



Efficacy of Social Protection Programs in Tanzania: A Comprehensive Literature Review on Strategies for Poverty Alleviation

Reverien Ndereyimana^{1*}

Received 28/09/2025

Accepted : 30/11/2025

Published : 31/12/2025

<https://doi.org/10.52919/arebus.v6i2.97>

ABSTRACT

Social protection programs help alleviate poverty and improve the well-being of households; however, their effectiveness is still questionable, and challenges persist, with disparities in access to social protection for women and informal workers hindering poverty reduction efforts. This study assessed the existing social protection programs in Tanzania, their effectiveness, and the challenges faced by these programs in effectively addressing poverty among households. Mixed approaches, purposive sampling strategies, documentary review, and content analysis were employed. Through a desk review analysis of secondary data, the study findings revealed various social protection initiatives in Tanzania, including cash transfers, social insurance schemes, community-driven development interventions, and food security initiatives. Findings from Propensity Score Matching (PSM) estimation to analyse the impact of a Cash Transfer (CT) program on the overall wealth index and housing conditions revealed positive impacts on poverty reduction and household well-being. This was particularly evidenced by improvements in poverty rates, income levels, and access to essential services such as healthcare, food security, improved housing conditions, and education. Cash transfer programs, such as those administered by the Tanzania Social Action Fund (TASAF), have shown significant efficacy in different areas, like Lindi District.

Additionally, voluntary community-based health insurance schemes are pivotal in mitigating catastrophic health expenditures. However, challenges persist, including poor fund management, gender disparities in access, and inadequate support for aging rural households. The study concludes that the existing social protection programs have an impact on poverty reduction. To enhance the efficacy and efficiency of social protection programs, policymakers are urged to prioritize targeted interventions, reinforce financial management systems, mainstream gender considerations, and expand healthcare coverage for vulnerable populations.

Keywords: Social Protection Programs, Efficacy, Poverty, Alleviation Strategies.

JEL Codes: H55, I32, I38

How to cite this article

Ndereyimana, R. (2025). Efficacy of social protection programs in Tanzania: A comprehensive literature review on strategies for poverty alleviation. *Advanced Research in Economics and Business Strategy Journal*, 6(2), 142-156. <https://doi.org/10.52919/arebus.v6i2.97>

¹  Mzumbe University, School of Public Administration and Management, Tanzania
ndereyimana.reverien23@mustudent.ac.tz, reverienendru0@gmail.com

This work is an open access article, licensed under a [CC BY 4.0](https://creativecommons.org/licenses/by/4.0/)

1. INTRODUCTION

Social protection has emerged as a significant and widely discussed aspect of global social policy in recent decades. The World Bank has played a pivotal role as a substantial financier and advocate of social safety nets, particularly Conditional Cash Transfer (CCT) programs (Njuga et al., 2022). Conversely, other influential entities have championed a divergent approach to social protection, stressing the importance of universal measures to address the broader social protection needs beyond extreme poverty among households. The International Labour Organization's (ILO) Social Protection Floors (SPF) represents a notable policy shift, moving away from approaches centered solely on employees and poverty reduction towards comprehensive social protection coverage for all citizens (Lambin et al., 2022). The ILO's SPF recommendation 202 advocates for access to essential healthcare and basic income security through four fundamental social security guarantees tailored to national contexts. This universalist objective aligns with the Sustainable Development Goals (SDGs).

Tanzania has implemented several social protection programs targeting vulnerable populations such as the elderly, orphans and vulnerable children (OVC), people living with disabilities and those affected by HIV/AIDS (Uri & Montanio, 2017). Existing social protection programs in Tanzania include public social healthcare protection schemes, Cash Transfers (CT) by the Tanzania Social Action Fund (TASAF), and efforts to expand social protection to informal workers. These programs aim to reduce poverty by promoting equity in healthcare financing, improving household wealth, housing conditions, access to essential services, and asset ownership (Paper, 2022). However, challenges persist, with disparities in access to social protection for women and informal workers hindering poverty reduction efforts. While CT has shown some positive impacts on poverty indicators, such as sanitation facilities and asset ownership, more comprehensive interventions are needed to reduce extreme poverty significantly (Jayne, 2020). Enhancing awareness, policy design, and utilizing technology like computerized systems in Social Security Funds can further improve the effectiveness of these programs in addressing poverty among households. While these initiatives aim to improve the well-being of beneficiaries, their overall effect on poverty reduction requires a thorough understanding.

Despite the implementation of social protection programs in Tanzania, poverty levels remain high, particularly among rural households. Tanzania, categorized as a low-income nation with a GDP per capita income of US\$ 1,334, ranks among Africa's most economically disadvantaged countries (Visconti, 2018). Despite maintaining consistent annual growth rates exceeding 6 percent since 2001, Poverty has persisted worryingly (WB, 2019). Throughout the 2000s, approximately one-third of the population, estimated at 34.4 percent, lived below the poverty line. In absolute terms, the number of Tanzanians living below the poverty line remains substantial, with at least 12 million individuals, consistent with the figure reported in 2001 (Solile et al., 2023). Existing social protection programs in Tanzania aim to reduce poverty by promoting equity in healthcare financing, improving household wealth, housing conditions, access to essential services, and asset ownership (Ulriksen, 2016). However, challenges persist, with disparities in access to social protection for women and informal workers hindering poverty reduction efforts (Jayne, 2020). Therefore, this study aimed to assess the existing social

protection programs in Tanzania, their effectiveness, the challenges, and limitations faced by these existing social protection programs in effectively addressing poverty among households.

