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Policy transparency in the public sector

The case of social benefits in Tanzania

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Abstract: A well functioning system of public service delivery requires the definition and measurement of eligibility for services to be determined in a transparent and non-discretionary manner. This paper uses the case of the Productive Social Safety Net in mainland Tanzania to explore factors that hinder the achievement of this objective. The eligibility criteria for the Basic Cash Transfer and Variable Cash Transfer benefits are presented, and four aspects of the eligibility criteria are highlighted that compromise transparency: community targeting, the proxy means test, the imposition of conditionalities, and the fluid nature of the eligibility documentation. The issues were encountered during the design phase of a tax and benefit microsimulation model for Tanzania and all pose challenges for policy transparency. The authors argue that there are many ways in which transparency and clarity can be enhanced in relation to social benefit policy design and implementation, and that such improvements will greatly assist the public sector in ensuring that people in Tanzania receive the support they need.

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1   Introduction

A well functioning system of public service delivery requires the definition and measurement of eligibility for services to be determined in a transparent and non-discretionary manner. This requires objective rules rather than opaque or subjective discretionary processes. Using the case of the Productive Social Safety Net (PSSN) in mainland Tanzania this paper highlights factors that hinder the achievement of this objective.

Tanzania's National Social Security Policy highlights the importance of social assistance as a form of support for 'groups such as people with disabilities, elderly people and unsupported parents and children who are unable to provide for their own minimum needs' (Ministry of Labour, Youth Development and Sports 2003: 4). Such commitments have acquired greater impetus recently in Tanzania and many other developing countries in the face of high economic growth rates that barely impact on poverty levels. As a result, in many countries social protection has been more actively promoted as a key policy strategy to combat poverty and vulnerability, and to foster inclusiveness and sustainable development.

Tanzania's National Social Security Policy is bolstered by the *Charter of Fundamental Social Rights in SADC* (Southern African Development Community), which states *inter alia* that: 'Persons who have been unable to either enter or re-enter the labour market and have no means of subsistence shall be entitled to receive sufficient resources and social assistance' (SADC 2003: Article 10). The *Code on Social Security in the SADC* further specifies that 'Everyone in SADC has the right to social security', and that 'Every Member State should progressively raise its system of social security to a higher level, which should include achieving the meaningful coverage of everyone under the system, bearing in mind the realities and level of development in the particular Member State' (SADC 2007: Article 4).

Despite the government's commitment to increasing the coverage of social security, there is still much to be done (UNT 2015). The National Social Protection Framework (NSPF) was drafted with the intention that it would guide all social protection interventions in the country (URT 2008). However, it has not been finalized and so the country continues to implement initiatives which are guided by existing policies such as the National Social Security Policy (2003), the National Employment Policy (2007), the National Food Security Policy and Disaster Management Policy, the National Aging Policy (2003), the Child Law Act (2009), the Persons with Disability Act (2009) (United Nations Tanzania 2015), and the National Strategy for Growth and Reduction of Poverty (NSGRP, also referred to as MKUKUTA).

The focus of this paper is on the two cash transfer elements of the PSSN, which is the main social benefit in Tanzania and is implemented by the Tanzania Social Action Fund (TASAF), established as part of the NSGRP (Ulriksen 2016; UNT 2015). The objective of TASAF III is 'to enable poor households to increase incomes and opportunities while improving consumption' (President's Office, United Republic of Tanzania 2013: 2). The PSSN programme comprises a public works programme, programme strands relating to livelihoods enhancement and targeted infrastructure, and two cash transfers: a fixed Basic Cash Transfer (BCT) for low-income households and a variable conditional cash transfer.

The PSSN programme started in 2012 (UNT 2017), following a pilot community-based conditional cash transfer (CCT) which ran between 2010 and 2013 in the districts of Bagamoyo, Chamwino, and Kibaha (Evans et al. 2014) and a pilot in Mtwara District (UNT 2017). The programme has been scaled up over time and by December 2016 provided support to 5.04 million

beneficiaries (World Bank 2017: 3). A recent evaluation of the PSSN programme described it as 'the second largest Government-run CCT program in Africa' (World Bank, National Bureau of Statistics, & Office of Chief Government Statistician 2016: 11).

