

The State and Social Service Delivery in Developing Societies: A Case Study of Tanzania

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Abstract

Old age poverty in developing countries in Sub-Saharan Africa continues to be a development problematic that is rarely discussed. Social security is to some little extent discussed, but non-contributory pensions are rarely debated because education, health, and agriculture, are considered the region's more critical policy priorities, and lack of demographic pressure in general. Tanzania, one of the world's poorest countries with older people representing the majority of the poor, has employment-based pension plans for social security provision. The methodological approach utilized in this research is empirical, based on a systematic review and secondary analysis of qualitative and quantitative data sources on political, demographic, economic, social, poverty, and national income datasets. Inefficiency of resource allocation is identified in this research as negatively affecting Tanzania's domestic policies on economic growth, wealth re-distribution and poverty reduction. Social security is a universal need recognized as a basic human right, in both the International Labour Organization (ILO) and the United Nations (UN) conventions. Despite UN and World Bank-prescribed millennium development goals (MDGs) and poverty reduction programs respectively for Sub-Saharan Africa, findings in this research indicate that Tanzania has no functional ageing policy for older people's social protection. Over half of Tanzania's national budget is donor-funded, denying the state resource allocation ownership, therefore rendering it precariously unable to independently formulate policies for its development objectives, outside the donors' prescriptive development frameworks. Tanzania's social policies fail to target older people, creating a social protection gap and destitution. Tanzania's resource allocation is inefficient because decisions are routinely made on the basis of regional political patronage, towards the youth as a voting bloc, and towards health, education, agriculture, and environment sectors, considered critical by donors. For old age social protection institutional framework to evolve, Tanzania's social policy and practice gaps should be mitigated through more efficient resource allocation policies.

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Table of Contents

Abstract.....	1
Acknowledgements.....	2
Chapter 1: Introduction	4
Chapter 2: Issues and Debates: A Literature Review.....	20
Chapter 3: Tanzania: The Context	44
Chapter 4: Data Analysis	59
Chapter 5: Conclusions and Recommendations	73
Bibliography	79

Chapter 1

Introduction

Introduction

At the onset when I began to ferment this topic I was lost in the rhetoric and superficial understandings we all have of “the poor get poorer and the rich get richer,” and that “developing societies cannot afford social welfare since they have other pressing priorities such as economic growth, and the urgent need to catch up with the with developed societies of the West or perish.” This sounds all too familiar. But I kept coming back to it because of my field experience while working as a statistician in East Africa that enabled me to experience first hand the meaning of extreme poverty. Both the irreparable field experience and the urge to make the developing world a better place always seemed to strengthen my resolve to delve passionately into this topic. To date, my interest in the topic is immeasurably stirred.

This Honours essay focuses on a specific area of development, namely “the state and social service delivery in developing societies,” as a crucial area in development studies. The researcher considers this development area crucial because his motivation in development studies is driven by the desire to better understand how the capacity of governments and civil society, and possibly even elements of the ‘private sector’ of the economy, can respond effectively to the social and political challenges generated by our rapidly changing world. The

goal of this honours research is to generate and contribute knowledge that could be used to make a positive difference to people's lives, to build cohesive communities and especially, to enhance the wellbeing of the most disadvantaged individuals, families and groups in developing societies.

The research area and development focus of this study is “*public policy and development*”. Effective access to functioning and well-equipped social services is a prerequisite to improving the quality of life and for promoting the well-being of all people in developing societies. The specific focus of this honours research is on “*national decisions about the allocation of state resources towards social services in developing societies.*” This honours thesis aims to examine how decisions are made about state resource allocation, and whether these decisions address the social security challenges facing older people in developing societies. With this specific focus, and a systematic review of the relevant literature (to the purpose of gathering documentary evidence and a secondary analysis of data provided by previous and existing studies) I hope to track people’s access to these services in developing societies, and evaluate the performance of various governments selected for study in providing social services, and the specific problems that have been encountered. Here it is assumed that the comparative method will provide the possibility of analysing variations and identifying any patterns related to my research problematic in different institutional contexts, allowing me to determine their social impact and effect on the social problems at issue, problems such as poverty, and to establish more robust causal inferences and generalizations from my findings. The knowledge of similarities and differences of welfare state arrangements and policies, I believe, provides a key to understanding and explaining diverse societal outcomes and processes.

In addition, the empirical focus of this research is to examine the case of the Republic of Tanzania, the existence or lack thereof, of a specific sectoral allocation scheme namely, non-

contributory old age social security. If the scheme is available in Tanzania, to what extent is such an allocation effective or efficient in addressing the basic needs of older people (aged 60 years and above)? If not effective or efficient in this, I will on the basis of my research attempt to offer suggestions on responses that can make a positive difference to Tanzanian older people's lives, and enhance their social and economic capital, as well as their wellbeing. An analysis of state resource allocation policy offers a number of different lenses through which to investigate the origins and definition of 'social problems', and to appreciate the causes and consequences of such policy responses, and to inform the development of new policies. This empirical evaluation will assess the effectiveness of current resource allocation policies, and attempt to establish the reasons for their success or ineffectualness and to gauge the potential of alternative resource allocation policy strategies.

The introduction to this thesis (Chapter 1) introduces the study, discusses the background to the study and gives brief perspectives on the political economy of Sub-Saharan Africa, before providing a synopsis of social protection schemes, namely Non-Contributory Pensions (NCPs), and why they are important to the welfare of older people in Sub-Saharan Africa. However, the empirical focus of this research is to examine the delivery of old age social protection, using Tanzania as a case study. The problem statement, the research question, objectives of the research, justification of the study, secondary data sources and the research methodology are highlighted in this section. Chapter 1 ends with a discussion of possible limitations of this research.

According to Stewart & Yermo (2009: 2), at first sight pensions may not appear to be the most pressing issue for the African region. Social security is to some extent discussed, private (or publicly funded) pensions are rarely debated. This is the main reason for the choice for this

research topic, given more critical policy priorities for the region such as education, health, poverty alleviation or agricultural development, and also given the lack of demographic pressure in general.

Posing the problem

Most developing countries in Sub-Saharan Africa have employment-based pension plans that constitute the main mode of pension provision. Poverty remains high in most countries in Sub-Saharan Africa, with older people representing the majority among the poor. This Honours research seeks to examine whether pension policy reforms in the Republic of Tanzania can help ensure old-age support for poor and vulnerable groups. This thesis will be based on examination of a set of priorities and options for pension reform, namely a strong focus on tax-financed public cash transfer programmes in form of non-contributory pension programmes. Resource allocation policy decisions towards social protection for older people, especially the non-contributory pension programmes that are focused on poor older people are perhaps the missing piece of pension reform in the Sub-Saharan Africa region. This claim is predicated upon the fact that to date (2013), only five countries in Sub-Saharan Africa have included universal non-contributory pension programmes in their pension reforms. In Sub-Saharan Africa, Botswana, Mauritius, Namibia, Senegal and South Africa operate large-scale social pension systems (HelpAge International, 2004).

The introduction of the Washington Consensus (Gore, 2000) involved not simply a swing from state-led to market-oriented policies, but also a shift in the ways in which development problems were framed and in the types of explanation through which policies were justified.

Contemporary key changes in the developing world are due to the partial globalization of development policy analysis, posing as the main challenge inherent in the shift from state-led development to the neoliberal development paradigm. However, as the literature reviewed in this Honours research suggests, the demise of the Washington Consensus is inevitable because its methodology and ideology are in contradiction.

Poverty in developing societies is characterized by chronic livelihoods insecurity, exacerbated by extreme inequality and lack of social support mechanisms, and aggravated in many countries by an HIV/AIDS pandemic. The resulting erosion of the livelihoods of the poor older people makes them extremely vulnerable to shocks from a variety of sources besides income poverty – poor health, climate, disasters, markets, poor crop yields, and food insecurity. Older people including women are typically at the bottom of the poverty trap and are an extremely vulnerable group. Extreme poverty results in the erosion of the livelihoods, human and social capital of the poor older people. Inadequate fiscal resources to meet urgent development objectives and the region's marginalized position in the global political economy further compound the grip of the poverty trap on poor older people in developing societies.

Poverty remains high in most developing societies, with older people representing the majority among the poor. Public policy formulation and resource allocation strategies at state and local levels in developing countries seldom address the mitigation of the impacts of natural and socio-economic hazards on their people. These hazard risks escalate the erosion of well-being and social welfare of the vulnerable population. Common natural hazards include draught, floods, crop failure, disease and other natural disasters, while economic hazards include poor economic performance, poverty, some effects of globalization (such as trade and export deficits), and

extremely high inflation. Furthermore, most developing countries lack adequate framework for formulating public policy and efficient allocation of national resources.

Decision-and-policy-makers in most developing countries lack policies that address the foresaid hazard risks when determining public policy formulation and resource allocation. Whether developing societies' public policies and decision-making focus on "capabilities-based", "cost-benefit analysis", top-down, bottom-up approaches, statutory budget limits, consensus and consultative approaches or other methods, it is evident that several dimensions of older people's well-being, social and economic welfare is a far cry from decent living standards evident in developed societies. Most developing countries suffer from poor public policies, chronic inefficient allocation of resources, and neglect of moral factors that should influence policy formation. These factors include: distribution of risks across the social divide, promoting the value of an individual's life, including being alive, being healthy, being secure, having access to food and being sheltered.

Research question and thesis statement

The research question for this thesis, derived from the above problem statement, was: *Is the current resource allocation policy an efficient structure for the maintenance of a basic solution for the Tanzanian elderly?* The answer to this question - the thesis of this study - is that:

Today (2013) in the early decades of the new millennium is a time when the global economic crisis is not going away any time soon. Most states have entered a phase of fiscal austerity, and Tanzania is no exception. While a few people agree that in the advent of neoliberal market-driven economies, social protection signals a return of the welfare state, I argue that efficient

allocation of Tanzania's state resources and an elaborate national ageing policy will guarantee the provision of social protection through universal Non-Contributory Pensions (NCPs), which are one of the quickest and most direct means to provide security and improvement of the livelihoods of older people, reducing poverty, and fulfilling commitments enshrined in the Millennium Development Goals (MDGs), and in international conventions and constitutions. Efficient resource allocation will guarantee social protection for older people in Tanzania, making them more productive citizens.

Justification and importance of this research in development studies

This Honours thesis discusses why the development of pension systems is important for Tanzania. It also looks at the current pension arrangements in the Republic of Tanzania. The most important aspect of this research is to examine the poverty and inequality reduction capacity of non-contributory pension programmes in Tanzania through policy reforms with respect to decision making towards state resource allocation. This thesis is guided by the argument that: (i) it is not only the social policy content that is important in this development area, but also the context in which the policies are implemented; and (ii) that the international ageing policy transformation agenda has been on paper since the Vienna and Madrid world assemblies on ageing in 1982 and 2002 (twenty years apart), respectively, but the literature available suggests that no significant steps towards the transformation agenda have been realized. Literature on social protection policy implementation will be reviewed to find out how the existing institutional arrangements match or mismatch the transformation agenda. Linkages

between these two important aspects will be given as a concluding remark in Chapter 4 (interpretation and discussion).

Theories on the causes of development in the Third World are criticized for a lack of attention to policy, focus on too abstracted and too narrowly conceived variables, and an excessive concern with generalization. In this thesis, an analysis is conducted on the current approaches of politicians and government officials when they make policy decisions on state resource allocation, and on the implications on the welfare of older persons. The importance of the social and cultural capital possessed by older people in Tanzania and their economic role, especially in providing care for HIV/AIDS orphans vis-à-vis the politics of policy making of certain economic variables and policies are assessed.

The merits and demerits of these approaches are then discussed with cases from current data sources on how poverty and low income can affect every aspect of an older person's individual life. The demographic and cultural transitions and their challenges and impacts on the welfare of the elderly people in Tanzania are assessed. The major features and limitations of the current pensions, social insurance and retirement schemes in Tanzania are examined, with a view to proposing resource allocation policy measures to better meet the challenges brought about by population ageing.

