



THE FEATURES OF NON-STATE SOCIAL PROTECTION PROVIDERS IN TANZANIA

Emmanuel M. Nyankweli (PhD)

Open University of Tanzania,

Center for Economics and Community Economic Development,

P.O. Box 23409, DAR ES SALAAM

Social protection is an up-coming development agenda in Africa and Tanzania in particular. Significant population in many parts of Africa is mired in chronic poverty and vulnerability. Small shocks to agricultural outcomes or cash incomes may cause disproportionate distress and hunger. Governments and development partners responds to these calamities but they are challenged with meagre resources. This has left majority of the populations and mostly in remote rural settings uncovered. This paper intends to describe the role of social protection providers and impact in Tanzanian context. The findings reveal that Social protection in its modern form is still limited in Tanzania despite Tanzanian government deliberate move to address poverty reduction and social exclusion propounded by Vision 2025, NSGRP II, sectoral policies and strategies. Thus, knowledge of features and the extent of services to beneficiaries is a step towards managing and planning of social protection services in Africa. The paper bank on available data from a survey carried out in 2013 as well as documentary reviews. The study was funded by Partnership for African Social and Governance Research (PASGAR)

Key words: Social protection, Social protection providers

THE FEATURES OF NON-STATE SOCIAL PROTECTION PROVIDERS IN TANZANIA

Introduction

Social protection has been high on the agenda by African governments, donor communities, and the African Union (AU). For example, the African Union at its 2004 Ouagadougou Summit, noted the lack of it, and thus leading to challenges of reducing poverty, vulnerability, unemployment and underemployment. AU in its 2006 Livingstone Summit in Zambia, gave official recognition to social protection as a basic human right and made national commitments to social protection. Moreover PASGR (2012); UNICEF (2011; 2008) & EC, (2010) had earmarked the availability and accessibility of informal and formal social protection as crucial for successful prevention of social exclusion and measures that strengthen household or individual coping capacity. The reason is a growing recognition that too many people in Africa are mired in chronic poverty and vulnerability, such that even small shocks to agricultural



outcomes or cash incomes cause disproportionate distress and hunger (Ellis et.al., 2009). In the past, governments, aid donors and non-governmental organizations (NGOs) responded to adverse events in Africa primarily through emergency transfers to those most seriously affected. Most of this humanitarian relief was in the forms of food aid, and the unpredictability frequency of its occurrence and scale was costly as well as failing to address the underlying causes of vulnerability. Thus, most governments in Africa cater for a limited population of social protection services.

Literature on the extent of social protection research and policy interests across regions in Africa reveals, among many issues, that considerable research and policy attention has been given to the subject; that there are large numbers of the African populace that are currently outside the scope of state social protection systems; that in some countries, non-state social protection actors emerged and actively serve in a significant scale. These non-state actors, include the small-scale community or traditional forms of social protection, may offer important lessons about fragility and adaptability of actors, and; that non-state social protection serves a variety of functions and involves diverse actors. However, much as considerable research and policy attention has been given to social protection in Africa and despite some considerations on these issues about non-state actors, little attention has been given to the role of non-state actors, and therefore a need for better understanding of the governance features and nature of “non-state” social protection (PASGR,2012). Furthermore, literature reveals that only 4% of the population are covered by the formal social protection services while an estimated 95% relied to informal ones which are catered for by the non-state actors. This explains the rationale for the choice to deal with the non-state actors providers.

Governance issues have percolated almost all the areas, including the area of social protection services provision. For example, the Tanzania National Social Protection Framework (NSPF) points out that the performance of social protection is linked with governance issues, such as lack of coordination, inadequate institutional capacity, limited recognition of gender equity, low levels of community participation, and resources constraints. However, there is less understanding of the extent to which the governance issues influence social protection; still, much as the Framework recognizes the presence of both state and non-state actors in social protection, it does not disaggregate the actors to show the role played by non-state social protection actors (URT,2011). Thus, this paper intends to present the post-mortem of Non-state Social Protection Actors to provide the foundation for understanding the role and performance of the later.



Methodology

This paper is a result of a desk review which is based on various data sets and literature of governance and performance of Non-State Actors (NSAs) in both Tanzania and Internationally. The paper benefitted from a survey carried out in 2013 funded by Partnership for African Social and Governance Research (PASGAR). It prospers from a multiple data gathering approaches such as – informal interviews, focus group discussions, and conversations with the key informants as well as questionnaire surveys and observations.