PSSN is funded by the Government of Tanzania and Development Partners including the World Bank Group, the UK Department for International Development, USAID, the Swedish International Development Cooperation Agency, and the United Nations Children's Fund (UNICEF) (World Bank et al. 2016). The World Bank is financing a seven-year Adaptable Program Loan in support of the PSSN programme (ending December 2019), whose objective is 'to create a comprehensive, efficient, well-targeted productive social safety net system for the poor and vulnerable section of the Tanzanian population' (World Bank 2017: 1). Of the US$540 million assigned to this programme, 28 per cent is directed at institutional strengthening, and 72 per cent at the 'consolidation of integrated social safety net interventions for extremely poor and food insecure households'. Progress towards achieving the overall objectives is rated by the World Bank as 'satisfactory' and the following comment is made about the current focus of the project:

> Following the successful scale up to reach 1.1 million Households in 161 Project Area Authorities (PAAs) and in close to 10,000 villages, the project was focusing its effort on consolidating Conditional Cash Transfers (CCT) payment to all enrolled beneficiaries in a timely manner, monitoring compliance and attention to beneficiaries including the processing of claims (grievance redress). (World Bank 2017: 2)

In addition, the United Nations supported a two-year (2014–2016) Joint Programme to support the PSSN programme through the International Labour Organization (ILO), UNICEF, UNDP, and UNFPA. One of the objectives of this initiative was 'strengthening implementation of the PSSN with improved delivery systems to ensure its enhanced efficiency and effectiveness' (ILO 2017: 2). There was also a four-year (2011–2015) United Nations Social Protection Action Plan, which, although focused on child protection, additionally provided US$8.5 million to the Government of Tanzania to coordinate a 'multi-sectoral social protection response to the needs of economically deprived and insecure groups' (UNT nd: 2).

Despite the objective of creating a comprehensive, efficient, well targeted, and productive social safety net system for the poor and vulnerable section of the Tanzanian population, the programme has faced challenges. For example, a recent government verification exercise identified more than 55,000 beneficiary households (beneficiaries) that should not have been in receipt of TASAF benefits. Of these, almost 13,500 were found to be 'not poor', 4,352 were local government leaders, almost 18,000 had not claimed their grants at least three times in a row, and almost 14,000 were reported as being dead (IPPMedia 2017).

Although the PSSN programme is high-profile, extensive, and of vital importance to people in low-income households, it is still fairly new and relatively under-researched beyond the immediate stakeholder and funding organizations. The intention is that this paper will provide a different perspective on the programme, from the vantage point of developing a tax–benefit microsimulation model for Tanzania called TAZMOD (Leyaro et al. 2017). As will be demonstrated, the process of incorporating the PSSN programme into the formula rules required by a tax–benefit microsimulation model revealed not only that the PSSN eligibility criteria are complex and multi-staged but also that they involve a number of seemingly arbitrary decisions. It is argued that this compromises transparency not only for those involved in the technical process of building a tax–benefit microsimulation, but also for the people that implement the policy, the policy makers, the beneficiaries, and the population at large.

The following section provides an account of the eligibility criteria for the two cash transfers in the PSSN programme. Section 3 highlights some of the ways in which these criteria currently lack transparency, focusing on the role of community targeting, the proxy means test, the conditionalities, and the fluid nature of the eligibility documentation. Section 4 describes how the two cash transfers were simulated in the tax–benefit microsimulation model TAZMOD for mainland Tanzania. The final section contains conclusions and recommendations.

2 Eligibility criteria for the cash transfer components of the Productive Social Safety Net

TASAF's eligibility criteria for the cash transfer components of the PSSN programme were difficult to obtain, not because of any obstructive behaviour on TASAF's part, but because there is a dearth of publicly available information about the criteria, with the exception of a lengthy and outdated *Operational Manual* (President's Office 2013). This 91-page document was assembled by the TASAF III Project Preparation Team and involved stakeholders from 'communities, Shehia representatives, Local Government Authorities, Councillors, Members of Parliament, Non-Government Organizations (NGOs), regulatory bodies, private sector organizations and multilateral agencies' (President's Office 2013: iii). Additional information was obtained by the authors from in-person visits to TASAF, and from donor or evaluation reports.