In developing countries, government fiscal transfer systems in central and local government sectoral allocation schemes are important national policy priority areas such as social services, education, healthcare, water, roads and agriculture, and schemes for local administration. The aims of public policy are to make the development process to: (i) be more aligned to the central and local government expenditure needs; (ii) ensure higher central and

local government discretionary power to adjust the input to the required local needs, and service provision priorities and thereby enhance the efficiency in resource allocation, and; (iii) ensure sustainable development that recognizes the development objectives of the state, and the needs and aspirations of its citizens. In addition, it is important to examine if central and local government sectoral allocation schemes are predictable, stable, and transparent.

Issues and debates

Chapter 2 provides a review of major issues and debates discussed in the literature on the thematic areas of this thesis. The review will include discussions using the following hierarchical levels: (i) global: political economy, poverty and social protection; (ii) developing countries with a specific focus on Sub-Saharan Africa: political economy, poverty and ageing in Sub-Saharan Africa, social protection for older people; and (iii) Tanzania: the political economy, poverty, social policy, poverty and ageing, and social protection. This context will not only lay the foundation, but will also justify the location of the research study. In the literature review section, the researcher will be guided by the working ideas or hypotheses that: (i) it is not only the social policy content that is important but also the context in which the policy is/will be implemented; and (ii) it is necessary to trace the trajectory of the international ageing policy transformation agenda that was launched, and has been on paper since the Vienna and Madrid world assemblies on ageing in 1982 and 2002 (twenty years apart), respectively.

The literature review in this thesis seeks to capture issues and debates against the backdrop of the international ageing policy transformation agenda, as well as the successes and challenges confronting ageing policy reforms, and how the existing institutional arrangements

match or mismatch the transformation agenda on a global scale, in Sub-Saharan Africa, and Tanzania. Linkages between these two important aspects: the ageing policy transformation agenda versus institutional arrangements, and the challenges and opportunities that accrue to these phenomena will be analyzed and discussed in Chapter 4 (analysis, interpretation, and discussion of research findings).

Research methodology

The methodological approach utilized in this research will be empirical, on the basis of a systematic review and secondary analysis of qualitative and quantitative data sources on political, demographic, economic, social, fiscal, and national income/poverty datasets. A case study approach was used in this research. According to Creswell (1994:85), case studies allow for triangulation and utilization of different methods. Thus, the case study approach has provided the researcher an opportunity to employ different methodology so as to arrive at a complete and in-depth understanding of social phenomena (bound by time, activity and space) surrounding old age protection policy action or inaction in Sub-Saharan Africa. However, a comparative research perspective will be applied in this research to a small extent, so as to compliment the case study approach. This (non-positivist) approach (Neuman, 2000: 401-404) will help in crosschecking (identifying similarities or differences between units of analysis (states) the reliability of the data from Tanzania - variables of the research problem and the outcomes of the study).

Case study and comparative research

Whether or not this research problem is unique to Tanzania, it cannot be reasonably assumed that using a single-country focus, some factors or variables such as efficient resource allocation, existence of universal NCPs would best explain the outcomes. According to (Neuman, 2000: 402), comparative research can eliminate or offer alternatives for casual relationships.

Therefore, it is important to apply comparative research methods, albeit to a very small extent to identify the causality of the factors or variable such as efficient resource allocation, existence of universal NCPs vis-à-vis outcomes such as improved welfare, reduced poverty, or improved productivity among older people. According to Desai and Potter (2006: 121), with regard to credibility of analysis, qualitative methods of research are good at uncovering processes and causality.

Using a nation-state as a unit of analysis, this research will employ comparison of data across different settings (a few nation-states in Sub-Saharan Africa) to gauge, rather than magnify the research problem (Neuman, 2000: 401-403) under study in Tanzania. Comparisons will be drawn from data on Namibia, South Africa and Zimbabwe, Botswana, Malawi on: (i) pensions versus reduction of poverty gap ratio; (ii) pension spending by older people (Stewart and Yermo, 2009).

Limitations of the case study approach

This research approach is not without limitations. From a theoretical perspective, the major weakness of a research involving a single case study is that one cannot be sure that the findings are

generalizable to other situations (Leedy and Ormrod, 2005: 135). A case study may be eminently suitable for learning more about poorly understood and little known or phenomena such as those being investigated in this research, However, from a theoretical perspective, the major weakness of a research involving a single case study is that one cannot be sure that the findings are generalizable to other situations (Leedy and Ormrod, 2005: 135). Therefore, comparative research techniques may be employed so as to magnify the limitations inherent in a case study approach (Neuman, 2000: 401).

Because of the foregoing limitations, this research will generally be built from other research findings and use existing literature, besides secondary data. The researcher acknowledges that other major limitations of this research are: the existing data gaps; and limited academic and published literature on older persons in Sub-Saharan Africa in general, and Tanzania in particular. The researcher's claim stems from observations by Ferreira & Kowal (2006) and WHO (2004, 2001, 2000). Ferreira & Kowal (2006) assert that, "Relatively scant knowledge is available on the situations of older persons in sub-Saharan Africa. Reliable and accessible demographic and health statistics are needed to inform policy making for the older population" (p. 1).

A knowledge gap

To improve policy makers' access to essential and quality data on the older population, a project to create a minimum data set (MDS) was launched by the World Health Organization (WHO) in 1999 (Ferreira & Kowal, 2006: 1). For more elaborate research, WHO has developed the core set indicators that may be used, a total of 42, are arranged according to: Demographic Profile (#

1–18), Social and Economic Status (# 19–29) and Health Status and Risk Factors (# 30–42). An expanded set of eight indicators (# 43–50) is shown separately (Ferreira & Kowal, 2006: 22).

For example, the MDS Social and Economic Status Indicator # 25 – is designated as social protection cover (access to old age pension) by 10-year age groups, from 50 to 80+ years (%) (Ferreira & Kowal, 2006: 24). For specific MDS project aims (see WHO, 2004, 2001, 2000). Although research literature on older persons in Sub-Saharan Africa and Tanzania exists, the main focus for researchers has been predominantly health and agriculture. Social protection policy issues have either been relatively forgotten, or rarely discussed in Sub-Saharan Africa (Stewart & Yermo, 2009: 2).

The quantitative method

The quantitative method used in this research is the experimental or the empiricism approach (Creswell, 1994). In quantitative research, a research problem moves from theory to reality by way of linking theory and problem through hypothetical analysis. In addition to studying causal relatedness of social problems and theory, quantitative research looks at variation and prevalence, and quantifies the distribution of social phenomena, in this case, social policy with respect to allocation of state resources towards social protection for the elderly in Tanzania. A case study approach was adopted since it can enable researchers to explore, unravel and understand problems (Bennet, 1983: 93). The qualitative data is presented according to an identified theme, economic indicators.

A case study approach

Yin (1994) defines a case study as an empirical inquiry that investigates a social phenomenon within its real life context (p. 23). This definition underscores the point that a case study is characterized by a clear unit of analysis that is bound by space and time. Furthermore, in case studies the context is rigorously studied so as to understand the social phenomenon in its totality as well as in its real-life situation. In this study the unit of analysis was the institutional arrangements available for allocating state resources towards social protection for the elderly in Tanzania. The time-frame under consideration is the period since the launch of the international ageing policy transformation agenda at the Vienna World Assembly on Ageing in 1982 to date 2013.

The qualitative method

The qualitative method developed as a counter research approach to the quantitative school of thought (Mouton, 2006). Unlike in the quantitative research where generalization is critical, qualitative research is inductive. Thus, qualitative research departs from observations and open questions to conclusions that support or criticize theory using the lens of the authors and scholars, so that categories of views and reason emerge from the authors in the literature rather than from the researcher. Results from a qualitative research are context-rich (Creswell, 1994).

Data presentation

Chapter 3 (Empirical Data) will present the relevant information and data to my research question, with regard to the core critical issues in this research area. Because of time constraints and the scope of this research, neither field work nor interviews will be conducted for this research. Therefore, qualitative and quantitative data will be gathered from secondary sources only. Quantitative data from the secondary analysis will be presented in the form of reproduced data tables, pie-charts and histograms. The quantitative data follows key background and socio-economic indicator information. Analysis, interpretation and discussion of the findings on the data presented in this section, such as poverty gaps, income poverty, and age distribution of older persons in Tanzania will be made in Chapter 4.

Analysis, interpretation and discussion of findings

In the analysis, interpretation and discussion section of this thesis (Chapter 4), the researcher will analyse, interpret and discuss the research findings so as to reflect the interface between the data, the existing literature and the researcher's view on the institutional capacity for reforms and institutional arrangements available to manage the implementation of social protection policies in Tanzania. Analysis, interpretation, and discussion of the data and information will be presented in Chapter 4. The researcher will interpret the data and make inferences from the research findings. Finally, in the concluding section (Chapter 5), the researcher will end the thesis by way of summarizing the key findings of the study and drawing relevant conclusions and lessons from them. In this section, the researcher's view on the institutional arrangements

and their constraints, and the opportunities available to manage the implementation of reforms for social protection policies in Tanzania is also presented. While it may not be the primary objective of this exploratory study to offer recommendations, the researcher will offer suggestions in this chapter on how to strengthen the institutional arrangements for the purposes of implementing social protection policy reforms in Tanzania. Furthermore, the researcher hopes to provide some questions that other researchers on institutional arrangements for social protection can be built upon to address the socioeconomic development problematic.

Chapter 2

Issues and Debates:

A Literature Review

Introduction

This chapter allows the researcher to discuss previous research, theoretical frameworks, and to locate the study at hand within the available body of knowledge. This review will trace available trends on the subject matter, and will also enable the proposed research to fill in the existing gaps in the body of knowledge, and also relate the study and attempt to locate it within the academic debates. In addition, a comprehensive literature review will enable the researcher to frame this study whilst justifying its importance, showing how the research findings relate to other published findings on the same subject matter, and maintain the focus of the study. Although an outline of discourses on the general thematic issues will be provided in this review, but the focus of this thesis is on the efficiency of the structure of the current resource allocation policy of Tanzania's state resources towards maintenance of a basic solution for the welfare its older population.

Because the past and current political and economic events are meaningful within the more general frame of allocation of state resources towards social services, this thesis will attempt to include, albeit briefly, the political economy of the globalized world, and the political economy of Sub-Saharan Africa, before embarking on the empirical focus of the research, which is Tanzania. It is therefore important to include these two landscapes of political economy, whose meaning and relevance continue to be the subject of a debate between divergent interpretations of Tanzania's demand for older people's social security vis-à-vis its (in)ability to allocate state resources towards older people's welfare. I argue that it is inadequate to examine Tanzania's current resource allocation policy against the backdrop of its political economy in isolation. This argument provides the impetus for a brief discussion on the global political economy, and the political economy of Sub-Saharan Africa, before exploring issues and debates on poverty and ageing in Sub-Saharan Africa and Tanzania.

Part A

Development Focus: Public Policy and Development

Global political economy (overview)

In the wake of the neoliberal economic model and development paradigm, which has dominated public policy and the capitalist development process over the past three decades (ever since the

installation of the “new world order” in the early 1980),¹ the economic debate has centered on the link between economic growth and social welfare. In this thesis I argue that it is important to review issues and debates on the global political economy so as to fully understand which options are both available and suitable for social policy for developing countries, Sub-Saharan Africa in general and Tanzania in particular. However, some scholars have questioned the effectiveness of the growth perspective. Trainer (1989) argues that the growth perspective has ignored the implications of the limits to growth. Trainer observes that the assumption that development is about moving to levels of industrialization, economic activity, and resource use, and especially to the affluent living standards of the ‘developed’ countries.

