

**THE INFLUENCE OF INTRAHOUSEHOLD DECISION-MAKING
DYNAMICS ON THE HOUSEHOLD USE OF CASH TRANSFER:
A case study of Korogwe district, Tanga, Tanzania.**



Cover photo by WFP/Giulio d'Adamo

**THE INFLUENCE OF INTRAHOUSEHOLD DECISION-MAKING DYNAMICS ON THE
HOUSEHOLD USE OF CASH TRANSFER:
A case study of Korogwe district, Tanga, Tanzania.**

A Thesis submitted for partial fulfilment of the Professional Master's degree in Management
of Development (Specialization in Food and Nutrition Security) to Van Hall Larenstein
University of Applied Sciences, Velp campus.

By
Ester Erick Moshi
September 2022

Van Hall Larenstein University of Applied Science,
Velp, Gelderland,
The Netherlands.

**THE INFLUENCE OF INTRAHOUSEHOLD DECISION–MAKING
DYNAMICS ON THE HOUSEHOLD USE OF CASH TRANSFER:
A case study of Korogwe district, Tanga, Tanzania.**

Supervisor: Koos Kingma

Internal Accessor: Monique Heger

DECLARATION

I, Ester Erick Moshi, hereby declare that the work presented herein is original work done by me and has not been published or submitted elsewhere for the requirement of any degree programme. Any literature work done by others and cited within this thesis has been acknowledged and listed in the reference section.

Name: Ester Erick Moshi

Place: VHL University of Applied Sciences, Velp campus

Date: September 2022

DISSEMINATION CONSENT

Upon submission of this thesis report in partial fulfilment of the requirements for a master's degree. I consent to Van Hall University (VHL) to avail this document for scholarly review only, and recognition should be granted to me and VHL. No use of this document for financial purposes is accepted. Those who would like to use or share this document in any other way should write to Van Hall University for permission.

Van Hall Larenstein University of Applied Sciences,
Larensteinselaan 26-A, 6882 CT Velp, Gelderlands, Netherlands.
<https://www.vhluniversity.com/information-and-contact>

ACKNOWLEDGEMENT

To undertake and finish a master's degree requires personal commitment, self-discipline, effort, and many people's intellectual, emotional, and financial support. I want to take this moment to acknowledge and thank all the people who have made this academic achievement possible. To mention a few.

First, my sincere gratitude and appreciation go to my supervisor, Koos Kingma (MSc), for her continued guidance, patience, and tireless support she put towards the completion of my research study.

I would also like to thank the Korogwe district Municipality for permitting me to use the municipality as my case study, the participants who agreed to engage with me, and my research assistant who was with me from the start to the end of my fieldwork.

A special thanks to my family, who have consistently and unconditionally been there for me. Thanks for their unending love and unquestioning support. Special thanks to my friends Mariam and Kenneth for their unconditional support from the program's start to the end.

Above all, I'm thankful to God, my Almighty, for the wisdom and strength granted me throughout my studies.

DEDICATION

I dedicate this thesis to my daughter Kelcey, whom I can't force myself to stop loving. Thank you for holding up because you have been affected in every way possible by this quest. I wish you the best in your life journey, and I pray that you attain the highest education possible. May God bless you.

Table of Contents

ACKNOWLEDGEMENT	v
DEDICATION.....	vi
LIST OF TABLES	ix
LIST OF FIGURES	x
ACRONYMS	xi
ABSTRACT	1
CHAPTER 1: INTRODUCTION	2
1.1 Chapter Summary	2
1.2 Background Information	2
1.3 Cash transfer Program as a gendered approach to social protection	2
1.4 Implementation of Productive Household Support in Tanzania	3
1.4 Statement of the problem	6
1.5 Research commissioner	6
1.6 Research objective	7
1.7 Research questions	7
1.8 Scope of the study	7
1.9 Definition of concepts.....	8
CHAPTER 2: SETTING THE SCENE AND CONCEPTUAL FRAMEWORK	10
2.1 Introduction	10
2.2 Previous findings about the effect of CTs on household food accessibility and income.....	10
2.3 CCTs and Intra-household decision-making dynamic	11
2.4 Conceptualization	11
CHAPTER 3: RESEARCH METHODOLOGY	14
3.1 Introduction	14
3.2 Research Area	14
3.3 Research strategy/design.....	15
3.4 Data collection and data sources	16
3.5 Sample & Sampling method.....	19
3.6 Adaptation in the field	20
3.6 Data analysis	21
3.7 Limitations of the methods.....	21
CHAPTER 4: RESEARCH RESULTS.....	23
4.1 Introduction	23
4.2 Demographic characteristics of respondents	23
4.3 Uses of cash transfers	24

4.3.1 Cash received from TASAF	24
4.3.2 Common uses of transfers	25
4.3.3 Seasonality use of cash transfer	26
4.3.4 Use of Cash transfer in times of shocks	27
4.4 Decision-making process within households	27
4.4.1 Decision-making on the use of cash transfer	27
4.4.2 Agreement and disagreements	29
4.5 Cash transfer and household food accessibility	31
4.6 Cash transfers and household income	33
4.7 Cash transfer and children's education	34
CHAPTER 5: DISCUSSION	36
CHAPTER 6: CONCLUSION AND RECOMMENDATIONS	42
6.1 Conclusion	42
6.2 Recommendations	44
REFERENCES	45
ANNEXES	48

LIST OF TABLES

Table 1: The highlight of the Cash transfer program in Tanzania	5
<i>Table 2: Distribution of sample</i>	20

LIST OF FIGURES

Figure 1: A Conceptual Framework.....	13
Figure 2: The map of Tanzania showing the Tanga region and its districts	14
Figure 3: A research framework	16
Figure 4: Researcher and group of women exchanging information during FGD	18
Figure 5: Researcher with the male interviewee	19
Figure 6: Researcher while resolving the conflict between TASAF beneficiaries	22
Figure 7: Amount of money received by respondents	25
Figure 8: A timeline illustrating the seasonality use of cash transfers by respondents	26
Figure 9: Percentage of respondents in different dietary diversity categories	31
Figure 10: The respondent's HDDS with the number of meals	32

ACRONYMS

CCTs – Conditional Cash Transfers

CTs – Cash Transfers

FANTA – Food and Nutrition Technical Assistance

FGDs – Focus Group Discussions

FHH – Female-Headed Household

HDDS – Household Dietary Diversity Score

HHM – Household Methodologies

IFAD – International Fund for Agriculture Development

MHH – Male-Headed Household

PSSN – Productive Social Safety Net

SDGs – Sustainable Development Goals

SSA – Sub-Saharan Africa

TASAF – Tanzania Social Action Fund

UCT – Unconditional Cash Transfer

UNICEF – United Nations International Children’s Emergency Fund

WHO – World Health Organization

ABSTRACT

Conditional cash transfer programmes (CCTs), which provide money subsidies to targeted households living in extreme poverty, are some of the salient policy instruments used for poverty alleviation in the Global South today. These programmes employ a gendered approach as they provide money to the mothers of families living in extreme poverty. This dissertation aims to provide in-depth knowledge about how intra-household dynamics can influence the realisation of cash transfer impact on the household and individual levels. The research looked at the TASAF program conducted in Tanzania with the Korogwe district as a case study. Through qualitative and participatory research with male and female beneficiaries and interviews with key informants, the study examined whether and how intra-household decision-making influences the use and realisation of conditional cash transfer program goals. The study consisted of the desk review, which used secondary data sources, and the fieldwork, which relied on primary data sources. Preliminary data was collected in August 2022. Explorative mixed methods research used qualitative and quantitative techniques to analyse the data. The research respondents were selected based on the randomised sampling procedure, and semi-guided interview guides were used to gather information from program beneficiaries and Key informants. Data were presented and analysed using excel to generate themes, pie charts, tables, and histograms. Findings indicated the negative influence of the intra-household decision-making dynamic on the use of cash transfers. Male domination in decision-making within households negatively affects the realisation of some cash transfer desired outcomes from TASAF, such as improving household food accessibility. While the different levels of development between MHH and FHH were observed, the findings also indicate cash transfers as a source of increased family conflicts within MHH. On the other hand, the program has shown success in improving children's school enrolment and attendance with the great motivation of parents to take their kids to school, which is beneficial for the future human capital base of the families. The study contributes to the existing scholarship on the influence of intra-household dynamics on CTs. The study led to conceptual framework development, which can be helpful in more representative research studies assessing the effects of power relations in decision-making on the use and realisation of CTs in the future. In addition, the knowledge derived from this study can help further develop policy recommendations and conduct programme evaluations as recommended in the last chapter of this report.

Keywords: Cash transfer, Intra household dynamics, decision-making, household, Korogwe district

CHAPTER 1: INTRODUCTION

1.1 Chapter Summary

This Chapter discusses the background of the study, the problem statement, and the scope of the study. The study focuses on the influence of intrahousehold dynamics on the use and attainment of the desired impact of cash transfers. This study's commissioner and problem owner is Tanzania Social Action Fund (TASAF). TASAF will use the study's findings to formulate and implement collaborative gender-tailored schemes during cash transfer programs to enhance gender equality in power relations and decision-making within households and society.

1.2 Background Information

The Sustainable Development Goals (SDGs) identify poverty and inequality as critical barriers to improving well-being among socially disadvantaged groups worldwide (UN, 2016). According to the social risk management approach (De Neubourg and Weigand, 2000; Holzmann and Jorgensen, 2000), individuals, households and communities are exposed to multiple risks. Poverty means greater vulnerability since the poor have little access to suitable risk management instruments and are ill-placed to cope with crises. The mechanisms most used by poor families to deal with economic shocks are informal strategies (for example, taking their children, especially their daughters, out of school), whose inefficiency results in an irreversible loss of human capital and perpetuation of the intergenerational cycle of poverty (Molyneux, 2006). Social protection measures based on conditional cash transfers are human capital investments that enhance individuals' access to essential services and prevent the use of strategies with adverse long-term consequences, benefiting people living in structural poverty, those just above the poverty line, and groups with special needs (Barrientos, 2008).

The priority policy action, SDG 1.3, is to 'implement nationally appropriate social protection systems and measures for all and by 2030 achieve substantial coverage of the poor and vulnerable. A particularly promising social protection scheme that could help in the fight against poverty and inequality is the cash transfer programs (CTs) (Owusu-Addo *et al.*, 2018).

Cash transfer programs have become a critical means of social protection in developing countries and have expanded dramatically, partially due to the convincing evidence of their effectiveness (Bosworth *et al.*, 2016). Today, virtually every country in sub-Saharan Africa has a cash transfer program. These programs are increasingly recognised as key to fighting poverty and hunger. They are designed to reflect regional characteristics while emphasising strong community participation and focusing on economically and socially marginalised populations, including children, the elderly, families without earning power and people living with disabilities (Bosworth *et al.*, 2016). Across sub-Saharan Africa, cash transfer initiatives are moving from donor-funded pilots to domestically funded national programs, as the Tanzania government did in 2013 by establishing the Productive Social Safety net under TASAF. Other SSA countries like Ethiopia, Ghana, Kenya, Lesotho, Malawi, South Africa, Zambia, and Zimbabwe also show the effectiveness of cash transfers in the economic and productive capacity of the community beneficiaries (Bosworth *et al.*, 2016)

1.3 Cash transfer Program as a gendered approach to social protection

Although not all cash transfer programs focus on gender issues but can vividly be shown that gender is the most influential factor driving all cash transfer programs. CCTs transfer grants to extremely poor households or individuals –generally to the mothers, consequently the gendered approach–

conditional on pre-specified human capital investments and unconditional to families with no children. They combine short-term relief of consumption poverty with social services and investments that promote sustainable poverty reduction through structural changes.

Mothers' centrality to the CCT programmes is key to their success. Women can generally be relied upon to fulfil their children's responsibilities and spend the money they are given per their children's needs. CCTs bring some gains to women: because of receiving and managing the transfer, many reports enjoying an increased family and neighbourhood status and exercising more control over household expenditure (Escobar Latapí and De la Rocha, 2009)

Do we need, though, intrahousehold dynamic specifically on Cash transfer programs? Given that household is not a single entity but a compilation of members with different characteristics and behaviour, there is a need to understand the household members' other characteristics and preferences to ensure the household's welfare. In the Journal of Economics Surveys, Alistair Munro identified the absence of intrahousehold decision-making and how couples hide information from each other (Munro, 2018).

According to economic theory, the occurrence of an exogenous variation in the income of one of the members of a household can affect the decision-making processes within it (Parada, 2022). The introduction of a conditional cash transfer program for the economically vulnerable population can, in one way or the other, alter the power relationships within the household between a man and a woman or husband and wife.

Intra-household dynamic can therefore be a case for realising and evaluating CT's impact on household well-being and growth. An overview of World Bank social safety net programs and gender highlighted the need for more significant consideration of intra-household dynamics in the design of social protection programs (Bardasi 2014). During program design, decisions must be made about whom to target, how much and how often to give cash transfers, and what measures should accompany cash transfers (Guilbert et al., 2016).

1.4 Implementation of Productive Household Support in Tanzania

To eradicate poverty and hunger, the government of Tanzania implements different strategies to ensure food availability and affordability among households, including establishing the Tanzania Social Action Fund (Kinyondo *et al.*, 2019). In addition, in 2013, Tanzania introduced a national social Conditional cash Transfers program through the PSSN program under the third phase of the Tanzania Social Action Fund (TASAF). This component provides beneficiary households with an integrated package of benefits and services, including a foundational package comprising cash transfers and public works activities complemented with livelihood support activities. CCTs delivered through TASAF III are directed at households living in extreme poverty and considered vulnerable families in rural and urban areas. PSSN I was declared effective by the World Bank on December 13th, 2019, and subsequently, PSSN II was launched on February 17th, 2020. PSSN II is expected to cover about 1.4 million poorest and most vulnerable households in all villages and towns in all Project Area Authorities (PAAs) across the country (TASAF, 2022).

Cash transfers are both conditional and unconditional. They become conditional if the receiving household has children, whereby the conditions are to take kids to school and ensure good health through accessing medical services. Currently, there are 1,275,193 beneficiaries of the cash transfer

provided by TASAF on behalf of the Tanzanian government¹ (TASAF, 2022). TASAF sources its fund from the government and other donors like IMF, World Bank, etc.

These transfers are provided on a two-monthly basis to the mother of the family to avoid the gender bias of intra-household distribution of food and other commodities and to the father for the households with no mother. There is also a minimum level of cash transfers that a single family can receive and an amount for each additional infant, child or disabled person who lives within the household².

The main objectives of the cash transfer program are:

- To improve household food accessibility
- To increase children's school attendance
- To improve the health condition of children and other household members
- To improve human capital through education and access to health services
- To indirectly empower women

The cash transfer program in Tanzania is organised at different levels as follows:

National Level – TASAF operates nationally by sourcing and disseminating funds to the PAAs. It gives directions on when to open the payments windows to the beneficiary after the arrival of the money to PAAs or municipalities.

District level – Program coordinators operate on the district level. They act as intermediaries between TASAF and the beneficiaries. They arrange and work on distributing the funds to the beneficiaries and follow up with the conditional beneficiaries if they comply with the conditions. Follow-up usually is done in schools and hospitals to check if children attend schools and if infants are taken to clinics.

Local level - committee comprised of community representatives among other persons, assists district TASAF representatives in the mobilisation of communities, targeting of beneficiaries, informing beneficiaries on pay dates, informing beneficiaries about the existence of grievance mechanism and attending locational meetings.

The money is distributed to the beneficiaries through over-the-counter transfer, through mobile wallet or bank and through giving cash directly to the beneficiary.

¹ On the January to March 2022 payment window, a total of more than 47 billion (19 million Euro) Tanzania shillings were paid to the household beneficiaries. On average 37,593 Tzs (16.5 Euro) were paid to each beneficiary.

² The minimum transfer to the household with no children is 24,000 Tzs per two months (10.5 Euro), and transfer varies from 2000 Tzs (Less than one Euro) per kid for those in primary schools and 4000 Tzs (1.7 Euro) per child in secondary or high school. For every infant within a household, the family receives 4000 Tzs (1.7 Euro) per infant.