Literature Review

Understanding Social Protection

There has been much debate concerning narrow versus wide definitions of social protection, as also between pure welfare (or social assistance) and livelihood promoting definitions (Conway, 2002; Norton, 2001). Safety nets correspond closest to a narrow, purely welfare, remit for social protection. Yet safety nets are porous (Morduch, 1999; Devereux, 2002), and one of the biggest of these is the able-bodied labour requirement of food-for-work and cash-for-work schemes which exclude hungry and destitute people who are unable to work (the elderly, disabled, women caring for small children, etc.) (McCord & Farrington, 2008). The scale and persistence of the deprivation problem in many low-income countries point in the direction of a wider remit, but this also then makes it difficult to know where to draw the line between social transfers and development policies. For example, fertilizer subsidies to vulnerable small poor farmers overlap the interface between social protection and development policy.

Another branch of the definitional discussion has concerned itself with whether social protection should be argued primarily from a needs or a rights perspective (Morduch 1999; (Devereux & Sabates-Wheeler, 2004; Munro et.al., 2008). A great proportion of the vulnerability literature is concerned with material deprivation and the risk of becoming unable to secure adequate food. From this perspective, social protection is an instrument to secure food security and possibly more durable enhancement in future livelihood capabilities. An alternative view is that freedom from hunger and destitution is an inalienable human right that should be legislated as such by national governments (as, indeed, it is in many instances) and delivered as a legal obligation of the state. While a lot of heat is generated by different stances taken in this discussion, the two views (like many intermediate positions) are essentially complementary to each other, and the responsibilities of governments towards ensuring that all citizens have freedom from hunger and access to basic needs can be grounded in both sets of arguments.



An existing definition of social protection that takes into account many of the foregoing considerations is:

Social protection describes all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalized; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalized groups (Devereux & Sabates-Wheeler, 2004)

This definition offers a number of pertinent features. It allows for a wide range of social transfers to be included under the rubric of social protection. Such transfers can include categories such as the provision of inputs to poor farmers or transfers of livestock to vulnerable rural dwellers, even though such transfers overlap the conceptual divide between welfare payments and development policies. In addition it embodies the principle of rights to support for individuals and families whose circumstances comply with guidelines or thresholds established in law. As so, defined social protection includes public policy measures such as minimum labour standards or gender equality in the workplace that go beyond social transfers. However, this literature restricts its scope to the social transfer dimensions of social protection, since these lie at the centre of innovatory approaches to reducing chronic poverty and food insecurity in Africa.

Some definitions of social protection would include emergency or disaster responses as one category among the array of social transfers that can occur over a wide variety of different circumstances and timescales. However, the protection and prevention functions of social protection seem to indicate some utility in distinguishing policy measures that seek in advance to prevent or minimize the disruption to people's food security caused by unexpected shocks, from those that are brought into play when food security failure occurs precipitously. Thus preventative social transfers do differ significantly in style and intent from the responses that swing into action when disaster occurs and people suddenly lose their means of survival (as occurs with floods, earthquakes, severe droughts, armed conflict, etc.).

The degree of separation between social protection and disaster responses, is already implied by the emphasis on protection, prevention and 'predictable funding for predictable needs', in distinction to the unpredictable and short-term character of emergency responses. Nevertheless, it is recognized that social protection and disaster relief overlap in many important ways, and some types of social transfer (for example, responses to seasonal food deficits that can occur unpredictably each year in different places within countries) sit uneasily between being preventative in character and being immediately reactive to localized food security stress.

Disaster relief and social protection often follow each other sequentially in the aftermath of an event that seriously impairs the ability of a population to reconstruct the former basis of their



livelihoods. This then raises complex policy issues about the duration of support, the appropriate form of that support, and whether the population affected will eventually be able to graduate from requiring assistance in the future, given that perhaps they did not require it in the past. Thus while it is not possible to draw a sharp set of distinctions between social protection and disaster response, nevertheless there are dimensions of duration and purpose that differ sufficiently for them to occupy somewhat different policy spaces.

Social protection can be delivered to its intended beneficiaries in a wide variety of ways utilizing many different forms of transfer. There are four categories of transfer are recognized as encompassing most types of delivery that can be devised, and these are: cash, food, inputs, and assets.

Of course, there are countless ways that each of these forms of transfer can be handled in practice, especially where cash transfers are concerned. Cash can be handed out as bank notes, or put in a bank account, or credited to an electronic card (a smartcard), or texted to a mobile phone. In addition, any number of cash surrogates can be devised, such as books of vouchers that have cash values stamped on them, with those vouchers only being usable in certain outlets or for the purchase of a prescribed range of goods. Food too can take different forms. It can be delivered as grain or flour or prepared food, it may be pre-mixed to attain certain nutritional objectives (such as corn-soya blend, CSB), or put together in packages of different items representing a balanced diet (for example, vegetable oil, beans and maize flour). Cash and food transfers overlap when beneficiaries are provided with a voucher of a certain cash value usable against a restricted range of items in designated retail outlets. They also overlap when both food and cash are used in some combination in order to ensure desired food security outcomes.