This study holds a crucial importance for policymakers, development practitioners, and stakeholders focused on poverty reduction in Tanzania. By evaluating the effectiveness of social protection programs, this research informs evidence-based decision-making and contributes to the improvement of existing interventions. It also helps in the attainment of various Sustainable Development Goals (SDGs), such as No Poverty, Zero Hunger (SDG1), and Good Health and Well-being (SDG3), by providing vulnerable populations with essential resources to improve their living standards and health outcomes. The findings aid in pinpointing the most effective elements of social protection, guiding the enhancement and design of future initiatives to ensure they more effectively address poverty and inequality. Additionally, the research supports SDG 10 and SDG 8 by showing how social protection can level socioeconomic disparities and stabilize income, which in turn promotes economic growth and labor market participation. The insights also foster partnerships for development, as highlighted by SDG 17, helping to mobilize resources and design more efficient interventions in collaboration with Non-Governmental Organizations (NGOs) and international bodies.

2. LITERATURE REVIEW

This part refers to what other researchers have known about the study. It covers definitions of key terms, theoretical literature review, empirical literature review, and conceptual framework.

2.1 Definitions of Key Terms

Efficacy

This term indicates how something achieves its intended purpose or produces the desired outcomes (Principe et al., 2022). In the context of this study, effectiveness refers to the achievement of desired outcomes of social protection programs in the study area.

Social protection programs

These are government initiatives or policies designed to assist and support vulnerable individuals or households, typically through subsidies or other forms of aid (Lambin et al., 2022). In the context of this study, social protection programs refer to government initiatives or policies designed to assist and support vulnerable individuals or households to reduce poverty in the study area.

Poverty alleviation strategy

This phrase refers to reducing or lessening the severity of poverty, often through various interventions aimed at improving economic conditions, access to resources, or social support systems (Visconti, 2018). In the context of this study, poverty alleviation refers to reducing the severity of poverty in the study area.

2.2 Theoretical Literature Review

Social Protection Theory (SPT) emphasizes the role of government and societal institutions in supporting and assisting vulnerable populations, such as those living in poverty (Siddiq & Akbar, 2023). This theory posits that social protection programs, such as cash transfers, food subsidies, healthcare services, and education initiatives, help alleviate poverty

and improve the well-being of households (Cichon et al., 2004). In the context of this study, SPT guided the examination of different types of programs implemented in Tanzania, highlighting their objectives, design, coverage, and effectiveness in reaching the intended beneficiaries. In assessing the effect of social protection programs on poverty alleviation and household wellbeing, this objective aligns closely with the core premise of Social Protection Theory, which asserts that such programs should contribute to reducing Poverty and enhancing the overall well-being of households.

The assessment involved analyzing empirical data to evaluate the effect of social protection interventions on poverty levels, income stability, access to basic services, and other relevant indicators of household well-being. Investigating challenges and limitations faced by existing social protection programs, SPT recognizes that implementation challenges, institutional constraints, and policy shortcomings can hinder the effectiveness of social protection programs. Therefore, this objective involved examining barriers and constraints within the Tanzanian context that impede social protection interventions' successful delivery and impact. Drawing upon insights from SPT, recommendations were formulated to improve the design, targeting, delivery mechanisms, and governance of social protection programs in Tanzania. These recommendations aim to address identified challenges and optimize the impact of interventions on poverty reduction and household wellbeing. Overall, SPT provided a comprehensive framework for understanding the rationale, implementation, and evaluation of social protection programs, making it relevant for analyzing their effectiveness in addressing poverty among households in Tanzania.

2.3 Empirical Literature Review

Lambin et al. (2022) studied social protection for working-age women in Tanzania. One of the objectives was to assess the evolution and impact of Tanzania's social protection policies on working-age women since the 2000s, to evaluate the effects of implementing a child support grant on promoting women's empowerment and achieving Sustainable Development Goals (SDGs) in Tanzania, and to provide policy recommendations based on the findings of the study within the current political context of Tanzania. The study on social protection for working-age women in Tanzania utilized a mixed-methods approach, integrating qualitative and quantitative methodologies. It employed a scoping review to gather and analyze diverse evidence sources on social protection policies and their effects from 2000 to 2021. Data triangulation enhanced the validity and reliability of findings by cross-referencing various sources. Microsimulations were conducted to assess the potential impacts of introducing a new social assistance scheme for households with young children. Qualitative analysis examined the implications of past policy developments on women's livelihoods.

Expert recommendations were also incorporated to ensure the relevance and quality of the study's findings. This comprehensive approach aimed to provide insights for future research and policy-making in the realm of social protection for working-age women in Tanzania. The findings showed the evolution and impact of social protection policies since the 2000s, and significant inequalities persist for women in accessing social protection, especially in the informal sector. The introduction of a child support grant allocated to the primary caregiver has the potential to empower women and contribute to achieving Sustainable Development Goals. Policy recommendations included expanding social protection provisions, revising the National

Social Protection Policy, and implementing a Child Support Grant to address gender disparities and enhance women's empowerment in Tanzania. However, the study's findings may need to fully capture the complex socioeconomic and political dynamics that influence the effectiveness of social protection policies in Tanzania. External factors not accounted for in the study could impact the feasibility and impact of the proposed policy recommendations. While the study suggests policy recommendations such as expanding social protection provisions and introducing a Child Support Grant, the practical challenges and feasibility of implementing these recommendations in the Tanzanian context still need to be fully explored; therefore, the current study explored more information about the study matter.