Trainer observes that there is no chance of all people achieving such goals; otherwise a variety of global catastrophes is likely to occur, since pursuit of affluent living standards and economic growth will accelerate problems of resource and energy scarcity, environmental destruction, conflict and social breakdown. Trainer (1989) concludes that the rich countries have an unsustainable way of life. This compelling reasoning suggests why rich countries must make a transition to a much less affluent and more self-sufficient ‘conservative’ way of life, in a zero growth economy with an average per capita resource use and Gross National Product (GNP) much lower than they have at present (Chapter 6 – The Limits to Growth Perspective: Neglected Implications for Development, pp. 116-136). Trainer’s argument casts doubt on the World Bank prescriptions that emphasize economic growth for ‘economic development’ of developing countries.

Haque (2002) supports Trainer’s (1989) view by observing that beyond the external forces of globalization, there are internal structures and institutions related to state and

¹ On this see Petras & Veltmeyer (2001).

governance that reinforce the globalization process, and argues that, the emergence of “new political economy” founded upon new institutional economics and manifested in new economic policy and new public management, has led to a mode of governance that is supportive of global market forces and conducive to globalization. However, for Third World countries, Haque cautions that this new market-driven model of governance has serious implications for their internal socioeconomic conditions and external dependence and vulnerability. Haque’s article examines such linkages and issues in Third World context.

Somers and Block (2005) reassign the poverty blame on the poor themselves, while supporting the view that capitalist market economies that are claimed to lead to economic growth and prosperity. Somers and Block support the discourse that reassigns blame for the poor's condition from “poverty to perversity”, and use the term “ideational embeddedness” to characterize the power of market-driven economy ideas to shape, structure, and change market regimes. Somers and Block argue that the success of the perversity thesis is based on the foundations of social naturalism, theoretical realism, and the poverty to perversity conversion narrative, in which structural blame for poverty is discredited as empiricist appearance while the real problem is attributed to the corrosive effects of welfare's perverse incentives on poor people themselves—they become sexually promiscuous, thrust aside personal responsibility, and develop a long-term dependency syndrome, on a global scale.

Ocampo (2007) concurs with Somers & Block (2005) in asserting that the current market economy of the world economic system exhibits many positive features that certainly constitute a dynamic system, with great capacity to innovate and great flexibility to adapt to changing circumstances, and that it is a competitive system that is enabling many producers in developing countries to get a foothold in global markets. The issues raised by Ocampo challenge the

efficiency (in the long-run) of the global market-driven economic growth model, whose by-products tend to undermine the very global stability it purports to enhance.

On the other hand, Jones (1989) observes that development is often associated with economic development or 'growth.' However, Jones argues that even though growth has an inherent increase in a country's growth, measured by the GNP, little or none finds its way either into the hands of the poor or into socially desirable forms of public expenditure such as social services. Jones concludes that such patterns of economic growth actually widen the gap in a country between the rich and the poor (raises inequalities). This view reinforces Haque's (2002) argument that the growth model is not only unsuitable, but also detrimental to developing countries. Therefore, it may not adequately sustain social protection reforms.

Global poverty and perspectives on social policy

Noel (2006) observes that governments, international institutions, and a broad array of social movements have converged around what an Organization for Economic Co-operation and Development (OECD) report has described as an emerging 'global anti-poverty consensus,' and claims that the new global social policy agenda has changed the terms of the debate between the left and the right, and redefined the world of policy possibilities, in both global and domestic politics. According to Noel, poverty was suddenly 'rediscovered' at the 2005 edition of the Davos World Economic Forum 'Economic Forum,' a world leaders meeting in Davos, Switzerland, making it a foremost development issue, shifting the new development focus from growth to discussions on the political and policy implications of the new global politics of poverty, prompting new debates. As a result, developed countries have set up National Action

Plans on social inclusion (NAPs/inclusion). Likewise, poorer countries now produce Poverty Reduction Strategy Papers (PRSPs), with guidelines from the International Monetary Fund (IMF) and the World Bank. Despite these developments, Noel (2006) argues that poverty has always been part of life and therefore, unavoidable, which makes inequality difficult to realize and adds that poverty is a perennial political issue, which has always been important in social policy and in international development, and debates unavoidable, and indeed ontological in a liberal political order, because it points to the difficulty of realizing an ideal of equal citizenship in societies that remain profoundly unequal.

Social protection and the new millennium development goals (MDGs)

The importance of new global social policy agenda may be illustrated by the concerns to address global poverty that led to the setting up of Millennium Development Goals (MDGs) in September 2000, at the United Nations Millennium Declaration, which made ‘Eradicating Extreme Poverty and Hunger’ the first of eight Millennium Development Goals (MDGs), with specific targets for 2015 (United Nations [UN], 2000, 2001; United Nations Development Programme [UNDP], 2005). However, debating on MDG issues, Correll (2008) sees MDGs as having a lost the development vision, a sad and minimalist collection of random targets disconnected from development and observes that fixation with minimal targets has removed the focus from the origin of the MDGs, which was the Copenhagen World Summit for Social Development (WSSD) held in March, 1995 (United Nations, 1996), which was primarily about development. I argue that Correll’s view does not seem to take cognizance of the fact that the WSSD had a wide range of long-term goals, most of which were not easily attainable in the

short-run, in the current global economic environment as argued by Jones (1989), Noel (2006), Haque's (2002), Ocampo (2007), and Trainer (1989). On the other hand, MDGs target goals that are not only relatively fewer, but are also crucial to social welfare and more attainable in the short-run.

The importance of social protection is evident from the global welfare debates that have characterized the new global poverty agenda in social policy orientations. Beyond the external forces of globalization, there are internal structures and institutions related to state and governance that reinforce the globalization process. HelpAge International (2010) emphasizes why and how social transfers for older people are critical to MDGs. HelpAge International is one of the international NGOs advocating for welfare policy reforms in developing countries.

Global ageing policy

A new transformative agenda for a global ageing policy was advanced at the world assembly on ageing in Vienna in 1982. The Vienna assembly culminated into deliberations and adoption of an international plan of action on ageing, documented by Picton (1982). A subsequent world assembly on ageing was held in Madrid in 2002, as a follow-up on the 'Vienna 1982,' creating a new global ageing policy agenda dubbed the 'Madrid Plan' (Political Declaration and International Plan of Action on Ageing 2002, 2006). The Madrid plan is widely seen as representing "voices of the world" and clearly conforms to the information recently generated in discussions on MDGs that includes investing in "social transfer schemes" for older people -- which provide guaranteed minimum levels of income -- as a way of achieving the MDGs.

HelpAge International (2010) calls on governments to invest in “social transfer schemes” --which provide guaranteed minimum levels of income--as a way of achieving the Millennium Development Goals (MDGs): MDG 1: Eradicate extreme poverty and hunger; Goal 1 - Halve the proportion of people living in extreme poverty by 2015; Goal 2 - Halve the proportion of people who suffer from hunger by 2015. A report by the United Nations on older peoples challenges (UN, 2005) underscores the importance of improving welfare as a development necessity, and acknowledges the world population challenges vis-à-vis development goals.

Part B

Regional Focus: Sub-Saharan Africa

Political economy of Sub-Saharan Africa

The literature reviewed in this thesis suggests that for Third World Countries, the new market-driven model of governance has serious implications on their internal socioeconomic conditions, external dependence, and vulnerability. Padayache (2010) addresses economic problems of the African continent, traces their origin, and looks prospects of successful economic change, and the possibilities for economic revival and renewal. Citizens laying claim on their right to social welfare is not a new phenomenon. The notions of social rights and social justice relate to the individual’s relationship to the state; the state is the identified resource provider based solely upon citizenship. The Scandinavian welfare model (Else et al., 2005 in Austin, 2006: 11) reinforces this line of thought.

The challenges of inequality in the Third World are addressed by Ocampo and Vos (2008), who provide a critical review of the respective role and impact of trade liberalization, macroeconomic policies, governance and institutions on comparative national economic performance in developing countries prescribed by the World Bank, the International Monetary Fund, and other development agencies. Development agencies such as World Bank and the International Monetary Fund have been promoting macroeconomic policies that embrace trade liberalization, and governance, famously referred to as the Washington Consensus. O'Malley & Veltmeyer (2006) examine the poor outcomes of the World Bank's policy leadership and funding in its fight against poverty in the Third World (Latin America) for over three decades and how the World Bank and its doctrines are part of Latin America's poverty problem, and not part of its solution.

Contrary to the widely popular libertarian ideology promoted by the so-called Washington Consensus, arguments by Else et al. (2005) in Austin (2006: 11); Ocampo & Vos (2008); and O'Malley & Veltmeyer (2006) indicate that the development 'positives' advocated by the purveyors of libertarian ideology and the neoliberal development paradigm have negative counterweights.

Ageing and poverty in Sub-Saharan Africa

The literature reviewed regarding ageing highlights, in broader perspective, issues and debates surrounding the specific challenges of ageing and poverty in Sub-Saharan Africa, and possible mitigation of these challenges. Some of the issues include: the cultural perspective; the family structure in transition in Sub-Saharan Africa; the changing demographics of older people; lack of

reliable and accessible demographic and health statistics needed to inform policy making for the older population in the region; the impact of HIV/AIDS on the welfare of older people; gender considerations; economic and political tensions between the younger generation and older people. The impact of these tensions on social policy and how government and politics impact the elderly population in Sub-Saharan Africa is of significant importance to this research, as this impact will help identify some policy gaps.

A New Social Policy Framework (NSPF) for Africa was developed on the premise that without an NSPF, other development policy initiatives would have only a limited impact in the long-term. The NSPF essentially had the following pillars: social protection; basic infrastructure; education; health; population and development; community participation; agrarian reform; and, the labour market. The NSPF document suggested that a strategic action plan should be developed for each of these pillars and taken forward at Regional, Sub-Regional and Member State levels (Wright & Noble, 2010: 112).

In view of these developments across Africa, as elsewhere internationally, social challenges are being considered with renewed vigour and a hallmark of the 21st century has been the growing prominence of what has come to be known as ‘transformative social policy’ to underpin development (Wright & Noble, 2010: 112). Wright and Noble argue that it has not simply been an academic exercise, but has also manifested itself in policy documents of nation states and transnational organizations. In the African context, one of the major social policy themes has been the role of social security as a form of social protection in the absence of decent work for all (e.g. International Labour Office). This analysis highlights a significant emphasis on social protection within the social policy agenda for Sub-Saharan Africa.

Adesina (2011) captures the experience of sub-Saharan Africa with social development in the period between 1981 and 2005, which the author claims has been grim, indeed. According to Adesina, policy focus in sub-Saharan Africa has turned from a wider vision of social policy to narrow social protection concerns over the period. Adesina refers to this as the social protection paradigm (SPP), and offers an assessment of the paradigm. In the place of social protection paradigm, Adesina offers an alternative vision encapsulated in the idea of transformative social policy, stressing the multiple roles of social policy and its wider vision of society, and argues that social policy, in the context of meeting Africa's development challenges, must embrace these multiple roles, framed by the norms of equality and social solidarity.

While some causes are as a result of natural disasters such as draught-induced famines, other causes include governance and policy failure, and unsuitability of fiscal and economic externally-driven reforms such as Structural Adjustment Programmes (SAPs). According to Kassahun & OSSREA (2009), Sub-Saharan African (SSA) countries subscribed to the requirement that countries prepare Poverty Reduction Strategy Papers (PRSPs) as a basis of eligibility for debt relief and extension of concessional loans. However, trade and payment deficits, stagnant and/or deteriorating economic growth, hyper-inflation and progressive rise in cost of living, and widespread poverty characterize countries in SSA, rendering significant sections of the continent to multifaceted vulnerabilities.

Social safety nets as a practical resource to fight poverty in Sub-Saharan Africa

Smith, Subbarao, World Bank, and World Bank Institute (2003) take a serious look at the vexing question of what role safety net transfers should play in very low income countries where the majority population lives in absolute poverty and the state has very limited resources to fund

transfers. They examine the fundamental constraints, facing these countries: the availability of accurate information to identify beneficiaries; the administrative capacity to target them; and the fiscal affordability of transfers and assess the implications for program choice and design. The authors reach a conclusion that at expected growth rates the number of people living below minimum acceptable consumption levels will remain so high, and vigorously argue that some form of safety net intervention is justified. However, they caution that to minimize the fiscal trade-off, safety net expenditures should be used to simultaneously finance other investments that contribute to long-run poverty reduction (such as roads or irrigation works under public employment schemes). Second, for pure transfers, governments should be selective of very specific groups—such as orphans—to limit costs and engender political support. The authors try to make sense of the true meaning of inclusive development that benefits the state and the vulnerable poor.