The PSSN programme contains a number of different elements. Figure 1 shows a 'decision tree', which is included in TASAF's *Operational Manual* (President's Office 2013) and which determines the elements of the PSSN programme that a household might participate in. The focus of this paper is on the first two 'branches' of the decision tree, that is households eligible for the BCT, and households eligible for the Variable Cash Transfer (VCT), which is a supplemental conditional transfer or top-up for low-income households containing children (or pregnant women), conditional on compliance with requirements related to education and health behaviour.

This decision tree (Figure 1) shows that there is a clear emphasis on ensuring that households are willing to participate in the programme. However, the actual test for eligibility is compressed into the first box at the top of the decision tree, and this is pivotal in terms of determining the potential participants in the programme. So how is eligibility determined?

A recent baseline impact evaluation of the PSSN describes the targeting system as 'hybrid', comprising a geographical mechanism, a community-based targeting approach and a proxy means test (PMT) (World Bank et al. 2016: 9). The evaluation concludes that 'PSSN targets the 9.7 per cent of the population below the food poverty line plus an additional 5 per cent who are transient poor' (World Bank et al. 2016: 10).

The geographical targeting mechanism is undertaken using a poverty index, which is applied first at the level of the Project Area Authority and then at community level (World Bank et al. 2016: 17). This determines which areas in Tanzania should be prioritized, which villages/Mtaa/Shehia within those areas to prioritize, and the number of poor households to be targeted in the selected villages/Mtaa/Shehia (Leite 2012; President's Office 2013: 12).

With respect to the other criteria, the TASAF *Operational Manual* contains an eligibility decision tree which sets out the chain of events for determining whether a household is eligible or not. In practice this can be regarded as an 'unpacked' version of the first box shown in the decision tree in Figure 1. As can be seen, the process of determining eligibility involves multiple stages.

Figure 1: PSSN programme allocation

Stage 2 Decision Tree: Matching of households with relevant programme components.
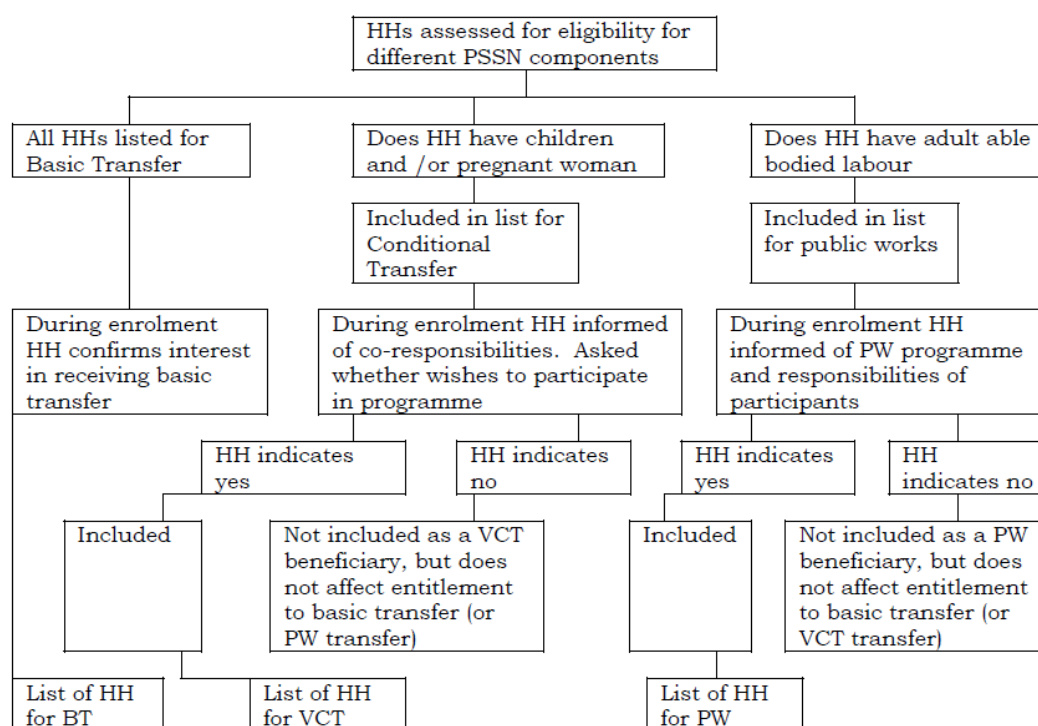
Source: President's Office (2013): 68 (reproduced here with permission).

