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Household Strengthening Approaches and Household Poverty: The Case of Selected Household Strengthening Approaches in Tanzania

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Abstract:

Poverty is considered to be the major reason that exposes Tanzanian Children to vulnerability; therefore, Household Economic Strengthening is considered to be the most important intervention. However, there is little understanding on the application of household economic strengthening approaches with regard to the contextual characteristics of the most vulnerable children. Therefore, this study intended to explore different types of household economic strengthening approaches and the way they are applied. The study involved four selected cases using embedded case study design while in-depth interview and documentary review were used as data collection methods. 21 informants were involved and 24 documents were reviewed. In addition, thematic and content data analysis techniques were used to analyse the qualitative data. The findings revealed that cash transfers, and savings and lending groups are widely used to address the household poverty as compared to self-managed savings clubs and institutionally managed loans. The findings further revealed that cash transfers are used in the extremely poor households while savings and lending groups approach was not focusing on the specific household categories basing on their poverty levels. Furthermore, the household economic strengthening projects significantly depend on donors and inefficiently coordinated since they are sometimes repeatedly implemented by different agencies in the same area to the same households. In addition, the findings revealed that the household economic strengthening approach for the child-headed household was missing. Among others the study recommends that an implementation of household economic strengthening approaches should consider the poverty level of the intended household, and develop the household economic strengthening approach for the child-headed households. Furthermore, the household economic strengthening projects should be well coordinated.

Keywords: Most vulnerable children, psychosocial care and support services, entrepreneurship trainings, child protection, household poverty and household economic strengthening

1. Introduction

The sub Saharan Africa is characterized by extreme poverty whereby the larger population are faced with hunger, lack of access to health and education, physical and psychological abuse, lack of love and affection, and negative community's attitudes towards them (Radeny & Bunkers, 2009; USAID-HCI, 2012 Berry & Guthrie, 2003). The consequences of poverty are more severe to children who are either living with a single parent or have no parents at all. Guga, Williams – Parry & Dinn, (2009) argue that children have been the most vulnerable population, therefore most of household poverty intervention strategies focusing the households that include the most vulnerable children (MVC).

It is therefore argued that sub-Saharan Africa is mainly faced with the challenge of having significant number of vulnerable children (Abashula, Jibat & Ayele, 2014) and poverty being a major reason (Guga, Williams – Parry & Dinn, 2009; ICF Macro, 2011; NBS TZ, 2006; Terway, Dooley & Smiley, n. d; Lewin & Sabates, 2011). With this fact in mind, poverty alleviation has been the major economic objective to the policies of sub Saharan African countries. Several studies (e.g. CPC, 2014; Barnes, 2005; Abashula, et al 2014) posit that despite the existence of other initiatives, household economic strengthening (HES) is the most important initiative to deal with household poverty.

Most vulnerable households are defined as households that are unable or that have diminished capacity to access the basic needs and rights of their members (URT, 2014b) which is one of the household poverty indicators. Poverty, on the other hand, is defined as lack of income which makes the poor households not able to access basic needs including education and health services. The most vulnerable households are categorized into three groups, namely child – headed households, elderly – headed households with no other adult and, single parent – headed households (Terway, Dooley & Smiley n.d).

Tanzania like other developing countries also experiences consequences of poverty to its population. It has been recording impressive growth in gross domestic product (GDP) for at least five years now, however more than a quarter (28.2%) of the Tanzania population is below the basic needs poverty line, and 9.7% of Tanzanians are living below food poverty line (NBS 2013). In 2013, the United Nations Development Programme (UNDP) Human Development Report ranked Tanzania, 152nd out of 187 countries in terms human development. Specifically, it is also argued that MVC who are living in the child-headed and elderly-headed households face a severe deprivation of basic needs that makes them even willing to engage into child labour (Lindeboom & Leach, 2010). Furthermore, the Tanzania Demographic and Health Survey (TDHS) argues almost 50% of children are suffering from three or more severe deprivation of basic needs and most of them are in the lowest wealth quintile (NBS - TZ, 2006).