Table 1: The highlight of the Cash transfer program in Tanzania

Eligibility criteria	The cash transfer program covers project authority areas that the national committee identifies as the priority areas with more poor and vulnerable households. The following are the eligibility criteria for the household to receive cash transfers: If the household has a poor living condition in terms of housing, has no shamba (farm), has no human capital to generate income and has no access to health services. Also, If the household members get less than two meals per day, households with children if parents cannot take the kids to school or if they attend school but with skimpy clothing or school dropouts.
Beneficiary identification and selection	The selection of beneficiaries is open and participatory. The special committee chosen in 2015 went around and looked for the households which are living in poor and vulnerable conditions. After coming out with the names, a village or town meeting was called, and names were presented to all citizens. It was their task to approve if the mentioned people were worthy to receive assistance. After village or town approval, the program starts to operate by giving money to the specified beneficiaries. From 2015, there are still the same beneficiaries, meaning TASAF has not recruited new members since that year.
Benefits	TASAF usually pays beneficiaries in two months; therefore, within one year, there are five payment windows. For the household with no children, the basic amount to receive is 24,000Tzs per window, equivalent to 10 Euro. For families with children, every infant receives 8000 Tzs, every primary school child receives 4000 Tzs, and every secondary school child receives 8000 Tzs each.
Conditionalities	There are no conditions for using money if the household has no children or infants. For families with children, conditions are Enrolment and regular school attendance of children ages 6-15 years, Vaccines up to date for children ages 0-6 years and Prenatal visits for pregnant women.
Institutional Arrangements	The Tanzania Social Action Fund administrates the cash transfer program in the Ministry of Community Development, Gender, Women, and special groups, which supervises the programme's operation and benefit payments. It is guided by the decisions of the President, supported by the recommendations of the management board, which is responsible for policy articulation, promoting partnerships between levels and sectors of government and with civil society, and overseeing formal audits and social controls.
Monitoring and Evaluation	Local agents from municipalities check conditionalities, but the quality control of the processes, payments, and program information is the responsibility of the TASAF. Besides, it also conducts the impact evaluation of the programme.

Source: Authors' creation based on information from a key informant and TASAF (2022).

1.4 Statement of the problem

The provision of CCTs, conducted by the government of Tanzania through TASSAF, acts as a mitigation measure among vulnerable households in accessing food and generating income while simultaneously building up human capital through education. Although reports show that the intervention positively impacts household food security and income, household data do not indicate who in the household benefits from the CTs. In Tanzania, all development interventions need to enhance gender equality; therefore, intra-household dynamics matter. However, after identifying which household should receive assistance, program implementers forget another layer about the intra-household distribution of the money received to attain the desired outcomes and how each member of the household benefits from the transfer.

With CTs, assumptions behind the transfers are to boost the household economy by ensuring access to food, especially during lean seasons, accumulation of human capital through taking children to school and increasing productivity through buying inputs and savings (TASAF, 2022). Generally, some papers have sought to address the productive impacts of cash transfers, including Boone et al. (2013), Asfaw et al. (2012), Gertler et al. (2012), Todd et al. (2010), Veras Soares et al. (2010), and Maluccio (2010) on household well-being. In Tanzania also, researchers assessed the health, education, and economic impact of CCTs on the beneficiaries, most of the researchers (Mwaita, 2018; Kinyondo et al., 2019; Onwuchekwa et al., 2021) have been targeting the productive contribution of CTs done by TASAF to women and children. For example, Evans et al. (2020), in their paper "The Educational Impacts of Cash Transfers for Children with Multiple Indicators of Vulnerability", show that, on average, being assigned to receive transfers significantly improves children's school participation and primary completion.

Despite all these productive evaluations of cash transfers, the influence of intrahousehold decision-making dynamics within households is not well known. Therefore, cash transfers' contribution to household food accessibility and long-term sustainability could be questioned.

1.5 Research commissioner

The problem owner of the study is Tanzania Social Action Fund (TASAF). TASAF is implemented by the Government of the United Republic of Tanzania to offer an approach to poverty alleviation. Since its establishment (2000), TASAF is in the third phase of implementation, and the traditional Social Action Fund interventions evolved into a comprehensive and integrated social safety net system in 2012 with the performance of the Productive Social Safety Net (PSSN). The first phase of PSSN was from 2013- to 2019, and the current one, PSSN phase two, started in 2020 (TASAF, 2022).

PSSN aims to improve access to income-earning opportunities and socioeconomic services for targeted households while enhancing and protecting their children's human capital. The objective will be achieved through the implementation of combined and integrated interventions. The combination of livelihood activities like public works and cash transfers aims to increase household income by building household-level assets, enhancing risk management, and facilitating a shift to more productive types of employment. TASAF expected that through cash transfers, households could purchase food, improve housing conditions, and improve human capital by paying for education and health services (TASAF, 2022). Despite that, many researchers do studies on the productive impact of cash transfer; TASAF is interested to know what is going on within households on deciding how to use the money received and if this impacts the achievement of the targeted goals of the cash provided.

1.6 Research objective

The objective of this study was to understand the influence of intra-household dynamics, specifically decision-making power between males and females, on the use of money received from cash transfer programs and how it affects cash transfer impacts on food accessibility and the income of the household members.

The thought is that the insight from the study will improve the implementation of PSSN interventions considering gender-related issues. This study will assist in deciding which household member should receive the money and how follow-ups should be done to ensure that cash transfers achieve their targeted goals for every household member.

1.7 Research questions

Main Research Question

How do intra-household dynamics influence the use of cash transfers?

Sub research questions

1. How does the decision make about using the cash occur between man and woman within the household?
2. What strategies result in household food accessibility, income generation and children's access to education?
3. How does cash contribute to food accessibility for household members?
4. How does cash contribute to the income of various household members?
5. How does cash contribute to the education of girls and boys?

1.8 Scope of the study

While quantitative studies provide essential information about the statistical impact of the programmes, in the case of productive impact, qualitative research helps us understand the perceptions of the household member beneficiaries regarding their processes and experiences. Money is imbued with social meaning (Zelizer, 1989; 1997), and cash distributed by social programmes has meaning to recipients that affects how recipients perceive and use the money (Sykes et al., 2015). The knowledge derived from this study can help further develop policy recommendations and conduct programme evaluations (Maxwell, 2005; Yin, 2014).

The study was conducted in the Korogwe district of Tanga, Tanzania. The CCT program is conducted all over Tanzania. Still, only two villages from the Korogwe district were analysed in a participatory way to obtain more data which might be unrevealed through other approaches to data collection. Content-wise, the study targeted to get information on the impact of money received from cash transfer programs on food accessibility and income generation of the household with consideration of different power relations in decision-making between men and women.

1.9 Definition of concepts

This section explains different concepts as used in this study:

Cash transfers

Cash transfers are direct payments, often from governments, made to eligible groups of people. CT enables households to ensure a minimum level of consumption; invest in productive activities; build resilience against shocks and invest in their children's health and education to break the intergenerational transmission of poverty. However, transfers are conditional on savings, education, or health-related behaviours, while labour-constrained households, including the elderly, people with disability, and child-headed households, receive direct support (TASAF, 2022).

Intra-household decision-making dynamic

Intra-household is the process by which resources (more broadly including income and consumption goods, tasks, leisure, and investments in human capital) are allocated among individuals and the outcomes of those processes (Alexander et al., 2000). Intra-household dynamics are interpreted through social norms and values, division of labour, access to and control over resources, and decision-making power within the household (KIT et al., 2018). Therefore, Intra household decision-making dynamic refers to the power relation between males and females in agreement and negotiating over household production and consumption.

Gender

According to WHO (2022), gender refers to the characteristics of women, men, girls, and boys that are socially constructed. It includes norms, behaviours and roles associated with being a woman, man, girl, or boy, as well as relationships with each other. Sometimes gender tends to produce inequalities intersecting with other social and economic aspects of life. For example, women may not get access to the household's assets simply because they are not men. Women tend to be considered more vulnerable than men, and even most of the CT programs provide cash to women to empower their position in household decision-making.

Shocks

Shocks are emotional stress that adults and children experience following a disaster. Shocks can start from the household level, like illness and death of a household member, to the regional and national level, like drought, floods, and unexpected rapid increases in food prices. Unfortunately, many poor households lack resilience to shocks, making them vulnerable and easily affected in times of shock.

Food accessibility

Food accessibility refers to the access by individuals to adequate resources (entitlements) for acquiring appropriate foods for a nutritious diet (FAO, 2006). For a household to be food secured, apart from other dimensions of food security, all members must have access to nutritious food according to their body needs.

Income

Income refers to the money regularly received from welfare payments, wages/salaries, retirement accounts, or investment returns. Household income is the total amount of money earned by every member of a single household. Household income received from cash transfers usually is treated differently from other income from other household income-generating sources.

Household

A household is a person or a group of persons who eat together and share resource and normally resides at least four nights a week at the specific visiting point.

Male headed households

The definition of household head reflects the stereotype of the man within a household as the person in authority and the breadwinner. In this case, a male-headed household means a household where the father oversees other household members and resources.

Female-headed households

As for male-headed households, the difference in female-headed households is that women oversee everything within the family and have all the authority. According to the norms, most of the time, FHHs are de facto households due to the death of a husband, migration of men or other cases.

Grandparents Headed households

These are extended households which comprise grandparents and grandchildren with a missing of parents' generation. From the study area perspectives, these households are the de facto of children giving birth before marriage and leaving their kids at home when they marry a man who is not the child's father.

CHAPTER 2: SETTING THE SCENE AND CONCEPTUAL FRAMEWORK

2.1 Introduction

The previous chapter has shown this study's background, introduction, and foundation. This chapter focuses on a literature review to reveal the significance of studying the intra-household dynamics in the context of cash transfer programs. Also, the impact of cash transfers on food accessibility and household income is presented per other studies and research. This chapter also entails the conceptual framework developed by the research to understand better the interconnections between cash transfer and gender power relations within households.

2.2 Previous findings about the effect of CTs on household food accessibility and income

Cash transfer (CT) programs are widely promoted internationally as an effective instrument for the reduction of poverty (Ferguson, (2015); Slater, (2011)). They are currently being implemented in several African countries, often as part of externally financed development programs (Kinyondo and Magashi, 2019). More than 130 low- and middle-income countries have at least one non-contributory unconditional cash transfer (UCT) programme, including poverty-targeted transfers and old-age pensions. Sixty-three countries have at least one conditional cash transfer (CCT) programme (Honorati et al., 2015).

Cash transfer programmes refer to regular cash transfers to individuals or households through mobile, bank, or postal transfers. The cash transfer programme assumed that income poverty negatively impacts people's health and nutrition, education status and food insecurity. There is a need to empower poor and vulnerable households and enable them to make their own decisions on how to improve their livelihoods (World Bank, 2022). To meet the Sustainable Development Goals (SDGs) by 2030, cash transfer programmes are seen as the most effective means of tackling poverty and social exclusion (Kirera, 2012).

Social assistance programs' traditional role has been to redistribute income and resources to the needy, assisting them in overcoming short-term poverty during times of crisis. Conditional cash transfers are perhaps the most apparent policy manifestation of this new thinking on social assistance programs, emphasising human capital accumulation and long-term poverty reduction. Conditional cash transfer programs address v the intergenerational cycle of poverty and current poverty by providing income support to smooth consumption in the short run.

Different researchers have been addressing the impact of both conditional and unconditional cash transfers on household welfare (Mereu et al., 2018; Owusu-Addo et al., 2018; Siddiqi et al., 2018; Daidone et al., 2019), whereas Siddiqi et al., (2018) went far and showed how conditional cash transfer yield fewer positive effects compared to unconditional CTs. On the other hand, according to *Zambian Eye* (2016), unconditional cash transfers yield more positive results than CCTs because of the flexibility of the beneficiary on the use of the money.

In all the African countries and programs reviewed, household consumption increased, and spent most of the additional income was from the transfer of food. As a result, most households also improved their diet diversity (Miller et al., 2011).

Much attention has been paid to the productivity of cash transfers and changing the ideology of social safety nets as a means of protection only. FAO currently has been looking for the productive impact

of cash transfers from their project of Protection to Production (PtoP), which aims to identify the productive effects of cash transfer programmes on household economic decision-making and the local economy (FAO, 2013).

2.3 CCTs and Intra-household decision-making dynamic

While many studies have stressed the positive role of cash transfer programs in increasing resources for food, health and care, Groot et al. (2015) emphasised the gaps that should be addressed in future research, including the impact of intrahousehold dynamics on cash transfer programs. Researchers have shown different relations between CCTs and intrahousehold decision-making dynamics and how the two terminologies can influence and affect each other in the fight against food insecurity and poverty.

The literature shows that some countries in SSA have gender-tailored cash transfer programs (i.e., Progresa Conditional Cash Transfer in Mexico) which intend to empower women and influence their position on intra-household decision-making dynamics (Urbina, 2020, Kashi et al., 2019). The study from Urbina (2020) shows that cash transfers to women do not change the power of women in intra-household decisions making, but they only reduce housework for women. Kashi et al. (2019) solidify by showing that programs which include both men and women tend to have a more positive impact on changing women's power in household decision-making.

Few researchers stress the impact of intrahousehold dynamics on achieving the desired goal of CCTs. However, it's shown from the literature that the decision-making process in the family has an important bearing on the intrahousehold dynamics and welfare of the household.

Zingwe et al. (2021) confirmed the existence of intra-household power dynamics in food security and nutrition among CT beneficiaries. The study finds that male-headed households have better nutrition than female-headed households, households with a female-dominant voice have better nutrition than those with a male-dominant voice, and male-headed households with a female-dominant voice have better food than other households.

Evidence also shows that cash transfer programs sometimes increase the likelihood that women in beneficiary households oversaw domestic chores and negatively affect men performing domestic tasks. These results are in line with research that suggests limitations of conditional transfers to increase women's autonomy instead of helping to empower and raise their decision power in family matters (Parada, 2022).

With the awareness of intrahousehold decision-making dynamics, Guilbert and Pierotti (2016) on their paper suggest that gender and power dynamics should be considered when determining the size and frequency of cash transfers. In addition, a program's desired outcomes should influence the selection of the program recipient because different household members are responsible for various household needs and expenditures. Guilbert et al. (2016) illustrate important links between intrahousehold dynamics and the design of cash transfer programs. It is important to remember that money from the government in the form of a regular cash transfer may be treated differently than income from other sources, affecting the program's desired outcomes.

2.4 Conceptualization

Based on the literature, we can develop a conceptual model for analysing the impact of conditional cash transfer with the consciousness of the presence of intrahousehold dynamics; precisely, the decision-making dynamic is shown in figure 1 below. Intra-household decision-making in rural areas

has been at the centre of considerable research for development. Different studies have been connecting intra-household dynamics with household production and consumption behavior. While (Murembe (2015) and Alkire *et al.* (2013) focus only on women empowerment when it comes to intrahousehold decision-making, Acosta *et al.* (2019) emphasise joint decision-making in intrahousehold choices as a way of transforming power relations between men and women and thus contributing to both women's empowerment and improved development outcomes (Ambler, Doss, Kieran, & Passarelli, 2017; Leigh *et al.*, 2017). This is also the case in realising the productive impact of cash transfers within households. Therefore, there is a need to transform social protection programs like cash transfers to accommodate the intra-household dynamics to obtain the intended goal of the programs (Urbina, 2020).

It might also not be viable to look at the productive impact of cash transfers without looking at the vulnerability context where these households operate. For example, the intended goal of the cash received might not be achieved because of an unexpected shock happening within the household.

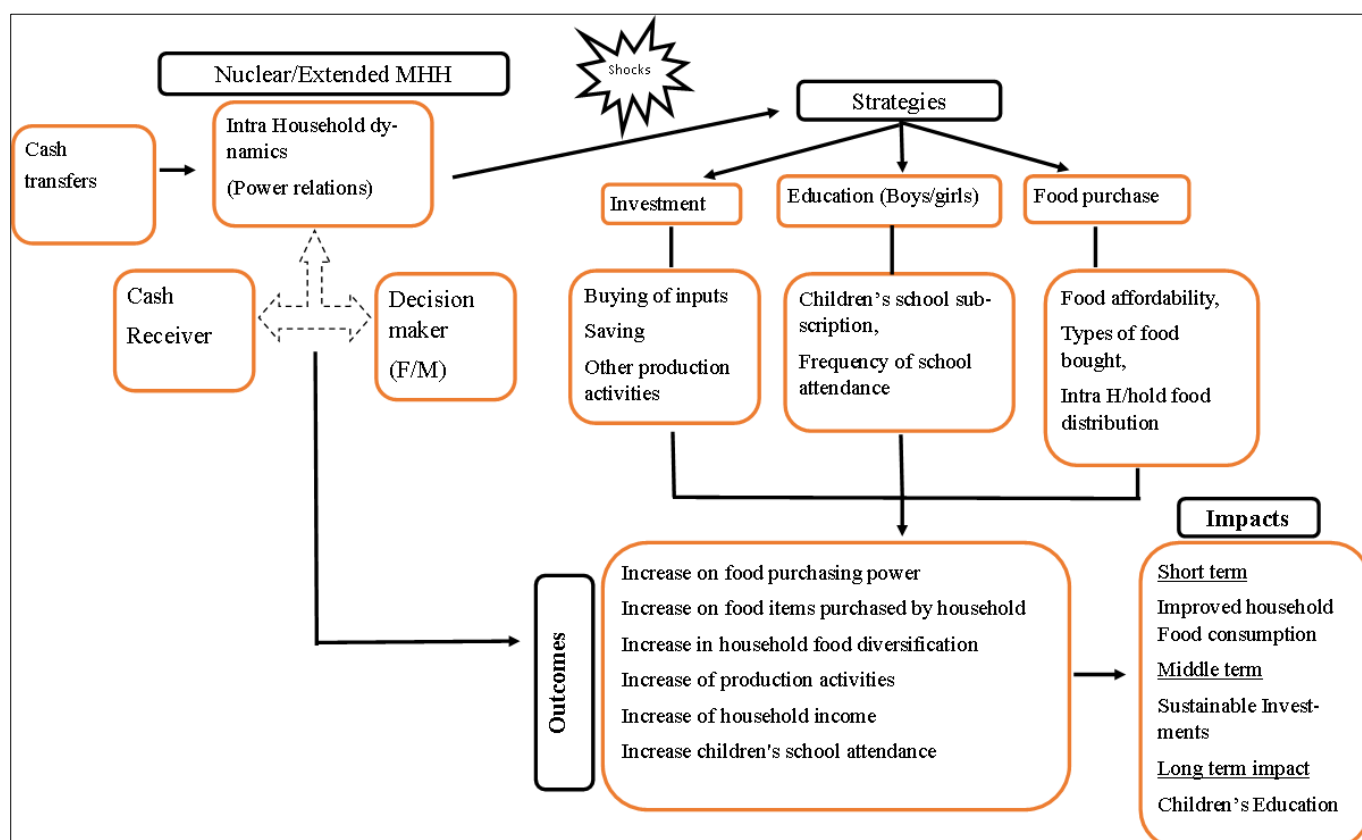
Power dynamics within households must be considered to ensure the successful implementation of cash transfers, starting from who receives the money to the decision-maker on how to use it. Household outcomes depend on decisions made by spouses, who may often disagree. Given these potential differences in preferences, the conditions under which intrahousehold choices are taken, like the use of cash transfers, may matter greatly for household outcomes. For example, cash given to women is more likely to be used for investments in education, children's nutrition, and housing than income in the hands of men. Consideration of gender is not only in the household's decision-making about the use of cash but also in the outcomes and impact of the strategies chosen within the household.

