ 40 (Tsh 94,000) was given to vulnerable family, with the same conditions like in Bolsa Familia of Brazil- Keeping a child in school. The reports show the increased rate of 7.5% in enrolment of girls in secondary school in just three years of the program as researched by Schultz (2000).

In Sub-Saharan Africa, there have been efforts made by countries to ensure vulnerable children attend schools, particularly secondary school education. John et al, (2024) revealed in their study how the government of South Sudan played a fundamental role to vulnerable children through provision of cash transfers. It was found that cash transfers were used by beneficiaries to buy scholastic materials and livestock to support provision of food items, and to buy candles and paraffin among others of which were key in enabling and facilitating enrolment and retention of girls in schools. This implies the deliberate motives taken by many of Sub-Saharan Africa towards the enrolment of vulnerable children into schools, especially from conflict-affected areas like South Sudan.

In Kenya, the government launched Kenya's Cash Transfer for Orphans and Vulnerable Children (CT- OVC) in 2004. From the program, an amount of KES 2000-3000 (Tsh 40,000 - 60,000) was monthly provided to households caring for Orphans and vulnerable children(Muthoni & Moyi, 2020). The findings show that the program increased school enrolment rates, especially for Orphans and children living in extremely disadvantaged conditions, since the burdens of school fees, uniforms, and other educational expenses were set down.

Tanzania, like other Sub Saharan Africa, came with initiatives to ensure that education, especially secondary education become accessible to all. In 2016, the government of Tanzania declared "Fee-free education policy" for ordinary level secondary education (Form I-IV) in public schools(URT, 2016). Before the abolition, the school fee for o-level secondary was 40,000 Tsh, then 20,000 Tsh per year from 2005. The abolition of fee in ordinary level secondary education boosted students enrolment and educational achievement, including the vulnerable children. For example, in 2015, the enrolment of Form I students was 448,826 (225,558 girls) while in 2016, after abolition of fee, the enrolment of Form I boosted to 538,826, whereby girls were 274,870 (URT, 2017).

Although the fee was abolished in ordinary level secondary education, still the remaining challenge is how to afford other school-related expenses which observed to be a burden for parents and guardians. Chalamila(2021) explains that the demand for children schooling is unlikely to be met without reducing the financial barriers. This means that parents are now required to meet other necessary expenses like uniforms, school supplies, and transportation costs for their children in order to attend secondary education. In explaining it more, the selected children to join secondary education may not enroll into schools even if there is fee free education, due to financial constraints of affording school-related needs. This reflects the difficulties in meeting the UDHR and SDGs claims to equal education access for all, since most of families from poorest quintile face challenges in affording expenses like buying uniforms, and other school-related needs once their children are required to join secondary schools.

Conditional cash transfers (CCTs) run by Tanzania Social Action Fund (TASAF) program came into emergency as the best strategy towards enrolment of vulnerable children in secondary school education. The government of Tanzania, under President's office, established the third phase of this program in 2013 with the intention of not only poverty reduction but also enabling poor households to afford the costs of sending their children to schools through provision of conditional cash transfers. Through its intervention, more than 1.1 million households with 5 million individual beneficiaries from 10,000 villages countrywide were registered (TASAF, 2014). This includes more than 6000 beneficiaries from Mvomero district, Tanzania (MDC, 2021), where the program started in 2015.

According to Mushi (2019), the basic transfer per month is 10,000 Tsh per household, with additional cash to household with children depending on level of schooling. Children up to 5 years are paid 4,000 Tsh, while children attending primary and secondary education are paid 8,000 and 12,000 Tsh respectively. From that data, it is expected to beneficiaries of the program to use the provided funds, especially for those with selected children to join secondary education, to buy school-related requirements like uniforms, books, pens, and transportation costs for those living far from schools, and therefore, to enroll and keep children in schools. It is conditional because, in order to be considered for disbursements, beneficiary households have to ensure that their children enrolled in secondary schools attend school for not less than 80% in school days of a month. This implies how the government, through its TASAF program, has a deliberate strategy of increasing school enrolment, especially for vulnerable children.