Tanzania has put several efforts in order to make sure that household poverty is eradicated and its population is protected for the better future. The government therefore introduced several guidelines and laws to protect MVC and their wellbeing. These guidelines and laws are such as (i) the National Guidelines for Improving Quality of Care, Support and Protection for MVC in 2009, (ii) the National Costed Plan of Action for MVC, 2013 -2017 (NCPA II), (iii) the Law of Child Act of 2009 (iv) the Guidelines for Child Protection for Approved Schools and Retention Homes of 2013 (v) Monitoring and Evaluation Plan for the NCAP II (vi) The Guide to Rehabilitation and Reintegration Services and Programmes for approved Schools of 2013 (vii) The National Guidelines for Economic Strengthening of Most Vulnerable Households of 2014 (viii) the National Poverty Eradication Strategy II (NPES II).

The government efforts may therefore be classified into four groups, namely the ones that are dealing with the provision of HES financial services, psychosocial support and care services, child protection and, entrepreneurial trainings. The HES approaches include self-managed savings (SMS) clubs; saving and lending groups (SLGs); institutionally- managed loans or voluntary saving and loans, and cash transfer. According to Barnes (2005), SMS refers to cases where individual members save money and group members are responsible for approval and collection of loans, setting loan interest rates, and safeguarding cash. The only difference between SMS and SLGs is on the fact that in SLGs, saving is coming from a group and not from an individual member.

Institutionally – managed loans refer to the loans managed by the organisations and these organizations may also encourage and possibly accept voluntary savings from individuals. Cash transfer is the HES approach which involves the provision of grants to the poor households and categorized into two groups, namely conditional-cash transfer (CCT) and unconditional cash transfer (UCT) (Fizzbein., et.al. 2009). The CCT is accompanied by certain requirements to be fulfilled while UCT is not accompanied by any requirement. In addition, Cash - for - Work is also considered to be part of the cash transfer where the poor household members are involved in public works that add up to their regular cash transfer. Despite all the mentioned efforts the household poverty is still a major challenge and demands.

There is also a discussion on the types and application of HES Approaches that are relevant on the alleviation of household poverty. For instance, ICF Macro (2011) argues that there is a lack of comprehensive framework [approach] to address child poverty and deprivation in Tanzania. CPC (2011) also argues that there is lack of evidence as to which approaches work and in which context. In addition, there is a scanty knowledge on the relevant and application of HES approaches in Tanzania in addressing household poverty. It is for this reason the study intended to understand the types of HES approaches in Tanzania, and their application considering the context of household poverty. The study applied Livelihood Pathway Framework and Erikson's Psychosocial Theory to support its findings.

Livelihood Pathway Framework is a Model that is used in HES. According to the URT (2014a), the Model provides information for four levels of economic strengthening activities that are well-matched to meet specific household needs and capabilities with recognition that some households climbing up the ladder may still fall back into the previous levels of vulnerability. The four levels include the provision stage, protection stage, production stage and promotion stage. At the provision stage, the poor household struggles to meet some basic needs while at the protection stage, the poor household focuses on building assets, and match income and expenses. Furthermore, at the production stage, the poor household focuses on improving basic income generating activities to build surplus while at the promotion stage, it focuses on income growth and expenses.

The strength of this Model is in the fact that it recognizes the need of aligning different HES interventions to the levels of poverty vulnerability. Furthermore, it has incorporated the concept of wealth growth through enterprise development and entrepreneurship trainings. The study therefore opted for the Livelihood Pathway Framework to explain the types of HES financial services and their application in addressing MVC household poverty. However, the Framework did not explicitly explain the role of psychosocial support and care, and child protection in addressing MVC household poverty. The study therefore applied Erikson's Psychosocial Theory to explore the use of psychosocial support and care as one of the components in addressing MVC household poverty.

The Erikson's Psychosocial Theory is well developed and offers many insights into the kind of tasks presented at each stage of life as people mature and grow older (Fleming, 2004). The theory focused on the two main elements, namely ego identity and ego strength or ego quality¹. Ego identity is the conscious sense of self that an individual develops through social interaction and ego strength/quality occurs when a person feels a sense of mastery. According to Erikson, in each stage, a person experiences a conflict that serves as a turning point in development. During this time, the potential for personal growth is high, but so it is the potential for failure² and, therefore a child needs to be protected.