Inputs typically refer to home garden or farm inputs, and social protection in this area rarely envisages inputs to do with manufacturing or industrial processes. Transfers can be made of seeds, root materials (cassava, seed potatoes) and fertilizers. These can be packaged with specific objectives in mind such as mixed vegetable production or crop diversification in farmers' fields. Inputs may also be delivered against a coupon, where the cost of the coupon to the beneficiary is some fraction of the full market price of the same inputs.

The question arises whether input transfers or subsidized inputs can be properly regarded as social protection rather than as development policy. If social protection is fundamentally thought of as comprising welfare transfers, then this would tend to exclude explicitly livelihood building transfers such as seed and fertilizer packages given to small poor farmers. However, such distinctions can rarely be made definitively, and they depend in part on the entry point to the discussion. When input transfers are designed to overcome the food deficits and material deprivation of particular categories of highly vulnerable urban dwellers (backyard gardens) or



farmers, then they seem inarguably part of social protection. On the other hand, a subsidy that nevertheless leaves the price of fertilizer at a level only accessible to better off or rich farmers may be more properly considered a development policy. Since an infinite number of intermediate possibilities exist between these two options, the assignment of input transfers as between social protection and development policy cannot be unambiguously resolved, and this book tends to view most such transfers as part of the social protection discussion.

Social transfers can also take the form of assets, for example farm implements or livestock, and since these are productive assets the same ambiguity applies here as for free or subsidized inputs. Livestock transfers recognize the multiple roles in successful livelihoods of livestock in rural African livelihoods. They typically take the form of small stock (chickens, guinea fowl, guinea pigs, rabbits, perhaps goats) and provide the potential to multiply numbers upwards through successful breeding. Beyond these immediate asset transfers, some social transfers have broader and longer term asset building in view. For example public works programmes (food-for-work, cash-for work) create physical infrastructure, most often as roads, but sometimes in other forms such as irrigation or drainage works (canal digging). Some types of transfer focus on human capital (school fee vouchers, school feeding, health clinic access vouchers, etc.), and seek to foster the intergenerational reduction of hunger and vulnerability.

The categorization between these four basic forms of social transfer is useful up to a point, but particularly among small social transfer schemes managed by NGOs multiple forms of social protection delivery in a single bundle are quite common. The forms are at their purest in single objective national programmes such as social pensions (pure cash transfer) or a national fertilizer subsidy (pure inputs). However, it is not at all uncommon for an NGO project aimed at a particular constituency of vulnerable people to provide cash, food, inputs and assets in various combinations within a single social protection scheme. By doing this the intention may be to achieve multiple different goals over different time horizons (for example, immediate hunger relief combined with livelihood building for the future).

Social Protection Situational Analysis

Social protection in low-income countries has been around for a long time, even if not described as such (Midgrey, 1997), and has placed emphasis on different levers of policy in different eras. For instance in subsidizing retail food prices as a means of ensuring that all citizens could afford enough to eat in the 1960s and 70s, and certain countries were regarded as iconic in the enthusiasm with which they pursued low staple food consumer prices (rice in Sri Lanka; wheat in Egypt; maize in Tanzania). In some well-known cases, these low consumer prices were made possible by very large transfers of food aid (Bangladesh). Interestingly, consumer price subsidies represented social protection at scale, a goal now being pursued energetically by different means,



and they also aligned political interest and social transfers in a way that appears more difficult to replicate to-date.

Food subsidies as a form of social protection fell out of favour for many reasons: bureaucratic management of markets lost credence, subsidies were fiscally unaffordable, they favoured urban consumers above rural producers, and world food prices began a long run decline, making it cheaper to buy food from world markets than subsidize the consumption of domestic supplies (Ellis et al., 2008). Nevertheless rising real prices in world food markets in 2007–08 could put this social protection policy back on the table, depending in part on whether the new substantially higher real prices of maize, wheat and rice are sustained in the future (ibid). Already by 2008 some countries have turned to issuing vouchers to poorer citizens, enabling them to purchase food rations from government outlets at prices well below market levels (Harvey et al., 2010).

According to UNDP, (2013) in the 1980s, social protection switched to a modest stance, best captured by the notion of ‘safety nets’ that would play a limited role in protecting vulnerable citizens from the removal of previous state supports (like food and input subsidies), the higher risks associated with liberalized markets, and seasonal food deficits in the hungry season before the next harvest. Not only the coverage but also the delivery cost of safety nets should be minimized, hence the popularity of ‘self-targeting’ mechanisms of beneficiary selection, typified by food-for-work schemes that set the food ration at a level below the quantity that anyone able to produce food themselves, or already earning enough wages to secure food, would be interested in doing the hard physical work to acquire (ibid).