Part C

Country Focus: Tanzania

Political economy of Tanzania

The literature with baseline information and data on Tanzania from the national website for the Republic of Tanzania including and other sources have been reviewed to provide this research with an overview on the country profile, political, administrative and economic data highlighting

economic and social indicators that may shed light on social welfare, poverty levels, and resource allocation mechanisms. Using indicators that precisely measure coalition size given Tanzania's electoral rules, Bueno de Mesquita, Bruce and Alastair Smith (nd) assess Tanzanian district-level data on the extent to which resource allocations within Tanzania depend on the size of the district-level presidential winning coalition and the presidential support coalition. Poverty, productivity, and population, support coalition size, total vote share for the winning party are the variables used to assess public and private resource allocation in Bueno de Mesquita, Bruce & Alastair Smith's (nd) research.

Tanzania's aid dependency

A profile compiled by the Capacity Development for Development Effectiveness Facility (CDDEF) (2009) on Tanzania's aid development effectiveness indicates that Tanzania's Official Aid fund has accounted for around 40% of the national and 80% of the development budgets. In 2006-2007, key donors of gross ODA in Tanzania were the US Government, World Bank, Japan, AfDB, DFID, EC, IMF, Netherlands, Sweden and Norway. In view of the fact that Tanzania receives ODA in three modalities, including General Budget Support (GBS), Basket Funding and Project Funding, little room is left for discretionary (fiscal resource) allocation policies. According to CDDEF (2009), approximately 42-45% of total Official Development Assistance (ODA) to Tanzania is provided under the General Budget Support, the Basket Funds, and under the Project Funds modality.

Harrison, Mulley and Holtom's (2009) cite Tanzania as one of the poorest countries in the world, at rank 164 out of 177 countries on the UNDP's Human Development Index, with a

Gross National Income (GNI) per capita of only around \$340. Furthermore, Tanzania is also a highly aid-dependent country. In 2004, it received around \$1.75bn in net ODA (making it the third largest recipient in Africa, in absolute terms), equivalent to almost \$48 per capita. More than 50 official donor agencies operate in Tanzania. However, Tanzania's merits place it in a precarious position in which it cannot independently formulate national development policies to be pursued outside the donors' prescriptive development frameworks.

'Ownership' of aid funded programmes in Tanzania was judged to be 'unsatisfactory', a result of aid relationships dominated by 'intrusive donor conditionality.' Donor reports have called for more proactive management of aid by the Government of Tanzania – noting the 'relative passivity of the government in the face of multiple donors.' However, there are some indications that the government is growing in both confidence and capacity to set its 'own' development policies, but the apparently, high degree of consensus with major donors makes this 'ownership' hard to assess. On the face of it, Tanzania does not appear to have many sources of leverage with its donors. As a highly-dependent 'donor darling', it seems an unlikely candidate to be the location for a significant re-balancing of government-donor relations. However, both donors and the government itself may have underestimated the sources of leverage available to Tanzania (Harrison, Mulley & Holtom, 2009).

Due to the emerging incentives, norms and institutions generated between the government of the Republic of Tanzania and ODA donors, and among donors themselves, have been significant in changing the way in which aid is delivered in Tanzania. Over the ten-year history presented in Harrison's article, significant trust has been built up between the government of Tanzania and its donors, and the government has been able to achieve a number of its priorities (e.g. increased budget support, improved donor coordination). These feats have

cumulatively projected Tanzania's dependency status to "a highly-dependent 'donor darling'" (Harrison, Mulley & Holtom, 2009: 25).

In fact, it may be Tanzania's status as a 'donor darling', which makes it appear so vulnerable, which gives the government its best leverage. There are some indications that the government is growing in both confidence and capacity to set its own development policies, although the apparently high degree of consensus with major donors makes this hard to assess. On the face of it, Tanzania does not appear to have many sources of leverage with its donors (Harrison, Mulley, & Holtom, 2009: 25).

Ageing and poverty in Tanzania

The literature reviewed on ageing and poverty in Tanzania is aimed at bringing into perspective issues and debates that are central to the empirical focus of this thesis, thus, specific challenges of ageing and poverty in Tanzania, and their possible mitigation. The central issues include: the social and economic policy tensions occasioned by Tanzania's aid dependency; the family structure in transition in Tanzania due to modernization; outward migration by the youth; and the changing demographics of older people in Tanzania. Other issues highlighted are: lack of reliable and accessible demographic and health statistics on older people that is needed to inform policy making; the impact of HIV/AIDS on the welfare of older people; gender issues; and economic and political tensions between the younger generation versus older people, and the impact of these tensions on social policy. Demographic, health, economic, and social data sets from secondary sources have been highlighted to illustrate the situation analysis on ageing and poverty in Tanzania.

Poverty in Tanzania

According to URT & REPOA (2005), Tanzania's national Poverty Reduction Strategy (PRS) provided a vehicle for increasing public allocations to priority sectors, where education and health featured particularly strongly (p. 94). The new strategy, the National Strategy for Growth and Reduction of Poverty (NSGRP), also known as MKUKUTA in its Swahili acronym, continues to be the priority accorded to improving human capabilities and in addition, puts emphasis on poverty-reducing growth (p. xi). However, as the PRS (URP & REPOA, 2005) and other literature available suggest, Tanzania government's priority sectors emphasize education and health, without any particular reference to old age social protection. This claim is confirmed by the recommendations made in the Poverty and Human Development Report 2005:

A workshop on ageing and poverty held in Dar es Salaam, Tanzania in October 2003 was a broad re-evaluation of the way in which poverty reduction strategies are formulated has been increasing in recent years. This is most evident with respect to the PRSPs, and in reaching the MDGs in relation to the poverty-reduction targets. Despite the multidimensional understanding of poverty by international organizations and national poverty monitoring processes, older persons – who are often amongst the poorest and most vulnerable of the chronically poor in many countries – still find themselves excluded from concrete actions being developed to improve the lives of the poorest (Tanzania & United Nations, 2003: 3-11).

The Workshop reviewed the evidence on ageing and poverty across Africa and elsewhere and developed recommendations for governments, international financial institutions, development agencies and civil society for the incorporation of ageing into national poverty strategies, Poverty Reduction Strategy Papers (PRSPs) and the MDGs. The presentations from Governments acknowledged that, to date, older persons in poverty have not been targeted or consulted in any systematic way in relation to national poverty and MDG programmes. There was agreement that this should and would change, and that the policy responses to ageing in future poverty processes would be made explicit (Tanzania & United Nations, 2003: 3-11).

Ageing and poverty in Tanzania

Changing demographics - Increasing population of older people

According to Ferreira & Kowal (2006), population aging will become perhaps the most important demographic dynamic affecting families and societies throughout the world in the coming decades. Nearly 63 percent of the population aged 60 and older currently resides in developing countries, and this percentage will increase to nearly 73 percent over the next 25 years. Yet the limited understanding of the demographics of aging in most developing countries stands in stark contrast to the comparatively well-documented course and implications of aging in developed countries (p. 53-91). This demographic dynamic applies to Tanzania and most developing countries. According to a REPOA (2010) report, based on United Nations demographic estimates, the number of Tanzanians over 60 years is expected to almost triple between the year 2020 and 2050. As a consequence, the government is likely to face escalating

pressure to design and implement effective social protection measures to minimize poverty and deprivation among the elderly (p. vii).

Changes in family structures

Modernization and development have led to broad social and economic changes that put in doubt the continued viability of traditional arrangements for the care and support of older people. For example, formal education and modernization are generally associated with weakening traditional social ties and obligations and greater independence and autonomy, factors that tend to undermine traditional extended family systems. (National Research Council (U.S.); Cohen & Menken, 2006: 16). Furthermore, as a result of urbanization, modernization and development, there is a significant outward migration by the younger generation. This and other forces such as acquiring higher education diminish kin support for older persons, thereby destroying social networks (Ferreira & Kowal, 2006: 20).

Scant knowledge on the situations of older persons in sub-Saharan Africa.

Reliable and accessible demographic and health statistics are needed to inform policy making for the older population. Relatively scant knowledge is available on the situations of older persons in sub-Saharan Africa. Reliable and accessible demographic and health statistics are needed to inform policy making for the older population. The process and outcome of a project to create a minimum data set (MDS) on ageing and older persons to provide an evidence base to inform

policy are described. A set of indicators was established to constitute a sub-regional MDS, populated from data sources in the four countries; a national MDS was produced for each country. Major gaps and deficiencies were identified in the available data and difficulties that were experienced in accessing data. Specific gaps and constraints against the production and access of quality data in the sub-region are examined. The project and outcome are evaluated and lessons are drawn (Ferreira & Kowal, 2006).

The gender dimension and development implications of ageing

Older women are more vulnerable than their male counterparts. Generally, women live longer than men, leaving them without a partner at the end of their lives. Often widows are denied of their rights to inheritance, as studies have shown. As discussed in a previous section, in some regions especially older women are accused of witchcraft, which in some cases leads to killings (Tanzania & United Nations, 2003: 8).

Older people as pillars of the community

In sub-Saharan Africa in general, and Tanzania in particular, older people make up a relatively small fraction of the total population and are supported primarily by family and other kinship networks. They have traditionally been viewed as repositories of information and wisdom, and are critical pillars of the community but as the HIV/AIDS pandemic destroys family systems, the elderly increasingly have to deal with the loss of their own support while absorbing the

additional responsibilities of caring for their orphaned grandchildren (Ferreira & Kowal, 2006: 1).

According to Oluwabamide & Eghafona (2012), in the past the elderly in African societies performed very important roles, which facilitated societal growth and development. Older people were regarded as major contributors to virtually all aspects of their societies. However, over the years, they lost the traditional recognition and respect that was given to them in the general scheme of things. This has created some negative impacts on the aging population in the region. Oluwabamide and Eghafona examine the problems facing the elderly in contemporary African societies amid the ongoing social change and transformation in the Sub-Saharan Africa.

HIV/AIDS and older people in Tanzania

The HIV/AIDS epidemic has enormous implications for older people in Sub-Saharan Africa, as elsewhere in Africa. Although reliable data on the impact of the epidemic on older people is unavailable, it may be useful to draw from the pattern of this impact from other countries in Sub-Saharan Africa. They are at risk of HIV infection and AIDS mortality themselves. In addition, many older people face the consequences of AIDS-related illness and deaths among their own children and other relatives and of the wider social and economic changes wrought by the epidemic. The rising burden of morbidity and mortality among younger adults is likely to increase the importance of the practical contributions made by older people to their households. In Sub-Saharan Africa, these include the contribution the monthly old age pension makes to family incomes as well as older people's role in caring for grandchildren and other children

whose parents are absent (HelpAge International, 2003; National Research Council (U.S.); Cohen & Menken, 2006: 250). An additional task for the elderly has become the care of their HIV/AIDS infected children and eventually the care for the orphaned grandchildren (Tanzania & United Nations, 2003: 6).

Intergenerational tensions

According to Ferreira and Kowal (2006), in Sub-Saharan Africa, ageing related issues have a low priority in the policies and programmes of largely youthful societies. A lack of information relevant and specific to older persons' physical, cognitive, social and economic well-being may contribute to their marginalization in the policy arena (p. 20). The exigencies of growing old and an inadequate knowledge base in the sub region bolster a case for greater attention to be given to older persons. Moreover, according to demographic data available, the youth population (ages 20-39 years based on Population and Housing Census of 2002) in Tanzania in particular, constitutes 34.1 per cent of the voting population (NBS, 2012).