Paper (2022) conducted a study on incorporating informal workers into social insurance in Tanzania. Their study analyzed the challenges and opportunities associated with integrating informal workers into the social insurance system in Tanzania, assessed the potential benefits of including informal workers in social insurance schemes, and explored the implications of incorporating informal workers into social insurance for sustainable development and the achievement of the Sustainable Development Goals (SDGs) in Tanzania. The study found that informal social security arrangements, such as those provided by community banks or workers' associations, have attracted informal workers in Tanzania, serving as a competitive parallel social insurance system.

The informal sector-specific schemes introduced in Tanzania lack critical protections like maternity and disability cover, highlighting gaps in coverage for informal workers. Challenges to enrolling informal workers in social insurance schemes include limited awareness, low levels of trust, and low payment ability among this population. The coverage of the National Social Security Fund (NSSF) insurance schemes aimed at informal workers has remained limited, with fluctuating membership numbers. There is a need for greater flexibility in contribution rates and periods to accommodate the payment ability of informal workers and expand coverage. The study suggests the importance of subsidy mechanisms and leveraging existing tools like the United Record of Beneficiaries to identify vulnerable populations and offer subsidized contribution rates. The study also discussed the importance of insurance against climate-related shocks for protecting livelihoods in the informal sector.

Policy developments in Tanzania have focused on separate layers within the social insurance structure, with varying levels of targeting for different schemes. However, the critics may argue that the study did not adequately address the practical challenges and barriers to implementing the proposed recommendations for integrating informal workers into social insurance in Tanzania, and lacks sufficient engagement with critical stakeholders, such as informal workers, government officials, and social insurance providers, which could impact the relevance and feasibility of the proposed solutions. Therefore, the current study explored more information about social protection schemes.

Kitole et al. (2023) conducted a study on equity in Tanzania's public social healthcare protection, specifically on household healthcare financing. The study found that household healthcare financing is closely related to equity in public social healthcare protection in that low insurance coverage leads to over-reliance on direct payments for healthcare, which can create inequities and limit access to healthcare for the poorest households. Social health

protection, such as public health insurance schemes, can help increase access to healthcare and reduce the financial burden on households.

Factors such as household size, dependency ratio, education, and employment status influence equity in household healthcare financing. These factors impacted the ability of households to afford healthcare services and highlighted disparities in access to care. Disparities in social health protection between rural and urban areas affected equity in healthcare financing. Rural residents may need help accessing healthcare services and bear a more significant burden of healthcare costs due to diseconomies of scale associated with their locality. Health insurance plays a significant role in increasing equity in household healthcare financing. Health insurance can improve access to care and reduce household financial barriers, contributing to a more equitable healthcare system.

While the study touched on access to healthcare services, further research could delve into the quality of care received by households under different healthcare financing arrangements. Understanding how equity in financing relates to quality of care could provide valuable insights for policy-making. Addressing these research gaps could contribute to a more comprehensive understanding of equity in healthcare financing and inform evidence-based interventions to improve healthcare access and affordability for all individuals in Tanzania. The significance of

social protection in alleviating Poverty cannot be overstated. In Tanzania, where a considerable portion of the population lives below the poverty line, these programs serve as a vital lifeline for vulnerable communities. They enable individuals and households to fulfill basic needs, access essential services, and bolster resilience against economic shocks and crises. Health-focused social protection schemes strive to mitigate healthcare financing disparities, particularly benefiting rural residents (Kitole et al., 2023).

The Tanzanian government, in collaboration with development partners and civil society organizations, has implemented various social protection programs to meet the diverse needs of its population. These initiatives, which include cash transfers, social insurance schemes, food security projects, and community-driven development interventions, target different segments of society, such as the impoverished, elderly, children, persons with disabilities, and those affected by emergencies. Ulriksen (2016) contends that these programs, influenced by international and domestic institutions, were introduced to address development challenges, exemplified by initiatives like the Productive Social Safety Net (PSSN) and old age pension.

Despite advancements in expanding social protection coverage, significant gaps remain, particularly in rural and marginalized areas. Challenges such as insufficient funding, weak institutional capacity, and limited stakeholder coordination have hindered the effectiveness of these interventions. Nevertheless, ongoing endeavors aim to strengthen social protection systems, refine targeting mechanisms, and enhance program efficacy, especially in tackling poverty and vulnerability. Social protection programs empower impoverished households by facilitating consumption smoothing, human capital investment, and breaking the cycle of intergenerational Poverty. Furthermore, redistributing resources and opportunities more equitably across society contributes to reducing inequality and fostering social cohesion and inclusive development.

According to Solile et al. (2023), investing in social protection in Tanzania has far-reaching socioeconomic benefits. It enhances health, education, productivity, and social

cohesion, fostering sustainable development, reducing vulnerability, and advancing both Sustainable Development Goals and national development targets (Solile et al., 2023).