The box at the top of the decision tree in Figure 2 refers to a step that determines whether or not a household is 'poor and vulnerable' and this itself is made up of several stages: first, a Village Assembly elects and forms a Community Team (or Community Cash Transfer Management Committee). The Community Team and Local Government Authority (LGA) facilitators are then responsible for identifying potential beneficiary households using pre-determined criteria. The standard criteria are that the households should be below the food poverty line of TZS26,085.5[1] per adult equivalent per month (NBS 2014b: 54).[2] However, these criteria are reviewed and agreed upon (and potentially modified) at a Village Assembly meeting before being applied. Once the Community Teams have produced a final list of households, Village Assembly meetings are convened to approve the list. These steps all relate to the first box in the decision tree in Figure 2.

It is stated in the manual that the number of households in the list should not exceed 120 per cent of the quota made available to that particular village, and so households are ranked so that the least poor can be excluded until the required number of households has been reached (President's Office 2013: 13).

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[1] This equates to USD11.6 per adult equivalent per month (October 2017, www.xe.com).

[2] In practice TASAF has raised this threshold slightly to capture approximately 14 per cent of the population, rather than the 10 per cent that are below the food poverty line, in recognition that those just above the line will be at risk (personal correspondence with TASAF).

Once potential beneficiaries have been identified, key household data are collected from them and added to the Unified Registry of Beneficiaries. The TASAF Monitoring Unit (TMU) then applies a PMT (shown half-way down the decision tree in Figure 2) and each household is assigned a welfare score; households whose welfare score falls below the food poverty line are considered eligible. The TMU then provides the LGAs with the lists of households accepted and they, in turn, take these lists to the villages for a final round of community validation. Eligibility is reassessed every three years (President's Office 2013: 14).

Figure 2: PSSN eligibility decision tree

Stage 1 Decision Tree: Selection of Programme Beneficiaries
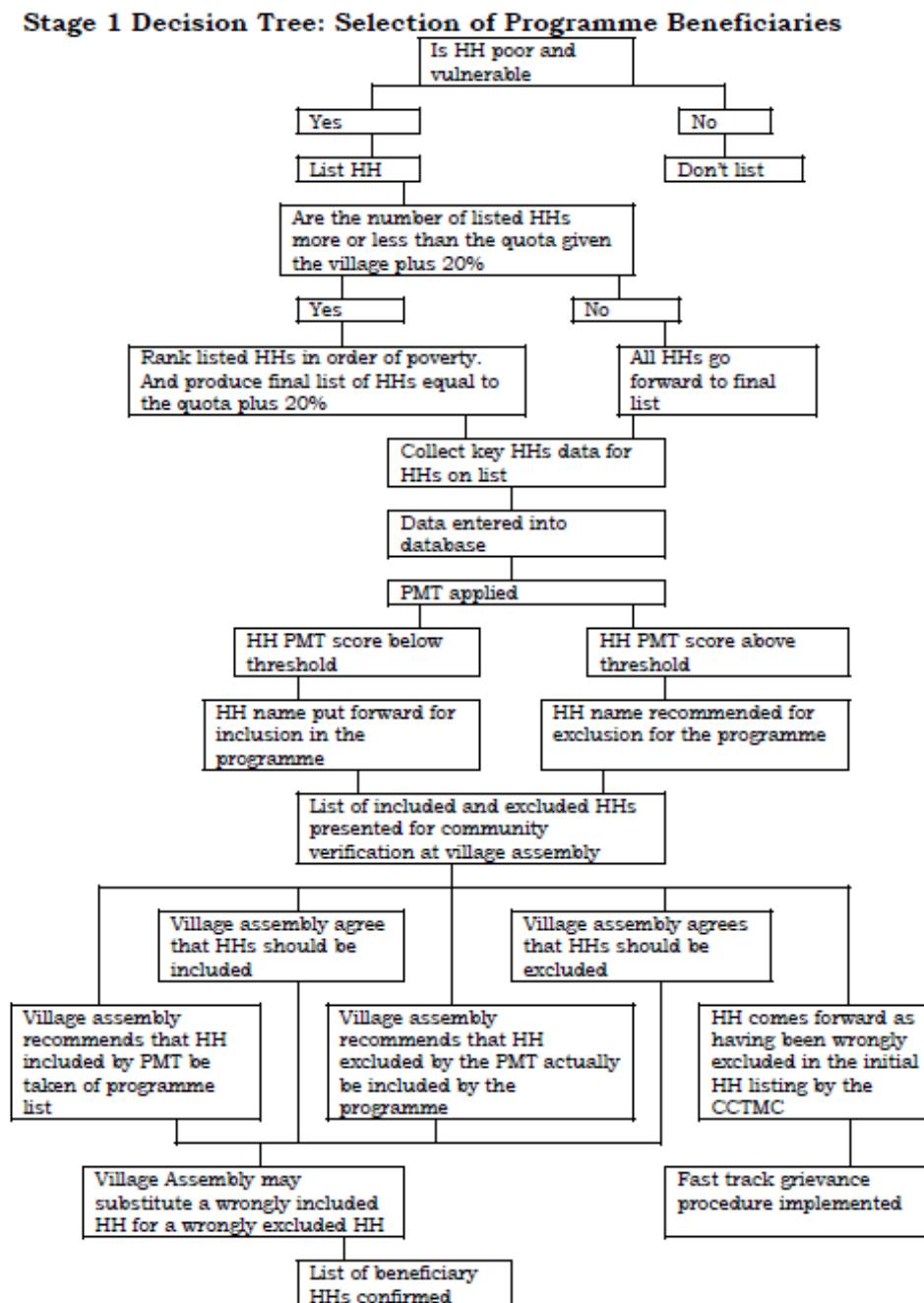
Source: President's Office (2013): 67 (reproduced here with permission).