Despite the initiatives made by TASAF III of providing conditional cash transfers to support education in Mvomero district since 2015, still there is inadequate researches conducted to show program efforts on enrolment of vulnerable children in public secondary schools in the district, and that raised researcher's pressure for this study.

**Research Objectives.**

1. To examine the efforts made by Tanzania Social Action Fund Phase Three cash transfers in enhancing the enrolment of vulnerable children in public secondary schools in Mvomero district.

**Research questions.**

1. What are the efforts made by Tanzania Social Action Fund Phase Three Cash Transfers in enhancing the enrolment of vulnerable children in public secondary schools in Mvomero district?

**Theoretical framework.**

This study is guided by Human Capital Investment Theory (HCIT) which was developed by Gary Becker in 1964. The Human Capital Investment theory holds that, investing in education, training, and health could increase the productivity of individuals, much like Investments in physical capital (Becker, 1964; Sweetland,1996). This means that educated population is a productive population, therefore, investing in education is a productive investment that can bring positive returns to both an individual and the society.

In Sub Saharan Africa for example, a study involving 50 countries found that an additional year of schooling raises an individual's income by 12.4% with even higher returns for women (World Bank, as cited in Down to Earth, 2024; Gethin,2025).This higher earning potential translates into greater productivity and economic output.

Making efforts to vulnerable children to get secondary education in public schools, through provision of conditional cash transfers, like how TASAF III program does in Mvomero district, can facilitate the increased number of skilled and knowledgeable people who in other ways may lead to economic growth.

This study used the Human Capital Investment theory to investigate how the invested conditional cash transfers run by TASAF have made changes in secondary school enrolment rates for vulnerable children. Investing in education through provision of cash transfers to vulnerable households observed to help families cover the costs of uniforms, books, transportation, and other school-related expenses which were significant barrier for vulnerable children to enroll into secondary education (Gillingham,2019).

**METHODOLOGY**.

This study adopted a convergent research design. Simultaneously, researcher collects both quantitative and qualitative data, then merged, and use the results to understand research problem (Creswell, 2023).This means that, the study use quantitative data to measure trends in enrolment while qualitative data is used to understand the reasons behind the decisions made by the families that effect the trends.

The study was conducted in Mvomero district Council, Tanzania due to the fact that there are many vulnerable families under the TASAF program but there are inadequate researches that have been done in Mvomero district explaining the program's efforts towards secondary schools enrolment of vulnerable children. Hence, the researcher opt to choose the study area to search further information.

A sample of 36 respondents, including 30 beneficiary households using snowball technique, 3 Head of Schools (HoS), and 3 Ward Executive Officers (WEOs) using purposive sampling were selected to provide a comprehensive view on efforts made by TASAF program towards secondary education enrolment of vulnerable children in public schools.

Data was collected through questionnaire and interview guide. A questionnaire was used to collect data from heads of households who are beneficiaries of TASAF program, and the interview guide was used to collect data from Heads of Schools and Ward Executive Officers.

The quantitative data obtained was analysed through the use of Statistical Package for Social Sciences (SPSS) version 20 where the reliability was 0.76.

**FINDINGS AND DISCUSSION.**

**Efforts Made by Tanzania Social Action Fund Phase III Cash Transfers on Enrollment of Vulnerable Children in Public Secondary Schools.**

This subsection shows how Tanzania Social Action Fund program in its third phase made efforts to enable vulnerable children enroll into secondary school education through the provision of conditional cash transfers, as indicated in table 1.