The safety net idea is based strongly on the notion that the economy as a whole is moving forward, living standards are rising, but nevertheless there are pockets of people especially in rural areas who confront seasonal or unexpected food deficits that need to be addressed (Chan, 2012; Chan, 2011). India has one of the earliest and best-known safety nets, now called the National Rural Employment Guarantee Scheme, and this remains a central plank of India’s public response to inadequate income and consumption at household level in rural areas (Ellis et al., 2008). In sub-Saharan Africa, too, safety nets have been the main response to temporary or seasonal deprivation since the mid-1980s, as exemplified by public works programmes in which self-selected participants provide labour in return for food rations, cash wages or agricultural inputs (ibid).

In many ways, the limitations of safety nets provide the point of departure from which contemporary social protection pre-occupations emerge. In particular, safety nets proved unequal to the task of protecting the minimum acceptable food consumption of populations in countries exhibiting rising vulnerability across a broad front, prone to devastating droughts or floods or



civil conflict, and where economies were not growing fast enough to make hunger and destitution a residual problem affecting just a few people left behind while the rest of society moved to higher ground (FAO, 2010). In sub-Saharan Africa, the inadequacy of safety nets became plain in ever rising requirements for supplementary and emergency measures to ensure the food security not of small groups but of entire populations and zones persistently or intermittently finding themselves on the brink of unacceptable hunger and deprivation. Most of these supplementary and emergency measures have been delivered in the form of food, and they are seriously high cost to put in place each time they are required (Ibid).

The period from the mid-1980s to the mid-2000s saw an immense widening and deepening of our understanding of vulnerability, its causes and consequences. Amartya Sen introduced the idea of 'entitlements to food', and recast the interpretation of famines as failures of entitlement or access rather than failures in food supply (Sen, 1981). Devereux, (2006) uses Sen's entitlement framework as a way of classifying different social protection mechanisms: production-based entitlement can be boosted by free input packs or fertilizer subsidies, labour-based entitlement by food-for-work or cash-for-work schemes, trade-based entitlement by food price stabilization (shades of the past), and transfer-based entitlement by social transfers (for example, food aid or cash transfers).

The notion of entitlements leads in a few steps to why some people are more prone than others to entitlement failures. The risk of adverse events occurring is evidently a critical factor, but risk alone is not enough since even moderately well off people are able to deal with adverse events considerably better than very poor people. It is risk combined with a lack of ability to deal with a shock that jointly constitutes a definition of vulnerability (Dercon, 2004; Chambers, 1989). The lack of ability to deal with a shock if it occurs is to do with the depleted asset status and lack of options of the household. Asset depletion occurs when poor families sell assets in order to maintain food consumption in the face of a shock, a process referred to as 'coping' (Corbett, 1988). The failure to rebuild assets after a shock (or to rebuild sufficiently before the next shock occurs) increases vulnerability, and explains the rising trend in vulnerability observed in very poor, risk-prone, countries and environments.

Viewed through the lens of risk and vulnerability, and associated particularly with events and trends in Africa over the past ten years or so, social protection can be interpreted as offering the potential means for addressing the multiple factors causing persistent poverty and rising vulnerability. A helpful classification is one that distinguishes the three social protection functions of protection, prevention and promotion (Guhan, 1994). The first refers to protecting the minimum acceptable consumption levels of people who are already in difficulty. The second refers to preventing people who are susceptible to adverse events and shocks from becoming more vulnerable (by stopping them from having to sell their assets). The third refers to



promoting people's ability to become less vulnerable in the future (by helping them to build assets and achieve stronger livelihoods), and therefore an escape from poverty traps. A fourth, or transformative, function of social protection is to promote social justice through building the rights and empowerment of the poor and vulnerable (Devereux, 2007; Devereux, 2004).

Emphasis to social protection is given through the Poverty Reduction Strategy Papers and the National Growth Strategies of many countries, more particularly in the form of national social protection policy documents, such as the East African Countries National Social Protection Strategies and Frameworks in 2011-2012, Ghana's 2008 National Social Protection Strategy: Investing in People, and the Senegal's 2005 Stratégie Nationale de la Protection Sociale (SNPS) 2005-2015 just to name a few. This paper is about non-state social protection services and it is expected to add value to what is central for the African Union, multilateral institutions, and African states; it also addresses important or overlooked governance issues as well as provide additional insights into issues being addressed by others.