A comparative international study of social funds from the Tanzanian government (Lange, 2008) found that the funds are excellent vehicles for patronage, and that they are often used 'by elected leaders to selectively court groups of voters, whether among the poorest or not' (p. 1135). In the same vein therefore, government policies favour the youthful population. Tanzanian youth was included in policies through the enactment of the first youth policy in 1996, according to the constitution of the United Republic of Tanzania of 1977 (and amended in 1984

and 1995). Whereas the youth policy adheres to the constitution, and pinpoints the youth rights and benefits, the Tanzanian constitution is silent on the ageing policy.

Tanzania's national ageing policy

The Republic of Tanzania's first national ageing policy paper was published in 2003, echoing the 2002 Madrid Plan on Ageing, was produced by the Ministry of Labour, Youth and Sports in September, 2003. The report admits that, "The existence of a National Policy on Ageing is a new phenomenon to many countries, Tanzania being one of them" (URP, 2003: iii). During the celebrations of the International year of older people (1999), the Government committed itself to putting into place the National Ageing Policy.

Pensions in Tanzania

Tanzania's the social protection strategies/systems can be divided into 2 broad categories: (i) informal system, with an estimated coverage of about 80%, but with a minimal effectiveness, with coverage that may relate to old age or other areas; and (ii) formal system, with minimal coverage and reasonable effectiveness. Currently little is known on the number and functioning of social security schemes within the formal sector. The formal schemes which are known

include three large national schemes: (i), the Parastatal Pensions Fund (PPF); (ii) the Local Authorities Provident Fund (LAPF); (iii) and the National Social Security Fund (NSSF). The three large national schemes only cover about 3% of the salaried workers, so leaving the majority unprotected. Some other coverage schemes include some small scale, location specific initiatives with limited coverage.

Social insecurity of elderly people in Tanzania

Like any other developing country, Tanzania has no national (universal) statutory social security system for its elderly people. The only form of old age protection that has been available since the period of British colonialism is the one restricted to a wage/earning population alone who represent a very small minority of the total working population. The majority of the elderly people (who incidentally happen to be peasants in the rural countryside) either have to fend for themselves or else are taken care of by their kinsmen, neighbours, or friends (Mwami, 2001: 185).

Conclusion

The existing body of knowledge on allocation of resources towards social security in general, and old age social security in particular was reviewed. It was noted that there is less literature on the allocation of resources towards old age social security in Sub-Saharan Africa. Discussion of older persons' social protection took place under the following themes: public policy and

development framework; social protection and millennium development goals; ageing and poverty; political economy of Sub-Saharan Africa and Tanzania; aid dependency dynamics; gender and old age socio-cultural aspects; older persons and HIV/AIDS; and older persons and economic activity. The underlying conclusion that cuts across these themes is that older persons remain adversely affected. To further illuminate contextual understanding of the institutional arrangements available to for allocation of resources in Tanzania, experiences from other countries were drawn from data and the literature.

Regarding the theories of social policy reform agenda on resource allocation towards older people's social security, the literature surveyed indicates that theories of social policy reforms have evolved over time. The researcher concludes that the modern neoliberal market-driven theories that are central to the implementation social policy reform are not in alignment with realities of older people's welfare needs and rights. Despite the persistent global economic crisis and alignment of social policy towards neoliberal economies emphasizing macro-economic growth, provision of social protection can doubtlessly accelerate the achievement of the Millennium Development Goals (MDGs).

In line with the central concept of the 1990 Human Development Report, the main development problematic today is, the question of how we can (or fail to) translate economic growth into human development (HDR, 1990), which gives fresh impetus to the need to realign our development policy focus towards people, and on how development enlarges their choices. In fact, the first ever Human Development Report published in 1990 opened with a very simple premise that now guides the United Nations development agenda: "People are the real wealth of a nation" (HDR, 1990: 9).

Chapter 3

Tanzania: The Context

Introduction

In this chapter, the researcher has attempted to collate details about the context surrounding the Tanzanian case study. It is deemed important in this type of research to gather information about the physical environment, any historical, economic, and social factors that have bearing on the situation (Leedy and Ormrod, 2005: 135). According to Leedy and Ormrod, the researcher identifies the context of the case so as to help readers to draw conclusions about the extent of generalizability of the findings to other situations (p. 136). This section briefly assesses Tanzania's development challenges and prospects, and guides this research in identifying where Tanzania's national development strategy lays emphasis on sector selectivity.

Tanzania background information

Tanganyika became a Sovereign State on 9th December 1961 and a Republic in 1962. Zanzibar became independent in December 1963 and the People's Republic of Zanzibar was established after the Revolution of 12th January 1964. The two Sovereign States formed the United Republic of Tanzania on 26th April 1964. The fourth multi-party elections held in October 2010 brought in

His Excellency Jakaya Mrisho Kikwete from Chama Cha Mapinduzi (CCM) as the fourth President of the United Republic of Tanzania for the second term. The Capital City is Dodoma and the major commercial city is Dar es Salaam. Official currency is Tanzanian Shilling and the National language is Kiswahili whilst English is widely used in official communication (URT, 2011).

Politics

Independent since 1961 and constituted as the United Republic of Tanzania since 1964 (with the union of Tanganyika and Zanzibar), Tanzania has been one of the most stable countries in Sub-Saharan Africa. Julius Nyerere led a one-party system dominated by the *Chama Cha Mapinduzi* (CCM) party, from independence until 1985, when he handed over power to Ali Hassan Mwinyi (also CCM). In the years after independence, Tanzania had a distinct political project based around Nyerere's '*ujamaa*' socialism. The Arusha Declaration of 1967 (Nyerere, 1967) set out the principles of a new socioeconomic model based around nationalization, communal agriculture and self-reliance, and its implementation was supported by international donors (Freeman 1982).

Geographical Location, Boundaries and Area

Location

Tanzania is located in Eastern Africa between Longitude 29⁰ and 41⁰ East and Latitude 1⁰ and 12⁰ South. Tanzania Mainland has frontiers to the following countries: North: Kenya and Uganda; West: Rwanda, Burundi and Democratic Republic of Congo; South West: Zambia and

Malawi; South: Mozambique; and East: Indian Ocean (URT, 2011). Tanzania Zanzibar includes the Islands of Zanzibar which are situated some 30 kilometers from Tanzania Mainland in the Indian Ocean (URT, 2011).

Tanzania: Baseline Data

Map of Tanzania



Source: CIA (2012)

Land Area

Table 1: Land Area: Tanzania Mainland and Zanzibar

Mainland/Island	Location	Land: ('000 sq. km)
Tanzania Mainland and Zanzibar	Tanzania Mainland	883.6
	Tanzania Zanzibar	2.5
Total		886.1

Data Source: National Bureau of Statistics; Table constructed by the Researcher

Table 2: Major Islands - Land Area: Tanzania Mainland and Zanzibar

Island	Location	Land: (sq. km)
Tanzania Mainland	Ukerewe	647
	Mafia	518
Zanzibar	Unguja	1,666
	Pemba	988

Data Source: National Bureau of Statistics; Table constructed by the Researcher

Population: 46,912,768 (July 2012 est.); Country comparison to the world: 28. Note: estimates for this country explicitly take into account the effects of excess mortality due to AIDS; this can result in lower life expectancy, higher infant mortality, higher death rates, lower population growth rates, and changes in the distribution of population by age and sex than would otherwise be expected (CIA, 2012).

Table 3: Age structure:

Age Group	Percentage (%)	Male	Female	Sex Ratio
	(2012 est.)			(2011 est.)
At Birth				1.03 male(s)/female
0-14 years	45.0%	10,646,436	10,461,674	1.01 male(s)/female
15-64 years	52.1%	12,110,684	12,329,951	0.98 male(s)/female
65 years and over	2.9%	590,927	773,096	0.75 male(s)/female
Total Population	97.10%	23,348,047	23,564,721	0.98 male(s)/female

Data Source: CIA (2012); Table constructed by the Researcher

Median age: total: 18.7 years; male: 18.5 years; female: 19 years (2012 est.)

Population growth rate: 2.85% (2012 est.); country comparison to the world: 15

Birth rate: 37.7 births/1,000 population (2012 est.); country comparison to the world: 17

Death rate: 8.6 deaths/1,000 population (July 2012 est.); country comparison to the world: 78

Urbanization: urban population: 26% of total population (2010); rate of urbanization: 4.7%
annual rate of change (2010-15 est.)

Major cities - population: DAR ES SALAAM (capital) 3.207 million (2009)

Life expectancy at birth: total population: 53.14 years; country comparison to the world: 206;
male: 51.62 years; female: 54.7 years (2012 est.).

Health expenditures: 5.1% of GDP (2009); country comparison to the world: 138.

Data Source: CIA (2012)

Economic Indicators for Tanzania Mainland

1.00 US Dollar = 1,623.48 [TZS] Tanzanian Shilling (April, 2013)

Table 4: Gross Domestic Product at Market Price: (TShs. Billion)

	2001	2007	2008	2009	2010
At Current Prices	9,100	20,948	24,782	28,213	32,293
At 2001 Prices	9,100	13,802	14,828	15,721	16,829
GDP growth rate Percent	6.0	7.1	7.4	6.0	7.0

Source: National Bureau of Statistics; Table constructed by the Researcher

Table 5: Per Capita GDP at Market Price (Current Prices)

	2005	2006	2007	2008	2009	2010
In '000 TShs	441	478	547	628	693	770
In US \$	393	382	444	464	525	551

Source: National Bureau of Statistics; Table constructed by the Researcher

Economic Indicators, (Tanzania Zanzibar)

Table 6: Gross Domestic Product at Market Price: (TShs. Billion)

	2001	2005	2006	2007	2008	2009	2010
At Current Prices	222	395	510	586	750	878	949
At 2001 Prices	100	128	136	145	152	163	173

Source: National Bureau of Statistics; Table constructed by the Researcher

Table 7: GDP Growth Rate at 2001 Prices (Percent)

	2001	2005	2006	2007	2008	2009	2010
Percent	9.3	4.9	6.0	6.3	5.4	6.7	6.5

Source: National Bureau of Statistics; Table constructed by the Researcher

Table 8: Per Capita GDP at Market Prices (Current Prices) Tanzania - Zanzibar

	2001	2005	2006	2007	2008	2009	2010
In '000 TShs	236	369	462	516	639	728	783
In US \$	265	227	368	414	534	557	561

Source: National Bureau of Statistics; Table constructed by the Researcher

Socioeconomic Indicators for Tanzania

The United Republic of Tanzania is located in eastern Africa, consisting of mainland Tanzania and the islands of Zanzibar with the population of around 42 million (official projections for mid-2009), and remains one of the most politically stable countries in Sub-Saharan Africa.

Tanzania's economy has enjoyed high growth at an annual average rate of over 7.2 per cent since 2001. Despite the global financial and economic crisis, the economy of Tanzania is estimated to have grown by 5.0 per cent in 2009 (CDDE, 2009).

However, poverty remains high in Tanzania. The national Poverty and Human Development Report in 2009 illustrated that the level of poverty declined only by 2 percentage points to 33.6 per cent between 2001 and 2007. One third of Tanzania's people are still living below the poverty line, whereas poverty remains highest in the rural areas. The last Human

Development Report (2009) ranks the country as 151st out of 182 countries (Human Development Index (HDI) value of 0.530 (CDDE, 2009).

Older people demographics

The Labourforce Survey conducted in 2000/01 contains information including the elderly. The labour force statistics show that 66% of the population aged 65 years and above are economically active, compared to 80% for the overall population aged 10 years and above. Economic activity at later age is significantly higher for males (78%) than for females (52%). About 7% of the economically active elderly (60+) are considered to be unemployed. The importance of economic activity at higher ages is shown by the labour force participation rate, which still is almost 60% for the population aged 70 years and above (72% for males and 41% for females) (Tanzania, & United Nations, 2003, p. 5).