**Table 1: Beneficiary Responses on Efforts Made by TASAF on Enrollment of Vulnerable Children in Public Secondary Schools (n = 30)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **STATEMENTS** | **Responses in F (%)** | | | | | **MEAN** |
| **SD** | **D** | **U** | **A** | **SA** |
| I am aware with the conditions set by TASAF on provision of cash transfers. | 00 | 3(10.0) | 2(6.7) | 6(20.0) | 19(63.3) | 4.37 |
| The provided cash transfers are used to support education of my child. | 00 | 1(3.3) | 1(3.3) | 15(50) | 13(43.3) | 4.33 |
| Are cash transfers used to afford school-related needs like books,and uniforms. | 1(3.3) | 1(3.3) | 2(6.7) | 18(60.0) | 8(26.7) | 4.03 |
| Cash transfers are used to reduce transportation challenges. | 13(43.3) | 16(53.3) | 00 | 1(3.3) | 00 | 1.63 |
| Cash transfers are provided regularly, and on time. | 00 | 00 | 1(3.3) | 17(56.7 | 12(40.0) | 4.37 |
| Are cash transfers sufficient to cover school-related expenses. | 19(63.3) | 8(26.7) | 00 | 3(10.0) | 00 | 1.57 |
| The cash transfers have raised awareness about importance of secondary education. | 2(6.7) | 1(3.3) | 2(6.7) | 12(40.0) | 13(43.3) | 4.1 |
| The cash transfers help other children in my community to join secondary school. | 00 | 2(6.7) | 6(20.0) | 12(40.0) | 10(33.3) | 4.0 |
| Without cash transfers, it could be difficult for my child to attend secondary school. | 1(3.3) | 1(3.3) | 5(16.7) | 13(43.3) | 10(33.3) | 4.0 |
| The program makes follows-up to see if beneficiary students are in schools. | 2(6.7) | 2(6.7) | 00 | 11(36.7) | 15(50) | 4.2 |

**Key: SD = Strongly Disagree, D = Disagree, U = Undecided, A = Agree, SA = Strongly Agree.**

**Source: Field Data (2025)**

Data in Table 1: Shows that 83.3% of respondents agreed with the statement I am aware with the conditions set by TASAF on provision of cash transfers. This indicates that most of beneficiaries know the requirements of the program, particularly the conditions related to school enrolment for vulnerable children. This means that TASAF's communication attempts have been effective to a large extent in raising awareness among its target population. According to the World Bank (2019), awareness of the program conditions is very important determinant of compliance in social protection schemes, especially those involving conditional cash transfers, as it helps beneficiaries to make proper decisions which will guide them to meet program requirements. Similarly to UNDP (2020), which emphasizes that awareness and understanding of social program rules enrich the level of accountability of program implementation, and therefore improve program outcomes. In this sense, education for beneficiaries in order to be aware with program conditions is very essential. As such, similar findings were revealed from Ward Executive Officer (WEO) as interviewed during the study, who claimed that;

*"We have over 600 beneficiaries in our ward, and all of them have been informed about program conditions. For those with school-going children have to ensure more than 80% of school attendance of their children. They all know about it"*(WEO B Ward B: Personal communication; May 20, 2025).

The information from WEO B reflects that TASAF clearly discloses its conditions to beneficiaries from the beginning of the program, particularly the emphasis on children attendance of at least 80% in school days. This implies the program's strategy to promote awareness of the conditions which will alter the increased enrolment rates among the vulnerable children in public secondary schools in the district.

Data in Table 1: Shows that 93.3% of respondents agreed with the statement that the provided cash transfers are used to support education of my child. This indicates that majority of TASAF beneficiaries are using the funds as intended-to promote secondary education access for their children. Evance and Popova (2014) found that cash transfers tied purposely to education can impactful reduce financial difficulties for schooling, especially in low-income and marginalized communities. This implies that vulnerable children can access more in secondary schools in the district if the provided cash transfers will be spent in education. From the data obtained, it is clearly shown that cash transfers from TASAF program are used by beneficiaries in the district to support their children to join secondary schools after being selected.

Data in Table 1: shows that 86.7% of respondents agreed with the statement Are cash transfers used to afford school-related needs like books and uniforms. This indicates that TASAF beneficiaries are effectively allocating the provided cashs to pay for essential educational expenses. Recent studies support this observation; for instance, a 2024 study in Bangladesh revealed that cash transfers effectively impacted households' spending on education-related items, including uniforms and learning materials, therefore, enhancing school enrolment(Porreca & Rosati, 2024). This shows that if the allocated cash transfers from TASAF will be spent as intended can help to reduce burden of getting school needs for vulnerable children selected to join secondary schools. From the interview with Ward Executive Officer, who supported this and claimed;

*"For secondary schools, the program issues 12,000 Tsh to each student monthly. I am sure that the beneficiaries are using cashs to buy their uniforms, and other needs related to school. Infact, TASAF helps them a lot"* (WEO C Ward C, Personal Communication; May 19, 2025).