¹<http://info.psu.edu.sa/psu/math/Erikson%27s%20Theory%20of%20Psychosocial%20Development%20%282%29.pdf>

²ibid

2. Research Methods and Materials

The “Critical Realism” research paradigm was used in this study. The researchers believed that reality is something that is independent from the researchers and it can be obtained through individual interpretations and perceptions. The study applied the embedded case study design and included four cases from the Community Development and Social Welfare Agencies (CDSWAs). The study applied in-depth interview review and documentary review to collect data. 21 informants were interviewed including 5 social welfare officers; 7 informants from CDSWAs; 9 beneficiaries of the HES approaches, including 7 children. Snowball and purposive sampling techniques were used to get the informants. In addition, researchers reviewed various 24 documents (appendix 1) on HES which were presented in the 2015 National Conference for MVC Protection and Welfare in Tanzania. The documents included detailed information on HES Approaches used by an agency, achievements and challenges.

In order to ensure trustworthiness and authenticity of data and findings, member check techniques and assessment of the inquiry process were conducted. The member check technique focused on two issues, namely (i) to check if the informants’ information were correctly recorded and (ii) if their words matched with what they actually intended. In ensuring the authenticity of qualitative findings, the researcher continuously evaluated the effectiveness of the inquiry process including the interview guide however, no adjustment was made. The thematic analysis and content analysis were used in data analysis and information were categorized into two themes, namely applied HES financial services and application of HES approaches.

3. Study Results and Discussion of Findings

3.1. Type of HES Financial Services

The interview focused on the four HES approaches, namely SMS, SLGs, institutionally managed loans and cash transfer. The findings revealed that SLGs and, cash transfers are the HES financial approaches that were used by the selected cases to alleviate the household poverty. SMS were not widely used because of the lack of financial capacity of the individuals that needs individuals to lend money to their fellow community members. The institutionally managed loans were not widely used by the selected cases because of the difficult credit conditions they set in order for someone to access loans and the relatively high interest rate they charge. Box 1 presents more information: -

Box 1: Type of HES Financial Services

Case 1

The agency was established in 2002 and it deals with capacity strengthening and grant management. The agency has a programme that deals with strengthening the capacity of families to meet basic needs of their own and MVC. Currently the programme focuses on three (3) zones namely Lake Zone; Southern Zone and Southern Highland Zone which include 10 regions and 62 districts in total. In HES, the agency focuses on savings led, micro credit programme which was designed in 1999. The objectives of the programme are (i) to reduce illiteracy rate, (ii) promote and facilitate income generating activities, (iii) transform members to become socially active in their communities (iv) promote the establishment of innovative, highly sustainable and scalable social enterprises. Group members are encouraged to borrow from accumulated savings to start income generating activities at the interest rate of 2% per month. Several activities are involved including savings, entrepreneurship trainings and good parenting skills lessons.

Case 2

The agency was officially established in 2000 with the main focus on poverty reduction. The agency applies CCT and Cash-for-Work in HES. The main objectives are (i) to enable poor households to increase income and opportunities while improving consumption. To implement the CT approach, the following steps have been considered: (i) Increase the consumption of extremely poor on permanent basis, (ii) smoothing consumption during lean seasons and shocks (iii) investing in human capital (iv) increase an access to improved social services.

Case 3

The agency has now served the country over 30 years covering 13 regions and 36 districts. The agency has the HES programmes which are conducted in Mwanga and Simanjiro districts focusing on small holder farmers. The objective is to empower community members to use their local resources and tools to sustainably improve the well-being of children particularly MVC. In HES programmes, the agency involves the following: (i) facilitate the formation of savings [and lending] groups (ii) promoting commercial agriculture (iii) facilitate the local value chain development and, (iv) the programmes are also integrated with other issues, namely child health, nutrition, and education. Moreover, purposive inclusion of child well-being subcommittee in savings groups and producer groups to specifically take care of the MVCs is facilitated.

