






# Tanzania social action fund (TASAF) conditional cash support and secondary school attendance in Mkuranga district, Tanzania

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## ABSTRACT

This study evaluates the influence of the Tanzania Social Action Fund (TASAF) education support program on school attendance among secondary school students in Mkuranga District. Using a mixed-methods approach, the study combined qualitative insights with quantitative analysis to examine the relevance of TASAF's financial assistance, socio-cultural barriers to attendance, and systemic challenges. A multiple regression analysis was conducted to measure the statistical influence of TASAF on attendance, revealing a positive and significant effect ( $R^2 = 0.68$ ,  $p < 0.01$ ). The findings highlight that while TASAF significantly increases attendance by reducing financial burdens, its effectiveness is constrained by socio-cultural factors such as early marriages and child labor, as well as infrastructural deficits like overcrowded classrooms. The study concludes that integrating financial support with systemic and cultural interventions is essential for sustainable educational improvements. Recommendations include increasing investment in infrastructure, conducting regular program evaluations, and intensifying community engagement efforts.

## Original Article

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## INTRODUCTION

Education is universally recognized as a cornerstone for human and economic development, and the Sustainable Development Goals (SDGs), particularly SDG 4, emphasize the need for inclusive and equitable education to promote lifelong learning opportunities for all (UNESCO, 2020). Despite global efforts, disparities in access to education remain, especially in low-income countries such as Tanzania. Rural areas experience higher dropout rates and lower attendance due to poverty, inadequate infrastructure, and entrenched socio-cultural practices that deprioritize formal education (Chacha, 2022). Addressing these challenges requires not only robust policies but also context-specific interventions that integrate financial support, systemic improvements, and cultural engagement.

In Tanzania, the government has introduced several initiatives to reduce educational disparities, with the Tanzania Social Action Fund (TASAF) serving

as a flagship program. Established in 2000, TASAF provides conditional cash transfers (CCTs) to impoverished households to alleviate financial barriers that hinder school attendance (World Bank, 2022). The program reflects the principles of Human Capital Theory (HCT), which underscores education as an investment in societal and economic productivity. By subsidizing costs such as tuition fees and learning materials, TASAF aims to reduce dropouts and improve attendance, particularly in rural districts like Mkuranga.

While TASAF has achieved notable successes in increasing enrollment, significant challenges persist in achieving its broader objectives. Socio-cultural barriers including early marriages, child labor, and gender biases remain formidable obstacles to regular school attendance (Komba, 2023). In addition, systemic challenges such as overcrowded classrooms, inadequate infrastructure, and delays in fund disbursement limit the program's effectiveness. These intersecting factors highlight the need for a more

comprehensive evaluation of TASAF's impact, particularly in rural contexts where poverty and cultural practices converge to exacerbate educational disparities.

Mkuranga District provides a critical case for examining TASAF's influence, as it is characterized by high poverty rates and low educational outcomes. Previous research has largely emphasized TASAF's role in boosting enrollment, but less attention has been given to its effectiveness in sustaining consistent attendance and improving learning outcomes. This study addresses this gap by assessing the extent to which TASAF contributes to school attendance and identifying the barriers that impede its full impact. By exploring these dynamics, the study offers insights for policymakers, educators, and community leaders, ultimately advocating for an integrated approach that combines financial incentives with systemic reforms and cultural transformation to achieve lasting improvements in educational access and equity.

### **Literature review**

This study is grounded in two complementary theoretical frameworks: Human Capital Theory (HCT) and Self-Determination Theory (SDT). HCT, introduced by [Becker \(1964\)](#), emphasizes the role of education as a critical investment in economic productivity, positing that individuals equipped with knowledge and skills contribute more effectively to society and the economy. TASAF aligns with this framework by subsidizing education for disadvantaged families, reducing dropout rates, and fostering long-term human capital development. In this context, HCT provides a lens to evaluate whether TASAF's financial interventions translate into measurable educational and economic benefits. Complementing this, SDT focuses on intrinsic motivation, highlighting autonomy, competence, and relatedness as essential drivers of human behavior ([Deci & Ryan, 1985](#)). While TASAF addresses these psychological needs by empowering students and families through financial support, SDT also cautions that excessive reliance on external rewards such as cash transfers may undermine intrinsic motivation, raising questions about whether TASAF beneficiaries attend school out of genuine engagement or primarily to comply with program requirements.