It is always known that cash is given to poor and vulnerable households; therefore, different shocks that may occur and how they impact the realisation of cash transfer goals must be considered. For example, shocks like death, illness, business failure, and natural or man-made disasters can adjust the spending pattern of the household on cash (Flaminiano, 2021).

CTs conducted in Africa mainly target to help household's capital accumulation, food consumption and income generation. With these strategies, the household is expected to increase accessibility to food (Miller *et al.*, 2011), increase investment mostly in agricultural production (Asfaw *et al.*, 2012), and increase access to health and education services (Evans *et al.*, 2020; Onwuchekwa *et al.*, 2021) and above all poverty reduction or generation of reliable income sources (Mwaita, 2018).

Drawing a cash transfer framework on intra-household dynamics helps us better understand how decision-making results in household strategy to achieve household well-being (outcomes) and trade-offs that need to be made. Furthermore, intra-household decision-making processes (influenced by bargaining power and agency) will also help us determine how cash transfer as a source of income is allocated to consumption and savings to achieve well-being outcomes. Also, since the project targets vulnerable households, it assumes that the cash will be used according to the project's goals. However, it must be considered that shocks like illness might interfere with the expected use of money.

Figure 1: A Conceptual Framework



Source: Author

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

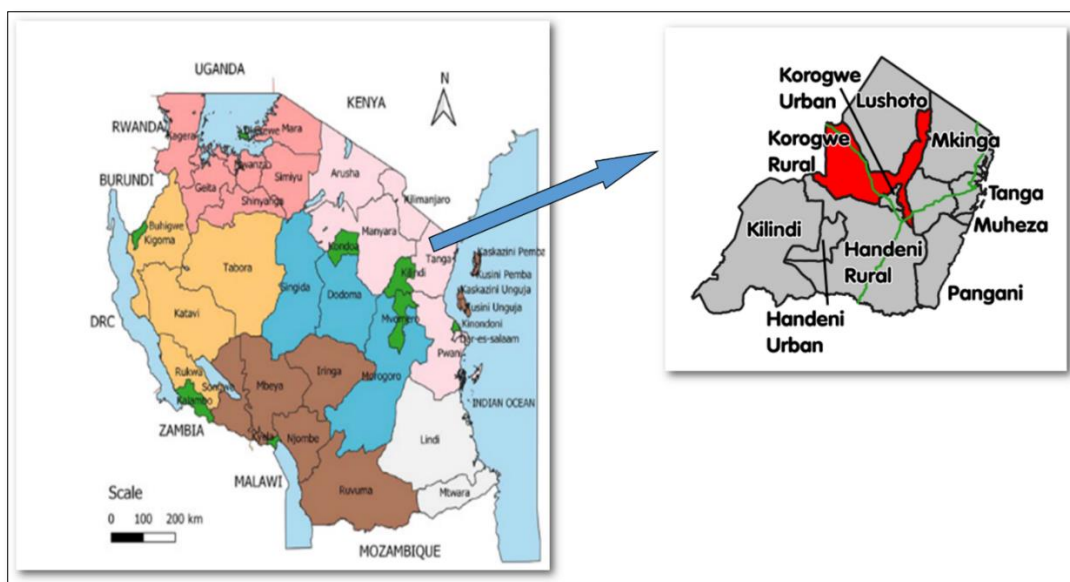
This chapter is structured in the following way: the second section explains the study area, its geographical characteristics, population, economic and other development aspects. The third section states the research design of this dissertation and its rationale. Different sections explain data collection, sample description and data analysis. Finally, the last section provides the limitations of the methods.

3.2 Research Area

Korogwe District is one of the eight Districts within the Tanga Region, and it is centrally located and well connected to the other northern and central-coastal regions of Tanzania. Korogwe District has an area of 3,756 square kilometres, whereas the Korogwe District Council covers 3,544 square kilometres, about 13% of the region's total land area. According to the 2012 Tanzania National Census, the population of Korogwe Rural District was about 242,038.

The variations in the topography and climate provide different cropping possibilities, which can define into three major agroecological zones. Most of the district has loamy, sandy and clay soils, while the natural vegetation is predominantly of the tropical type. These zones are the Mountainous, low wetlands, and Semi-Arid Zone. An Irrigation zone can also be identified along the major rivers. Each zone, however, has similar topography, climate and cropping possibilities.

Figure 2: The map of Tanzania showing the Tanga region and its districts



Source: Alfrangis et al., (2006)

The primary household livelihood strategy in the district is small-scale agriculture livestock keeping and fishing activities in some areas (Korogwe District Council, 2021). The main food crops grown are maize, paddy, beans, cassava, and potatoes, while the cash crops cultivated include cashew nuts, cotton, sisal and tropical fruits like mangoes, oranges, and tangerines. Livestock like cattle (exotic and indigenous) are also reared for milk and meat.

All necessary social services like water, electricity, schools, and hospitals are available in the study area. The market for food and other commodities is a bit far from the village, but many street vendors sell food products with an increase in price on top of the market price.

In the Korogwe district, there are 2656 TASAF household beneficiaries, and where the two villages were used for this study, there are 203 beneficiaries. Among 203 beneficiaries, 71 receive the money through cash collection, 104 through mobile money transfers (electronically) and 28 through over-the-counter³. Even though Korogwe district is under the TASAF program, the district reported that most of the population is under phases 2 and 3 of IPC, which indicates that immediate interventions are needed to rescue the people before they fall into severe food insecurity. The leading causes of food insecurity are low harvest from dependence on rainfed agriculture and poor farming practices. Also, the high prices of commodities contribute to the increase in living expenses, leaving most of the population without access to food. Generally, the Tanga region shows the lowest proportion of households that consume highly diversified diets; more than 38% of the households have low HDDS (MUCHALI, 2017).

3.3 Research strategy/design

CCTs are heavily dependent on factors such as the policy environment, socioeconomic conditions, organisational readiness, the availability of complementary and supply-side services, and the behaviour of target beneficiaries. Furthermore, CTs tend to include a broad mix of components and may achieve both intended and unintended outcomes in different contexts. These complexities affect the methodologies and methods used in their evaluation (Owusu-Addo et al., 2018).

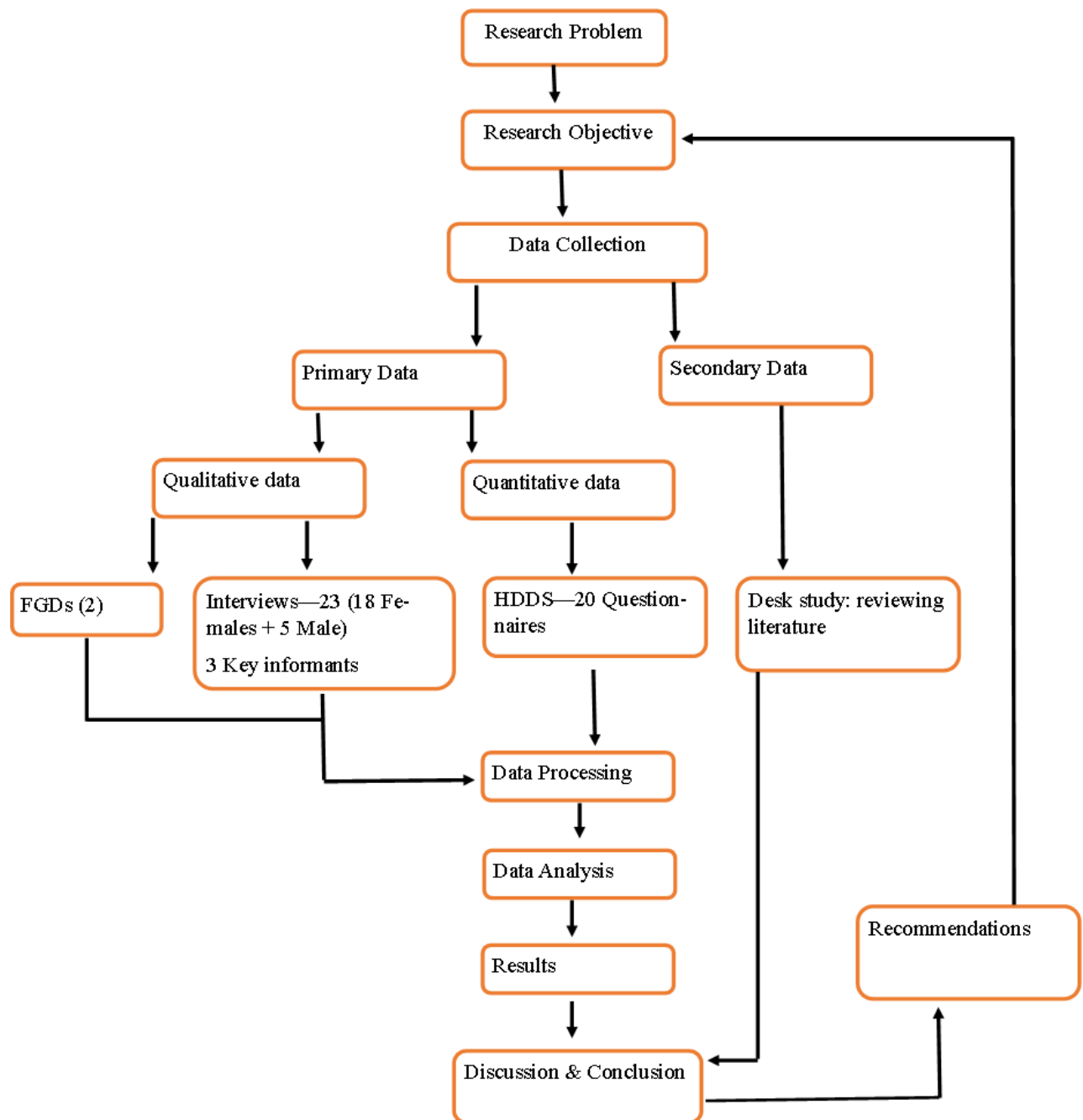
A case study approach (Yin, 2014) was chosen for this research because it allows us to understand the household member's perceptions, experiences, and circumstances in two villages with similar CT programmes. This method was utilised since it can be used to generate an in-depth understanding of a specific topic, programme, policy, organisation, institution, or system (Simons, 2009: 21). The approach is explanatory and seeks to explain the causal links in human phenomena that are too complex for experiments and surveys (Yin, 2014: 19). Therefore, case study research was found to be the most appropriate approach for this study.

Sociological qualitative research brings more nuance to the existing knowledge in the study, in this case, the influence of intra-household dynamics on the use of cash transfers. Quantitative methods can provide numeric knowledge about the impact of a programme; however, this research is qualitative, which seeks to know more about households over the use and benefits of the money. Measuring the influence of intra-household dynamics on the use of cash transfers and the realisation of its benefits to household members is challenging. Getting people's perception and views while simultaneously analysing the productive impact of CTs need the combination of qualitative and quantitative approach.

Below is the research framework, which shows different procedures undertaken during the study to obtain the research's objective.

³ Over the counter (OTC) is the method used by TASAF to distribute money to the beneficiaries through agents.

Figure 3: A research framework



Source: Author

3.4 Data collection and data sources

Data obtained for the study were primary and secondary data, whereby Primary data sources included Audios, notes, and pictures taken during fieldwork (data collection) and processed per prior data analysis requirements. Filled questionnaires from the participants (beneficiaries of the PSSN program) helped to get the household dietary diversity score of the analysed population.

For the Secondary data sources, websites and online libraries were used to access published theses, journals, articles, and books. Non-academic reports from different organisations and governments

were also used to obtain the required information. News from national media also helped to get some information relating to the beneficiaries of the cash transfer program.

On the other side, different research methods were used (triangulation) in the collection and analysis of data to ensure the validity and reliability of the results or findings, as Laws et al. (2013) explain in their book "Research for Development". The study benefited from pre-structured qualitative and quantitative data collection to focus and streamline the data-gathering process. The research questions were well specified before the fieldwork. The modelling of the case studies, the village mapping to choose the interviewees, and the elaboration of the interview guides with a defined set of specific questions were undertaken before collecting any data.

For this study, in-depth, semi-structured interviews were conducted with beneficiaries of the program and males whose wives receive the money. With the agreed consent of me, the researcher, and the respondent, a voice recording was used to capture every piece of information the respondent gave during the interview. In both villages, a total of 23 interviews were done, whereby 18 were female and 5 were male. Three key informants were also interviewed to make a total of 26 interviews. The interviews were conducted face-to-face in the places where the interviewees live. And for the key informant's interviews were done in their work offices.

Participants' demographic data were collected in the interviews, detailing age, number of children and people in the household. In addition, the interview guide contained open-ended questions about four main areas: 1) a detailed understanding of the cash transfers from the receivers' side (Household members), 2) decision-making power between mother and father after the receiving of cash and its impact. 3) the contribution of the money to food accessibility, income generation and children's education and 4) decision-making and use of cash within the vulnerability context like shocks (See ANNEX 1:1 for household interview guide).

The FGD was also used during data collection. FGD helped me to get a general knowledge of the study area and opinions about the CCT program conducted in that area (Refer to ANNEX 1:5 for FGD guide). The FGDs were carried out using Tanzania's local language (Swahili) for easy interaction between researchers and participants.

A total of two FGDs, with six participants for Female FDG and five participants for male FDG, were carried out. Having separate groups in terms of gender gave me free room for each side to give out valid information, which helped answer the question about the power relationship between men and women on the use of cash transfers.

Figure 4: Researcher and group of women exchanging information during FGD



Source: Focus Group Discussion (2022).

During FGDS, Different exercises were carried out in a participatory way, for example, the use of score and raking methods to find out the use or consumption behaviour of the participants from the cash received from the program, the use of seasonal calendars clarified consumption patterns or the use of CTs in different seasons of the year.

On the quantitative component, HDDS questionnaire was used to collect the data (See ANNEX 1:4). The collected quantitative evidence allowed us to see whether there was an effect of CCTs on household food accessibility by looking at their dietary diversity score. Household Dietary Diversity Score (HDDS) was released in 2006 as part of the FANTA II Project as a population-level indicator of household food access. Household dietary diversity can be described as the number of food groups consumed by a household over a given reference period and is an essential indicator of food security. In addition, a more diversified household diet is correlated with caloric and protein adequacy, percentage of protein from animal sources, and household income (Swindale *et al.*, 2006).

Figure 5: Researcher with the male interviewee



Source: Individual Interview (2022)

HDDs, as a proxy indicator of economic food accessibility per household, helped to measure how CTs (which aim at improving household income) have affected the households' food consumption by assessing the accessibility of household members to food. HDDs also helped to get the average dietary diversity score for the whole interviewed population and were used as a proxy indicator of the nutritional status of the study area. The household members who participated in the interviews were the ones to fill in the questionnaires.

During interviews, observation matched what respondents said and what could be seen. Data collected through observation were the housing conditions, income-generating activities, household assets, gender equity and others.

3.5 Sample & Sampling method

Most studies focusing on the impact of CCTs have utilised a quantitative approach, which requires randomised sampling strategies that tend to generalise to the whole population. This study used a randomised sampling technique to obtain a sample (participants) in a qualitative research approach. Participants of this study were project beneficiaries of PSSN with a cluster of males headed households. A Random selection was supposed to be made from the central cluster to obtain two sets, one of 15 households with neutral families (father, mother, and children) and the other six households with extended families (father, mother, children, uncle and so on). The number of homes with neutral

families was thought to be more significant than extended ones because the intra-household decision dynamic between men and women can be seen more in nuclear than extended families where other household members have less power than the father and mother. Because the transfer is mainly provided to women with the ideology that if the men receive the cash, it might end in unintended activities, studying MHH was focused on seeing how decisions will be made after women receive the money, not men. Also, the study was not focusing on FHH because within FHH means a woman oversees every decision regarding the household welfare. Therefore, taking a women-headed household was considered not a good approach for getting an accurate picture of what is happening to MHH, where women are also in. From the beneficiary's cluster, 14 participants were planned to be selected, both male and female, for two FGDs.