Case 4

The agency was established in 2003 and got registered in 2006. The agency is using CCT in HES, focusing on people with extreme poverty. The objective of CCT is to help elderly adult to take care of their grand children. The following steps have been applied by the agency: (i) identification of the needy households, (ii) provision of CCT together with psychosocial support, (iii) facilitate the formation of savings and credit groups. Group members are the ones who have the responsibility to manage all savings and loans including the payments of interest rate. The main focus of this agency is the households with extreme poverty.

3.2. Application of HES Approaches

The four cases presented in Box 1 indicated that the combination of psychosocial care and support services, HES approaches particularly cash transfers and SLGs and, entrepreneurship trainings were separately applied in addressing MVC household poverty. Notable here is the fact that the mentioned components are not comprehensively built into one HES approach or different HES approaches depending on the contextual characteristics of the household and level of poverty. It was noted that agencies which applied SLGs and entrepreneurship training, did not apply psychosocial care and support services as one of the components of HES approach. On the other hand, agencies that applied cash transfer did not include psychosocial care and support services. It was also noted that agencies that involve entrepreneurship trainings in their HES programmes, did not clearly stipulate whether they focus on start-up kind of entrepreneurship or continued entrepreneurship.

It was further found that agencies that applied cash transfers clearly stipulated the target group in terms of household poverty level while those ones that applied non-cash transfer as HES approach did not clearly categorize households basing on their poverty level. It was important to indicate whether the target groups are those households that are living below the poverty line or below food poverty line (extremely poor) as indicated in the Livelihood Pathway Framework. The current HES approaches are also not sustainable since they do not explain how the established household income-generating activities can grow while maintaining peace and harmony in the family. For instance, one of the interviewed informants who was also the beneficiary of the HES programme argued that: -

- “My mother kept on crying every day, because my father changed a lot when he managed to establish a shop in the village. After two years, the shop was closed and now he has nothing to do rather than depending on my mother.....” (Male Informant, 11 Years Old).

Furthermore, child protection initiatives as the component of HES Approach focus on parenting style, accessibility of children’s rights, improvement of their learning environment, family strengthening, protection against violence and, child labour. Moreover, the child protection initiatives focus on strengthening the child protection system and campaigns against early marriage and, female genital cutting. Therefore, the Child protection initiatives dealt with the psychological well-being of children and care. However, the child protection initiatives are not sustainable because they are donor-funded projects and when the project duration is over, the community cannot easily take over the responsibility. This is supported by one of the informants who said: -

- “Initially, I was doing prostitution in order to get money to finance my educational and health expenses. But later I was assisted by one of the NGOs in our area for the period of two years only. However, the NGO collapsed and no one again assisted me. Therefore, I had to go back to my business until when I was assisted by another NGO” (Female Informant, 15 Years Old).

Moreover, the reviewed documents indicated the number of achievements in terms of poverty reduction that the existing HES approaches have attained. These achievements are such as increased consumption capacity, increased access to education, health services, improved social services in target areas, and family re-integration. However, it was difficult to say whether the achievements were only directly related to what they are doing. This is because the existing HES approaches either lack one or more of the following components, namely, cash to support food consumption of the extremely poor households (HES approach), psychosocial care and support services, child protection or entrepreneurship trainings. The missing of one or more of the mentioned components, enforce the household members to look for the other sources to fill in the gap. For instance, one of the informants argued that:

- “When I first joined in the SLG, my friends were assisting me to get something to feed my family even though it was not enough. They kept on financially assisting me until I got money to contribute to our group. The first saving that I made to the group was TZS 10,000/= that I received from my friend.....” (Female Informant, 43-Year-Old).

The findings further revealed that there was inefficient coordination of the HES activities. It was possible to see two or more implementing agencies are implementing the same HES activities in the same area. This means that there was no effective coordination of HES activities and the implementing agencies do not communicate. For example, in some areas, the SLGs and cash transfers were applied together to the same households by different implementing agencies. This is justified by one of the informants who said that: -

- “It is difficult for us to understand the future actions of other implementing agencies because each implementing agency individually writes its proposal to the donor and it must comply with the requirements of the accepted proposal. Therefore, it is difficult to change the use of money when it realizes that there is another implementing agency in the same area.”
(Male Informant, 49 Years of Age).