The information from WEO C indicates that the financial support provided to beneficiaries helps reduce barriers to secondary education, such as uniforms which can encourage enrolment of vulnerable children in public secondary schools in the district. This means that, the major cry of the parents from vulnerable families to send their children in secondary schools was how to afford school-related needs, but TASAF III program has set it down by providing them funds.

Data in Table 1: Shows that 3.3% of respondents agreed with the statement that cash transfers are used to reduce transportation challenges. This indicates that while the program helps with educational costs like uniforms and books, the provided funds are not sufficient to cover the issue of transportation to and from school. Recent evidence from Devereux and Sabates-Wheeler(2023) emphasizes that while social cash transfers effectively reduce financial constraints such as school fees and supplies, they often fail to cover indirect costs like transportation, which continues to hinder school participation in marginalized communities. This implies that although program beneficiaries utilize their funds effectively to buy necessary school requirements, most of students living far from the school are challenged with the transportation issue as the funds are insufficient to cover it. Similarly to this finding, the HoS from school A claimed that;

*"... I asked two or three of them why they report school late frequently. Both answered me that they are living far from the school and they have no any access to afford transport-neither paying for 'bodaboda' nor owning their bicycles like other students"*(HoS A School A, Personal Communication; May 16, 2025).

The findings from HoS A shows how students living far report the school late due to limited access of transportation, which can result to school dropout. This means that there is a need for complementary support- such as school transport subsidies- alongside cash transfers, to ensure that vulnerable children not only enroll in secondary schools in the district but can physically access it consistently.

Data in Table 1: shows that 96.7% of respondents agreed with the statement that cash transfers are provided regularly and on time. This indicates a high level of satisfaction with the consistency and timelines of TASAF disbursements. It means that majority of TASAF beneficiaries receive their funds from the program in the expected time, and the amount. In social protection programs like TASAF, consistency is very necessary issue as it allows beneficiaries to plan their expenses and rely on the support for critical needs such as education. According to Bastagli and Lowe (2022), it is found that predictability and timeliness of payments are essential for building trust in social protection programs and directly influence how beneficiaries allocate funds toward long-term goals like schooling. The investigation from Bastagli and Lowe reveals how is it important for TASAF to disburse the money on time in order to create the sense of trust towards the program to among the beneficiaries and the communities. Similarly to that, a World Bank (2020) review of cash transfer programs in Sub-Saharan Africa found that timely disbursements not only add program credibility but also improves compliance with conditionalities, including those related to education. This implies that disbursing cash transfers regularly and on time to beneficiaries has the direct impact on enrollment of vulnerable children in public secondary schools in the district, as beneficiaries are able to plan how to use funds -when to buy uniforms, exercise books, or any other requirements related to school.

Data in Table 1: shows that 10% of respondents agreed with the statement that Are cash transfers sufficient to cover school-related expenses. This indicates that the amount provided is mostly detected as inadequate to run the full range of educational expenses. According to World Bank report (2021),which was conducted on safety net programs in East Africa, found that many households depend on supplementary income or fall into debt to cover the full cost of buying school requirements, despite being beneficiaries of social protection programs. This reveals how the amount provided can not offer beneficiaries the wide range of financial freedom to afford whatever expenses related to schooling. Similarly to that, International Policy Centre for Inclusive Growth (IPC-IG, 2020) emphasized that the perceived insufficiency of funds can limit the long-term educational impact of such programs, particularly in secondary education where costs are higher. This means that as the amount disbursed relatively being insufficient to pay for school needs as the impact of the program decrease since the program beneficiaries will fail to meet the intended objective-keeping children in school. HoS of school C, when interviewed about this, claimed that;

*".... some of selected students, despite being beneficiaries, join the school in late January, others in February. When you ask them the reasons for their delay, they can tell you that my parents were in preparation of requirements"* (HoS C School C, Personal Communication; May 19, 2025).