As well as being allocated the BCT, households containing children or a pregnant woman are eligible for the VCT. The VCT requires school-age children to enrol annually in primary and

secondary schools (where available) and attend at least 80 per cent of the school days per month. All pregnant women within beneficiary households are required to attend four prenatal medical examinations (if available), or otherwise to attend community health and nutrition sessions every two months. Children younger than two are required to have check-ups at health services each month, and children aged 24–60 months must attend check-ups at least once every six months or (if there are no health services nearby) attend community health and nutrition sessions every two months (President's Office 2013: 15).

In December 2016, 1,118,722 households received the VCT (World Bank 2017: 7). The compliance levels are purportedly very high, with 96 per cent of children aged 0–24 months in beneficiary households attending health facilities monthly and 92 per cent of children aged 6–18 years who were enrolled in school attending school for more than 80 per cent of a month (World Bank 2017: 6–7). Penalties are imposed for non-compliance and these are set out in the TASAF *Operational Manual* but do not impact on the payment of the BCT (President's Office 2013: 17–18). Compliance levels reported on the TASAF website are much lower, with only 24 per cent of beneficiaries complying with the education conditionality and 12 per cent complying with the health conditionality (TASAF 2017).[3]

In terms of the benefit amounts, the *Operational Manual* states that the BCT is paid at the equivalent of USD5 per household per month, and the VCT at a further USD5 per month (President's Office 2013: 7). In fact in 2015 the BCT was payable at a rate of TZS10,000 per month per household, and a further TZS4,000 per month per household that contains one or more children (aged 0–17 years inclusive) – see Table 1 below. Payment amounts for the VCT are rather more complex, with a flat rate amount of TZS4,000 per month paid to households that contain one or more pre-primary school-aged children (0–6 years inclusive) and TZS 2,000 per month paid per primary school-aged child (7–13 inclusive, for up to four children). For children in secondary school up to TZS12,000 can be paid, comprising TZS4,000 per child in lower secondary school (aged 14–17 inclusive, for up to three children); and/or TZS6,000 per child in high secondary school (aged 18–19 inclusive, for up to two children).

Importantly, no more than TZS38,000 in total can be paid per month per household for the BCT plus the VCT. In order to reduce the cost of delivering the benefit, it is paid every two months (so up to TZS76,000 is paid per household six times per year), though TASAF intends to introduce an e-payment system in due course (World Bank 2017: 2).

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[3] The TASAF website does include a cautionary note stating that their data on compliance is incomplete (TASAF 2017).