Empirical evidence from Conditional Cash Transfer (CCT) programs across the Global South demonstrates the effectiveness of financial support in improving educational outcomes. In Latin America, initiatives such as Brazil's Bolsa Família and Mexico's Oportunidades have achieved significant reductions

in dropout rates ([Fiszbein et al., 2009](#)). Similarly, in Sub-Saharan Africa, Kenya's Cash Transfer for Orphans and Vulnerable Children (CT-OVC) increased school enrollment by over 20% ([Evans et al., 2014](#)), underscoring the potential of CCTs to address economic barriers to education. In Tanzania, TASAF has been credited with improving enrollment and attendance among marginalized populations, with studies showing that beneficiaries experience higher attendance rates and lower dropout rates compared to non-beneficiaries ([Handa & Peterman, 2007](#)). Yet, these gains are frequently constrained by structural and socio-cultural challenges. Poor infrastructure, overcrowded classrooms, and limited community engagement undermine the program's potential, while gendered barriers such as early marriages disproportionately affect girls in rural areas ([Chalamila, 2021](#)). In regions like Mkuranga District, traditional gender roles often compel girls to prioritize domestic responsibilities over schooling, and practices such as initiation ceremonies and child labor exacerbate absenteeism ([Chacha, 2016](#)). These findings suggest that while TASAF effectively mitigates financial barriers, sustainable improvements in attendance require a holistic approach that combines economic support with community sensitization, gender-sensitive interventions, and policy enforcement.

### **METHODOLOGY**

This study adopted a mixed-methods approach to comprehensively analyze the influence of TASAF education support on school attendance in Mkuranga District. A case study design was used to provide an in-depth understanding of TASAF's impact within the district. The study combined quantitative data, collected through structured questionnaires administered to 300 students and 24 teachers, with qualitative insights gathered from semi-structured interviews with 10 parents and 4 school heads, as well as focus group discussions with students and parents. Observations of classroom dynamics and school infrastructure were conducted to validate self-reported data and provide contextual depth. Schools were purposively selected based on their participation in TASAF programs, and stratified sampling ensured representation across genders and socio-economic backgrounds.

Quantitative data were collected through structured questionnaires administered to 300 students and 24 teachers. The data captured variables such as attendance rates, tuition subsidies, provision

of uniforms, and transportation support. To test the influence of TASAF on attendance, regression analysis was employed. Attendance rates were treated as the dependent variable, while TASAF-related supports, including tuition subsidies, uniforms, and transportation, served as independent variables. The Statistical Package for the Social Sciences (SPSS) software was used to compute regression coefficients,  $R^2$  values, and significance levels.

Validity and reliability were ensured through multiple strategies. Triangulation was employed by integrating data from questionnaires, interviews, focus groups, and observations, allowing cross-verification of findings. A pilot study conducted outside the sampled population refined the research instruments, enhancing their clarity and relevance. Data collection was standardized, with trained researchers administering questionnaires and conducting interviews to ensure consistency. Ethical considerations were rigorously observed, including obtaining informed consent from all participants and

securing parental consent for minors. Confidentiality was maintained by anonymizing responses and securely storing data. Approval from local educational authorities and adherence to ethical guidelines ensured the study respected participant rights and upheld research integrity. This methodological approach ensured the robustness, credibility, and ethical compliance of the study, providing a reliable basis for analyzing TASAF's role in improving school attendance.