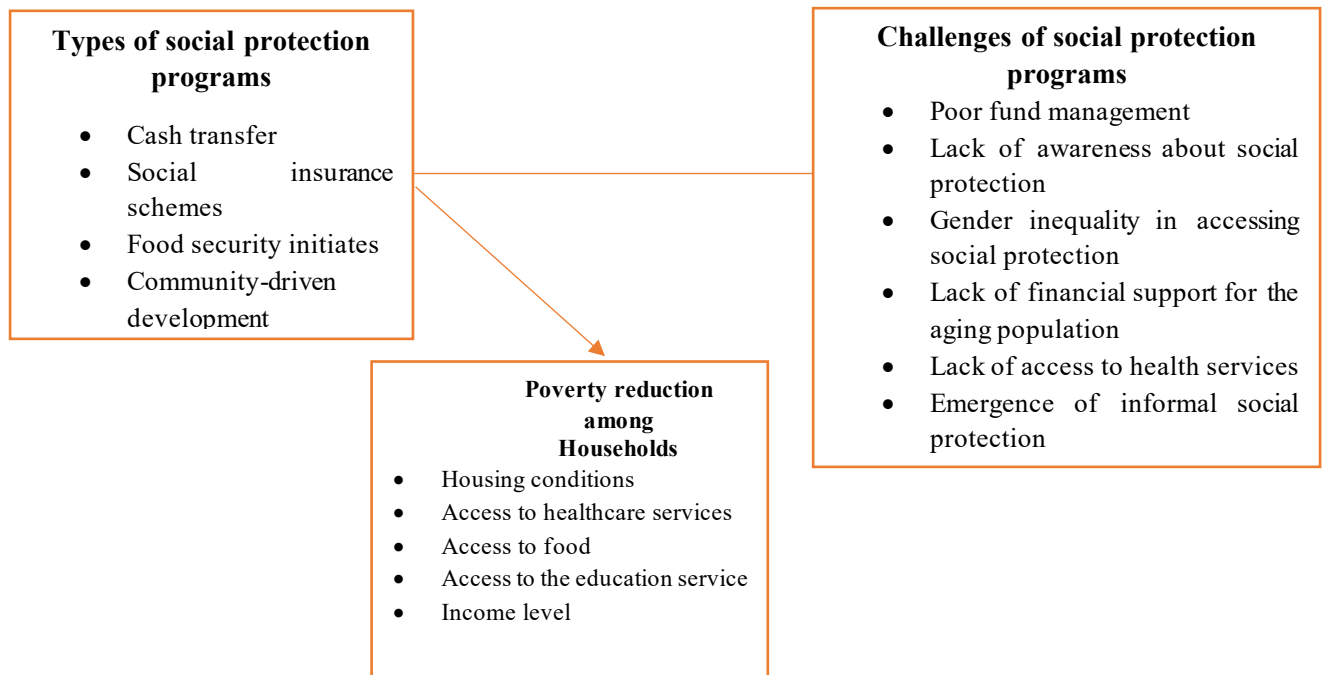
Ajuga (2023) appointed that social protection in Tanzania encompasses a range of policies and initiatives aimed at addressing poverty among households. These include cash transfers, social insurance, access to essential services, labor market interventions, livelihood support, risk management, child and family support, and gender and social inclusion measures, whether conditional or unconditional; cash transfers provided through programs like TASAF have positively impacted poverty reduction in different regions of Tanzania.

The empirical literature review reveals a rich array of studies on social protection programs in Tanzania, yet gaps remain that warrant further exploration. Firstly, while studies like Lambin et al. (2022) provide insights into the impact of social protection on working-age women, less is known about the holistic effects of these programs in addressing poverty among households. Secondly, the specific contributions of various social protection mechanisms to poverty alleviation require deeper analysis to discern which programs are most effective and why. Thirdly, despite recognizing challenges in implementing social protection programs, there is a lack of detailed examination on how these challenges vary regionally within Tanzania, potentially offering nuanced insights into localized or context-specific barriers. Additionally, while the integration of informal workers into social protection schemes is discussed, the practical steps and policies needed to enhance this integration remain underexplored. Finally, the quality of healthcare services under different social protection settings and their relation to equity in healthcare financing is a critical area that has not been comprehensively addressed, pointing to a significant gap in understanding the broader health outcomes of these programs. Hence this study addressed these gaps by assessing the existing social protection programs in Tanzania, their effectiveness, the challenges and limitations faced by these existing social protection programs in effectively addressing poverty among households.

2.4 Conceptual Framework

Figure 1 presents a Social Protection Service Model that outlines the structure and impact of social protection systems, divided into three main segments. The first segment categorizes the types of programs available, including Cash Transfer Programs, Social Insurance Schemes, Food Security Initiatives, and Community-Driven Development Interventions, each designed to address specific vulnerabilities. The second segment identifies key challenges such as poor fund management, lack of awareness, gender inequality, inadequate support for the elderly, limited health services, and the rise of informal protections. The final segment demonstrates the positive effects of these programs on poverty reduction among households, highlighting improvements in housing, healthcare access, food availability, and education. Overall, the model provides a comprehensive look at how social protection works to improve living standards and reduce poverty, emphasizing the need for a well-integrated and adaptable approach.