Current poverty situation

Although substantial progress has been made over the recent years, Tanzania remains one of the poorest countries. Despite the achieved economic growth since the mid-1990s (GDP grew from 1.4% in 1994 to over 6% in 2002) and reduction in inflation, there has only been limited improvement in the income poverty status. Overall, food poverty went down from 22% in 1991/92 to 19% in 2000/01. Basic needs poverty decreased from 39% to 36%. The 2000/01 indices for Dar es Salaam and other urban areas were substantially lower (food poverty: 8% and 13% respectively, basic needs poverty 18% and 26%). In rural areas these indices were close to

the national average. Though poverty is present in urban areas, it dominates in rural areas (Tanzania, & United Nations, 2003).

Social protection for older people in Tanzania: current coverage

When it comes to the context of Tanzania, the overall picture illustrates that only 2.5 % of the total population are covered by one of the existing social security institutions. This figure presented by Dau (2003) refers to the most prominent institutions like the National Social Security Fund (NSSF), the Parastatal Pensions Fund (PPF) and the Public Service Pension Fund (PSPF) and does not include the population covered by the National Health Insurance Fund (NHIF). Other authors estimate that the formal security schemes cover only 6 % of the population and about 5 % of the active labor force (including NHIF). In terms of gender, the majority of the people covered are men since women only constitute a very small minority of the workforce in the formal economic sector (Spitzer, H., Rwegoshora, H., & Mabeyo, Z.M., 2009).

Tanzania's Progress regarding the Millennium Development Goals (MDGs)

Tanzania has made considerable progress in some of the social indicators. According to the Mid-term MDG Report released in 2009, Tanzania is on track in achieving the MDG targets on primary education and gender equality although the quality of education is still a concern. Progress has also been made in infant and child mortality, but maternal mortality still remains high (CDDE, 2009).

Tanzania's aid dependency

A profile compiled by the Capacity Development for Development Effectiveness Facility (CDDEF) (2009) on Tanzania's aid development effectiveness indicates that Tanzania's Official Aid fund has accounted for around 40% of the national and 80% of the development budget. In 2006-2007, key donors of gross ODA in Tanzania were the US Government, World Bank, Japan, AfDB, DFID, EC, IMF, Netherlands, Sweden and Norway. In view of the fact that Tanzania receives ODA in three modalities, including General Budget Support (GBS), Basket Funding and Project Funding, with approximately 42-45% of total Official Development Assistance (ODA) to Tanzania is provided under the General Budget Support, the Basket Funds, and under the Project Funds modality (CDDEF, 2009).

Within the new 'partnership' model of aid set out in the Rome and Paris declarations from the OECD DAC, Tanzania's aid architecture is hailed as exemplary owing to Tanzania's high degree of compliance with donor policies and conditionalities (Harrison, Mulley, & Holtom, 2009). Harrison, Mulley, & Holtom's article cites Tanzania as one of the poorest countries in the world, at rank 164 out of 177 countries on the UNDP's Human Development Index, with a GNI per capita of only around \$340. Furthermore, Tanzania is also a highly aid-dependent country. In 2004, it received around \$1.75bn in net ODA (making it the third largest recipient in Africa, in absolute terms), equivalent to almost \$48 per capita. More than 50 official donor agencies operate in Tanzania. However, Tanzania's merits place it in a precarious position in which it cannot independently formulate development policies and pursue outside the donors' prescriptive development frameworks.

Demographic shift – gap between policy and practice

For Tanzania it is estimated that the absolute number of older persons beyond 60 will increase from 2.2 million in 2010 to 8.4 million in 2050. Despite these demographic projections, there are no substantial plans and programs to address the needs of older people. As a consequence, the majority of older people continue to live at risk in the face of abject poverty and lacking social protection. Existing policies (e.g. National Ageing Policy, National Social Protection Framework) have not yet been thoroughly translated into concrete action plans. Older people are neglected by social policy interventions, NGOs and international agencies (Zena Mnasi Mabeyo & Helmut Spitzer, 2012).

Beneficiaries of a formal pension

Study findings revealed that only **5.5 %** of older people turned out to be beneficiaries of a formal pension scheme (7.5 % in urban setting, 3.5 % in rural setting). Pensions are very low (between 9 and 30 Euro), and bureaucratic hindrances are cited as some of the challenges facing current pension schemes. Pensions received by men have less effects on children's educational and health status compared to pensions received by women. (Zena Mnasi Mabeyo & Helmut Spitzer, 2012).

Informal social protection through family, kinship and community support

Family and kinship systems are still regarded as a very important source of support in times of hardships. About 46.2 % of older people did not receive any kind of assistance from either their own children or any other family member (59.5 % in rural setting, 33 % in urban setting).

Community support is almost not forthcoming because of the generalized poverty, particularly in the rural context. Older people are limited from access to services from existing cooperatives and credit schemes (Zena Mnasi Mabeyo & Helmut Spitzer, 2012).

Coping mechanisms of older people

Older people indicated to be involved in various economic and agricultural activities so as to cope with different hardships and earn a living. Only 44% of the respondents stated that they were not at all involved in any kind of income generating activity. Earnings in the rural study were lower compared to the urban setting. Low earning increases health risks, poverty and vulnerability (starvation, destitution and begging), (Zena Mnasi Mabeyo & Helmut Spitzer, 2012).

Allocation of local government resources in Tanzania

Table 9: Aggregate Budgeted Recurrent Local Government Allocations by Sector

Policy Area	TShs. Billion	Total	% of GDP
Education	170.24	68092	1.857
Health	43.68	17.68	0.476
Roads	3.61	1.46	0.039
Water	6.76	2.74	0.074
Agricultural Extension	7.69	3.11	0.084
Administration	15.03	6.09	0.164
Total	247.03	100.00	2.694

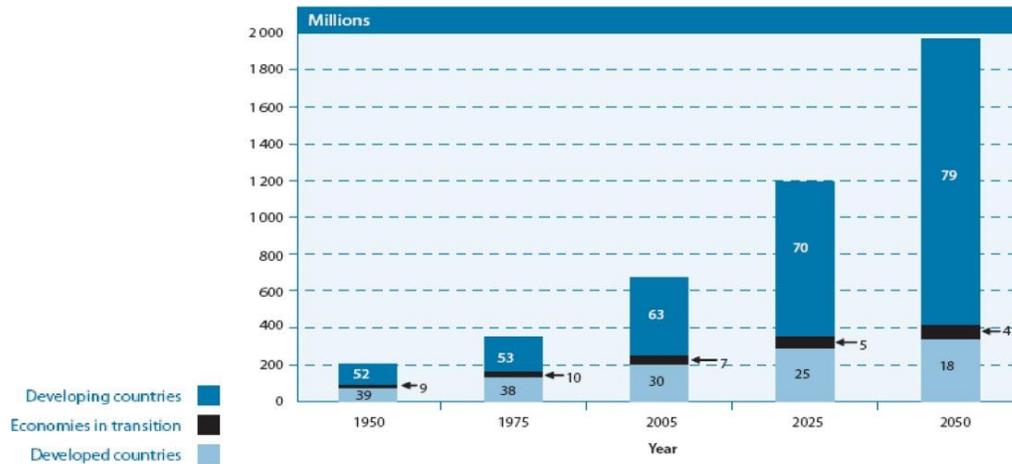
Source: Demographic and Health Survey 2010, the National Bureau of Statistics (NBS) (2012)

Comparative research data

As mentioned earlier in the Case study and comparative research sub-section of chapter 1, some empirical evidence is presented in in this chapter from other countries and global regions for comparison purposes. Some examples have been drawn from developing countries have shown that implementing a basic pension need not be particularly complicated or expensive, as social pensions can cost only a few percent of GDP (Stewart and Yermo, 2009: 5).

Global ageing trends

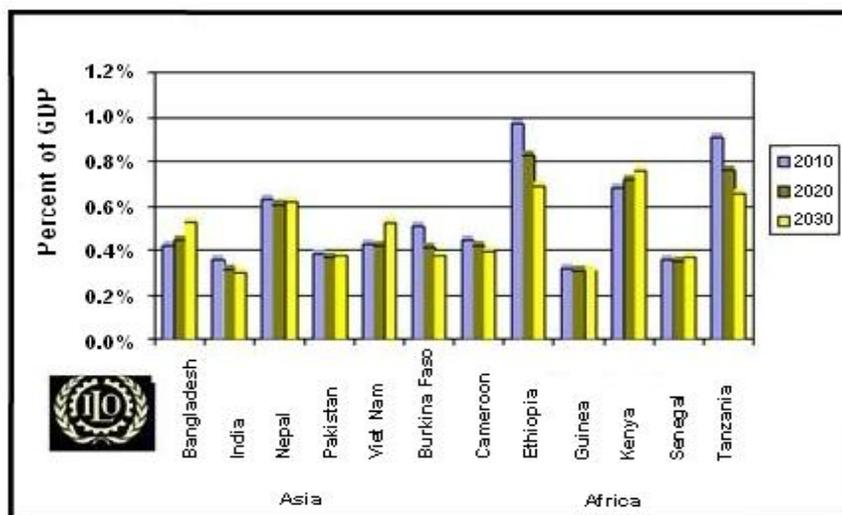
Table 10: Global ageing trends



Source: United Nations World Population Prospects: The 2004 Revision, vol.I

Cost of Social Protection

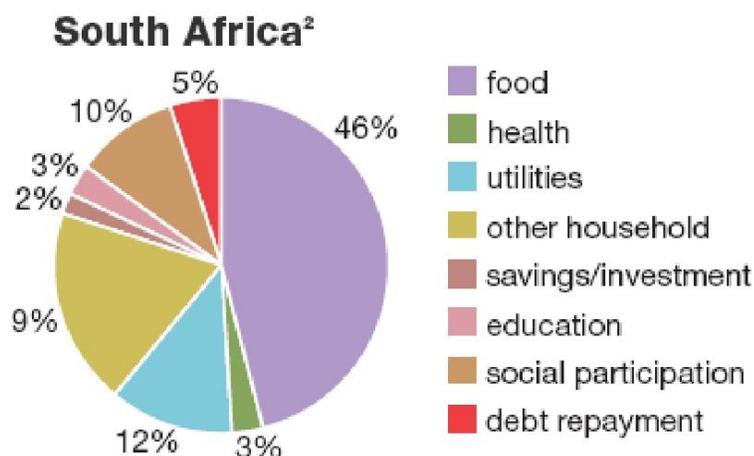
Table 11: ILO Estimates Cost of Social Protection – Flat Benefit (2010, 2020, 2030)



Source: ILO - ITCILO Workshop on Pension Schemes (A900623), 10/2006. Can low income countries afford social security?

Pensions in Africa

Table 12: Pension Spending by Older People in South Africa



Source: Adopted from (Stewart and Yermo, 2009: 4)

Social Transfers and Food Security in Sub-Saharan Africa

Table 13: Social Transfers and Food Security in Lesotho, Malawi, Ethiopia and Zambia

Country	Percentage of NCP spent on food	Reduction in hunger Among older people	Type of Social Transfer
Lesotho	50% and 80%	29%	NCP
Malawi	75.5%	75%	FACT Programme
Ethiopia	75%	90%	PSNP Programme
Zambia	Not available	35%	Project

Source: Adopted from (Department for International Development, 2011: 20; ; Table constructed by the Researcher

Chapter 4

Data Analysis

Introduction

In this chapter the focus is the Tanzania state, the unit of analysis for this research. The findings presented and discussed were gathered through secondary analysis of previously collected information in form of government reports and previously conducted and analyzed surveys. Secondary analysis of quantitative data entailed extracting valuable information from existing data sets, previously collected for other purposes, and analyzed for other purposes the data was not originally collected for. The relevant data is synthesized and presented in chapter 3. This chapter also presents and discusses the findings gathered from the qualitative data and literature reviewed in chapter 2. However, as mentioned earlier in chapter 2, some comparisons are made to data from other Sub-Saharan countries or global regions for the purpose of applying comparative research. The discussion attempts to reflect the interface between the data, the existing literature and the researcher's view on Tanzania's resource allocation institutional capacity towards social protection policies for older people.