The key informants were selected given their different roles in implementing the TASAF project. The four key informants were: a regional coordinator of the cash transfer program, district and ward community development officers and a village chairperson. Key informants were intended to help obtain information on how the project work and the general impact of cash transfer on household food accessibility and income at the regional and district level. Also, the program's regional coordinator will receive the final report, which will have a recommendation based on the findings from the study to improve the program.

Therefore, the comprehensive study had a sample size of 23 primary respondents and 11 respondents who participated in FGD. All respondents were residing in two villages of Korgwe district (Kwa Mngumi and Kambi ya maziwa)

Table 2: Distribution of sample

Sample Size	Method of Data Collection
23 Primary respondents	Interviews
➤ 18 females	HDSD
➤ 5 Males	Ranking and scoring
11 FGD participants	Focus group discussion
➤ 5 Male (One group)	Seasonal Calendar
➤ 6 Females (One group)	

Source: Field data (2022)

3.6 Adaptation in the field

After learning the family composition of the study area, I found that most households are male-headed extended households with a missing one generation of children. I gave them the name of the Grandparents headed household, given its composition of the family with grandparents and grandchildren. Also, given the similar responses I was getting about the contribution of TASAF money from women and men from the MHH, I was forced to include another kind of household, FHH, to see if there were different responses. Therefore, the study ended up with three types of households: Nuclear MHH, Grandparents-headed household, and FHH with the composition of nuclear and extended families.

3.6 Data analysis

Data analysis started during data collection in the field. Most important, during interviews and FGDs. The following procedures were employed to increase the reliability of the data and validity of the findings (see Maxwell, 2005): all the notes and transcripts were double-checked for errors and accuracy both during the transcription and afterwards. By conducting interviews with different individuals in similar contexts, we could see patterns emerge and develop codes grounded in the data (See Annex 2 for data analysis table). In the text, multiple quotes were provided for the themes found in the data. Furthermore, the data material was triangulated by comparing it to previous research.

For this purpose, I first went through the interviews and the field journal to look at the main themes and patterns in the data. I developed codes based on comparing the data. Some of these codes were: cooperative decision-making, cash for food, little help from children, the importance of education, desire to improve their children's future, control over food expenditure, alcoholism, etc. After arriving at the most concise descriptions of the data, the interviews were transferred into the main Excel file containing all the information regarding the interviewees and their answers in all areas of the interview (cash transfer implementation, domestic decision-making (power relations), outcomes from the use of the cash and coping strategies during shock). Afterwards, the analysed data and tables were elaborated based on the beneficiaries' responses in the different areas of the study, as shown in chapter 4.

Although FGDs resulted in qualitative data, the analysis process differed from the interviews as an interaction between participants was considered. FGDs were treated as a single unit of analysis to see what came up during the discussion and which theme mainly appeared. Themes like food, little money, money delay, and privacy about household affairs were discussed in female and male focus group discussions. In addition, themes like alcoholism, troublemakers, and unchanged behaviour of mothers were developed from the female FDG.

3.7 Limitations of the methods

Several unexpected challenges were encountered during the fieldwork. The first limitation was on obtaining some of the responses from the respondents. In the grandparents-headed households, at the start, respondents were afraid to identify that they were living with grandchildren because, from a societal point of view (in the study area), it looks like an embarrassment for a female child to give birth before marriage. This type of household composition is contributed by the fact that female children, once they give birth at home and find another man to marry them, are forced to leave their children behind with their parents. I learned about this kind of household through the probing questions followed by the question about household size and help from my guide, who explained this to me during my first interview.

Since the research was based on interviews, the researcher's presence during data gathering affected the subjects' responses and their willingness to participate in the study. Some conflicts occur as every beneficiary wanted to be part of interviewees which was contrary to the plan and resources I had. The conflict was resolved by assuring the interviewees that we were independent researchers who were not linked to the government or any evaluation committee and could, therefore, in no way influence their access to the transfers.

Figure 6: Researcher while resolving the conflict between TASAF beneficiaries



Source: Field data (2022)

Furthermore, the implications of qualitative research could be difficult to generalise or replicate because they can be linked only to specific contexts. However, since cash transfers are almost always given to families living in extreme poverty, some characteristics are general to this vulnerable population, such as low education levels, low-income levels, etc. And in this sense, policy considerations can be extracted which would benefit the people receiving the transfers in any country. The main limitation of the findings is that they are based on small, nonrepresentative samples in Korogwe, Tanzania; my results can, therefore, not be generalised to the populations of CT beneficiaries in Tanzania (or other countries).

CHAPTER 4: RESEARCH RESULTS

4.1 Introduction

The objective of this chapter is to cast light on the influence that intrahousehold decision-making has on the use of CTs and if that contributes to or hinders the realisation of CT's goal of improving household food accessibility, income generation and improvement of children's education. The chapter is structured as follows: the second section explains the sociodemographic characteristic of respondents, followed by the results on the use of cash transfers. The fourth section reviews the power relation on the use of cash transfer between mother and father within a household. The fifth and other sections present the findings on the contribution of cash transfers on household food accessibility, household income and long-term sustainability and children's education. The final section provides concluding remarks.

4.2 Demographic characteristics of respondents

This section displays demographic and social information about the participants, such as their gender, average age, livelihood activities, and other characteristics of households in the study area.

Gender of respondents

To attain the study's objective, it was essential to get the responses from men and women of different households, given that the cash transfer goes directly to the women. Out of 34 respondents who participated in this study, 71% were female, and 29% were male.

Age of the respondents

From the study, the average age of male respondents was 81 years, and of female respondents was 63 years. For TASAF beneficiaries, age is not among the prerequisites to receive the money. The aged population for this study was contributed by the fact that the family composition of the study area has many older people in households, and most of their children migrate to town areas to find employment. The average age of respondents is influenced by the fact that 15 respondents came from grandparent's headed families where most of them are adults.

Household composition

In this study, three household respondents were from: nuclear MHH, extended MHH (Grandparents headed households) and FHH. There was a total of seven FHHs participated in this study. Among the households involved in the study, 16 out of 23 had the remaining compositions: 1 was a nuclear male-headed household (father, mother, children) without grandchildren, and 15 were a grandparents-headed household where only grandparents and grandchildren residing, with the parents of the children being absent.

Livelihood strategy of the household heads

TASAF beneficiaries have no formal jobs, which is also the case for the study respondents. Among the 23 respondents interviewed, all of them engage in rainfed small-scale agriculture except for the two households: where one household the father is sick and mother is too old to engage in agriculture activities, and the second family father is sick, and mother is disabled so they are both not able to do agricultural activities. This phrase needs a bit of rephrasing, now it is not quite clear and easy to read. Respondents practise small-scale agriculture to get food for their families with little or nothing to sell.

The main crops produced are maize and cassava, which are also the staple food of the study area. Four women also identify that they usually conduct small businesses like selling charcoal, snacks, and vegetables as street vendors. During FGD, respondents also mentioned that another activity done by respondents is to work as informal labour on other people's farms, but this depends on the ability of a person to work.

4.3 Uses of cash transfers

4.3.1 Cash received from TASAF

During the interview with the key informant, he specified that more than 80% of the cash receivers of TASAF beneficiaries are women, with the remaining 20% per cent being men. There is a difference between beneficiary households and cash receivers. There are general conditions for a household to be part of TASAF beneficiaries, as mentioned in chapter 1. But in all beneficiaries' households, the cash receiver has to be a mother, and it can be a father only if the household has no mother (i.e., the mother's death or divorce). Specifically, in this study, the woman is a cash receiver in all households, where 65% receive the money through mobile money⁴, and 35% collect cash from the village office. During the interview with the key informant, he mentioned the new plan of TASAF called Zero Cash System, where the goal is to remove the cash collection system for all beneficiaries and remain with the mobile money, which ought to be safer.

The safety mentioned by the key informant was on the side of TASAF people and the whole process of distributing the money. But during an interview with my primary respondents, one woman who receives money cash through the village office mentioned her husband's behaviour of collecting money on her behalf. The woman said, "I am registered with TASAF as the money receiver, but most of the time, during the distribution of the money, my husband is there near the office, so he will just take the money and bring it home". It is unclear whether the husband is doing it on purpose because every time before the money distribution, the village office hires a person to announce to the whole village about the day of money distribution (locally known as "kupiga mbiu")⁵. Since it is allowed for the husband to take the money if the woman is not around, there is a high chance that the man tells his wife not to go to collect the money so as to control the money, and the woman has to accept because he is the head of the family.

The average amount of cash received by 23 respondents is 42,700 Tzs per month, equivalent to 1,400 per day. With regards to international poverty line of 1.9 USD equivalent to 2332 Tzs/ person/day, it can be concluded that TASAF beneficiaries are living under the poverty line. The maximum and minimum amounts received by respondents are 68 000 Tzs and 20,000 Tzs, as can be seen in figure 8 respectively⁶. The basic amount for a household with no children is 24 000 Tzs, and every child under five years receives 4,000 Tzs. Children in primary school receive 2,000 per month, and children in secondary school receive 4,000 per month.

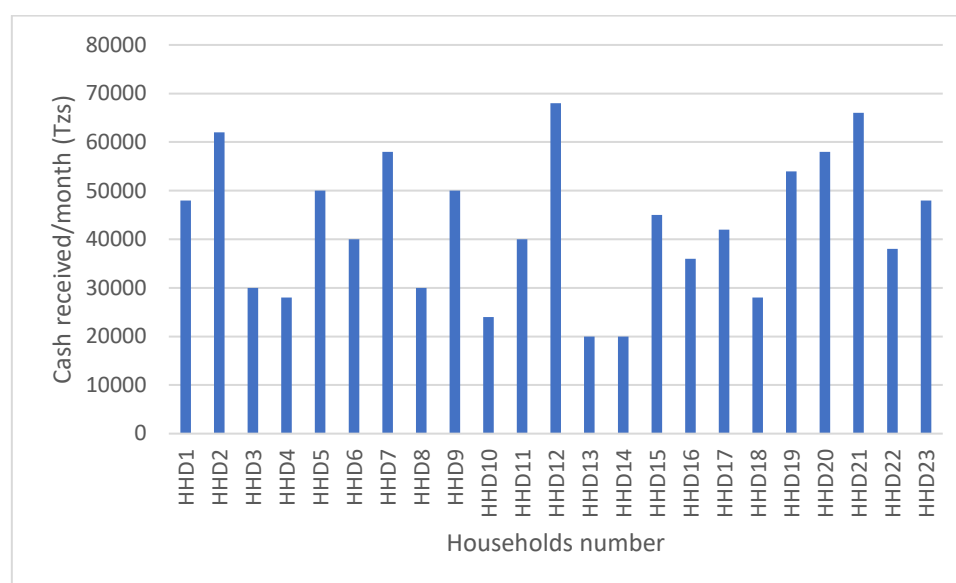
The following figure shows a different amount of money received by respondents from TASAF per month.

⁴ Mobile money refers to financial transactions and services that can be carried out using a mobile device such as a mobile phone or tablet.

⁵ This is the system kept by the village office to inform people about the distribution of money, as there is no specific date for the arrival of funds from the TASAF regional office.

⁶ As of 5th September 2022, 1 € is equivalent to 2,315 Tanzanian Shillings

Figure 7: Amount of money received by respondents



Source: Individual Interviews

4.3.2 Common uses of transfers

From the data collected, the most repeated uses of cash transfer, as mentioned during individual interviews, were buying food, buying school materials, supporting farm activities, and paying loans. About 39% of the respondents identified that they use cash transfers for buying food only because of the small amount of money received from TASAF. 22% of respondents identified that they use cash for food and purchase school materials, 9% used the transfer for food and farm activities, and 13% used the money for food, school, and farm activities. Only one of the 23 interviewees mentioned that she sometimes uses the money to pay off loans.

Every respondent emphasised that the money is too small, but at least it adds up to their food consumption. Most respondents produce only maize and cassava; therefore, a large amount of money is needed to buy other food items and adds up during off-harvest seasons and when there is no harvest.

“There is a difference between when I was not receiving the money and now; although the money is too small, at least when I get it, I add up one basket of maize to eat with my family”—respondent 4 during individual interview.

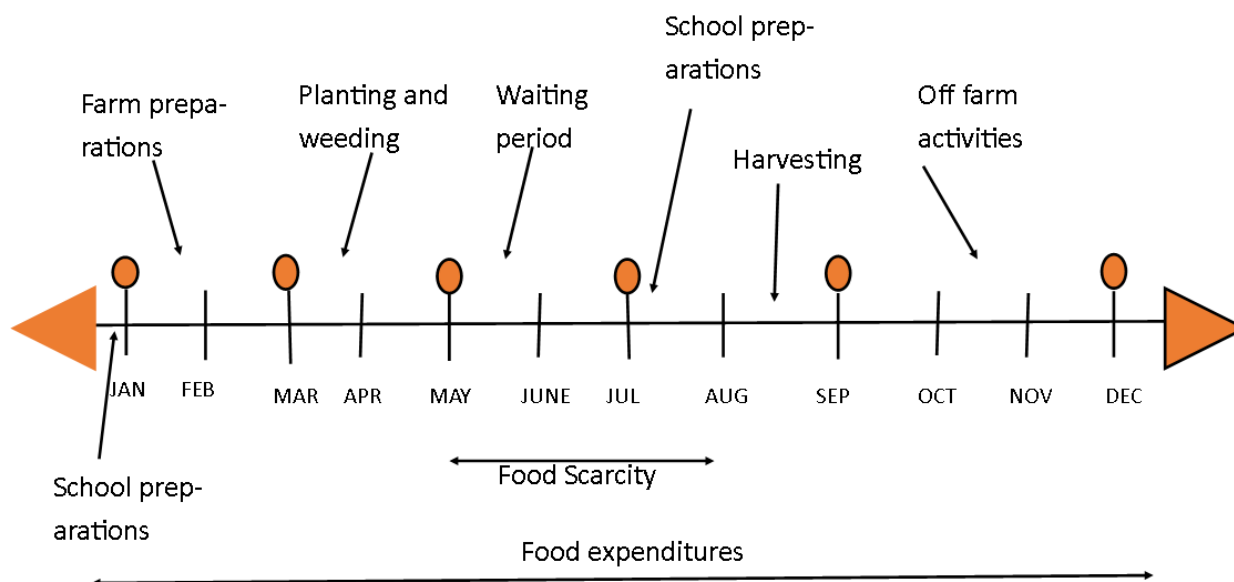
According to TASAF, for houses with children, the priority must be buying school materials for the children. Still, from the responses provided by the beneficiaries, people comply with that expenditure simply because not doing so will reduce the amount of money they receive. It was clearly stated by the key informant that people complained about the reduction of the money without knowing that they went against the conditions kept by TASAF, like taking kids to school and ensuring that they have all materials needed for the studies.

Among all 23 respondents, only three mentioned that they use the money for school only without other expenditures. It was not identified how much is used for every expense since respondents decide what to do once they receive the cash. All households have the first option to be done, whether buying food, buying school materials, or putting it in farm activities. After the first option, other uses come up, depending on the remaining money.

4.3.3 Seasonality use of cash transfer

The uses of cash transfers were also supported by the members of FGD, where during FGDs, participants and researcher drew the timeline (Figure 8) to show how respondents use the money in other months of the year. The use of money largely depends on the agriculture season, and cash transfers will help on the farm depending on what needs to be done for that time.

Figure 8: A timeline illustrating the seasonality use of cash transfers by respondents



Source: Focus Groups Discussion

The timelines show different farming activities in different months of the year, and other possible expenditures households may encounter during the year. At the start of the year (January) and mid-July, the most prominent use of the money is for children attending school. The two months is when schools are open again after the holiday, so school materials like exercise books and uniforms are needed. Some respondents regard it as their right for kids to have uniforms and all school materials they want because that money is for them.

"TASAF money must make sure the children eat and wear because it is their right"- Respondent 10

For the two lines of food scarcity and expenditure, the food expenditure line depicts that the household members consume food throughout the year. Therefore, there is no period with no food expenditures. The food scarcity line shows the months when food is unavailable, and respondents have to use much money to obtain it compared to other periods of the year.

First, farmers practice rainfed crop cultivation, and there is one agricultural season in the area. Under normal conditions, it starts in February and ends in September. During the weeding and waiting period for harvest, food in the households becomes scarce among the respondents. Not only that period but also sometimes during the harvest period, the food may become deficient if there is little or no harvest. Among the 23 respondents during the interview, 21 specified food scarcity this year because of the low rainfall, which caused low yield. Members of FGD also identify the unavailability of food because everything they planted dried up on the farm.

When food becomes scarce, there are a few ways of coping with it in the area; buying, working as a labourer to get money or food. Among the respondents facing food scarcity this year, they all had to buy food. While one household also got help from neighbours.