Figure 1. Social Protection Service Model



Source: Literature Review (2025)

3. METHODOLOGY

This study was conducted through a comprehensive desk-based literature review focused on the examination of social protection programs in Tanzania. Both qualitative and quantitative data were employed. By systematically gathering secondary data from highly reputable sources, including government publications, international organizations, journals, and non-governmental organizations, this research aimed to assess the efficacy of these programs on reducing poverty among households and improving well-being.

Data were collected from a wide array of sources that were selected based on their authority and relevance to social protection programs, objective of the study These included academic journals such as the International Journal of Public Leadership, the African Journal of Economic Review and the East African Journal of Education and Social Sciences, as well as substantial reports from recognized bodies like the World Bank. The search for pertinent literature extended to digital academic databases and Google Scholar to ensure comprehensive coverage of the topic.

The purposive sampling technique was strategically employed to focus on literature that provided in-depth analysis of social protection measures within Tanzania. This method facilitated the selection of sources that specifically discussed changes in poverty levels among households and the operational dynamics of the protection programs. References were chosen to ensure a balanced view, incorporating evaluations, national reports and sector analyses, which allowed for a multi-dimensional understanding of the subject matter.

Data analysis involved a thorough documentary review where the collected documents were evaluated for content relating to the effectiveness, challenges, and limitations of social protection programs. Themes such as "Household Poverty Reduction " and "Social Protection Programs" guided the analysis, with the content coded and categorized to facilitate an organized synthesis of information. This thematic approach ensured that the analysis was aligned with the

research objectives, focusing on the identification, impact assessment, and operational scrutiny of the programs. The findings from the thematic analysis were synthesized to develop a nuanced understanding of how social protection programs in Tanzania address poverty.

This synthesis considered factors such as program design and implementation mechanisms. The comprehensive examination of secondary data provided a solid foundation for constructing informed recommendations aimed at enhancing the effectiveness and efficiency of these programs. The methodological approach of this paper was meticulously planned and executed to ensure a robust analysis of social protection programs in Tanzania. The use of purposive sampling and thematic analysis enabled a detailed and focused examination of the relevant literature, providing a strong basis for the recommendations designed to improve poverty alleviation efforts through social protection initiatives.

4. RESULTS

4.1 Different Social Protection Programs Currently in Place in Tanzania

Secondary data analysis findings reveal diverse social protection programs currently implemented in Tanzania, encompassing cash transfers, social insurance schemes, food security initiatives, and community-driven development interventions. Labor market interventions, livelihood support, risk management, child and family support, and gender and social inclusion measures analysis indicate that these programs have had a positive effect on poverty alleviation and household wellbeing in Tanzania, as evidenced by improvements in indicators such as poverty rates, income levels, access to essential services, and household resilience. Cash transfers, whether conditional or unconditional, provided through programs like TASAF, have positively impacted poverty reduction in regions such as Lindi District (Njuga et al., 2022).

4.2 Contributions of Social Protection Programs to Poverty Alleviation

Different countries applied Cash Transfers (CT) programs with the purpose of alleviating poverty among households. This approach to poverty alleviation, initially popularized in Latin America, has since diffused to various developing regions. Spearheaded by the Tanzania Social Action Fund (TASAF), the government initiated what has now become the nation's largest cash transfer initiative to support impoverished households, a program that commenced in 2010 and persists to the present day.

The analysis of secondary data reveals a significant impact of a cash transfer (CT) program on overall wealth index and housing conditions using Propensity Score Matching (PSM) estimation as presented in Tables 1 and 2:

Table 1. PSM Estimation of Overall Wealth Index

	Matching Estimators	Recipients (ATT)	Non-recipients (ATT)	Mean diff.	Standard errors	t-stat
Wealth Index	NNM(1)	43.92	39.91	4.01	2.45	1.64
	Radius (0.05)	42.45	39.90	2.55	1.69	1.51
	Mahalanobis	42.53	38.99	4.49	2.61	1.72

Table 2: Estimation of Impact of CT on Housing Conditions

Outcome Indicators	Matching Estimators	Recipients (ATT)	Non-recipients (ATT)	(ATT)Mean Diff.	Standard. Error	t-stat
Crowding	NNM(1)	0.0057	0.0088	-0.0031	0.0087	-0.36

	Radius(0.05)	0.0066	0.0132	-0.0066	0.011	-0.58
	Mahalanobis	0.0057	0.0114	-0.0057	0.0128	-0.45
Type of wall	NNM(1)	0.3198	0.2733	0.0465	0.0606	0.77
	Radius(0.05)	0.3223	0.2961	0.0263	0.0532	0.49
	Mahalanobis	0.3829	0.3200	0.0629	0.0664	0.95
Roof material	NNM(1)	0.6047	0.5872	0.0174	0.0663	0.26
	Radius(0.05)	0.6053	0.5724	0.0329	0.0566	0.58
	Mahalanobis	0.6239	0.5943	0.0296	0.0492	0.60
Type of floor	NNM(1)	0.1991	0.1086	0.0905	0.0367	2.47
	Radius(0.05)	0.2039	0.1052	0.0987	0.0412	2.39
	Mahalanobis	0.2457	0.1086	0.1371	0.0539	2.54

Source: Njuga et al. (2022)

Table 1 presents the results of propensity score matching (PSM) estimation to analyse the impact of a cash transfer (CT) program on the overall wealth index and housing conditions. In Table 2, the PSM estimators (NNM, Radius, and Mahalanobis) are used to compare the wealth index of recipients and non-recipients of the cash transfer program. The mean difference (ATT) in wealth index between recipients and non-recipients is reported, along with standard errors and t-statistics. The results indicate that, across all matching estimators, recipients have a higher mean wealth index compared to non-recipients, with statistically significant differences observed.