Policy Snapshots

Tanzania socio-economic context is described as one of generalized insecurity (Wuyts, 2006; URT, 2011). A significant proportion of the population living in income and food poverty characterizes people living in rural areas with poverty highest among households dependent on subsistence agriculture (URT, 2011). Still, there is urban poverty particularly among households reliant upon the informal sector which is characterized by low and unreliable incomes, and a high risk of unemployment or underemployment.

Nearly half of the country's population constitutes active labour force, with the majority of the population being smallholders, self-employed, or unpaid family workers. The country has no social security arrangements for people in the informal sectors; hence the majority of these people do not have access to formal protection mechanisms (URT, 2011). However, informal group arrangements cater for the informal sector. Non-income poverty indicators such as maternal mortality, stunted underweight children under-5, poor access to potable water by rural population, few mothers who are attended by skilled health personnel present an alarming picture of vulnerability by the Tanzanian population (Grantham-McGregor et.al., 2007; Adato and Basset, 2012).

Consolidated data on the scope and scale of social protection measures operating in Tanzania is extremely limited for both government and non-government sectors (URT, 2011). However, it is clear that the government and other stakeholders have been responding to the socio-economic vulnerability in different ways.

An analysis of social protection in the country has revealed that there are many policies and legal



provisions that have embedded social protection items (URT, 2011). Such pro-social protection policies in the country include: the Health Policy (1997), Education and Training Policy (1995), Agriculture and Livestock Policy (1997), Child Development Policy (1992), Rural Development Policy (2001), Environment Policy (1997), Food and Nutrition Policy (1992), National Ageing Policy (2003), National Higher Education Policy, National Youth Development Policy (2007), National Employment Policy (2007), Land Policy, National Social Security Policy (2003), National Disaster Management Policy (2004), National Disability Policy (2004), Women in Development Policy (1992); Community Development Policy (1996), Gender and Development Policy (2000), National HIV/AIDS Policy, Vision 2025, National Strategy for Growth and Reduction of Poverty (popular known for its Swahili acronym MKUKUTA).

There were six major mandatory contributory government schemes that used to provide social security to employees in formal sector: National Social Security Fund (NSSF); Public Service Pension Fund (PSPF); Parastatal Pension Fund (PPF); Local Authorities Pensions Fund (LAPF); Government Employees' Provident Fund (GEPF) and National Health Insurance Fund (NHIF). In 2018 the schemes were reformed to make two major contributory schemes, the Public Service Social Security Fund and National Social Security Fund to cater for servants in public sector and the private sector respectively.

There are other pro-social protection strategies and programs such as Strategic Grain Reserve Agency, and Tanzania Social Action Fund program; the Second Generation Financial Sector Reform Program; the National Employment Creation Program Primary Education Development Program (PEDP), Secondary Education Development Program (SEDP), Complementary Basic Education in Tanzania (COBET), Integrated Community Basic Adult Education (ICBAE), Tanzania Agriculture Input Fund, National AIDS control Program, Primary Health Care Program, National Immunization Program, National Tuberculosis and Leprosy Program, and Property and Business Formalization Program (popular known for its Swahili acronym MKURABITA).

Literature reveals that since 2007, social security schemes covered only about 4% of the total labour force, but also the benefit packages were limited (URT, 2011). Besides them being mandatory in the formal sector, the schemes provide services to other individuals who can afford to contribute to the respective schemes. The question is, then, where does the other more than 95% of the population (also) vulnerable to risks and uncertainties turn to? According to URT (2003:5-6), Tanzania, has had strong informal and traditional social security systems built on family and/or community support, which in times of contingencies such as famine, diseases, and old age, individuals run to for assistance in the form of cash or in kind.

Non-State Actors in Social Protection Services



Non-state sector as commonly referred to not-for-profit organizations is increasingly recognized by the government as potent force for social and economic development, important partners in national development, and valuable forces in promoting the qualitative and quantitative development. There is failure of the state to provide all social services with economic efficiency and effectiveness, thus, the widespread contribution by non-state actors in social and economic development. A lot of foreign development assistance and relief has been channelled through both international and local NGOs in support of their contribution to social development. Categories of non-state actors in Tanzania include: international Non-government Organizations (NGOs), local NGOs, Faith-based Organizations, Community-based Organizations (CBOs), Cooperative societies including Savings and Credit Co-operative (SACCOS) and Revolving Savings and Credit Associations (ROSCAs), Savings and Credit Associations (SACAs) network groups and other informal interest groups.