Table 1: Basic cash transfer and variable cash transfer amounts payable

Cash transfer	Unit (for purposes of payment calculation)	Monthly amount payable per unit (TZS)	Maximum number of units that can be considered in payment calculation	Monthly payment cap (TZS)
Basic Cash Transfer	Household	10,000	1	10,000
	Household containing 1 or more children	4,000	1	4,000
Variable Cash Transfer	Household containing 1 or more children under 5	4,000	1	4,000
	Child in primary education	2,000	4	8,000
	Child in lower secondary education	4,000	3	12,000
	Child in upper secondary education	6,000	2	
Total				38,000

Note: No more than TZS12,000 is payable for children in secondary education. This means that a household could receive TZS12,000 for three children in lower secondary education (at TZS4,000 per child), or for two children in upper secondary education (at TZS6,000 per child), or for some combination of children across these education levels, but not exceeding TZS12,000.

Source: Authors compilation derived from World Bank et al. (2016): 16.

3   Discussion: multiple opaque eligibility criteria

Although the decision tree shown in Figure 2 summarizes the stages for determining eligibility for the PSSN programme in great detail, it also exposes the fact that several of the stages in the multi-stage process actually lack transparency and objectivity. The World Bank recently reported that 98 per cent of eligible households received cash transfers in December 2016 (World Bank 2017: 3) but given the lack of transparent eligibility criteria it is hard to gauge how this rather remarkable figure was calculated.

Four examples of opaque eligibility criteria are discussed in this section, with reference to community targeting, the proxy means test (PMT), the conditionalities, and the fluid nature of the eligibility documentation.

First, the way in which the communities are involved in determining eligibility is potentially problematic and occurs at multiple stages. At the outset the pre-determined criterion for eligibility of falling below the food poverty line can be adjusted by the Village Assembly. Subsequently, the Community Teams are required to identify households that are likely to fall below that food poverty line ('community targeting'). Then at the very end of the process there is a community validation test, which enables households to be included or excluded. Specifically, households identified as eligible by the PMT can be excluded by the community, and in addition households identified as ineligible by the PMT but which had initially been identified in the community targeting stage, can be brought back into the system, in effect bypassing the PMT (President's Office 2013: 13).

The involvement of the community in the process of determining eligibility is deliberate, as the pilot was designed using a community-driven development approach (ILO & DFID 2008: 11). However, although the inclusion of a Community Team may have been intended to validate and legitimize the process, it is just as possible that their involvement, at multiple stages throughout the selection process, could be error-prone and at risk of abuse, resulting in processes of gate-keeping, favouritism, patronage, nepotism, and exclusion. This, as shown in the review of literature by Kidd et al. (2017), may generate conflict and divisions within communities, ultimately weakening their cohesion. The recent evaluation of the programme contains hints of such

problems, with only 57 per cent of households that had not been prelisted by the community stating that they were satisfied with the process of selection, and 27 per cent of the same non-prelisted households disagreeing with the statement that selection is not influenced by personal interest (World Bank et al. 2016: 57). Thus, it is argued here that the community-targeting elements of the programme run counter to the PSSN's guiding principles of being non-partisan and transparent (President's Office 2013: 4).

Second, the PMT is itself opaque. The details of how the PMT was derived are not in the public domain but were made available to the authors by TASAF on request (Leite 2012). The reason for using a PMT is to avoid the need to collect income or expenditure data at the point of application to join the PSSN programme, whilst enabling TASAF to identify households that are likely to be below Tanzania's food poverty line. The *Operational Manual* explains its purpose as being 'to verify [the community targeting] and minimize inclusion errors' (President's Office 2103: 11). The PSSN PMT was derived using regression analysis of variables in the Household Budget Survey (HBS) (NBS 2013), the dependent variable being those below the food poverty line. The World Bank describes the PSSN as being among the best targeted interventions in the world:

> Based on the project independent analyses, the PSSN Program has a strong system to identify and select the poorest households in the country. Recent analysis found that 80 percent of PSSN beneficiaries belong to the poorest 40 percent of the population and more than 60 percent are among the poorest 20 percent. These results put PSSN among the best targeted interventions in the world, including much more mature programs in Latin America. The findings showed that beneficiary selection adheres to the planned targeting process, with only small errors of inclusion. (World Bank 2017: 2)

The regression analysis may well have been undertaken to a high standard, but it is a 'white box' in practical terms for any applicant. Proxy means tests are increasingly being critiqued for failing to capture many eligible households (e.g. Brown et al. 2016; Kidd and Wylde 2011; Kidd et al. 2017). It has further been observed that the PMT brings with it the problem of 'damage to social cohesion' by 'an improperly understood and seemingly arbitrary selection procedure' (Freeland 2017). Kidd et al. identify three main sources of error in the PMT: in-built design errors, implementation errors, and the static nature of the test. They also observe that 'There is good evidence that proxy means tests cause social conflict in communities, weakening their cohesion, largely as a result of people's perception of them as lotteries' (Kidd et al. 2017: x).