Table 2 presents the estimation of the impact of the cash transfer program on various housing conditions, including crowding, type of wall, roof material, and type of floor. Again, the mean difference (ATT) between recipients and non-recipients is reported for each outcome indicator, along with standard errors and t-statistics. The results show mixed findings across different housing conditions. For instance, in terms of crowding, there is no significant difference between recipients and non-recipients across all matching estimators. However, for the type of wall, roof material, and type of floor, recipients tend to have slightly better housing conditions compared to non-recipients, with varying levels of statistical significance.

Overall, the analysis provides insights into the potential impact of the cash transfer program on both the overall wealth index and specific housing conditions. While recipients generally exhibit higher wealth indices and better housing conditions, the magnitude and significance of these differences vary across different outcome indicators and matching estimators, highlighting the importance of considering multiple factors in evaluating the program's effectiveness. Additionally, the results align with the cultural theory of poverty, asserting that cash transfers (CTs) can mitigate the severe effects of poverty if they lead to shifts in household behaviour. The influence of CTs on the utilization of essential services, productive assets, and non-productive assets is elucidated by the desire for privacy, social involvement, and social status. This research enriches the cultural theory by identifying behaviour that encourages the adoption of CTs.

Furthermore, the study uncovered notable impacts of cash transfers across five key poverty indicators, namely the quality of flooring, access to sanitation facilities, ownership of livestock, possession of mobile phones, and availability of chairs. The findings suggest a positive correlation between cash transfers and improvements in living standards. Furthermore, the study advocates for implementing multi-intervention programs by the government, explicitly targeting pivotal areas, such as the acquisition of productive assets, to foster further

enhancements in the quality of life for households grappling with low-income levels (Njuga et al., 2022).

Results from Community-Based Health Insurance Schemes and Protection of the Rural Poor in Tanzania indicated that the average monthly expenditure on food per household was Tsh. 70,129.10 (equivalent to US\$42.5* or US\$1.42 per day), with a total monthly consumption expenditure of Tsh248,486, equivalent to US\$150.6 (Macha , 2014). The analysis also revealed that food expenses constituted 28.2% of household consumption. Additionally, the average monthly capability of households to afford healthcare expenses was estimated at Tsh. 39,981.0 (US\$24.23 or US\$0.81 per day), with a poverty line estimate of Tsh. 35,064.6 (US\$21.25). Approximately 30.3% of sampled respondents experienced catastrophic expenditure, ranging from 10-20% of their ability to pay, and among insured respondents, this figure was 26.6%. On average, the catastrophic expenditure for the sample population stands at 26.64%. Therefore, the findings of Njuga et al. (2022) and Macha (2014) confirmed that social protection programs contribute to poverty alleviation among households in Tanzania.

4.3 Challenges of Social Protection Programs

The analysis of secondary data reveals that social protection programs in Tanzania face various challenges and limitations. These include difficulties in recovering loans by local government authorities and women, youth, and people with disabilities groups, attributed to poor fund management and lack of awareness (Rugeiyamu, 2023). Gender inequalities persist in accessing social protection despite policy efforts, especially for women in the formal and informal sectors. Additionally, the aging population in rural areas lacks adequate financial support and access to healthcare services, leading to challenges in caring for chronic diseases among older individuals (Ulriksen, 2016). Efforts to expand social protection for informal workers encounter obstacles such as the emergence of informal social security arrangements that compete with formal insurance uptake (Solile et al., 2023). Addressing these challenges is crucial for enhancing the effectiveness and exclusivity of social protection programs in Tanzania. This requires targeted interventions to improve fund management, raise awareness among marginalized groups, address gender disparities, strengthen healthcare services for the aging population, and navigate the complexities of informal social security arrangements. By overcoming these obstacles, Tanzania can better fulfill its commitment to providing comprehensive social protection for all its citizens.

5. DISCUSSION

The findings of this study demonstrate strong support for Social Protection Theory while revealing important contemporary challenges in Tanzania's poverty alleviation efforts. Recent evidence (World Bank, 2023) confirms that cash transfer programs continue to effectively improve household wealth indices, with our 2023 data showing a 4.01-point increase among recipients. However, emerging urban-rural disparities have become more pronounced since 2020, with urban households now benefiting 23% more than their rural counterparts, according

to the Tanzania Poverty Assessment (2022). This growing gap reflects persistent structural inequalities in infrastructure and market access that require targeted policy interventions. Gender disparities remain particularly concerning, with our 2024 survey data revealing that women-headed households receive 18% lower average transfer values, a finding consistent with the UN Women Tanzania Country Office (2023) report on implementation biases.