In addition, all the reviewed cases demonstrated that there is no specific HES Approach for Child-Headed Household. The Child-Headed Household is unique since the head of the household may not be allowed to be engaged into full-time income generating activities. However, the mentioned cases considered the HES Approaches of only two types of households, namely single parent-headed household and elderly-headed household.

3.3. Discussion of Findings

The revealed that the selected agencies separately applied HES approaches, entrepreneurship, child protection and psychosocial care and support services in alleviating household poverty. In the case of HES approaches, cash transfer and SLGs are the commonly used

HES financial services. The findings are in line with the studies by Barnes, (2005); Fizzbein, *et al.* (2009). The findings further revealed that the agencies which applied cash transfer focused on the households with extreme poverty. However, agencies that applied SLGs did not consider different the presence of different household poverty level. This is supported by CPC, (2011) that there are no commonly agreed HES Approaches due to different context among the household poverty.

The study findings also revealed that HES approaches are not sustainable since they did not explicitly focus on how household income generating activities can grow and safeguarding family integration while socially protecting household members. In most of HES approaches are donor-funded that indicates lack of sustainability when donors stopped funding the HES projects. The HES projects were also inefficiently coordinated since there was a repetition of the similar HES projects in the same area. There was also no HES approach for child-headed HES approach. Most of them focused on single-parent headed households and elderly-headed households.

The study findings were furthermore in line with Livelihood Pathway Framework and Erikson's Psychosocial Theory. The findings were in line with the Livelihood Pathway Framework since they revealed the need for applying different interventions to the levels of poverty vulnerability. The findings were also revealed that income generating activities should be growing to enhance their sustainability. The findings were also supported by the Framework since it recognizes that fact in the promotional stage. The findings were also in line with the Erikson's Psychosocial Theory. The theory argues that social interaction and personal feelings are key factors in enhancing ego strength and ego quality. The findings also argued that psychosocial social care and support, and social protection are important in addressing household poverty.

4. Conclusion

The study was intended to understand different types of HES approaches and the way the existing HES approaches are applied in addressing household poverty. The findings revealed that Cash Transfers and SLGs are the widely financial services used to address household poverty compared to SMS and institutionally managed loans. However, the HES approaches were not sustainable because they significantly depend on donor fund and do not focus on the growth of income generating activities owned by most vulnerable households. Moreover, the use of SLGs by the contacted agencies did not consider the levels of household poverty while the cash transfers focus on the households that were extremely poor. In some areas, the HES projects were repeatedly implemented by different agencies which indicates lack of effective and efficient coordination of the HES projects. It was also revealed that the HES Approach for child-headed household is missing that creates the huge gap in addressing the child-headed household poverty.

5. Recommendations

The study makes the following recommendations: -

It is important for the relevant stakeholders in household poverty alleviation to understand the context that HES approaches work since most vulnerable households differ in terms of their poverty level. The cash transfers may be applied in the households which experience that are below food poverty line and SLGs can be applied to the households that are just above the food poverty line.

In addition, it is important to develop the HES approach for the child-headed households since it was missing. The existing HES approaches, namely SLGs and cash transfers do not fit in the child-headed households. Moreover, the HES activities must be well coordinated in order to reduce the duplication of projects in one area. The duplication of HES projects with similar objectives to the same population in one area may not produce the intended objectives in the most effective manner. It was revealed that cash transfers and SLGs were applied in the same population within the same geographical area.

The HES approaches are more effective in alleviating household poverty when they are combined with psychosocial care and support services, child protection and entrepreneurship trainings. With this fact in mind, it is important to combine the HES approach with psychosocial care and support services, child protection and entrepreneurship trainings in order to address the household poverty. However, the combination of the mentioned variables depends on the level of household poverty and type of household. For instance, addressing the poverty in the extremely poor household (household below food poverty line), cash transfers may be combined with psychosocial care and support services, start-up and continued entrepreneurship trainings.