4.3.4 Use of Cash transfer in times of shocks

During shock, respondents show two different views on the use of money. Some said they still do what is needed with the money even if there is shock, and some said they could not keep the money when something urgent needs to be done. Ten respondents identified that since the money is for children, they use it directly for them regardless of the ongoing problems. These households find another alternative to find the money for solving the issues, like selling the livestock and some of the harvest. Eleven respondents specify that it is challenging to have cash and observe problems which money can solve. These households largely depend on TASAF and have no other income sources. The remaining respondents mentioned that it is always a puzzle in situations like that, and the decision will depend on the problem.

“When we receive the money, there is a shock since the money is for the kids; we cannot take it out and use it for our problems. We have to find a means to get extra money to solve our issues; for instance, we are doing farming”. – interview with Respondent 01

From observation, investments and assets respondents had it difficult for them to find other means to help during the shock period and most likely that they will use the money to resolve the problem first. Their economic base is fragile, with many depending mainly on the money from the program. During FGD with women, one woman said, *“how can I not use the money while there’s an emergency? If I get the money and there is a sick kid, I will spend all the money for him. I won’t see the kid dies while I have the money”* (FGD Participant). This was supported by other women who were participating in the discussion, *“() ... sometimes you got the money, and there is funeral what will you do? There is no way out you must do what is on the table, and other issues will follow even by taking a loan”* (Another FGD Participant adding to her fellow)

4.4 Decision-making process within households

As shown in the literature review, household decision-making is a complex process influenced by various factors. Variation in the incomes of a particular household member is among the factors which can lead to changes in their decision-making power within the household and affects the total outcome. An analysis of decision-making power within a household is necessary to understand the complexities during the bargaining process within the family.

4.4.1 Decision-making on the use of cash transfer

Complexities on decision making can be observed more in MHH than FHH. For the MHH, the question is, after woman receiving the money, who decides how to use the money? The woman, as money receiver, is not the head of the family, creating two powers within the household: a woman with cash as a resource and a man as the head of the family. According to the tradition and norms of the study area and large part of Tanzania, in MHH father or grandfather oversee everything within a house and most of the times he is the final say of the family matters.

In the MHH households, the question about the decision-making process was asked. Both male and female interviewees declared that they decide together with their partners on the use of money.

Among 18 women who participated in individual interviews, 11 were from the MHH, and all mentioned that they decided how to use the money with their husbands. Sometimes men ask for small amounts of money for personal use, like buying Cigarettes or mobile credit.

“We all discuss together the use of money; he will only ask for a small amount of money for mobile credits.” – Interview with Respondent 5

On the side of the male respondents, only one man out of the five leaves the decision-making to the woman as she knows better what family needs than him. As respondent number 5 above, the male interviewee also said that he sometimes asks for some money to buy mobile credits. The remaining four male respondents claim to make shared decision-making with their wives. They connected it with the love they have between them and their wives, how they cooperate in everything, and even how to use the money they must cooperate to help the family.

During individual interviews, I asked if men demand the money to be divided, and all of them (men and women) said no, which was contrary to the information from the key interviewee who shared his experience when I asked him about the decision-making processes within households.

One day I was walking around to visit some of the centres distributing money to the beneficiaries. I saw a long queue of women receiving the money, but on the other side, I saw a bunch of men standing under the tree. I decided to go and ask the women about the men under the tree; one of them, who was not shy, replied to me, baba, those are our husbands. They are there waiting for us to take the money, and they will demand that we divide it. – interview with Key informant 1

This shows how the joint decision making is hardly conducted in MHH. Even if the money is directed to women, it will be challenging to attain the goals because there is no cooperative agreement between men and women on using money.

Also, during individual interview, one man clearly said, *“We discuss how to use the money and use it together because if we say to divide it, my wife might say this is not enough and is not fair. But I cannot let her have all the money alone because it is not good, but we do everything together”*. This shows less trust the man has in his wife, and to leave everything to a woman when it comes to money is like disrespecting yourself. Women are still not given a chance to have full authority over the use of money, and if a woman does that, society sees her as a wrong, bad person and connects it to witchcraft beliefs.

“You see that woman; she is over her husband’s head. She doesn’t allow her husband even to touch the money, and the man can’t say anything. He is like a baby to his wife”. The man I was walking with pointed to the woman in front of her house.

The above explanations were coming from the man who was taking me to different households for interviews. It is regarded as normal when man have more decision-making power than a woman, but it becomes abnormal if a woman does that. Regarding the explanations we can also see how society expect man to have more say over the household decisions than women forgetting that even women can have better options which can benefit the family at whole.

4.4.2 Agreement and disagreements

As for all male interviewees, only two indicated that they easily let their wives arrange how to use the money without any problem because they know well what is needed for children and the family. Also, one woman specifies that since she is the one taking care of the family, then she is the one who knows what to do with the money.

"I am the head of the family, but the cash receiver is my wife. When the money is here, my wife knows what to do because she is the one taking of the family, and she knows which child misses what; I don't touch the money at all; I will only ask for 500 Tzs for coffee if she gives me is fine if not also is fine" – Interview with respondent 1.

Men who agree quickly with women are either too old or sick to do anything and have no choice but to leave everything to the woman. *"() ... we use the money together because I am the one who does everything, so he cannot take the money," said an old woman who looks after the family by herself. "I am here sick. I cannot do anything, so my wife is helping out with everything; therefore, I cannot take the money; what will I use it for?"* the old, sick man who lives with his wife and grandchildren.

But sometimes, couples tend to disagree and have conflict over what to do with the money. According to the key informant, conflicts occur at no specific time of the year, but many cases are received during the harvest period, as indicated on the timeline (Figure 9). Most conflicts occur in this period as men tend to assume that there is food in the house from the yield, making men think they can use the money for other activities like buying alcohol. At the same time, women think about different uses of money, which ends up in disagreements and conflicts.

Although it was hard for respondents to say about the conflicts within households given the societal norms of not taking out family issues since it's a shame, it was proven by the different statements provided by the respondents and noted during interviews and FGD. During the focus group discussion, one of the respondents identified that fights and conflicts are the issues within the household. It is considered a shame when a man or woman talks about unfair treatment or fights in the family. Therefore, even if there is a problem within the household, a man or woman won't share outside easily because it will embarrass the family in front of society.

"Family issues are not spoken about outside the house". – FGD Participant

The information from FGD shows that some women hide the truth by either being afraid that if the husband hears it out, it will lead to more problems or because they are not comfortable expressing their family matters to strangers (researcher). During the group discussion with women, some members also identified family misunderstandings. Still, they are not sure if couples fight each other or not because that is a family matter.

"Men are troublesome, they don't bring money at home, and if a woman got money either by her activities or TASAF, they take all the money and use it for alcohol. Women are suffering from their bad behaviours." - FGD Participant.

Every interviewee said that they usually agree with what to do, which is quite different from the information from my key informant, who declares that there are some reported conflicts when a couple doesn't agree on using the money. However, it was not identified if these conflicts result in a huge fight that can leave a woman with a long-term health problem like being disabled.

“There are many cases reported here about husband and wife not agreeing on the use of money; we normally do to educate men on the required use of the money”. – Interview with village chairperson.

From the village chairperson's explanations, most partners run to the village office to complain about their partners in case of a disagreement. Since men are the most causative of disputes, women report most cases to the village office. When I asked him which mechanism, they use to resolve the conflicts, he replied that the only way they usually use is to educate the man on the required use of cash transfers and how it is essential to do what her wife tries to tell him. The explanations still point out men as the cause of disagreement, and women use the village office as their running place for help.

It wasn't easy to get respondents who could claim it though it was shown by one of the interviewees that it is a normal thing for partners to go and complain to the village office via his statement. *“()... I don't have the behaviour of trouble about the money with my wife otherwise the village office could get the information by now”*- interview with Respondent 22. Through observation also during the interview with one woman, she showed me that the man I was walking with as my guide was also among the troublesome men. After receiving the money, they divide it and use it for alcohol. After telling me that her house had no trouble or conflicts, I tried to ask her which houses had conflicts, and she was looking at the man who was passing in front of us as a person who was listening to what we were talking about.

Another conflict obtained from the data is between women and their youth children or grandchildren. Some women are illiterate (they cannot read) and often instruct their children or grandchildren to check if the money has been sent to their phones. Youths tend to take the money and lie to their parents that the money is not yet there. I couldn't find a respondent who wanted to talk about this kind of conflict, but I got the information from the village chairperson.

“We have challenges with young people. They take the money but don't give it to the parents. Since most of the beneficiaries are old and do not know how to write and read, if the money is sent to their mobiles, a child can read the message and withdrawal the money without telling their parents. Is only until the parents come here to complain about the delay of the money to realise TASAF sent that money to her phone weeks ago.” – Interview with Key informant 2

Another conflict mentioned is between father and children for the MHHs without mothers. During the interview with the third key informant, he noted that children complain because fathers are not bringing money home for the family.

“Sometimes children blame fathers for not bringing money after the mother's death. Men tend to use money not as desired by TASAF” – interview with Key informant 3

This kind of conflict increases the possibility of men being the source of the diversion of money usage to different intended activities and that women have a significant role to play in ensuring the good allocation of cash transfers.

In general, from the results, the decision-making process within the MHH can facilitate either easy understanding between a man and a woman or more disputes. There are conflicts, as key informants indicated. Still, discussing them individually (during interviews) with respondents was difficult because of the societal norms of not saying the family matters outside the house. Gender was not the only factor in conflicts. It also seems to be an intergenerational issue, leaving grandparents less powerful

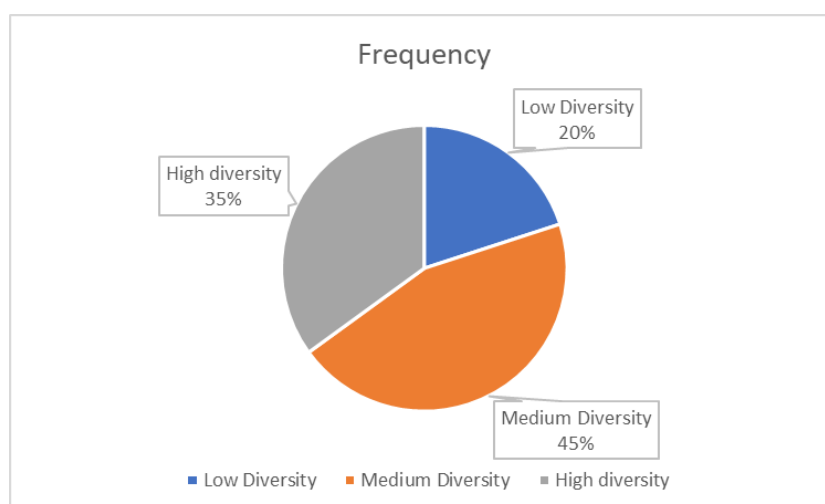
if they do not control or master their mobiles. Another factor shown was the absence of a mother within the house which cause conflict between the father and children when he fails to bring the money home.

4.5 Cash transfer and household food accessibility

To obtain data about the contribution of cash transfers to food accessibility, the HDDS questionnaires were used together with some probing questions to gain more insight into the situation. As mentioned earlier, cash transfer food expenditure takes a significant share of the money received by beneficiaries. More than 39% of respondents indicated that buying food is the first use of the money once they receive it. Despite complaining that the money is too small, all respondents thank the government for at least getting that money because it helps them to add to their food consumption.

According to the rule of thumb for HDDs, there are three categories where a household can fall: Low dietary diversity, medium, and high dietary diversity. From the data collected, 45% of the respondents fall in medium dietary diversity, followed by 35% in the high category and 20% in low nutritional diversity. The high dietary diversity score was contributed by using tea, sugar, and oil while cooking. The food groups consumed by the respondents, as mentioned in table 3, don't align with the scores since most consume carbohydrates and very rarely food with proteins.

Figure 9: Percentage of respondents in different dietary diversity categories



Source: Household Dietary Diversity Score data (2022)

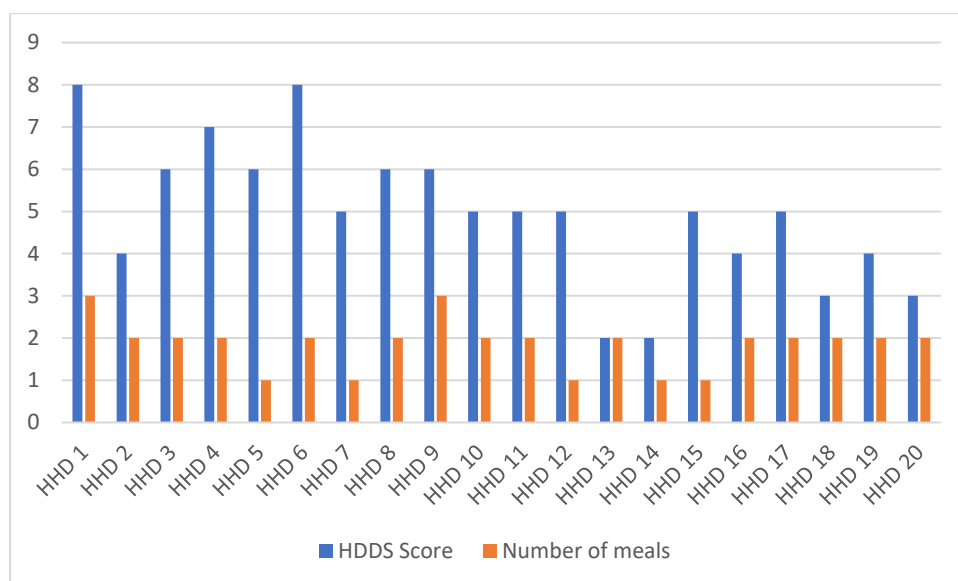
Most of the beneficiaries don't mind which type of food they eat, and what they value is that they have something for their stomach because the area has many people who go to bed without eating anything. This might be a bad indicator for achieving the TASAF goal of contributing to human capital development within poor and vulnerable households. If these houses don't get the required nutrients, there is a high chance that children will grow weak with malnutrition diseases because they are now not getting appropriate nutritious food for their growth.

"We are grateful we got food; we don't ask or beg other people to get food, so we thank God" – Respondent 1

Figure 10 shows the HDDS score for the 20 households interviewed and their daily number of meals. Among the 23-household interviewed, only two households could have three meals per day, and 13 households could only access two meals per day. The remaining five households only eat one meal

per day. It is common for respondents to have two meals per day as they connect it with their income, which cannot offer their families more.

Figure 10: The respondent's HDDS with the number of meals



Source: Household Dietary Diversity Score data (2022)

The HDDS score was further analysed by considering who decides the use of cash transfers within the household. As mentioned in section 4.4, the two kinds of decision-making observed from the study area were shared decision-making or decision-making by a woman. For the households with shared decision-making, the average HDDS is 4.2, which is less than 5.7 in the woman in control households. The maximum HDDS in the shared decision-making houses is 6, while in houses with the woman in control is 8.

The household with shared decision-making falls under the medium category, while the women in control households fall under the high category of HDDS score. The medium category indicates that the household is not getting all the required food groups. For instance, in our study is proteins. Also, in case of occurrence of any shock might leave these people in food insecurity with no access to nutritious food at all. The recommended category is high dietary diversity, ensuring that households get all the necessary nutrients daily. For the case of households with women in control, the HDDS is in the high category but what they consume reflects the medium category with large consumption of carbohydrates and fewer proteins.

Also, by asking about the everyday food that households consume primarily, the use of carbohydrate food was higher than any other food in both shared, and women control households (See ANNEX 3). The study area is commonly for maize and cassava farming, which makes ugali, cassava, and cassava leaves to be the local staple food consumed by everyone most of the time. This affects the nutritional access of this household because they only depend on cassava and maize. After all, it is easy to get and is not expensive compared to other food groups. During the harvest and post-harvest period, cash transfers are primarily used to buy side dishes to eat with ugali (made from maize flour). But during the planting and waiting period, when food becomes scarce, the cash transfer helps beneficiaries to buy maize because they usually don't keep much harvest due to poor storage facilities with small crops contributed by less rain and poor agricultural practices.

In conclusion, given the low HDDS scores and the low number of meals obtained from respondents, the contribution of cash transfers to household food accessibility remains limited. The influence of intrahousehold decision-making dynamics appears to affect food accessibility in the MHH. According to the results, households where a woman makes decisions about using cash transfers, have a better diet than households where decisions are made jointly. Food inaccessibility could be attributed to conflicts and disagreements about how to spend the money and the demand of men in these households for dividing the money, leaving women with less cash for food consumption.

4.6 Cash transfers and household income

Respondents identified that in cases where the money remained after purchasing food and school materials, they could use it for buying farm inputs, livestock, conducting business or adding up capital to the existing one. However, they farm for food and not a business; therefore, there is no return on the money invested.