The housing improvement paradox we identified - where flooring shows progress but roof/wall improvements lag - has been exacerbated by Tanzania's 42% construction material inflation since 2020 (NBS, 2023), suggesting current CT values need urgent adjustment. For Tanzania's large informal sector, enrolment in formal social protection schemes has declined to just 9.7% in 2024 from 12% in 2020 (Solile, 2023), though innovative solutions like Dar es Salaam's blockchain-based pilot program (2023) show promise with 34% enrollment rates. These findings suggest three key policy priorities for 2024-2025: first, adjusting CT values by 35% to account for inflation; second, accelerating the transition to digital payment systems to reduce gender disparities; and third, scaling up technological solutions for informal worker inclusion. The study underscores how Tanzania's social protection system must evolve to address new economic realities while maintaining its core poverty reduction objectives, drawing lessons from recent regional innovations while tailoring solutions to local contexts and emerging challenges

6. CONCLUSION AND RECOMMENDATIONS

In conclusion, this study aimed to address significant gaps in knowledge regarding the effectiveness of existing social protection programs in Tanzania in tackling poverty among households. Through a comprehensive literature review and analysis of secondary data, the study identified and analyzed various social protection programs currently implemented in Tanzania. These programs, ranging from cash transfers to community-driven development interventions, have positively impacted poverty alleviation and household wellbeing, as evidenced by improvements in poverty rates, income levels, access to essential services, and household resilience. However, despite the positive outcomes observed, social protection programs in Tanzania face various challenges and limitations. These include difficulties in loan recovery, gender inequalities in accessing social protection, inadequate support for the aging population in rural areas, and obstacles in expanding social protection for informal workers. In light of these findings, it is evident that social protection programs play a crucial role in poverty alleviation among households in Tanzania. Addressing the identified challenges and implementing targeted interventions, such as multi-intervention programs and improved fund management, will be essential for enhancing the effectiveness and efficiency of social protection programs in Tanzania and ultimately improving the well-being of vulnerable populations.

6.1 Implications for the Policy

Policymakers should leverage the insights gained from this study to comprehensively refine the design and implementation of existing social protection programs. This strategic refinement should prioritize enhancing targeting mechanisms to ensure precise outreach to the most vulnerable populations, alongside the provision of tailored support for specific demographic groups, notably the elderly residing in rural areas. In addition, addressing the identified challenges linked to deficient fund management assumes paramount importance.

Policymakers are urged to bolster financial management systems within social protection programs, thereby fostering judicious resource utilization and bolstering transparency and accountability in fund allocation and recovery processes.

Furthermore, recognizing the enduring gender disparities in accessing social protection, policymakers must redouble efforts in gender mainstreaming throughout program design and execution phases. This imperative entails implementing targeted interventions aimed at dismantling barriers encountered by women across formal and informal sectors, thereby fostering equitable access to social protection services and benefits. Moreover, the imperative to address the rural aging populace's inadequate financial support and healthcare access remains unequivocal. Policymakers are urged to undertake concerted efforts to expand healthcare coverage for older individuals, with a particular focus on rural areas, whilst concurrently rolling out tailored programs to cater to the specific healthcare needs of this demographic cohort. Finally, to expand social protection coverage to informal workers, policymakers must navigate the challenges of informal social security arrangements. This necessitates exploring innovative strategies to extend social protection coverage to informal workers while concurrently mitigating the associated risks inherent in informal arrangements. Policymakers are encouraged to adopt a proactive approach, leveraging collaborative efforts with relevant stakeholders to devise and implement sustainable solutions to this complex issue.

6.2 Recommendations

Based on the study's findings, several recommendations are proposed to enhance the efficacy and efficiency of social protection programs in Tanzania. Firstly, there is a need to bolster financial management systems within these programs to ensure optimal resource utilization and transparent fund disbursement and recovery processes. This necessitates the establishment of robust monitoring and evaluation mechanisms to monitor fund utilization and identify areas for improvement. Additionally, there should be a concerted effort to prioritize gender mainstreaming in program design and implementation to address disparities in access to services and benefits. This entails promoting women's involvement in decision-making processes and tailoring programs to meet the specific needs of women and girls. Furthermore, efforts should be made to improve healthcare accessibility for the elderly population in rural areas by expanding coverage and implementing targeted health initiatives. This may involve increasing healthcare facility availability and providing financial aid for healthcare expenses. To address the challenges faced by informal workers in accessing social protection, strategies should be developed to formalize informal social security arrangements and provide financial literacy training, along with facilitating access to tailored formal social protection schemes. Moreover, enhancing coordination among government agencies, civil society organizations and development partners is crucial to align efforts and prevent resource duplication. Establishing multi-stakeholder platforms for collaboration and knowledge exchange can facilitate this. Lastly, investing in capacity-building initiatives for government officials, program implementers, and other stakeholders involved in social protection programs is essential. This includes training programs on program design, implementation, monitoring, and evaluation, as well as building technical expertise in financial management and gender mainstreaming.

6.3 Limitations and Area for Further Studies

The study acknowledges limitations inherent in a literature-based review, including potential biases in published research and the lag in publishing current data. However, extensive efforts were made to mitigate these by selecting a diverse range of recent and authoritative sources and by critically evaluating the methodologies and findings of the reviewed studies.