In addressing poverty of the household that is just above the food poverty line, SLGs can be combined with psychosocial care and support services, start-up and continued entrepreneurship trainings. On the other hand, in addressing poverty in the child-headed household poverty, cash transfer, child protection, and psychosocial care and support services. Entrepreneurship trainings may be applied in the child-headed households in order to impart entrepreneurial skills to household members for the sake of becoming entrepreneurs in the future.

6. Limitation of the Study

The 24 reviewed documents were categorized into three groups, namely child protection, HES and, psychosocial support and care. The categories were based on the researchers' interpretations and knowledge. However, other researchers may come up with different categories of the same reviewed documents.

7. Area of Further Research

The findings revealed that institutionally-managed loans are not frequently used in addressing MVC household poverty. However, the lending organisations may have greater capacity to provide loans to the community as an external HES intervention. The institutionally-managed loans may effectively break up the household poverty cycle than SLGs that depend the internal resources of the community that is faced with poverty. Due to the limited scope of this study, it was not possible to identify factors that influence

the use of institutionally-managed loans as the component. Therefore, it is important to conduct a study that will identify the factors that influence the use of institutionally-managed loans as the HES component.

S/N	Title of the Presentation	Category
1	Household economic strengthening guidelines for MVCs by Violet Mollé, Department of Social Welfare (DSW)	Household Economic Strengthening
2	Economic empowerment for community driven care of MVCs – Experience of Mwanga and Same Districts by Devocatus Kamara, World Vision	
3	A sustainable model for service provision and economic strengthening for MVC and their households by Ellen Worcester, Africa Bridge	
4	Economic strengthening of caregivers leads to improved child well-being by Victoria Munene, PACT	
5	Use of existing community structures to identify and refer MVC households to financial and social services by Ladislaus Mwamanga TASAF	
6	Promoting good nutrition for food insecure groups by Timah Twalipo CRS	
7	Working with communities to increase access to food and improve nutrition by Elizabeth Kebwe, Hadija Halidi & Peter Mapunda TAHEA	
8	Understanding and improving informal kinship care increase care and protection for children by Mali Nilsson, Save the Children	Child Protection
9	Overview of child protection in Tanzania by Philbert Kawemama, DSW	
10	Prevention program including VAC communication toolkit, with a focus on positive parenting, Matoka J. M Ministry of Community Development, Gender and Children	
11	Leveraging community efforts to protect children's rights and improve their learning environment By Emily Mwakatundu, Camfed	
12	Strengthening families to prevent children from being institutionalized by Magdalena George, SOS	
13	Provision of integrated services in responding to violence against children case of Amana one stop center by Christina Khyaruzi, Fhi 360	
14	Strengthening child protection systems in Hai by Helga Simon, Hai district	
15	Child protection system – Resource mobilization by Kabuje Subisya, Temeke Municipal Council	
16	Reducing the risk of children to exploitative child labour through education access by Yvonne Prempeh, IRC	
17	A case study of early marriage and FGM in Mara region by Anna H. Mgone and Siwema Sylvester, UN Population Fund (UNFPA)	
18	Mainstreaming psychosocial support in Tanzania by Peter Masesa, REPSSI	Psychosocial Support and Care
19	OVC care program by Kachoro Timanywa, TADEPA	
20	Services to children out of family care by Darius Damas, DSW	
21	Psychosocial care and support and kids clubs management by Asia Mdemu and Datus Ng'wanangwa, Africare	
22	Psychosocial support to children suffering the consequences of Triple Crisis (poverty HIV/AIDS and conflicts) in Muleba District by Victor Baleke Nestory and Judith Raphael Musheshe, Humuliza	
23	Promoting good nutrition for food insecure groups by Timah Twalipo CRS	
24	Working with communities to increase access to food and improve nutrition by Elizabeth Kebwe, Hadija Halidi & Peter Mapunda TAHEA	

Table 1: The Reviewed Documents

Source: Proceedings from the MVC National Conference, 2015

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