Difference in levels of investment was observed between MHH and FHH. During an interview with a widow, she said, *"the money helped me. I thank God for sure. I bought chickens and ducks for livestock keeping. I opened the small business of bagia and mandazi (commonly used during breakfast in Tanzania) because of TASAF money. I thank God"*. She also specified that with all that, she can still buy books and uniform for her children. This clicks something in mind that for circumstances where there is no interference of men on the use of the money, it's more likely to observe development. Men's behaviour of dividing up the money and using it for alcohol might be why MHH beneficiaries of this program are not developing economically.

With consideration to whom makes the decision about the use of cash transfer, within the 10 households identified that TASAF money helped them to do farming and livestock keeping, 7 of them women are in control when it comes to decision making and only 3 with the shared decision making. One respondent indicated that sometimes TASAF money helps add capital to their child's business, but this is not always the case since it depends on the year's season and other activities that are supposed to be accomplished with the money. At the same time, the two women mention their business of charcoal and vegetables, which they started with the TASAF money.

Eleven respondents from the households with shared decision making identified that the money is too small to invest in anything rather than buying food and some exercise books for the children. Only two household under the control of woman claim the money is too small to do anything. With the high amount of money for consumption, less will be used for investment and income generation.

"The money is not that much we cannot even invest. These female children have abandoned their kids here with no help" – interview with Respondent 18

While all other respondents from MHH complained about money being little, one household where mother oversees the use of cash transfer had a different case. During the interview with the mother of that household, she identified that society thinks she is a troublemaker and controller of her husband simply because she oversees how the money should be used. She said that *"() ... people are saying I am not a good person but see, I have my house in good condition, electricity, we are farming and keep livestock and good enough we normally get three meals per day all that because of the money from TASAF. Once you know how to use the money and use it accordingly with full agreements with your husband, you will automatically see the development."* – Respondent 9. This was also proven through my observation, whereby the respondent's housing condition was better than all other respondents. While walking with my guide, he pointed to that woman. He told me that her husband

could not do or say anything over the money, "() ... she will not let the husband have even a single cent from the money received, she is not a good person at all" – the chart we had with my guider while walking to another house.

Less investment was proven also with the fact that since 2015, in the Korogwe district, no member has graduated (stopped receiving the money). This indicates that people still depend on money even after seven years of receiving the money, and there are no signs of financial stability. In another way, the transfer given to the poor and vulnerable households might also contribute to the laziness of some families with men and women who can work. The assurance of getting money after every two months can make someone lazy to work or borrow much money with the hope of paying back, limiting the use of funds for other economic activities.

Many factors contribute to the development of a household, and having a woman look after household resources is one of them. MHHs with shared decision-making on the use of cash transfers showed less development than MHHs with female control and FHHs. Although the father's role in the collection and contribution of family resources cannot be overlooked, it is also essential to consider the vital role of women in allocating resources for the achievement of household welfare.

4.7 Cash transfer and children's education

All respondents had either children or grandchildren to take to school. They all mentioned that TASAF money helps them buy uniforms and exercise books for their children. No one said about paying school fees because Tanzania's primary and secondary education is free. The beneficiary must comply with one prerequisite for continuing to be beneficiaries of TASAF money: to ensure that registered children in the beneficiary household consistently attend school throughout the year as required. In one way or another, this condition boosted the children's school attendance both in MHH and FHH despite how decisions are achieved within the house (by man, by woman, or shared).

"School attendance has been increased, we normally check with schools, and we have a compliance form where teachers have to fill in if kids registered under TASAF are going to school every day" – Interview with key Informant 1

Respondents ought to take kids to school with TASAF money as their right because that money is for them. Having children's education as the condition directly forces beneficiaries to do as required to ensure they always get the money. It was observed that some households experience a reduction of money because they do not comply with that condition. The only answer they get when they ask about the decrease in cash is that they had no discipline and didn't comply with the requirements.

"...when I get the money, I help my children with school materials. If I get books, I send them even to those whom other people are helping me". – Interview with respondent 3

The impact of intrahousehold dynamics on education was minimal because both men and women understand how important it is for children to attend school. Nonetheless, children may go to school without all the necessary materials, such as books, uniforms, and school shoes. Suppose these parents argue and disagree when deciding on the other uses of the cash transfer. In that case, this may also happen when purchasing and supplying necessary materials for children. Also, on the side of families where men want the division of money, it leaves a woman with a small amount, and she can choose food consumption over buying an exercise book. As a result, while household heads can be aware and consider sending their children to school, intra-household decision-making can have an impact on ensuring that these children receive all the necessary materials.

In a short-term perspective, we can conclude that cash transfer contributes to the increase of school attendance. But understanding the long-term contribution of cash transfer on education is a long study, and I could not do that through this study. Most of the children in respondents' houses were still in school and determining the human capital base of these households was limited for now.

CHAPTER 5: DISCUSSION

This chapter is the discussion, considering the research results between similarities or differences from other study findings provided in the literature review chapter. The chapter discussed the research results in line with the study's primary objective, which examined the influence of intra-household dynamics, specifically decision-making power between males and females, on the use of money received from cash transfer programs and how it is affecting cash transfer impacts on food accessibility and the income of the household members.

Intra-household dynamics and cash transfer

A feature of many conditional cash transfer programmes (CCTs), widespread in Latin America and increasingly popular throughout the world, especially in Africa, is that cash transfers are given to women. Most programs in different countries designate women as recipients of the grants in recognition of the international evidence that suggests that women often make more optimal household spending decisions affecting children's welfare. This feature was informed by earlier research suggesting that increased resource control by women was linked to both increased decision-making power on resource allocation for women in the household and improved outcomes for children (Patricia and Vara, 2022). However, transferring cash to women does not necessarily imply that women's control over household resources increases. This study result shows that most women still seem to be under men's control and have less power in deciding even though the money is transferred directly to them.

A recent overview of World Bank social safety net programs and gender highlighted the need for more significant consideration of intra-household dynamics in the design of social protection programs (Bardasi 2014). The study showed that decision-making or power relation between males and females impacts the realisation of the benefits of cash transfers. The difference was observed between the female-headed and male-headed households, where the later negotiations must be done before using the money. Some observations show that men sometimes demand the division of money, which automatically results in less money for home usage. On the side of the female-headed household, since the decisions are upon the woman, it becomes easy to decide how to use the money. This was shown by the development these women have over male-headed households. Although both agree that the money is too small for daily requirements, female-headed households tried to distribute the funds, invest in livestock keeping, and add capital to their small businesses like street vendors of vegetables.

There are also reported cases of conflict between spouses when they do not reach an agreement. Although the individual interview respondents didn't want to clarify that there are some conflicts, the interview with the key informant provides information about reported conflicts from the families when the wife and husband disagree on how to use the money. Taking from these two views and comparing the development level between MHH and FHH, there are signs that cash transfers in the study area increase more conflicts, which also cause delayed development in these male-headed households. These conflicts within the house can be primarily contributed by the fact that men don't work and wait for the money, over-dependence on TASAF money, and men's masculinity influence the conflicts between men and women within households except for households with a sick or a very old man.

Bastagli et al. (2016) show that a large means-tested transfer as a share of beneficiary income, for example, may incentivise recipients to reduce their work effort, resulting in a reduction in wage income, offsetting progress in poverty reduction.

Contribution of cash transfer on household food accessibility

In all the African countries and programs reviewed, household consumption increased, and most of the additional income from the transfer was spent on food. As a result, most households also improved their diet diversity (Miller et al., 2011). For dietary diversity, findings also consistently show increases. Among the 12 studies reporting on impacts on dietary diversity, seven show statistically significant changes across a range of dietary diversity measures, all being improvements (Bastagli *et al.*, 2016). In Tanzania, the contribution of the money from the program to household dietary diversity is yet to be observed. And this is contributed by the influence of intra household decision making dynamic as it was shown in the results. Most of the respondents within household with the shared decision making in this study identified that the funds provided rarely helped them access nutritious food. FHH and MHH with woman in charge of decision making, showed a better access to diet than the other respondents. According to the results of this study, only 20% of the sampled population were in low dietary diversity level, which requires intervention to rescue them from falling into severe food insecurity. But concentrating on numbers only might not give us an accurate picture. A high or low score says nothing about the food people consume.

The research findings went further by looking at the food respondents frequently consume, and it was observed that respondents consume according to what they get (quantity) rather than the quality of food. Most of the foods are carbohydrates and less or no other food groups like. The high number of HDDS score was attributed to the use of condiments like tea, sugar and oil, which are part of HDDS calculations. The results were supplemented by the survey done by Evan et al. (2014). They observed the non-significant impact of cash transfer on the consumption of essential food items like maize flour and dried beans in the beneficiaries' households. Their results indicated the high possibility that cash transfers did not directly impact the individual items consumed by the beneficiaries' households their caloric intake by household members did not change much due to the program.

From the results, respondents can only afford and access locally produced foods, like maize, cassava, and local vegetables. The inaccessibility of other food groups like protein leads to the people in the study area consuming only one type of food approximately daily. This endangers the health of future generations and the fight against intergenerational poverty due to the future weak human capital that is currently generated.

The most effective cash transfer targeting to reduce food insecurity is unknown and may depend on malnutrition's primary cause. Addressing food insecurity caused by a lack of dietary diversity will necessitate addressing the knowledge and resource shortages of women who prepare the sauce. Cash transfers to women will not necessarily address food insecurity caused by a lack of staple crops, which is the responsibility of the household head. Some cash transfer programs like PROGRESA mix the provision of cash transfer and supplements to children under five years of age, and a positive impact on improving the nutritional status of the beneficiaries has been observed (Ramírez-Silva et al., 2013; Behrman and Hoddinott, 2005). Due to the small amount of money provided by TASAF, adding nutritional supplements can help increase the contribution of cash transfers on the nutrition status of the household members.

Contribution of cash transfer on household income and long-term sustainability.

As discussed in the conceptual framework in Chapter 2, cash transfers can affect household expenditure in the short-term and long-term, depending on whether they are spent or invested when a cash transfer is consumed (for example, on food, household essentials, clothing, access to basic services, or 'desirable' goods), household expenditure increases, which affects the likelihood of being

poor. When a cash transfer is invested (for example, in agricultural assets, education, or a new family business), future earnings, spending potential, and, thus, longer-term household expenditures are increased. As a result, cash transfers can increase spending (and thus reduce poverty) in the short and long term.

According to this study's findings, there are three main kinds of investments done by respondents' 1. Livestock keeping (chickens and goats), 2. Farming activities like buying inputs depending on the agricultural season, and 3. They are operating small businesses like selling charcoal and vegetables. All investments are on a very small scale with the doubting ability to support these households in the longer term.

In other quantitative studies, the impacts of cash transfer on savings and livestock ownership or purchase, as well as the use and acquisition of agricultural inputs, are consistent in their direction of effect, with almost statistically significant findings (Bastagli *et al.*, 2016). Except for the TASAF program, impacts of cash transfer on borrowing, productive agricultural assets and business/enterprise are less clear-cut or are drawn from a smaller evidence base.

The research findings indicate two reasons for the lower investment of beneficiaries with cash transfers. The first reason was the intrahousehold decision-making dynamic which went along with misunderstandings between husband and wife within a household. The main difference between the MHH and FHH is related to the influence of the intrahousehold decision-making dynamic. It was observed that males demand the division of money between them and their wives, and sometimes they even take all the money. This causes a delay in the development of households due to the lack of cooperation between the wife and husband. The case is different on the side of FHH since only a woman decides how to use the money without the interference of a man. However, the development level was trimmed, but FHH a far better than the MHH. Bastagli *et al.* (2016) on their paper also emphasise the sex-disaggregated outcomes reported from their study, which find some of the positive savings, investment and production results primarily driven by female-headed households. This solidifies the research finding on how the FHH are better off than MHH on the use of the transfers in investment activities.

The second reason for less investment was the small amount of money given to the beneficiaries and the intense labelling of the use of the money on children's education. Bastagli *et al.* (2016) found no significant impacts of cash transfers on productive activities during their study of cash transfers to some households. The lack of effects was explained in several ways, including behaviour influenced by intense programme labelling (money was to be spent for children) and the low value or unpredictability of the transfer. As we have seen in the result chapter, the low investment was associated with the small amount of money beneficiaries receive from TASAF and the prerequisite of taking children to school, which limits the use of money for other household activities.

Contribution of cash transfer to children's education

CTs give money to low-income families in exchange for human capital investments like sending children to school or regularly bringing them to health centres. Because of this conditionality, the new generation of social programs can be used for both long-term human capital investments and short-term social assistance. (Rawlings and Rubio, 2005). Conditional cash transfer programs aimed at improving children's human capital have been established in numerous countries in recent years. Countries like Colombia, Honduras, Jamaica, Mexico, Nicaragua, and Turkey reveal successes in addressing many failures in delivering education and health services to poor and vulnerable households.

The TASAF program reviewed here has education and health, and nutrition components. The education component consists of a cash grant conditioned on school enrolment and regular school attendance (usually 80–85 per cent of school days). In countries like Colombia and Mexico, education grants are higher for secondary school than for primary school, to reflect the increasing opportunity cost of work as children grow older, which is also the case in Tanzania, where the higher the education level, the higher the amount of money household receives. The only difference is that in some countries like Mexico, grants at the secondary level are higher for girls to provide an added incentive for reversing a pattern of unequal gender participation in secondary education and to internalising the education externalities that accrue as they raise families of their own (Skoufias 2001). This is not the case regarding the TASAF program in Tanzania. Children of TASAF beneficiaries are all treated equally with the same amount of money for every kid.

Investing in children's education as among the conditions for receiving money stimulate the contribution of the cash transfer to the education sector since parents obey to it to continue receiving the money. This is also the case with programs like Progreso in Mexico, Families in Action – in Colombia, and the Family Assistance Program (PRAF) in Honduras, where the programs focus primarily on children as the recipients of the human capital investments and closely monitor compliance with conditions as a prerequisite for receiving the transfers (Rawlings and Rubio, 2005). From the results, the district program coordinator pinpointed that the enrolment and attendance of students have increased since the delivery of the cash transfers to poor households started. The improvement is also contributed by the free education provided in Tanzania. Therefore, parents have a role in buying school materials only and sometimes contribute to student food expenses while at school. Although respondents complain about the abandoned children in another way, they act as capital to get TASAF money. The more you have children and follow the conditions, the more money you will get from TASAF, even though it is insufficient to cover all family expenses. In general school enrolment in Tanzania for secondary and primary education has increased from 1.03 in 2015 to 1.04 in 2020 (UNESCO, 2022).

Cash transfer in times of shock

When one talks about poor households, cannot skip talking about shocks because these households are prone and vulnerable to shocks. Shocks have no time and can happen anytime, and the biggest question is how these households deal with shocks. Paul et al., 2021 conducted a study about the impact of cash transfers on families vulnerable to COVID-19. His findings are that households use cash transfers during a crisis to meet their livelihood and household needs as a coping mechanism. The study's results showed that during shock (illness, low harvest, and funerals), respondents use cash transfers to tackle an existing problem like purchasing food paying for medical expenses for sick household members and funeral expenses.

A high emphasis made by other researchers on the contribution of cash transfer to household food accessibility and income was not the case in this study. Analysing cash transfer contributions without the decision-making process variable might limit the results to highlight what happens within beneficiaries' households. Some of the research, like Bastagli et al. (2016), identified the limited attainment of cash transfers goal as the program implementer desired. When connecting it with my study, the negotiation and conflicts occurring within households can be one of the sources of these limitations. Also, the attainment of the desired goals of the CT program implementers will depend on how beneficiaries are vulnerable to shocks and their ability to overcome them.

My Role as Researcher

Conducting qualitative research was not only an accomplishment for my master's degree but a class to learn and practise the new research approach in my career. Planning the study (research proposal) and fieldwork to preparing the report were all the learning methods to take me through the new world of qualitative research. I played all the roles in this study with help from my research assistant during the fieldwork. I gave teamwork spirit to my research assistant so that she would have the morale to collect data, which is more accurate, reliable, and dependable within the timeframe I had. With the help of my supervisor, all the data collection methods were successfully, and sufficient data were collected.

I found myself applying what we have been learning during classes like flexibility of researcher and importance of doing analysis during the fieldwork. Doing analysis in the field helped me adjust my sample size after realising the identical results I was obtaining from my first selected sample. The first change I made was based on family composition. After learning the family composition of the study area, I found that most households are male-headed extended households with a missing one generation of children. I gave them the name of the Grandparents headed household, given its composition of the family with grandparents and grandchildren. Also, given the similar responses I was getting about the contribution of TASAF money from women and men from the MHH, I was forced to include another kind of household, FHH, to see if there were different responses. Therefore, the study ended up with three types of households; Nuclear MHH, Grandparents-headed household, and FHH with the composition of nuclear and extended, which was different from the plan.

There was a point I found myself applying conflict resolution skills together with the use of compassionate communication. Some of the beneficiaries of the TASAF program misinterpret my visit to the village and connect it with their monthly cash with the idea that being interviewed/ not interviewed by me will increase or decrease the amount of money they are receiving. This caused chaos because all the beneficiaries wanted to be asked, and it was not possible according to the budget of incentives I was providing to the respondents. I gave each respondent one euro as compensation for the time spent doing the interview and FGD. The incentives also helped me get enough time for conversation with respondents as they felt valued by compensating for their time. Since I selected the household after the interview with the village chairperson, my guide was supposed to take me to the agreed houses as per my characteristic of the household, mentioned to the village chairperson. In a case where others interfere, as shown in figure... is where I used my skills to resolve the conflict. I was happy to be able to resolve and explain to the beneficiaries, and they all agreed peacefully.