## ■ RESULTS

### TASAF's contributions to school attendance

The analysis revealed that TASAF has made a significant contribution to improving school attendance in Mkuranga District. Regression analysis indicated a strong positive relationship between TASAF financial support and student attendance rates as indicated in Table 1 and 2.

**Table 1.** Regression results of TASAF financial support on student attendance

Variable	Standardized Coefficient ( $\beta$ )	Standard Error	t-value	p-value
Tuition subsidies	0.42	0.09	4.67	< 0.01
Transportation support	0.35	0.11	3.18	< 0.05
Provision of uniforms	0.29	0.12	2.42	< 0.05

**Table 2.** Model summary statistics

Statistic	Value
$R^2$	0.68
Adjusted $R^2$	0.65
F-statistic	32.4
Model Significance (p-value)	< 0.01

The regression analysis revealed a strong positive relationship between TASAF financial support and student attendance rates, with the model explaining 68% of the variance in attendance ( $R^2 = 0.68$ ,  $p < 0.01$ ). Among the interventions, tuition subsidies emerged as the most influential factor in improving school attendance ( $\beta = 0.42$ ,  $p < 0.01$ ). This was followed by transportation support ( $\beta = 0.35$ ,  $p < 0.05$ ) and the provision of school uniforms ( $\beta = 0.29$ ,  $p < 0.05$ ). These findings indicate that TASAF's targeted financial interventions play a significant role in enhancing students' school attendance.

Students from TASAF-supported households reported fewer instances of absenteeism and attributed their improved attendance to reduced financial pressures.

Qualitative findings further reinforced these results. Parents and students consistently

emphasized the importance of TASAF in alleviating financial burdens. One parent remarked, "If not for TASAF, I could never afford the school fees or uniforms for my three children." Similarly, school heads reported increased enrollment and attendance in TASAF-supported schools. However, some respondents noted delays in fund disbursement, which occasionally disrupted attendance continuity. These delays highlight the importance of improving program implementation to maximize its impact.

Despite the improvements in attendance, some gaps remain. Teachers noted that while TASAF increased the number of students in classrooms, it did not address resource shortages or overcrowding. This suggests that while TASAF effectively addresses immediate financial barriers, complementary investments in infrastructure and learning materials are necessary to sustain its gains.

### **Socio-cultural barriers to attendance**

While TASAF addresses economic challenges, socio-cultural barriers remain significant impediments to consistent school attendance. The study found that early marriages, gender norms, and child labor disproportionately affect girls. Interviews with community leaders and parents revealed that education is often deprioritized in favor of traditional roles and economic survival. A school head noted, "Girls are often taken out of school for marriage or to help at home, even when fees are covered."

Focus group discussions with female students highlighted similar challenges. Many reported that domestic responsibilities and societal expectations hindered their ability to attend school regularly. For example, one student shared, "My family believes it's more important for me to marry early and bring wealth to the household than to finish my education." These cultural practices undermine TASAF's potential to transform educational outcomes for girls and highlight the need for targeted gender-sensitive interventions.

These findings align with empirical studies in similar contexts. For instance, [UNICEF \(2021\)](#) reported that early marriages and traditional gender roles are among the leading causes of school dropout for girls in Sub-Saharan Africa. Addressing these barriers requires community sensitization and enforcement of laws protecting children's right to education.

### **Systemic challenges to TASAF's effectiveness**

Systemic challenges, particularly overcrowded classrooms and inadequate learning resources, emerged as significant constraints on TASAF's effectiveness. Observations revealed that classrooms in TASAF-supported schools often exceeded their capacity, with student-to-teacher ratios as high as 70:1. Teachers expressed frustration over limited resources, noting that they lacked the materials and time to provide quality education to such large groups. One teacher remarked, "We are overwhelmed. TASAF has brought more students to school, but there are not enough desks or textbooks for everyone."