The information from HoS C indicates that, although TASAF disburse cash transfers to beneficiaries, still can not be sufficient to cover all student school needs at a time, but only reduce the burdens for them to join secondary education in public schools in the district.This implies that cash transfers provided by the TASAF are not enough to cover all basic requirements of beneficiary students,particularly those related to schooling.

Data in Table 1: shows that 83.3% of respondents agreed with the statement that cash transfers have raised awareness about importance of secondary education. This revealed that the program contributed much on changing community attitudes and perception about the value of sending children in secondary education- especially those from vulnerable households.UNICEF and IDS (2023) found that cash transfer programs can act as a activator changing social culture and increasing community engagement with education, particularly when conditionalities to beneficiaries are clearly communicated and emphasized. This implies that the social protection programs are responsible to campaign the impacts delivered when the society values education, and therefore it could be easy the society to adhere to the program's conditions. Similarly to that, a 2021 study by the African Union and UNESCO noted that social protection schemes, when paired with community awareness, significantly improve household gratitude for secondary education, especially for girls and marginalized groups (AU & UNESCO, 2021). This findings reveals the broader transformative potential of TASAF, indicating that beyond providing cash transfers to its beneficiaries, the program deliberately builds the culture that results to many vulnerable families value secondary education, and therefore register their children in public schools in the district.

Data in Table 1: shows that 73.3% of respondents agreed with the statement that cash transfers help other children in my community to join secondary school. This reflects that the program covers to majority of vulnerable families in the district. According to UNICEF (2022), when majority of households receive regular cash transfers, there is often a positive shift in school enrolment, making secondary education more accessible and attainable across the community. This implies that the program has led to the changes to many vulnerable children who in one or other ways could not be able to afford school-related expenses. Similar findings were revealed by WEO in Ward C as interviewed, who claimed that;

*"From different households, currently we have 59 students enrolled in our secondary, I mean ward secondary. And among them, 26 are girls. Now you can see how the program has dedicated its efforts to help vulnerable children in education, right?* (WEO C Ward C, Personal Communication; May 19, 2025).

The information from WEO C confirms that TASAF program is not meant to support just single household, but rather it is a program that focuses on supporting as many households as to ensure that children from vulnerable households are able to access and enroll in public secondary schools. This means that as TASAF provides financial assistance to many vulnerable families, it increase the enrolment rates of vulnerable children to secondary education in public schools in the district.

Data in Table 1: shows that 76.6% of respondents agreed with the statement that without cash transfers, it could be difficult for my child to attend secondary school. This high level of agreement indicates that for the majority of beneficiaries, secondary education would be financially out of reach without this external support. A 2023 analysis in East and Southern Africa found that families receiving cash transfers were far more likely to keep children- especially girls- in secondary schools, as the support relieved financial pressure and reduced the livelihood of early dropout (UNICEF ESARO, 2023). This shows how cash transfers play a fundamental function to keep students in schools. In Tanzania for example, despite the government's efforts toward fee abolition in 2016 for ordinary level secondary education, hidden and indirect costs (such as uniforms, books, transportation, and food) still pose significant barriers to schooling. This means that the major obstacle towards school enrolment is not just the matter of fee only which was 20,000 Tsh., but how to afford school requirements was a burden to parents, especially from marginalized communities. Therefore, the intervention of the TASAF program into education has led to crucial impact as it has been observed increased enrolment rates in public secondary schools in the district, especially for vulnerable children, since the program has set down the burdens of affording school needs like books, uniforms, and other scholastic materials.

Data in Table 1: shows that 86.7 of respondents agreed with the statement that the program makes follows-up to see if beneficiary students are in schools. This indicates that the program does not stop at offering financial support, through provision of conditional cash transfers, but also monitors whether the beneficiaries students have truly enrolled in secondary schools. According to Sudfeld et al. (2019), monitoring in conditional cash transfers programs is important to ensure that the intended objectives are achieved. Researcher's interview revealed similar findings from WEO A, who claimed that;

*"Follows-up! .... here we have forms with all beneficiaries’ students' names. We send these forms to Head of school in every two months of schooling. There, HoS confirms their presence in school, and sign the forms. We're very serious on that"* (WEO A Ward A, Personal Communication; May 16, 2025).