Again, compassionate communication helped create a friendly environment for some respondents and obtain some data that was not easy to get. My topic traces more about what is going on within families. And according to the norms of the study area, it is rarely for a person to tell you what is happening inside their homes. But I succeeded to have few friendly talks with some women respondents who shared what is going on in their village about the transfers.

Conducting thesis research on the field helped me to build social and organisational skills, including teamwork, effective communication, time management, and not to forget handling sensitive information with confidentiality and being neutral in presenting the views of research respondents. As a result of the thesis, my information and communication technology proficiency have improved. The skills acquired are the best fit for the practical work. To engage others through consultations and work independently as indicated in the Dublin descriptors. On the other hand, this Master of

Development course has refashioned my mind. The positive change in behaviour and attitudes as a person will help transform my family and society back home for the better.

CHAPTER 6: CONCLUSION AND RECOMMENDATIONS

6.1 Conclusion

What do we need to know about cash transfers and intra-household dynamics? Most research examines how cash transfers will increase women's decision-making power within households and finds that cash transfer does not necessarily impact their position on decision making within families. On the other side, little has been explored on how the power relationships within the household can influence achieving the desired goals set by program implementers on the use of cash transfers and women empowerment.

The main objective of this study was to analyse the influence of intra-household dynamics, specifically decision-making power between males and females, on the use of money received from cash transfer programs and how it affects cash transfer impacts on food accessibility and the income of the household members. As stated in Chapter one of this report, the main objectives of the cash transfer program conducted by TASAF in Tanzania are to improve household food accessibility, children's school attendance, health condition of children and other household members, and human capital and, indirectly, to empower women. Regarding the findings from this study, I demonstrated that the intra-household dynamic significantly influences the attainment of TASAF desired outputs of cash transfer.

Before diving into the intra-household dynamic, I first explored the common uses of cash transfer in all households. It was identified that; the funds mainly contribute to purchasing food, school materials and farm inputs from TASAF. These uses also depend on agricultural seasonality, as shown in figure 8. The limited amount of money received by beneficiaries limits them mainly to the two uses of cash: food consumption and investing in children's education. Apart from seasonality, occurrence of shocks can also influence the use of cash transfers, where some beneficiaries opt to use the money for their problem. In contrast, others find alternative ways of solving them.

It was shown from the results that, the decision-making process within a household can be controlled by a man, a woman or both man and a woman (shared decision-making). Although the primary respondent did not specify, it was shown in the analysis that decision-making in MHH is male dominated (unless the male is too old or ill). After all, negotiations within MHH can sometimes result in conflicts, that is to say cash transfer adds more disputes within households than the expected benefits. This limit MHHs from having a reasonable way of using and distributing the money to ensure the attainment of the desired goals like improving household members' welfare. It was an eye opener in this study to find out that the money targeting poor households, men demand to be divided between them and women. This action further reduces the money given by TASAF, which is claimed to be small by these households and, as a result, little progress towards eradicating intergenerational poverty and tackling the food insecurity problem.

Any decision-making approach in the family showed either a positive or negative impact on the allocation and use of cash transfers to attain household food accessibility and income. Cash transfer objectives, like ensuring household food security and increasing household income base, were primarily affected, and influenced by the power relations between men and women. The male-headed households, which mostly claim to use a shared decision-making approach, show little progress in food accessibility and income-generating activities. In contrast, FHH and MHH, with the control of a woman over the cash transfers, showed an improvement in accessing food and allocating money to investment activities.

Contrary to other goals of cash transfer, the study showed that employing cash transfers to poor and vulnerable households helps reduce school dropout and increases the children's school enrolment and attendance despite the intrahousehold decision-making dynamic. This was primarily driven by the fact that taking kids to school is among the prerequisites to continue getting money from TASAF. This was less affected by the decision-making power between men and women within the family since they were both aware of the consequences of not taking children to school. Although indirectly, intra-household decision-making dynamics can affect the supply of essential school materials for children. Suppose the male head of the family demands the money to be divided. In that case, less will be available for other uses, which might put a mother in a position of spending the money on food expenses rather than buying an exercise book.

This study challenged other researchers' ideas of analysing the productive impacts of cash transfer at a household level without looking at how the money is utilized and to whom these benefits are shared. In doing so, this thesis revises the power relations and decision-making processes within beneficiaries' households that directly affect the use of cash transfers in food consumption and household investments and adds to disagreements and conflicts within these houses.

As intra-household dynamics continue to take part in many projects nowadays, impact evaluation studies need to consider integrating the concept. With the findings from this study, further participatory research is required to obtain deep knowledge on intrahousehold dynamics as participatory research will create time for respondents to bond with the researcher and, therefore, to give out enough valid information.

6.2 Recommendations

Intra-household dynamics influence how individuals use social protection program assistance. But the questions are, whom to target, how much and how often, and what accompanying measures must be implemented to acquire the desired goals? Based on the research finding about the effect of intrahousehold dynamic on the use of cash transfers for improving household food accessibility, children's education, and long-term sustainability of the households Korogwe district, a few recommendations below are highlighted for the consideration of the TASAF:

- TASAF should establish a system to undertake the intra-household analysis and to know how these transfers are allocated towards household development. TASAF engagement can reduce conflicts mentioned in the results between fathers and mothers and household heads and children. Conducting analysis will help to reduce the existing male domination in decision-making within households and to help attain gender equality. Also, an analysis will contribute to women living up to the TASAF expectations that they cannot do now because of intrahousehold dynamics. Since the village office is the crucial player close to the beneficiaries, TASAF can educate them on how to do intra-household analysis and use them to approach men and women within the beneficiaries' families and provide the necessary help to women.
- TASAF can implement household methodologies like IFAD HHMs to discuss intra-household dynamics with men and women. The IFAD HHM focus on people, and as part of the HHM process, household members can realize that inequalities in gender roles and realise that can be part of the reason they see no development. A household's ability to understand the causes of its current situation and the willingness of household members to act upon the findings is crucial for unlocking its potential. Using HHM will motivate and empower both men and women from within the household to achieve the productive impacts of the transfers while at the same time addressing the gender inequality problem.
- TASAF should also consider starting a project focusing on women only apart from targeting households. Households are not cohesive units with shared needs, resources, benefits, and goals. Instead, women and men in one household often pursue separate livelihoods and are responsible for different production and consumption activities. Women usually have fewer productive assets than men and are less able to make independent economic decisions about their enterprises and the use of income they generate. If women are seen as trustworthy and given cash on behalf of the household. More achievements can be observed if there are specific transfers to them since they have shown the ability to use the money for the development and welfare of the all-household members. It is time for TASAF to empower them by increasing their access to resources.

REFERENCES

- Acosta, M., van Wessel, M., Van Bommel, S., Ampaire, E.L., Twyman, J., Jassogne, L. and Feindt, P.H., (2020). What does it mean to make a 'joint decision? Unpacking intra-household decision making in agriculture: Implications for policy and practice. *The Journal of development studies*, 56(6), pp.1210-1229.
- Amarante, V. and Vigorito, A., (2012). The expansion of non-contributory transfers in Uruguay in recent years. *Policy Research Brief*, 29, pp.1269-1287.
- Behrman, J.R. and Hoddinott, J., (2005). Programme evaluation with unobserved heterogeneity and selective implementation: The Mexican PROGRESA impact on child nutrition. *Oxford bulletin of economics and statistics*, 67(4), pp.547-569.
- Boone, R., Covarrubias, K., Davis, B. and Winters, P., (2013). Cash transfer programs and agricultural production: The case of Malawi. *Agricultural Economics*, 44(3), pp.365-378.
- Davis, B., Handa, S., Hypher, N., Rossi, N.W., Winters, P. and Yablonski, J. eds., (2016). *From evidence to action: the story of cash transfers and impact evaluation in sub-Saharan Africa*. Oxford University Press. Available at: <http://www.fao.org/3/a-i5157e.pdf>
- Daidone, S., Davis, B., Handa, S. and Winters, P., (2019). The household and individual-level productive impacts of cash transfer programs in Sub-Saharan Africa. *American Journal of Agricultural Economics*, 101(5), pp.1401-1431.
- Das, J., Do, Q.T. and Özler, B., (2005). Reassessing conditional cash transfer programs. *The World Bank Research Observer*, 20(1), pp.57-80.
- De Groot, R., Palermo, T., Handa, S., Ragno, L.P. and Peterman, A., (2015). Cash transfers and child nutrition: what we know and what we need to know.
- Domonko, V.S., (2017). *Assessment of TASAF Conditional Cash Transfers Project in Coping with Livelihood Shocks: A Case of Ngudu Ward in Kwimba District* (Doctoral dissertation, Mzumbe University).
- Evans, D. K., Gale, C. and Kosec, K. (2020) 'The Education Impacts of Cash Transfers for Children with Multiple Indicators of Vulnerability', *Center for Global Development*, pp. 1–48.
- Evans, D., Hausladen, S., Kosec, K. and Reese, N., 2014. Community-based conditional cash transfers in Tanzania: Results from a randomised trial. *World Bank Study*. Washington, DC: World Bank doi: 10.1596/978-1-4648-0141-9.
- FAO (2013) 'Qualitative Research and Analyses of the Economic Impacts of Cash Transfer Programmes in Sub-Saharan Africa: Ghana Country Case Study Report', *Protection to Production*, (184), p. 70052. Available at: <http://ideas.repec.org/p/ipc/opager/184.html>.
- Fisher, E., Holland, J. and Attah, R., (2013). Qualitative research and analysis of the economic impacts of cash transfer programmes in Sub-Saharan Africa: Kenya country study report.
- Flaminiano, J.P. (2021). Cash Transfers, Shocks, and Temptation Goods: Evidence from the Philippines. *Southeast Asian Journal of Economics*, 9(2), pp.1-38.
- Guilbert, N. and Pierotti, R., (2016). Intra-Household Dynamics and the Design of Social Protection Programs.

Hoddinott, John and Yisehac Yohannes (2002). Dietary Diversity as a Household Food Security Indicator. Food and Nutrition Technical Assistance Project. *Academy for Educational Development*, Washington, D.C

Kinyondo, A. A. and Magashi, J. (2019) The Impact of Cash Transfers on Women's Empowerment: The Case of the Tanzania Social Action Fund, *Poverty and Public Policy*, 11(3), pp. 178–204. DOI: 10.1002/pop4.256.

Kirera, P.G., (2012). Implications of Cash Transfer Programmes for Social Relations: Kenya's Cash Transfer for Orphans and Vulnerable Children (CT-OVC).

KIT et al. (2018) 'Intra-household dynamics and dietary diversity: Insights from Sustainable Nutrition for All in Uganda and Zambia', *Technical Paper No. 3*, (3), p. 11. Available at: https://snv.org/cms/sites/default/files/explore/download/sn4a_technical_paper_no_3_-_gender_0.pdf.

Lyles, E., Arhem, J., El Khoury, G., Trujillo, A., Spiegel, P., Burton, A. and Doocy, S., (2021). Multi-purpose cash transfers and health among vulnerable Syrian refugees in Lebanon: a prospective cohort study. *BMC public health*, 21(1), pp.1-19.

Mereu, V., Santini, M., Cervigni, R., Augeard, B., Bosello, F., Scoccimarro, E., Spano, D. and Valentini, R., (2018). Robust decision-making for a climate-resilient development of the agricultural sector in Nigeria. In *Climate Smart Agriculture* (pp. 277-306). Springer, Cham.

Miller, C. M., Tsoka, M. and Reichert, K. (2011). The impact of the Social Cash Transfer Scheme on food security in Malawi. *Food Policy*, 36(2), pp. 230–238. DOI: 10.1016/J.FOODPOL.2010.11.020.

MUCHALI (2017). Comprehensive Food Security and Nutrition Assessment Report. The United Republic Tanzania.

Munro, A. (2018). Intra-household experiments: A survey. *Journal of Economic Surveys*, 32(1), pp.134-175.

Mwaita, R.K. (2018). *Cash Transfer Programme and Poverty Reduction among Female-Headed Households in Nachingwea, Tanzania: A case of TASAF* (Doctoral dissertation, Mzumbe University).

Magnani, R., (1999). *Sampling guide*. Food Security and Nutrition Monitoring (IMPACT) Project.

Onwuchekwa, C., Verdonck, K. and Marchal, B., (2021). A systematic review on the impact of conditional cash transfers on child health service utilisation and child health in sub-Saharan Africa. *Frontiers in public health*, 9.

Owusu-Addo, E., Renzaho, A. M. N. and Smith, B. J. (2018). Evaluation of cash transfer programs in sub-Saharan Africa: A methodological review. *Evaluation and Program Planning*, 68. pp. 47–56. DOI: 10.1016/J.EVALPROGPLAN.2018.02.010.

Parada, C. (2022). Cash Transfers and Intra-Household Decision-Making in Uruguay. *Journal of Family and Economic Issues*. DOI: <https://doi-org.hvhl.idm.oclc.org/10.1007/s10834-022-09856-x>.

Patricia, A. and Vara, S. (2022). Redressing the gender gap, Conditional Cash Transfers and Women's Experiences of Empowerment in Brazil and Mexico', (2017). DOI: 10.26481/dis.20171211as.

Ramírez-Silva, I., Rivera, J.A., Leroy, J.L. and Neufeld, L.M., 2013. The Oportunidades program's fortified food supplement, but not improvements in the home diet, increased the intake of key

micronutrients in rural Mexican children aged 12–59 months. *The Journal of nutrition*, 143(5), pp.656-663.

Rawlings, L. B. and Rubio, G. M. (2005). Evaluating the impact of conditional cash transfer programs. *World Bank Research Observer*, 20(1), pp. 29–55. DOI: 10.1093/wbro/lki001.

Ruel, M.T., (2003). Is dietary diversity an indicator of food security or dietary quality? A review of measurement issues and research needs. *Food and nutrition bulletin*, 24(2), pp.231-232.

Siddiqi, A., Rajaram, A. and Miller, S.P., (2018). Do cash transfer programmes yield better health in the first year of life? A systematic review linking low-income/middle-income and high-income contexts. *Archives of Disease in Childhood*, 103(10), pp.920-926.

Slater, R. (2011). Cash transfers, social protection, and poverty reduction. *International Journal of Social Welfare*, 20(3), pp. 250–259. DOI: 10.1111/j.1468-2397.2011.00801.x

Skoufias, E., Parker, S.W., Behrman, J.R. and Pessino, C., (2001). Conditional cash transfers and their impact on child work and schooling: Evidence from the *progres*a program in Mexico [with comments]. *Economia*, 2(1), pp.45-96.

Solomon, A., Daidone, S., Davis, B., Dewbre, J., Romeo, A., Djebbari, H., Winters, P. and Covarrubias, K., (2012). *The analytical framework for evaluating the productive impact of cash transfer programmes on household behaviour: Methodological guidelines for the from protection to production project* (No. 101). Working Paper. Available at: <https://ipcig.org/pub/IPCOnePager185.pdf>

Swindale, A. and Bilinsky, P. (2006). Household Dietary Diversity Score (HDDS) for measurement of household food access: Indicator guide', Food and Nutrition Technical Assistance ..., p. 11. DOI: 10.1017/CBO9781107415324.004.

Swindale, Anne and Punam Ohri-Vachaspati (1999). Measuring Household Food Consumption: A Technical Guide. Food and Nutrition Technical Assistance Project, *Academy for Educational Development*, Washington, D.C.

TASAF (2022) Third-Quarter Implementation Progress Report (Jan - Mar 2022).

Urbina, D.R. (2020). In the hands of women: conditional cash transfers and household dynamics. *Journal of Marriage and Family*, 82(5), pp.1571-1586.

World Bank (2014) 'Social Safety Nets and Gender: Learning from Impact Evaluations and World Bank Projects, p. 137.

ANNEXES

ANNEX 1:1 Individual Interview Guide

1. Household Information:
 - Gender of respondent
 - Age of respondent
 - H/hold size
 - Number of children
 - How long have you been receiving the cash transfer?
 - Who is the receiver?
2. Frequency of receiving cash: Monthly Or ...?
 - Is it on time?
 - Do they receive cash or do they have a bank account?
 - Who has access to the bank account?
3. What happens when you receive the cash? Who in the household may know this?
4. Decision making: who decides on the use of cash?
 - Is there a change of behaviour in your spouse since you started receiving the cash?
 - Do you two always quickly agree on what to do with the money?
5. In times of shock: how do you manage the use of cash on intended activities and the shock that occurred?
6. How do you use cash during different periods of the year? (Seasonal calendar and ranking & scoring were used)
7. Household income: Investment: How many households investment you start by using the cash received from the program?
 - Who supervises the activities?
 - What are the returns of these activities?
 - What is the contribution of these activities to household food accessibility?
8. Other Household production activities? Who supervises them?
9. Food accessibility: Is cash transfer contributing and putting food on the table for your family? Is the food market nearby? Are foods item affordable? Who decides on food to buy and cook for the household? Any consideration of different groups (children, women, elders) on food consumption?
10. What can you say about cash transfers?