The lack of adequate infrastructure further exacerbates these challenges. Many schools lacked sufficient classrooms, sanitation facilities, and functional libraries, creating an un conducive learning environment. These deficits undermine the quality of education, even as attendance improves. For example, students in overcrowded classrooms reported difficulty concentrating and participating actively in lessons.

The systemic gaps identified in this study are consistent with findings from other regions. A report by the World Bank (2018) emphasized that increasing enrollment without addressing infrastructure and teacher shortages risks compromising educational outcomes. This highlights the need for TASAF to be integrated with broader investments in education infrastructure and human resources.

## **■ DISCUSSION**

The results indicate that TASAF financial support significantly improves school attendance among secondary students in Mkuranga District, with tuition subsidies, transportation, and uniforms serving as key drivers. This aligns with Human Capital Theory ([Becker, 1964](#)), which posits that reducing financial barriers enables investment in education, ultimately contributing to both individual and societal productivity. Similarly, evidence from Conditional Cash Transfer programs in other contexts, such as Kenya's CT-OVC and Brazil's Bolsa Família, supports the finding that targeted financial interventions increase school attendance and reduce dropouts ([Evans et al., 2014](#); [Fiszbein et al., 2009](#)). TASAF's positive effect demonstrates the utility of combining economic incentives with public policy to enhance educational participation.

However, the discussion reveals that financial support alone is insufficient to overcome socio-cultural barriers. Early marriages, entrenched gender norms, and domestic responsibilities continue to limit attendance, particularly for girls. These findings corroborate prior studies in Sub-Saharan Africa highlighting that gendered expectations and child labor constrain girls' educational participation, even in the presence of financial support ([Chacha, 2016](#); [UNICEF, 2021](#)). Self-Determination Theory ([Deci & Ryan, 1985](#)) provides an explanatory lens here: while TASAF addresses extrinsic motivation through cash transfers, persistent socio-cultural pressures can undermine students' intrinsic motivation to attend school regularly, especially for those facing competing domestic and economic obligations.

The study also highlights systemic limitations within schools that moderate TASAF's effectiveness. Overcrowded classrooms, high student-to-teacher ratios, and inadequate learning resources limit the quality of education, consistent with findings from the World Bank (2018) that increased enrollment without concurrent investment in infrastructure can compromise educational outcomes. This suggests that TASAF's impact is contingent on complementary

interventions that address school capacity and the learning environment, emphasizing that attendance gains must be matched with quality instruction to yield meaningful educational benefits.

The findings underscore a multi-dimensional understanding of school attendance. TASAF's financial support effectively reduces economic barriers, yet persistent socio-cultural and systemic challenges highlight the need for integrated interventions. Policies targeting gender equity, community sensitization, and improvements in school infrastructure are essential to fully realize TASAF's potential. The results contribute to the broader literature on conditional cash transfers, demonstrating that in rural Tanzanian contexts, financial incentives must be complemented by socio-cultural and systemic reforms to sustain both attendance and learning outcomes.

### **Theoretical and empirical implications**

The findings of this study carry both theoretical and empirical implications for understanding and enhancing the impact of TASAF on education in rural Tanzania. From a theoretical perspective, the results validate the relevance of Human Capital Theory (HCT) in explaining TASAF's role in facilitating educational access. By alleviating financial barriers, the program enables students from impoverished households to attend school, thereby contributing to human capital development in line with HCT's assertion that education enhances individual productivity and societal progress. At the same time, the study highlights the limitations of a purely economic framework, as socio-cultural and systemic challenges such as early marriages, gender norms, and overcrowded classrooms persist despite financial support, indicating that economic interventions alone cannot ensure equitable educational outcomes. The findings also underscore the significance of Self-Determination Theory (SDT) in understanding the broader motivational dynamics at play. While TASAF provides extrinsic incentives for school attendance, intrinsic motivation is often constrained by cultural biases, domestic responsibilities, and poor learning environments. According to SDT, fostering autonomy, competence, and relatedness is crucial for sustaining engagement, suggesting that TASAF's design should integrate strategies that nurture intrinsic motivation among students and their families.