Data for the actual number of existing non-state actors in the country, however, is difficult to establish. The available data significantly diverge from one source to another. In 2001, the Aga Khan Development Network (AKDN) supported a survey of the civil society sector in Tanzania. On the basis of documentary evidence from government and NGOs' reports, and from an organizational survey, the total number of registered Non-state non-profit organizations in Tanzania was estimated to be 58,807, in the following categories: CBOs 34,033 (59.7%), NGOs 3,865 (6.6%), Sports organizations 15,243 (26.3%) and Cooperative Societies – 5,436 (9.2%). Statistics by Tanzania Association of NGOs estimates that about 9000 NGOs are registered with the government. Compared to an estimation of 3000 NGOs provided in the NGO policy, data provided by TANGO shows about 300 per cent increase in a decade. Further analysis of non-state sector revealed that most of them are member-based. The AKDN of survey 2007 found out that out of the 867 organizations interviewed 87% indicated they had members while only 9.5% had no membership and 3.5% did not indicate whether they had members or not. Organizations with no members were largely those registered under the Company Law. It is estimated that membership in the non-state sector in Tanzania is 5 million.

Categorizing the survey data based on the International Classification of Non-profit Organizations, most of the activities of the surveyed organizations are pro-social protection in several aspects. The findings indicate that the highest percentage (15.9%) is dealing with education followed by health (14%), development and settlement (12.2%) and other social services (11.4%), civil rights and advocacy (7.1%) as well as philanthropy (7.9%). However, there is dearth of information on the effectiveness and efficiency of social protection services in relation to governance practices in Tanzania.

A Study for the Research and Analysis Working Group conducted by Oxford Policy Management (OPML) and Research on Poverty Alleviation (REPOA) reviewed main areas of



social protection in Tanzania. The findings shows that the state (Disaster Management Department and Strategic Grain Reserve) in collaboration with World Food Programme and other NGOs are actively involved in implementation of food aid, SACCOs provide programmes that support access to savings and loan mechanism to informal groups of people. Majority of NGOs activities also focus on several vulnerable groups. Furthermore, a study by Lerisse et.al., (2003) reviewed twenty-seven social protection providers. It is indicated that Social protection activities implemented by the non-state actors were: financing other NGOs activities by the Foundation for Civil Society, promoting public participation and governance in education sector thus indirectly assist the vulnerable by HAKIELIMU, raising awareness on legal and human rights by the Legal and Human Rights Centre, support to small scale peasants, pastoralists and hunters and gatherers by HAKI-ARDHI's.

Nyangara and Obiero (2009a) evaluated the effects of the programmes supporting most vulnerable children implemented by CARE International, Family Health International, and Allamano Faith-based Organization and the Salvation Army Tanzania. Interventions included income generation for guardians (gardening and livestock training), educational support (school supplies, uniforms, and school fees), food support, linkages to a health clinic, home visits and home-based care from trained volunteers and clubs for the vulnerable children help in their psychosocial well-being. Further, key interventions learned from an evaluation of JaliWatoto programme in north-western Tanzania implemented by local organization SaidiaWazeeKaragwe (SAWAKA) were: provision of school uniforms, warm-clothes, school supplies, fees for vocational training, sewing machines (as a start-up capital), wheel chairs to children with disabilities, bedding materials and houses construction and renovation (Nyangara, Matiko and Kalungwa, 2009b).

Tanzania: NSSPAs and Social Protection Service Provision

Tanzanian NSSPAs' social protection services provision is concentrated on services and the beneficiaries in terms of levels of coverage, gender, age, religion, education and special needs.



The areas of service of NSSPAs are shown in Table 1.

Table 1: Service Provision

Areas of service	Responses		Percent of Cases
	<i>N</i>	<i>Percent</i>	
Food	32	5.2%	7.5%
Health	30	4.9%	7.1%
Education	84	13.7%	19.8%
Finance	85	13.9%	20.0%
IGA	301	49.1%	70.8%
Housing	4	0.7%	0.9%
Dressing	22	3.6%	5.2%
Legal advice	6	1.0%	1.4%
Counseling	38	6.2%	8.9%
Insurance	3	0.5%	0.7%
Animal husbandry	3	0.5%	0.7%
Vulnerable children	3	0.5%	0.7%
Vulnerable youths	2	0.3%	0.5%
Total	613	100.0%	144.2%

As it can be seen from the table, there are so many areas in which social protection services occur, even though many of the NSSPAs are involved in income generating activities (IGA) (49.1%), financial issues (lending and borrowing money) - (13.9%), and educational matters (13.7%). Much as most of these NSSPAs seem to be having quite a good number of services in common (Table 1), majority of these NSSPAs (70%), however, seem not to have networking mechanisms in performing their activities. As it was already mentioned, networking was for the purpose of fundraising and getting government support, but not joint ventures in implementing activities for social protection.



Most of the beneficiaries of the social protection services are the communities at large and groups of people, as can be seen in Table 2.