Quantitative and qualitative data on specific facts of the case are arranged into categories, that are further divided into thematic clusters (meaningful groups), while specific occurrences

such as government policy statements, specific documents, and other bits of data relevant to the case are interpreted as single instances according to specific meanings they might have to the case study (Leedy and Ormrod, 2005: 136). Interpretation attempts to identify patterns in the data that characterize the Tanzanian case study more broadly than a single data item would reveal. Quantitative data findings are presented under a single theme: socio-economic data. Qualitative data findings are presented under 8 broad themes: political economy of; aid dependency; ageing and poverty; changing demographics; the knowledge gap; the gender dimension in aging; older people as pillars of the community ; HIV/AIDS and older people; intergenerational tensions; Tanzania's national ageing policy; institutional arrangements on pensions; and the social insecurity of elderly people in Tanzania.

Part A

Quantitative Data Analysis: Socio-economic Data

Tanzania is one the world's poorest countries, ranking 152 on the Human Development Index (HDI) scale out of 185 countries in 2002, with 67.9% of the population living below the international income poverty line (on less than \$1.25 a day), and 33.4% of the population living below national poverty line. While the country is politically and socially stable, with an impressive annual GDP growth rate between of 6% and 7%, compared to the regional average of 4.12% for Sub-Saharan Africa, Tanzania's poverty situation is critical, with people bearing the brunt of extreme poverty. Over 90% are out of the labourforce and have no pension.

Tanzania's macroeconomic growth rate, which by 2002 had increased by 4.6% in 8 years, is not trickling down to the vulnerable older people because notwithstanding a positive growth

rate, by 2007 poverty had declined by only two per cent. The majority (66%) of older people are economically active but have no access to basic life's needs such as food, health care, clean water, clothing, and decent housing, let alone agricultural farm inputs for agrarian or peasantry livelihoods. Their social capital is seriously eroded because they cannot afford to visit their extended families and friends, or access medical services. Tanzania's critical sectors such as education and health receive allocations about 1.9 and 0.5 per cent of the GDP respectively (far below international standards). Social services sub-sectors such as roads, water and agricultural extension combined receive about 0.2 per cent of the GDP. People-centred social services (except contributory pensions) such as NCPs are not factored in the government fiscal allocations.

Statutory contributory (employment-based) pensions represent Tanzania's the social Tanzania's social protection strategies/systems. These can be divided into 2 broad categories: (i) informal system, with an estimated coverage of about 80%, but with a minimal effectiveness, with coverage that may relate to old age or other areas; and (ii) formal system, with minimal coverage and reasonable effectiveness. Currently little is known on the number and functioning of social security schemes within the informal sector. Those which are known include three large national schemes: (i), the Parastatal Pensions Fund (PPF); (ii) the Local Authorities Provident Fund (LAPF); (iii) and the National Social Security Fund (NSSF). These three large schemes only cover about 3% of the salaried workers, leaving the majority unprotected. Some other coverage schemes include some small scale, location specific initiatives with limited coverage.

As the data in *Table 13* indicate, social transfer cash transfers have enhanced food security in Lesotho, Malawi, Ethiopia and Zambia. A country that has non-conditional NCP cash transfers, Lesotho old age pension spent , between 50% and 80% of their NCPs on food, increasing the number of Lesotho's old age pensioners who reported that they "never went

hungry” increased from 19% before the pension to 48% after it was introduced. In Malawi’s pilot project for old age pensioners FACT Programme, 75.5% of the transfer was spent on basic needs (food and groceries), while a similar pilot project, Ethiopia’s Productive Safety Net Programme (PSNP) finds that three-quarters of participants consumed a higher quantity and quality of food compared to the previous year, and were less likely to sell assets in order to buy food, while in Zambia’s pilot project, as a result of receiving a cash transfer, 12% more households consumed proteins every day, and 35% more households consumed oil every day.

Part B

Qualitative Data Analysis

Political economy of Tanzania

Across Africa including Tanzania, as elsewhere internationally, social challenges are being considered with renewed vigour and a hallmark of the 21st century has been the growing prominence of what has come to be known as ‘transformative social policy’ to underpin development (Mkandawire, 2004). The literature on Tanzania’s social welfare situation and poverty levels points to divergent perspective on government allocation of resources towards critical policy sectors. As analyzed by Bueno de Mesquita, Bruce and Alastair Smith (nd), state resource allocations in Tanzania depend on the size of the district-level presidential presidential

support pegged on the total vote share for the winning party which is dominantly Tanzania's ruling party CCM.

The Poverty Reduction Strategy Papers (PRSPs) aimed at reducing poverty helped in improving the poverty situation in Tanzania either. The World Bank and IMF touted the PRSPs to be the silver bullet. According to the research literature surveyed, the PRSP magic has failed miserably to help Tanzania's poor older people because on one hand, the government was asked to prescribe its own development priorities in coining its PRSPs, and on the other, the state's perennial budget deficit militated that the government falls back onto donor-friendly development priorities. The donor development priorities include health, education, agriculture, and environment sectors, but exclude critical social service such as social protection that targets the vulnerable population.

The body of research surveyed suggests that the modern neoliberal market-driven theories that are central to the implementation social policy prescriptions by donors are not in alignment with realities of Tanzania's older people's welfare needs and rights. Despite the persistent global economic crisis and alignment of social policy towards neoliberal economies emphasizing macro-economic growth prescribed for Africa by the Bretton Woods institutions, provision of social protection if well endowed with resource allocations can doubtlessly accelerate the achievement of the MDGs. The social policy reform debate seems to be shifting in favour of this argument, in the wake of the new 'Social Protection Paradigm' wave that is now sweeping across international development studies discipline (De Haan, 2011; Adesina, 2011; HDR, 1990). This wave is in line with the new concerns among scholars and non-scholars alike, about the efficacy of market-driven neoliberal economics that barely translates into putting food on the tables of the poor, let alone provision of the very basic human needs. In fact, this thinking

underpins the central concept of the 1990 Human Development Report which echoes the need to translate economic growth into human development.

Tanzania's aid dependency

Tanzania's aid development effectiveness and as well as the donor fund management dynamics have not significantly changed the socio-economic condition of the country's vulnerable population. Over half of Tanzania's national budget is donor-funded, denying the state resource allocation ownership, therefore rendering the government to incapable of independently formulating policies for its development objectives, outside the donors' prescriptive development frameworks. Tanzania's donor-driven social policies since they do not target older people, thus creating a social protection gap and destitution among elders. Tanzania's 'donor darling' tag notwithstanding, I argue that its resource allocation policies are inefficient because decisions are routinely made on the basis of regional political patronage, towards the youth as a voting bloc, and towards health, education, agriculture, and environment sectors, which are considered critical by donors. Therefore, for old age social protection institutional framework to evolve, Tanzania's social policy and practice gaps should be mitigated through more efficient resource allocation policies.

Ageing and poverty in Tanzania

Key results from the previous studies suggest that income received from a non-contributory cash transfer programs has important redistributive effects, as the beneficiary households can use their

benefits in different ways, including food consumption, education of children, household labour supply, saving, among others needs. This suggests that beneficiary outcomes can be examined through various dimensions of elderly welfare or multiple beneficiary deliverables. Older people do not live alone, but have families and dependants. Therefore, low income can affect every aspect of an individual and their families' lives: daily food needs; sustaining the vital aspect of and enhancing cultural and social networks through visits to friends and relatives; and staying healthy. Income also determines how older people spend their free time, and whether they are able to stay mobile and healthy so as to enjoy life. Financial worry is ever-present for many older people, preventing them from getting their full potential of human capital, thus reinforcing isolation and inactivity, which leads to poor health. Low income disempowers older people, subjecting them to a life of struggle and feeling burdensome to others, since they have to solicit help from friends, neighbours and relatives.

NCPs are needed to realize Tanzania's older people's rights

NCPs are a valuable and strategic element of a minimum social security package that supports the realization of rights, through implementation of the right to social security for all Tanzanians according to the UN treaties, and furthering state provision of social protection for vulnerable people. NCPs support commitments made by governments in the Madrid International Plan of Action on Ageing 2002 to halve the numbers of older people living in extreme poverty by 2015, in line with MDGs. They also make important contributions to older people's empowerment, more productive participation in development activities and ability to claim other rights for themselves and their dependants.

Changing demographics - Increasing population of older people

Population ageing is an important dynamic globally. Social pensions have now become more than ever, a vital component of social security, inclusive growth and anti-poverty policy. There will be an estimated 1.2 billion people over 60 worldwide, two-thirds of them in developing countries by the year 2050. The percentage is estimated to reach 19 per cent of developing country populations, up from 8 per cent today, with women outnumbering men. To institutionalize NCPs is thus an important strategic component of long-term anti-poverty and social security policy. This dynamic will affect families and societies in Tanzania as elsewhere the world in the coming decades. Demographic estimates indicate that the number of Tanzanians over 60 years is expected to almost triple between the year 2020 and 2050. As a consequence, the government is likely to face escalating pressure to design and implement effective social protection measures to minimize poverty and deprivation among the elderly.

Changes in family structures

The effects of urbanization, modernization and development have had a profound impact on the ageing population in Tanzania. The African social, and indeed the Tanzanian, is such that social bonds that hold people together are built on social networks that thrive on exchange of food, gifts, social visits, company, and the traditional African social security which was hitherto supported by an abundance of natural capital, land food, natural resources (water, wildlife, and wild crops). This splendour has since vanished, because of: outward migration of the youth to seek work in urban centres; education and Westernization (modernity), land grabbing, rapid

urbanization, commodification of traditional goods, and a plethora of man-made and natural disasters. All these undermine traditional extended family systems.

Scant knowledge on the situation of older persons in Tanzania.

The lack of reliable and accessible demographic and health statistics, as well as research data (especially ethnographic) that can effectively inform policy making for the older population in Tanzania has created a critical knowledge gap. Research evidence available suggests that the older person has become invisible due the rapidly changing family structures, and above all, because of lack of data than can enable accurate and reliable indicators that can be used in conducting policy analysis so as to properly define older people's problems in Tanzania.

HIV/AIDS and older people in Tanzania

Besides being are at risk of HIV infection and AIDS mortality themselves, older people in Tanzania face the consequences of AIDS-related illness and deaths among their own children, grandchildren and relatives. The rising burden of morbidity and mortality among younger adults diminishes the extended family support older people would otherwise receive from the traditional social support system. This has increased the importance of the practical contributions made by older people to their households, but adds physical and mental strain on the elderly. An additional task for the elderly has become the care of their HIV/AIDS infected children and eventually the care for the orphaned grandchildren.

The body of literature surveyed for this research suggests that in many low income African countries in Sub-Saharan Africa including Tanzania, three factors are placing an undue burden on older people. First, the burden on the elderly has enormously increased because of mortality among prime age adults due to the HIV AIDS pandemic. Second, the hitherto solid traditional safety net of the extended family has become ineffective and unreliable for the elderly. Third, the Tanzanian elderly are called upon to shoulder the responsibility of the family as they become the principal breadwinners and caregivers for young children. The welfare consequences of HIV/AIDS orphans are devastating, especially as their education and psycho-social well-being are seriously eroded by orphanhood.

The gender dimension and the development implications of aging

Evidence in the body of literature surveyed suggests that NCPs promote gender equity. Social pensions generally redistribute proportionately more income to women (who have less opportunity to earn contributory pensions due to lower rates of formal sector employment. Often, women have shorter work histories due to child-rearing and other gender roles). Furthermore, demographic data suggest that women generally live longer than men in Tanzania, and are often discriminated against in property inheritance and gender discriminatory laws. Older women may also face greater discrimination in access to services and resources including access to credit, since they do not own assets for collateral. NCPs thus play a particular role in enhancing the wellbeing of older women. In typical extended family systems of Africa such as Tanzania, women can also provide a lifeline for older men, who receive pension and live alone. The older

men who can use their pensions to pay for home-based care, thank other family or community members who help them out, or to procure groceries.