The information from WEO A implies that the program takes deliberate steps to monitor whether the supported children are actually enrolled in secondary schools and attend regularly. This regular monitoring can help the program reaching its intended goal - enabling children from poor backgrounds to access secondary education in the district.

WEO A added that;

*"... we not only check student's attendance in school, but we check the trend of his/her attendance in every month. If we find attendance is below to 80%, we disqualify the student from the program, and disbursements stop from there"* (WEO A Ward A, Personal Communication; May 16, 2025).

From WEO A, it is revealed that the follows up are made in an interval of every two months, where students attendance are checked to see if they have attended the school days in not less than eighty percent (80%) in every month. Infact, regular follows-up make parents benefiting from the TASAF program be more serious to take care of their children's school enrolment and attendance, for being considered for other disbursements. This display show the program is committed to its strategy set, ensuring the increased enrolment rate so fvulnerable children in public secondary schools in the district.

**SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS OF THE STUDY.**

**Summary of Findings.**

The study examined the efforts made by Tanzania Social Action Fund Phase Three Cash Transfers on Enrollment of Vulnerable Children in Public Secondary Schools in Mvomero District, Tanzania. The study found that TASAF III has direct impact on school enrolment of vulnerable children in public secondary schools in the district, since;

▪The provided cash transfers are used by majority of beneficiaries with school-going children for education purposes like buying school-related requirements such as uniforms, books, and other scholastic materials. This financial assistance has reduced the economic burden on poor families ,making it easier for them to send their children to school.

▪The program has raised awareness on importance of secondary education to majority of vulnerable households, as considerable number of vulnerable vulnerable children have been enrolled in different public secondary schools in the district. Through engaging parents/guardians,and local leaders,TASAF has helped to shift attitudes and encourage greater support for children's schooling.

▪ There have been regular, and timely follows-up conducted by the program to see if enrolled beneficiary students are still in public secondary schools in the district. These Monitoring efforts helped to address issues of absenteeism and ensure accountability. The study found that beneficiary students who would attend less than 80% in school days of the month would be disqualified from the program, and disbursements of cash transfers could stop. More interesting, most of the beneficiary students succeeded to meet such condition.

▪The study also revealed insufficient amount of funds to cover all school-related requirements, especially transportation for students living far from schools, and weekly tests expenses organized by schools and parents.

As a result of these combined efforts, the study found a noticeable increase in the enrolment of vulnerable children in public secondary schools across the district, indicating that TASAF's interventions have had a positive and measurable impact on educational access for disadvantaged groups.

**Conclusion**.

The study concluded that financial problems, and lack of awareness were the key barriers that previously hindered the enrolment of vulnerable children in public secondary schools in Mvomero district. As such, TASAF III program has become a bridge toward increasing access to secondary education for vulnerable children through provision of conditional cash transfers.

**Recommendations**.

The study recommended that TASAF should strengthen registration and monitoring systems like digital platforms which will track students' names and attendance rather than using manual systems. This will reduce some challenges like the issues of students' names which appear different as the study observed local names are used in registering beneficiaries in TASAF, while the same students appear in different names in school registration.

It is also recommended that Local Authority Governments, using their public community meetings, should take deliberate action to identify children with the same characteristics of vulnerability to see how they can be registered in the program, to rescue them from school dropout.

Non Government Organizations (NGOs) are recommended to complement this program through offering additional support to vulnerable children enrolled in schools such as meals, sanitary products for girls, and psychological services as the strategy to keep them in schools.

Also, Heads of Schools are recommended to work closely with the TASAF Coordinators, LAGs,and parents(if necessary) to update their lists of beneficiary students since the study observed inclusion of some outdated names in the lists. This can offer opportunities to other vulnerable children who are in need to get the chances.

Beneficiary households also are recommended to use wisely the funds by establishing their own projects in relevance to their areas, in order to reduce over-reliance to conditional cash transfers. This can make them able to support their children education in some requirements independently rather than waiting disbursements from TASAF only.

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