Third, the conditional element of the supplementary VCT adds an additional layer of ambiguity. The two cash transfers originate from a pilot community-based CCT, and the policy design emphasis on conditionality survived beyond the pilot in terms of the design of the VCT. The inclusion of conditions by their very nature requires ongoing adherence to the conditions, or 'compliance with co-responsibilities' (World Bank 2017: 5). Ongoing adherence to the conditions is onerous to monitor. It is also unclear to what extent sanctions for non-attendance at school are applied consistently across the programme, and to what extent extenuating circumstances are taken into account, including household circumstances. There is a growing recognition that conditionalities are particularly inappropriate in low-income country contexts where there are numerous supply-side challenges (e.g. Lund et al. 2009).

The final challenge highlighted here is that the eligibility criteria are overtly fluid. The 91-page *Operational Manual* and accompanying technical handbooks are described as being 'living documents' and as such are subject to change and improvements' (President's Office 2013: iv). A complex approval process is required for any changes, as they must be approved by the National Steering Committee and cleared by the International Development Association and other

Development Partners (President's Office 2013: iv–v), but the very notion of a living document means that the eligibility criteria for a particular time point are all the more difficult to pinpoint.

4   Simulating the productive social safety net in TAZMOD

This section provides an account of how the authors and colleagues incorporated the PSSN policy into the recently constructed Tanzanian tax–benefit microsimulation model (TAZMOD) (Leyaro et al. 2017). The process of building a tax–benefit microsimulation model involves the translation of social security policies into a formal set of rules that can be applied to individuals and households in a nationally representative survey. This process highlighted the lack of transparency around the determination of eligibility for the PSSN programme.

TAZMOD is a static tax–benefit microsimulation model for mainland Tanzania, which enables current and hypothetical policies to be simulated. It is underpinned by the Household Budget Survey 2011/12, which was conducted by the National Bureau of Statistics (NBS 2014a). The HBS is a nationally representative cross-sectional survey and covers 10,186 households and 46,593 individuals. The model operates by applying a series of tax and benefit rules to individuals in the dataset, using the EUROMOD software.[4] The following policies are currently simulated in TAZMOD:

- presumptive tax
- personal income tax
- some excise duties
- value-added tax
- employer and employee contributions to the National Health Insurance Fund
- PSSN Basic Cash Transfer
- PSSN Variable Cash Transfer
- PSSN eligibility for public works.

TAZMOD contains the rules for these policies for two time points: 2012 (the baseline time point) and 2015. For the 2015 simulations, monetary variables in the HBS 2011/12 were uprated to a 2015 time point using the Consumer Price Index for food and non-food items (Leyaro et al. 2017).

In order to include the two PSSN cash transfers within TAZMOD, the geographical targeting and community targeting elements of the eligibility criteria were dropped. These comprised: the selection of villages, the determination of household quotas, and the selection and potential exclusion of potentially eligible people by the community. This left just the PMT, which was straightforward to implement in TAZMOD, as the dependent variable used for calculating the PMT was derived using the same HBS dataset as is used in TAZMOD. Therefore, households that were below the food poverty line could be identified and so a 'perfect' application of the PMT could be applied to HBS households in TAZMOD. This process identified 712,000 households potentially eligible for the BCT with an average beneficiary household size of 6.75 people (compared with a national average of five people per household). These households comprise just under 8.5 per cent of households in mainland Tanzania.