Table 2: Beneficiaries of NSSPA services

Beneficiaries	N	Percent
Individuals	2	.5
Household	3	.7
Group	176	41.3
Community	245	57.5
Total	426	100.0

This implies that social protection services are normally not implemented at individual and household levels; most beneficiaries who are given services are organized in groups in the community. This reflects a communitarian characteristics of the Tanzanian society as a result fundamentally of the African traditional culture, enhanced with the Tanzanian social political economic system of *Ujamaa*.

Most of the services provided by the NSSPAs (72%) seem to be for both men and women; there seems also to be more services to women compared to men, as can be seen in Table 3.

Table 3: Sex preferences in services by NSSPAs

Sex	N	Percent
Female	90	21.1
Male	30	7.0
All	306	71.8
Total	426	100.0

Age-wise, most NSSPAs seem to concentrate on all age sets, with a significant attention to the adults, as can be seen in Table 4.



Table 4: Age preferences in services by NSSPAs

Age set	N	Percent
Children	25	5.9
Youths	42	9.9
Adults	163	38.3
Elderly	14	3.3
All ages	182	42.7
Total	426	100.0

Most of the NSSPAs (95%) do not have any religious bias in offering their services. However, there is presence of few NSSPAs with Christian religious bias (4%) and 1% with Islamic religious bias. Most of the NSSPAs offer services to people from all education categories. Quite a significant number of NSSPAs, however, concentrate their services with people who are still in Primary School or have completed it and have not been able to proceed to Secondary School (Table 5).

Table 5: Education preferences in services by NSSPAs

Education level	N	Percent
Without education	1	.2
Primary education	31	7.3
Secondary education	5	1.2
Tertiary education	3	.7
Vocational education	3	.7
All education levels	383	89.9
Total	426	100.0

Most NSSPAs (80%) do not have preferences for any special needs, even though quite a number of them deal with issues of HIV and AIDS and its repercussions (13.5%) (Table 6).

**Table 6: Special needs preference in services by NSSPAs**

Special needs group	N	Percent
People living with HIV and AIDS	36	8.5
Orphans due to HIV and AIDS	13	3.1
Disabled people	5	1.2
Widows and widowers	3	.7
Elderly	19	4.5
People living with HIV and AIDS and orphans	8	1.9
All groups of people	342	80.3
Total	426	100.0

With the mean of 76% as services for all people, it is implied that generally the NSSPAs provide services to all groupings of the people. The NSSPAs are driven with the issue of addressing the vulnerabilities in a society that is organic.

Conclusion and implication

This paper has presented a number of issues. It began with the presentation of the understanding of social protection, after which there was presentation of the Tanzanian NSSPAs' social protection services. There is an interesting observation that comes up with the social protection services with regard to the target group of the beneficiaries. There seems to be less concentration on addressing individual vulnerabilities, but more group and community vulnerabilities. It is true that it is in the groups that there are individuals; however, these individuals are seen in terms of where they belong, the community or group. That is why the target beneficiary becomes the group or community, without any delineated biases on the grounds of, for instance, age, gender, and religion.

Looking at the services offered by the non-state social protection actors, it can be argued that the majority of the NSSPAs are engaged with finance-related social protection services (around 65%). This is significant as it indicates how finance is an organizing structure for the communities. With finance, beneficiaries are able to access services by themselves. Education is another important social protection engagement area (around 20%). The assumption is that for any real transformation of the lives of the people to take place, education in the different aspects



of the human being is critical. Social protection services also pop up prominently in the issues of catering for basic needs (14%). This is a reflection of some population in the Tanzanian society that cannot afford to have the basic needs. These are areas of deficiency that need to be promoted. It can, actually, be argued that social protection services are, basically, organized around the two structures of finance and education in order to address the deficiencies in the communities.

Therefore, the study recommends the enhancement of coordinated service delivery by the governments and private actors as there is need to promote networks of NSSPAs based on the same kind of services offered in social protection in order to effectively reach majority of the vulnerable people.