ANNEX 1:2 The Key Informants Interview guide

A. Regional program coordinator

1. How is the cash transfer program implemented? What drives the implementation of Cash transfers? What are the desired goals of cash transfers to households? Consider crucial points you want to know and make all as gender specific as possible.
2. What criteria are used to choose the beneficiaries? Make clear whether they select households or individuals in families.
3. What criteria are used to decide which household member receives the cash?
4. What are the contributions of cash transfers to women empowerment and gender equality, according to you?
5. What are the challenges facing the implementation of cash transfers?

B. Village chairperson

1. How many households in your village receive cash through the programme? Are you the only district village to participate in the programme? Why was the town selected for participation?
2. What do you think of the program? Are you somehow involved in the implementation? Do you support the selection of beneficiary households? If yes, how do you select them?
3. Do you think it is important to hand the money to the husband or the wife?
4. Do cash transfers make any difference to the beneficiaries?
5. Are any conflicts within the household reported because of cash transfers?
6. What are the challenges facing the implementation of cash transfers in your village?

ANNEX 1:3 Observation Checklist

Housing condition: Walls of the house, roofing, floor, toilets, water service

Household wealth

Electricity	Mobile phone
Radio	Poultry
Farmland	Sheep or goats
Bicycle	Cows
Motorcycle	Others Iron roof sheets

ANNEX 1:4 Household Dietary Diversity Score

Data for the HDDs indicator is collected by asking the respondent a series of yes or no questions. These questions were asked to the person responsible for food preparation, or if that person is unavailable, of another adult who was present and ate in the household the previous day. The questions refer to the household, not any single member of the household

Questions and Filters	Coding categories
Now I would like to ask you about the types of foods that you or anyone else in your household ate yesterday during the day and at night.	
<p>READ THE LIST OF FOODS. PLACE A ONE IN THE BOX IF ANYONE IN THE HOUSEHOLD ATE THE FOOD IN QUESTION, AND PLACE A ZERO IN THE BOX IF NO ONE IN THE HOUSEHOLD ATE THE FOOD.</p>	
A. Any ugali, bread, rice, noodles, biscuits, or other foods made from millet, sorghum, maize, rice, or wheat?	A.....()
B. Any potatoes, yams, manioc, cassava, or other food made from roots r tubers?	B.....()
C. Any vegetables?	C.....()
D. Any fruits?	D.....()
E. Any beef, chickens, duck or other birds, lamb, goats, rabbit wild game, liver, kidney, heart or other organ meats?	E.....()
F. Any eggs?	F.....()
G. Any fresh or dried fish or shellfish?	G.....()
H. Any foods made from beans, peas, lentils, or nuts?	H.....()
I. Any cheese, yoghurt, milk, or other milk products?	I.....()
J. Any foods made with oil, fat or butter?	J.....()
K. Any sugar or honey?	K.....()
L. Any other foods, such as condiments, coffee, or tea?	L.....()

ANNEX 1:5 Focus group Discussion Guide

FGD will focus on assessing the contribution of cash transfers to gender equality and women empowerment. You can have some similar questions for FGD.

Male FGD

1. It is often said that if men receive cash, they use it for activities like alcohol and other women. Is it true for this village?
2. Is there a difference within the household when a woman receives cash compared to a man?
3. When a wife receives the cash, is there a change of behaviour you observe, and how do you manage that?
4. What can you say about the implementation of cash transfers? (Education, income-generating or improved food, what do you have the preference for?) How do men prioritise?
5. What do you think is the best way of spending money from the cash transfer? Is it different for the rainy and dry seasons?
6. Ask questions about women's empowerment and/or gender equality.
7. what happens when the husband and wife disagree on using cash transfer money?

Female FGD

1. It is often said that if men receive cash, they use it for activities like alcohol and other women. Is it true for this village?
2. Women deserve to receive the cash and not men. Do you agree with this statement?
3. What can you say about the implementation of cash transfers? (Education, income-generating or improved food, what do you have the preference for?) How do you prioritise?
4. What is the reaction of men after receiving the cash?
5. what happens if husband and wife disagree on the use of the?
6. Does The cash receive contribute to women's empowerment?

ANNEX 2: Data Analysis (Interviews)

Topic 1: Decision Making

Female-headed Households	How much do you receive?	Who is the cash receiver?	Mode of Receiving	Who knows about the money?	Who decided on the use of the money?	Any change of behaviour from your spouse since you started receiving the money?
HHD 11	48,000	Mother	Mobile wallet	Woman	Woman alone	-
HHD 12	62,000	Mother	Mobile wallet	Woman	Woman alone	-
HHD 13	30,000	Mother	Mobile wallet	Woman	Woman alone	-
HHD 14	28,000	Mother	Mobile wallet	Woman	Woman alone	-
HHD 15	50,000	Mother	Mobile wallet	Woman	Woman alone	-
HHD 03	40,000	Mother	Mobile wallet	Woman	Woman alone	-
HHD 06	58,000	Mother	Cash	Woman	Woman alone	-
Male headed Households						
HHD 08	30,000	Mother, but most of the time father went to take the money	Cash	Both	Both (but with the view father has control over the money than wife	Not at all
Grandparents headed households						

HHD 01	50000	I am the head of the family, but the cash receiver is my wife, we discuss together how to use the money if is for kids or else	Mobile Wallet	Both	we discuss together how to use the money if is for kids or else. When the money is here my wife knows what to do because she is the one taking of the family and she knows which child misses what, I don't touch the money at all, I will only ask for 500 Tzs for coffee if she gives me is fine if not also is fine.	no change of behaviour to my wife because we have been together for a long and now, we are like babies again
HHD 02	24,000	Mother (wife), if my wife is not around I go to put a signature so that they will send the money	Mobile Wallet	Both	We discuss together how to use the money and use it together because if we say to divide it wife might say this is not enough and is not fair. But I cannot let her have all the money by herself because is not good, but we do everything together.	We were married since we were young and now, we are old why changing now, she is still the same woman I know with good behaviour despite getting money from the government
HHD 04	40,000	Mother (father is sick can't do anything	Mobile Wallet	Both	we are discussing this together	No change of behaviours
HHD 05	68,000	Mother	Mobile Wallet	Both	we all discuss together the use of money; he will only ask for a small of money for mobile credits.	No change of behaviours
HHD 07	20,000	Mother	Cash	Both	we use the money together because I am the one who does everything so he	No change of behaviours

					cannot take the money	
HHD 10	20,000	Mother	Cash	Both	we discuss together about everything	No change of behaviours
HHD 16	45,000	Mother	Mobile wallet	Both	we discuss together	No change of behaviours
HHD 17	36,000	Mother	Mobile wallet	Both	we discuss together	No change of behaviours
HHD 18	42,000	Mother	Mobile wallet	Both	we discuss together	No change of behaviours
HHD 19	28,000	Mother	Cash	Both	We are family so everything we plan together	No change of behaviours
HHD 20	54,000	Mother	Mobile wallet	Both	I know better what is needed so I say it to my husband and we both agree	No change of behaviours
HHD 21	58,000	Mother	Cash	Both	we discuss everything	No change of behaviours
HHD 22	66,000	Mother	Cash	Both	I don't have behaviour of trouble about the money with my wife otherwise the village office could get the information by now	No change of behaviours
HHD 23	38,000	Mother	Cash	Both	we all discuss together	No change of behaviours
HHD 09	48,000	mother	mobile wallet	both	we normally discuss on how to use the money	No change of behaviours

Topic 2: Strategies/Uses of Cash transfers

Female-headed Households	How do you use cash (Most common use of the cash to the least)	How do you manage the use of cash during the shock period
HHD 11	Food is important one	I use the money to help with the problem at the moment
HHD 12	Food is important one	I use the money to help with the problems at the moment
HHD 13	Food is important one	will you be able to let the kid die you must use the money then other issues will follow

HHD 14	I see if kids want anything for school and the other am adding food	money is for children so I cannot use it otherwise
HHD 15	children's school materials, food, and farming	money is for children so I cannot use it otherwise
HHD 03	when I get the money, I help with school materials if I get a book, I send it even to those whom other people are helping me.	if there is a problem, I solve it first with the money
HHD 06	I buy food and repay some loans if I have one	is stressful when there is a problem and you have to choose between food, children and solving the problem
Male headed Households		
HHD 08	Food and then other issues	it really affects us when there is shock because the money is too small and then you have to distribute it in different uses
Grandparents headed households		
HHD 01	food, children's school materials and adding up capital for our daughter if she needs one	when we receive the money and there is a shock since the money is for the kids, we cannot take it out and use it for the problems we must find a means to get extra money to solve our issues, for instance, we are doing farming
HHD 02	we buy food first, and if there is a need in farms then we put it there	Livestock keeping (2 goats)- he bought them when he was working, and they are keeping them because they might help them in times of shock.
HHD 04	where I live now is my child's house my house is there (has a very bad condition) and what you see there is the foundation of the new house we were building, and we have the iron sheet but since my husband got sick, we cannot build anymore we have stuck.	we have no way out we use the money to solve our problems because we have no way out, father is here he cannot walk so no means of getting money
HHD 05	buying school materials for children	we take kids to school and the remaining we see if it can help with our issues

HHD 07	Food	
HHD 10	food because the money is too small you cannot use it for anything else. TASAF money must make sure the children eat and wear because it is their right.	we normally use the money to solve our problems first and other things will follow
HHD 16	Food, school, and farm	we solve the issues first and continue with other things
HHD 17	Food, school, and farm	in real sense you can't have money and then keep it for food while you have problems, we use it and then we will find the other money for other issues
HHD 18	Food, school, and farm	we solve the issues first and continue with other things
HHD 19	Food, school, and farm	money is for children so I cannot use it otherwise maybe I find other means
HHD 20	Food, school, and farm	money is for children so I cannot use it otherwise
HHD 21	the money is too small only for food	money is for children so I cannot use it otherwise
HHD 22	I can only buy one bucket of maize	you will just help kids with school stuff and then use the money on the problem, what to eat we will just know after
HHD 23	I buy food and repay some loans if I have one	we normally use the money to solve our problems first and other things will follow
HHD 09	the money is really helping, I buy foods, I put it in the farm depending on season, I bought livestock and is even helping me with my kid's school	I have activities like farming and livestock keeping which support me when I have problems

Topic 3: Contributions of the money to income, food accessibility and children's education

Female-headed Households	What are the household investments resulted from cash transfer	Who supervise the activities	what is the contribution of the money to children's education	what is the contribution of money to household food accessibility
HHD 11	no investment the money is too small	Woman alone	it helps me to get exercise books for children	eating three meals is town things not here we are just living
HHD 12	Livestock keeping (2 goats)	Woman alone	I buy essentials for kids	adding a bucket of maize and some sugar for tea
HHD 13	selling vegetables (street vendors)	Woman alone	if it is the time for school, I pay for the food contribution because no school tuition fee	the money is too small but not bad we can get a basket of maize

HHD 14	farming and one goat	Woman alone	the money is too small, but it is their right you have to buy something for school	Is just adding but not that much the money is too small
HHD 15	livestock keeping (chickens)	Woman alone	money is for children, so I make sure I buy their needs first	sometimes I get my veggies from the neighbourhood
HHD 03	Farming (farming) I was doing rice farming also but since the death of my husband am not able to do it anymore am just dealing with maize, small business, and livestock keeping (chicken and ducks). I opened a small business of bagia and mandazi. I really thank God".	Woman alone	when I get the money, I help with school materials if I get a book, I send it even to those whom other people are helping me.	She didn't know even adults are supposed to eat eggs, she thought it is only for children.
HHD 06	The money is not enough but I can't say anything, sometimes you borrow money with the hope of paying back through TASAF money.	Woman alone	at least children get something in their stomach before going to school	at least children get something in their stomach before going to school
Male headed Households				
HHD 08	Once I got the money, I also put it on the farm, I bought two goats also.	We do everything together	if you don't take kids to school and give them the materials needed the money will be reduced so we have to do	the money is too small for everything so is just adding up few amount to the food consumption
Grandparents headed households				
HHD 01	We bought land; we add up capital to our child on her fish business	We cooperate in everything; we love each other, which is why we cooperate in everything.	TASAF money must make sure the children eat and wear because it is their right.	we are grateful we got food, we don't ask or beg other people to get food, so we thank God.

HHD 02	Farming (Maize), Livestock keeping (2 goats)-	we supervise them together	we just arrange the money in a manner that they can get something for school	the money is not that much we cannot even eat. These female children have abandoned their kids here with no help
HHD 04	We are doing charcoal business though it is small and as you can see; I cannot walk my legs has a problem. Whatever we are doing is for the money from TASAF and from children but is hard to get help from the male child because they have their families and a lot to do, if you wait for that money, you will be dead already	Woman oversees everything because husband is sick	they get uniforms and have food before going to school	The money is not enough though we thank that at least we are receiving that money because is just help so you must accept it because is help. Is not easy to live with two meals because at night you feel hungry, but we have no way out. There is a difference between when I was not receiving the money and now, although the money is too small at least when I get it, I add up one basket of maize to eat with my family
HHD 05	livestock (2 goats), farming (they rent a farm and they pay by giving some of the harvests). Farming is only for food and not for sale. The man is not much into farming is only the woman and her children who go farming but the father will help in getting the farm.	Most of the time is a woman make sure everything go as planned	there are differences since we have started receiving money, in school	we thank God at least we are receiving the money
HHD 07	no benefits so far because the money is too small only for the food. They only get help from people they don't have assets and even the kids are not bothered about the family. The female children help once a year.	both supervise the works	it helps to contribute to the school materials though it is too small	we just buy one basket of maize.

HHD 10	no investment the money is too small	both supervise the works	its helpfully we got uniforms for children	only veggies for food.
HHD 16	I bought goat and chickens	both supervise the works	is really helping us in school	is not easy to sleep with two meals but we have no way out
HHD 17	I have land but is not from TASAF money, I inherited. I bought goats and chickens	We do everything together	is really helping us in school	our children want more but we don't have anything to give them more they have to as what we have
HHD 18	<i>The money is not that much we cannot even invest. These female children have abandoned their kids here with no help"</i>	We do everything together	we thank God it contributes to our children education through buying books and uniform	Is just adding but not that much the money is too small but at least we buy something with it
HHD 19	no investment the money is too small	We do everything together	it adds up to the money for school expenses	my dear is too small to expect that we will eat three meals per day
HHD 20	no investment the money is too small	We do everything together	its helpfully we got uniforms for children	we thank God at least we are receiving the money
HHD 21	I have one goat	collaboration is everything	kids get exercise books	the money is too small we end up buying maize
HHD 22	all the money goes to children's education and food	We do everything together	it adds up to school expenses	the money is too small for food
HHD 23	we invest on farm it depends on the season but is very rarely to do that	We do everything together	its helpfully we got uniforms for children	money is too small we just buy 1 basket of maize for ugali
HHD 09	<i>people they are saying am not a good person but see I have my house in good condition, electricity, we are doing farming and keep livestock and good enough we normally get three meals per day me and my family all that because of the money from TASAF. Once you know how to use the money and if a man is not troublesome because some, they</i>	We do together	is really helping is just that you can't finish all the problems at once	I thank God I eat what I want most of the times me with my family I even eat three meals per day

	<i>take the money and use it for alcohol you will automatically see the development</i>			
--	---	--	--	--

ANNEX 3: Frequently consumed foods

The frequently consumed foods within household together the with type of decision making.

HHD Number	HDDS Score	Number of meals	Most common food	Type of decision making
HHD 2	4	2	Ugali and Vegetables	Shared decision making
HHD 5	6	1	Ugali and Cassava	Shared decision making
HHD 7	5	1	Ugali, Vegetables	Shared decision making
HHD 8	6	2	Ugali, Cassava and Vegetables	Shared decision making
HHD 4	5	1	Ugali, Sweet potatoes and fish	Shared decision making
HHD 10	2	1	Ugali and Vegetables	Shared decision making
HHD 16	4	2	Ugali and Vegetables	Shared decision making
HHD 17	5	2	Ugali and Vegetables	Shared decision making
HHD 18	3	2	Cassava	Shared decision making
HHD 19	4	2	Ugali and beans	Shared decision making
HHD 20	3	2	Ugali and vegetables and beans	Shared decision making
HHD 11	8	3	Ugali, Cassava and beans	Woman Controlled
HHD 3	6	2	Ugali, Cassava and local vegetables	Woman Controlled
HHD 12	7	2	Ugali, Cassava and Vegetables	Woman Controlled
HHD 6	8	2	Ugali and Cassava and beans	Woman Controlled
HHD 9	6	3	Ugali, Rice, Vegetables and beans	Woman Controlled
HHD 14	5	2	Ugali, Cassava and Vegetables	Woman Controlled
HHD 1	5	2	Ugali and Vegetables	Woman Controlled
HHD 13	2	2	Ugali and Vegetables	Woman Controlled
HHD 15	5	1	Ugali, Cassava and beans	Woman Controlled