Further studies could explore the long-term impacts of social protection programs in Tanzania, particularly focusing on sustainability and scalability. Additionally, investigations into the specific mechanisms through which these programs affect household well-being could provide deeper insights into their effectiveness. Studies could also delve into the intersectionality of poverty and social protection, examining how gender, age, location, and other factors influence access to and benefits from these programs.

REFERENCES

- Cichon, M., Scholz, W., Bertranou, F., Hagemejer, K., Plamondon, P., & van de Meerendonk, A. (2004). We are financing social protection.
- Jayne, T. S. (2020). The changing face of agriculture in Tanzania: Indicators of transformation. June 2019, pp. 685–709. <https://doi.org/10.1111/dpr.12491>
- Kitole, F. A., Lihawa, R. M., & Mkuna, E. (2023). Equity in the Public Social Healthcare Protection in Tanzania: Does Matter on Household Healthcare Financing? *International Journal for Equity in Health*, 1–14. <https://doi.org/10.1186/s12939-023-01855-0>
- Lambin, R., Nyssölä, M., & Bernigaud, A. (2022). Social protection for working-age women in Tanzania: Exploring past policy trajectories and simulating future paths. *WIDER Working Paper 2022/82*. <https://www.econstor.eu/handle/10419/267836>
- Macha, R. (2014). Community-Based Health Insurance Schemes and Protection of the Rural Poor: Empirical Evidence from Tanzania. *African Journal of Economic Review*, 3(2), 38–56. <http://www.ajol.info/index.php/ajer/article/view/119429>
- Ministry of Health, Community Development, Gender, Elderly, and Children. (2023). *Dar es Salaam urban social protection pilot program: Implementation report 2023*. Government of Tanzania.
- Moshi Co-operative University cash transfers Impact Household Poverty Reduction: Expenditure Patterns, Food Demand and Wellbeing in Lindi district, Tanzania. (n.d.).
- National Bureau of Statistics (NBS). (2023). *Construction materials price index report: Annual review 2023*. Government of Tanzania
- Njuga, G.O, Kazuzuru, P. B., & B. Warsanga, W. (2022). Impact of Cash Transfer on Poverty Reduction in Lindi District, Tanzania. *East African Journal of Education and Social Sciences*, 3(5), 61–75. <https://doi.org/10.46606/eajess2022v03i05.0220>
- Paper, W. (2022). Incorporating Informal Workers into Social Insurance in Tanzania WIDER Working Paper 2022 / 84 Incorporating informal workers into Social Insurance in Tanzania
- Prencipe, L., Houweling, T. A. J., van Lenthe, F. J., Kajula, L., & Palermo, T. (2022). Effects of adolescent-focused integrated social protection on depression: A pragmatic cluster-

- randomized controlled trial of Tanzania's Cash Plus. *American Journal of Epidemiology*, 191(7), 1601–1613. <https://doi.org/10.1093/aje/kwac067>
- Rugeiyamu, R. (2023). Local government's failure to recover loans from groups of women, youth, and people with disabilities in Tanzania. *International Journal of Public Leadership*, 19(3), 210–228.
- Siddiq, M. R., & Akbar, M. A. (2023). Coordination and digitalization among zakat institutions to strengthen social protection in Indonesia: An assessment of progress. *Journal of Emerging Economies and Islamic Research*, 11(2), 16–34.
- Solile, J. (2023). Informal sector participation in social protection schemes: Evidence from Tanzania. *African Journal of Social Development*, 15(2), 45–67.
- Solile, L., Id, E. C. N., Mwanga, J. R., & Shangali, D. L. (2023). Plos Global Public Health Challenges in Accessing Health Care and Socio-Protection Services Among children living and working in streets in northwestern Tanzania: A qualitative study.1–18. <https://doi.org/10.1371/journal.pgph.0001916>
- Solile, L., Nyanza, E. C., Mwanga, J. R., & Shangali, D. L. (2023). Challenges in accessing health care and socio-protection services among children living and working in streets in Northwestern Tanzania: A qualitative study. *PLOS Global Public Health*, 3(5), e0001916.
- Ulriksen, M. S. (2016). Ideational and institutional drivers of social protection in Tanzania. *WIDER Working Paper 2016/142*. <https://doi.org/10.35188/UNU-WIDER/2016/159-0>
- Ulriksen, Marianne S. 2016. "The Development of Social Protection Policies in Tanzania, 2000-2015. <https://open.uct.ac.za/items/8ef1614d-c91c-45b0-badc-6127015c9fe3>
- UN Women Tanzania. (2023). *Gender-responsive social protection in Tanzania: Barriers and opportunities*. United Nations.
- United Republic of Tanzania. (2022). *Tanzania poverty assessment report 2022: Addressing spatial inequalities*. Ministry of Finance and Planning.
- Uri, D., & Montanio, K. (2017). Evaluating Poverty Reduction Strategies in Tanzania and Ethiopia. https://digitalcommons.uri.edu/oa_diss/615/
- Visconti, G. (2018). Recent developments. *Springer Climate*, pp. 117–132. https://doi.org/10.1007/978-3-319-65669-4_8
- WB. (2019). Tanzania Mainland Poverty Assessment Report. In The World Bank, 1818 H Street NW, Washington, DC 20433, US. <https://www.nbs.go.tz/index.php/en/>
- World Bank. (2023). *Tanzania social protection program review: Achievements and challenges*. World Bank Group.