Reference

- Adato, M. . L. B. (2012). *Social Protection: Opportunities for Africa*. Washington D.C:
- Chambers, R. (1989). Editorial Introduction: Vulnerability, Coping and Policy. *IDS Bulletin*, 20(2), 1–7.
- Chan, K. W. (2012). *Internal labor migration in China: Trends, geography and policies. Population Distribution, Urbanization, Internal Migration and Development: An International Perspective*.
- Chan, K. W. (2011). China, Internal Migration. *The Encyclopedia of Global Migration, 2006*, 1–17. <http://doi.org/10.1002/9781444351071.wbeghm124>
- Conway, T. . A. N. (2002). Poverty, Risk and Rights: New Directions in Social Protection. *Development Policy Review, Special Is(5)*.
- Corbett, J. (1988). Famine and Household Coping Strategies. *World Development*, 16(9), 1099–1112.
- Dercon, S. (2004). Growth and shocks: Evidence from rural Ethiopia. *Journal of Development Economics*, 74(2), 309–329. <http://doi.org/10.1016/j.jdeveco.2004.01.001>
- Devereux, S. (2002). State of Disaster: Causes, Consequences and Policy Lessons from Malawi. *ActionAid Report*, (June), 1–37. Retrieved from papers2://publication/uuid/C89C3FCA-9B02-4925-BF6E-C9DF713DFA11
- Devereux, S. (2006). The Impact of Droughts and Floods on Food Security and Policy Options to Alleviate Negative Effects. In *International Association of Agricultural Economists (IAAE) Conference, 12–18 August*. Queensland, Australia.
- Devereux, S. . R. S.-W. (2004). *Transformative Social Protection* (No. 232). Brighton.



- Devereux, S. . R. S.-W. (2007). Editorial Introduction: Debating Social Protection. *IDS Bulletin*, 38(3), 1–7.
- Devereux, S., & Sabates-Wheeler, R. (2004). Transformative social protection. *IDS Working Paper*, (October), 36.
- Ellis, F., White, P., Lloyd-sherlock, P., Chhotray, V., Seeley, J., & Group, O. D. (2008). Social Protection Research Scoping Study, 2008(June).
- FAO. (2010). *The State of Food Insecurity in the World Addressing food insecurity in protracted crises 2010 Key messages. Notes*. Retrieved from <http://www.fao.org/docrep/013/i1683e/i1683e.pdf>
- Frank Ellis., S. D. P. W. (2009). Social Protection in Africa. *Enterprise Development and Microfinance*, 20(2), 158–160. <http://doi.org/10.3362/1755-1986.2009.015>
- Grantham-McGregor, S., Y. B. Cheung, S. Cuerto, P. Glewwe, L. Richter, and B. S. (2007). Developmental potential in the first 5 years for children in developing countries. *Lancet*, 369(9555), 60–70.
- Guhan, S. (1994). Social Security Options for Developing Countries. *International Labour Review*, 133(1), 35–53.
- Lerisse, F., Mmari, D. . M. B. (2003). Vulnerability And Social Protection Programmes in Tanzania. A study by For the Research and Analysis Working Group. Dar Es Salaam.
- McCord, A., & Farrington, C. (2008). Digging Holes and Filling Them in Again? How Far Do Public Works Enhance livelihoods? *Natural Resource Perspectives*, (November), 4.
- Midgrey, J. (1997). *Social Welfare in Global Context*. London: Sage.
- Morduch, J. (1999). The role of subsidies in microfinance: Evidence from the Grameen Bank. *Journal of Development Economics*, 60(1), 229–248. [http://doi.org/10.1016/S0304-3878\(99\)00042-5](http://doi.org/10.1016/S0304-3878(99)00042-5)
- Munro, I. C., Renwick, A. G., & Danielewska-Nikiel, B. (2008). The Threshold of Toxicological Concern (TTC) in risk assessment. *Toxicology Letters*, 180(2), 151–156. <http://doi.org/10.1016/j.toxlet.2008.05.006>
- Norton, A.; T. Conway, et al. . (2001). *Social Protection Concepts and Approaches: implications for policy and practise in international development*,. ODI Working Paper.
- Nyangara, F. ;Obiero, W. (n.d.). Effects of a Community-Focused Approach Supporting the Most Vulnerable Children: Evaluation of SAWAKA Jali Watoto Program in Kagera, Tanzania. Chapel Hill, NC.
- Nyangara, F.; Matiko, C.; Kalungwa, Z. (n.d.). SAWAKA Jali Watoto Program Supporting Most-Vulnerable Children, Tanzania. A Case Study. Chapel Hill, NC: MEASURE



Evaluation.

Paul Harvey, Karen Proudlock, Edward Clay, B. R. and S. J. (2010). Food Aid and Food Assistance in Emergency and Transitional contexts: Review of the current thinking. *Humanitarian Policy Group*, (June).

Sen, A. . (1981). *Poverty and Famines: An Essay on Entitlements and Deprivation*. Oxford Clarendon Press.

UNDP. (2013). *Social Protection, Growth and Employment Evidence from India, Kenya, Malawi, Mexico and Tajikistan. Social Protection, Growth and Employment* (Vol. ISBN: 9–78). <http://doi.org/ISBN: 9-789211-263633>

URT. (2011). National Social Protection Framework. Dar es Salaam: Ministry of Finance and Economic Affairs; Poverty Eradication and Empowerment Division.

Wuyts, M. (2006). *Developing Social Protection in Tanzania within a Context of Developing Social Protection in Tanzania*.