Older people as pillars of the community

In Tanzania, older people make up a relatively small fraction of the total population and are supported primarily by family and other kinship networks. They have traditionally been viewed as repositories of values, history, information and wisdom, and are thus considered critical pillars of the community. However, as the HIV/AIDS pandemic destroys family systems, the elderly increasingly have to deal with the loss of support resulting from the deaths, while absorbing the additional responsibilities of caring for their orphaned grandchildren. In the past decades, the elderly in African societies had important traditional and cultural roles, which facilitated societal growth and development through major contributors to virtually all societal spheres. With time, older people's traditional recognition and respect have waned, creating not only negative impacts on the aging population in the region, but also creating a gap in the traditional learning systems. The ongoing social change and institutional transformation in the Sub-Saharan Africa has eroded traditional values, occasioning a break in passing on knowledge from the elders to the younger generation.

Intergenerational tensions

Research literature examined for this research suggests that in Tanzania, ageing and related issues have a low priority in the public policies and programmes of the largely youthful society. The development focus with regard to people's welfare has shifted towards the youth mainly on

the youth for two reasons. First, the youth population (ages 20-39 years) constitutes 34.1 per cent of the country's voting population, forming a prime target for allocation of state resources often influenced by politicians during the policy making process as incentives to vote for the leaders (Tanzania has a youth ministry). Second, because of the knowledge gap, the lack vital data specific to older persons' physical, cognitive, social and economic conditions largely contributes to their marginalization in the policy arena. The inadequate knowledge base misinforms the allocation of social funds from the Tanzanian government, whose criteria are largely based on political patronage that benefits elected leaders in courting more youthful groups of voters. This may explain the constitutionally enacted Tanzania youth policy of 1996, which enshrines youth rights and benefits. The act was duly amended in 1984 and 1995, largely to add incentives for the youth. All the while, the constitution is silent on the ageing policy, thus rendering them 'invisible'.

Tanzania's national ageing policy

During the global year of older people (1999), the government of Tanzania made a commitment to put in place a national ageing policy. Subsequently, the Tanzania's national ageing policy paper published four years later in 2003, that clearly outlined the ageing policy gap of 'what is' and 'what ought' on ageing. In spite of these developments and numerous consultative meetings and conferences thereafter, there is no evidence of tangible outcomes regarding the legislation implementation the country's ageing policy proposal. The Tanzanian government made a candid confession in the ageing policy paper that a national policy on ageing was a new phenomenon to Tanzania. The country's lack of commitment confirms the ageing policy gap. Furthermore,

despite the Tanzania government official position on the ageing policy, it was neither represented at the First World Assembly on Ageing held in Vienna in 1982, nor was the Second World Assembly on Ageing held in Madrid in 2002.

Pensions in Tanzania

While Tanzania has two main two pension categories, formal and informal, older people with short or no employment history have no pension entitlements. The formal system, which has three large national schemes only cover about 3% of the former salaried workers, thus leaving the majority of Tanzanians of retirement age (55 years) without social protection. Other coverage schemes include some small scale, location specific initiatives with limited coverage. Of the 3% covered by national schemes, those constitute only 5.5 % of older people in the country (7.5 % of whom live in urban areas, while 3.5 % are live in rural areas). Although the formal system has minimal coverage, it has reasonable effectiveness. However, bureaucratic hindrances are cited as some of the challenges facing current pension schemes. It has been noted in some literature that pensions received by men have less effect on children's educational and health status compared to pensions received by women.

Social insecurity of elderly people in Tanzania

Given that 97% of Tanzania's population is without a formal contributory pension coverage system, older people not covered by pension have to rely on friends and kinsmen to survive. Younger working adults with dependent older parents or relatives have cultural obligations to

support their older folks. However, the younger adults have to grapple with their own survival due to the high cost of living compared to their income. The younger generation barely survive themselves, therefore, they do not have much to spare for the support of their older poor relatives. As a result, not many older people are lucky receive support from younger family benefactors. Older people without income cannot afford agricultural inputs for their farms. According research data, about 36% of the Tanzanian elderly population is 'food poor' (food poverty)--to be food poor means that older people are not only vulnerable to hunger, but they also face malnutrition health risks. Poor health makes older people not only frail, but also unproductive, which in turn affects Tanzania's aggregate economic growth.

Chapter 5:

Conclusions and Recommendations

Part A

Conclusions

The World Bank, through its Social Protection & Labour strategy of 2012 confirms that the most economically fragile countries have no effective social protection systems in place, therefore such systems should be incorporated in national poverty reduction strategies and public budgets to ensure good governance and effective implementation of social policies that mitigate extreme poverty. The African Union, academics, global economic think tanks, civil society (DFID, HelpAge International, and many others) have lately joined the *social protection paradigm (SPP)* fray with fresh proposals of ‘putting the people first’ policy approaches which they insist, must include older people. This ambitious agenda for ending poverty and increasing inclusive growth was recently echoed by the World Bank Group President Jim Yong Kim's recent address in Washington, USA, on April 2, 2013 while calling for new goals to help the most vulnerable.

The body of literature and data surveyed for this thesis research suggests that there are powerful synergies between social protection and socio-economic indicators: food security, poverty reduction; macro-economic growth; human rights (enshrined in MDGs); livelihoods

(farm inputs); education; employment; cultural, social and human capital; health; longevity; equity, social cohesion, gender equality; and enhanced micro-economic productivity. It is argued in the literature that social protection and these indicators are intrinsically linked. Therefore, effective social assistance programmes can alleviate chronic but urgent social maladies such food insecurity or hunger, poor health, and chronic income poverty among older people. Demand-driven or scalable social insurance and safety net programmes can address transitory food insecurity caused by seasonality or vulnerability to livelihood shocks such as draught, floods, epidemics and poor crop yield.

This thesis is grounded in empirical evidence of the socio-economic impacts of universal non-contributory social protection programmes. The evidence presented in chapter 2 and chapter 3 builds a convincing case for more investment in social protection for older people through more efficient resource allocation mechanisms. This thesis is also grounded in a human rights based approach, and therefore suggests that the right to basic human needs (enshrined in the international human rights treaties and MDGs), and the right to social protection are complementary and that the realization of both of these rights is not just a moral and legal imperative, but is also essential for achieving the fundamental policy objectives of inclusive economic growth and human development.

The evidence presented in this research suggests a high prevalence of extreme poverty among older people in Tanzania. The evidence also points to a change the ‘development policy tune’ by international development organizations such as the ILO, WHO, among others, that are now promoting “people-centered” approaches. The UN has demonstrated this paradigm shift through its Human Development Reports published annually since 1990. In the same vein, Tanzania’s social policy orientations will inevitably have to change in synchrony with this shift.

Furthermore, the ongoing debate on social protection gives fresh impetus in the need to realign Tanzania's development policy focus people's needs, and the way development enlarges their choices. In fact, the 1990 Human Development Report opened with a very simple premise that now guides the UN development agenda: "People are the real wealth of a nation."

Although Tanzania is a developing highly indebted poor country, and a candidate for fiscal austerity imposed by donor conditionalities, a few people agree that neoliberal market-driven economic development is not improving its people's welfare. Because of the foregoing discussion in this chapter, I argue that Tanzania's resource allocation policies are inefficient. Therefore, Tanzania needs efficient policies for allocating state resources, and an elaborate national ageing policy that will guarantee the provision of social protection through universal Non-Contributory Pensions (NCPs), which are one of the quickest, cheapest and most direct means to provide security and improvement of the livelihoods for older people, while also reducing poverty, and fulfilling commitments enshrined in the MDGs, as well as international conventions and constitutions. Thus efficient resource allocation will guarantee social protection for older people in Tanzania, making them more productive citizens.

Part B

Recommendations

As reiterated by the editorial of the special issue of the Canadian Journal of Development of December 2011, dedicated to the social protection debate in international development, "the need for debate on effective public responses remain urgent" (De Haan, 2011: 351). Indeed more research is needed on ageing policy in Tanzania, as elsewhere in Sub-Saharan Africa, so as to fill

the existing knowledge gaps in this area of development. Filling the knowledge gaps through research and evaluation is pertinent to policy reforms that are urgently needed to transform institutional structures. Without research data on multiple aspects of ageing explored in the thematic areas of this research, it may be futile for Tanzania with its hands tied by donor dependence, to persuade its own policy-making organs and its 'development partners' on the essence of pro-poor social policy reforms.

To sum up this honours thesis, I wish to reiterate that that inequity in social service resource allocation has been perpetuated by the design and practice of our global governing systems. To mitigate this impasse, the need for debate on effective public policy responses that target social protection remains urgent more than ever, in the academia, development practitioners, civil society, policy communities, and among agencies in both the public and private sectors. Therefore, based on the findings of this research, it is both beneficial to state governments and citizens engage in policy dialogue with a view to implementing efficient resource allocation policies that will ensure essential social services especially NCPs targeting older people and vulnerable groups are effected. Policy dialogue will help identify current and new policy challenges in social protection and also stimulate the need for more research.

As the research evidence shows, poverty is a major development issue - one that certainly underpins most other development priorities. Public debate is not only a key element for effective change, but also a major strategic principle of social change. In the same vein, This honours thesis recommends that civil society, together with policy communities' engagement in governance structures in Tanzania - to engage the government through policy dialogue and also engage it in a performance of partnership in the interest of 'good governance' which serves to legitimise continued adjustment of emerging policy reforms and structures of governance, while

also identifying the inherent contradictions of ‘civil society policy partnership’, donor architecture and the ‘poverty of participation’. Civic engagement remains paramount, as it will highlight reality of poverty among vulnerable groups and help the policy communities to advocate for inclusive growth policies. The Tanzanian government should re-think its current resource allocation policies so as to align them with the current social demand. This research further recommends that social policy regimes suitable for Tanzania should be demand-driven, and should also combine economic growth with poverty reduction, while also reducing socio-economic inequity.

Safety net transfers are urgent in Tanzania as very low income country

For the purposes of this research, safety nets are taken to include any direct transfers to the poor, whether in cash or in kind without a work requirement. However, this research shows that the cheapest approach for Tanzania, a very poor country, pensions and cash entitlements are the most suitable due to the low cost of administration. However, this should exclude broader schemes designed to raise the incomes for the poor more permanently, such as credit and income-generating programs because of the high costs of implementing such schemes. The basic premise is that given the fiscal constraints, the scope for spending on safety nets in poor countries is extremely limited and, as a point of departure, a state would want to be spending the minimum necessary amount on pure transfers, rather than on unsustainable operational costs.

Having considered that, there are compelling reasons for considering NCP transfers for very poor people in Tanzania, because (i) according economic data available, projected population growth rates are going to remain or rise (because of increased longevity), thus

affecting very large numbers of older people who are the poorest of Tanzanians living at consumption levels which are unacceptably low, compared to the UN standards ; (ii) evidence available suggests that improving equity through redistributive transfers may be good for growth - see Bolsa Família cash transfer scheme is changing the lives of millions in Brazil (Soares, Ribas, and Osorio (2010); and (iii) that such transfers in fact represent an investment in future growth by avoiding the erosion of human capital (for example through malnutrition or disinvestment in assets) that accompanies extreme poverty, especially during short-term crises. However, NCPs should be implemented in such a way that it minimizes distortionary incentives as recommended by (Smith, Subbarao, World Bank, and World Bank Institute, 2003).

Given the limitations on what is affordable, it is also important that transfers be as selective as possible and that the NCP policy is engineered in such a way as to lift the constraints to income growth of the poor older people in Tanzania in the longer run. This can only be accomplished through efficient resource allocation policies towards social services. Research evidence suggests that economic development, underpinned by transformative social policy, must combine growth with the structural transformation of the economy and social relations, underpinned by the norms of economic equity and social solidarity. Finally, the Bretton Woods policy instruments should not be aggressively merchandised to African countries. Rather, what the Western instruments that represent a development vision that underpinned a variety of successful social policy regimes that combined economic growth and poverty reduction in the Western world should be sold to Sub-Saharan Africa instead. Tanzania and other countries in the region are not benefiting from the policy instruments currently being aggressively merchandised. Therefore, Tanzania should unabashedly renegotiate its aid architecture with its donors.

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