Empirically, the study points to the need for a holistic approach to improving school attendance. Financial support, while necessary, is insufficient on its own to address the complex interplay of cultural, economic, and systemic factors that influence education. Complementary measures, including

community sensitization campaigns to challenge harmful cultural practices and promote the value of education—particularly for girls are essential. Investments in school infrastructure, learning materials, and teacher recruitment must accompany financial interventions to ensure that increased attendance translates into meaningful educational outcomes. The study also emphasizes the importance of rigorous program monitoring and evaluation. Delays in fund disbursement, inadequate targeting of beneficiaries, and gaps in accountability reduce TASAF's effectiveness. Incorporating feedback from students, parents, and educators into program design, alongside strengthened oversight mechanisms, can improve both efficiency and equity in implementation. Collectively, these implications suggest that maximizing TASAF's impact requires integrating financial support with socio-cultural interventions, systemic improvements, and motivational strategies to foster sustained educational engagement.

### **■ CONCLUSION AND RECOMMENDATIONS**

Tanzania Social Action Fund (TASAF) has played a critical role in improving school attendance among secondary school students in Mkuranga District. By alleviating financial burdens, TASAF has enabled many students from economically disadvantaged households to access education. Regression analysis confirmed a statistically significant positive relationship between TASAF interventions and attendance rates, underscoring the program's effectiveness in addressing economic barriers. However, the study also revealed significant limitations that undermine the program's overall impact. Socio-cultural challenges, such as early marriages, entrenched gender norms, and child labor, continue to impede educational access, particularly for girls. Systemic issues, including overcrowded classrooms, inadequate infrastructure, and delays in the disbursement of funds, further constrain the effectiveness of TASAF in achieving its intended goals.

The persistence of these challenges indicates that financial interventions, while essential, are not sufficient on their own to ensure equitable and sustained educational outcomes. Addressing these barriers requires an integrated approach that combines TASAF's financial support with broader systemic and cultural reforms. Community engagement, policy enforcement, and investments in infrastructure must be prioritized to create an environment where education is accessible, inclusive,

and of high quality. Without these complementary efforts, the gains achieved through TASAF risk being undermined, particularly in regions where poverty and socio-cultural barriers are deeply entrenched.

To address these challenges and enhance the impact of TASAF, several recommendations are proposed. First, community engagement must be strengthened through targeted sensitization campaigns that challenge harmful cultural practices and promote the value of education, especially for girls. Local leaders, parents, and other stakeholders should be actively involved in these initiatives to foster community-wide support for education. Second, investments in educational infrastructure are urgently needed to address overcrowding and resource shortages. Building additional classrooms, improving sanitation facilities, and providing adequate learning materials will ensure that increased attendance translates into meaningful educational experiences.

Third, TASAF's implementation processes must be improved to enhance efficiency and minimize disruptions. Streamlining the disbursement of funds will ensure that beneficiaries receive support in a timely manner, reducing absenteeism caused by delays. Fourth, stronger enforcement of policies protecting children's right to education is essential. Laws against early marriages and child labor should be rigorously applied, with local governments working closely with schools and communities to identify and address violations. Finally, regular monitoring and evaluation of TASAF should be institutionalized to ensure that the program remains responsive to the evolving needs of beneficiaries. Incorporating feedback from students, parents, and educators will help to identify gaps and adapt interventions to maximize their impact.

## ■ DECLARATIONS

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### Data availability

The datasets used and/or analysed during the current study available from the corresponding author on reasonable request.

### Authors' contribution

Abubakari J. Kioza provided the essential resources for this research, data analysis, and

manuscript writing while Dr. Mwila reviewed the content and offered technical expertise.

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### Competing interests

The authors declare no competing interests in this research and publication.

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