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[4] See https://www.euromod.ac.uk/ and https://www.wider.unu.edu/project/southmod-simulating-tax-and-benefit-policies-development

The incorporation of the rules for the VCT into TAZMOD was rather more problematic. Although recipients of the BCT who have children or a pregnant woman in the household are eligible for the VCT, only the presence of a child could be used as a selection criterion in TAZMOD, as pregnancy status is not reported in the HBS. Second, and perhaps more interestingly from a modelling perspective, *adherence* to the conditions of the VCT is not measured in the HBS, and could not realistically ever be measured in the HBS, as the information is obtained from monthly administrative reports supplied by schools about a child's school attendance record. This makes it impossible to distinguish between compliant and non-compliant VCT households.

Even if attendance at school for more than 80 per cent of the school days per month were to be measured in the HBS, it would not be possible for modelling purposes to determine whether a child was attending school because the household was complying with the condition of the VCT and sending the child to school (Child 1 in Table 1), or because the household could already afford to send the child to school and was ineligible for the BCT and VCT (Child 2). Furthermore, children identified as not attending school for at least 80 per cent of the school days could be either eligible non-recipients of the VCT (Child 3) or non-compliant recipients of the VCT (Child 4). The Child 4 case is particularly problematic for simulation purposes, as the amount of VCT payment that is removed by way of sanctions depends on the child's non-attendance history over a period of several months (President's Office 2013: 17).

Table 2: The challenge of measuring compliance with the VCT conditions using survey data – an example of school attendance

Child	Attending school more than 80% of days per month? (*and hypothetical reason for answer*)	Eligible for VCT?	Compliant with VCT conditions?	VCT eligibility categorization (*and compliance status*)
1	✓ (*because household is in receipt of BCT & VCT*)	✓	✓	Eligible (*and compliant*) recipient
2	✓ (*household can afford to send the child to child to school and is not in the PSSN programme*)	✗	✓	Ineligible (*yet compliant*) non-recipient
3	✗ (*household cannot afford to send child to school and is not in PSSN programme*)	✓	✗	Eligible (*and not yet compliant*) non-recipient
4	✗ (*household cannot afford to send child to school – or child is not attending for some other reason - in spite of receipt of BCT & VCT*)	✗	✗	Ineligible (*because non-compliant*) recipient

Source: Compiled by authors.

In practice for the purposes of simulating the benefit in TAZMOD, the authors assigned the VCT to all households containing children that were in receipt of the BCT, on the basis that—by definition—the households were below the food poverty line and so would have difficulty paying for education- and health-related services. Compliance with the various conditions was not taken into account. This resulted in the VCT being assigned by TAZMOD to 671,267 households (or 94 per cent of the households that were eligible for the BCT).

In terms of the amount of benefit assigned to each household, the BCT was first calculated, (totalling TZS117,660 million per year). Then all households in receipt of the BCT that contained children were assigned the VCT and the amount of the VCT was separately calculated based on the children's ages (totalling TZS76,538 million). In summary, the TAZMOD simulations identified 712,000 households as being eligible for either the BCT only or the BCT plus the VCT, and in 2015 this would have cost TZS194,198 million.

Using TAZMOD, it is estimated that the number of individuals that are eligible for the cash benefits is around 120 per cent of TASAF's reported numbers of beneficiaries for the 2014/15 period (Leyaro et al. 2017). This implies that if one set aside the area-selection and community-targeting elements of the programme, the cash benefits would have a take-up rate of 80 per cent, rather than the remarkable 98 per cent reported recently (World Bank 2017: 3).

5   Concluding remarks

The BCT and VCT provide important income streams for highly deprived households in Tanzania. In order to promote take-up and monitoring of these benefits, it is vital that the rules of eligibility are transparent not only for those who are implementing and monitoring the delivery of the benefits, but also for recipient and non-recipient citizens in Tanzania.

This paper has shown that eligibility is currently determined in a multi-stage process that has numerous opaque elements. The process comprises the initial selection of target villages; the calculation of a quota of households for each village; the Village Assembly's authorization and adjustments to the pre-determined eligibility criteria; the selection of potentially eligible households by fellow community representatives; the application of a PMT that is not in the public domain and is therefore shrouded in mystery; and a final community validation stage (which enables potentially eligible households to be excluded by fellow community representatives); and for the VCT there is the additional imposition of conditions that are difficult to monitor.

As a consequence, it is apparent that no citizen of Tanzania would be able to ascertain whether they were eligible or not to take part in the PSSN programme. This has numerous implications, including the potential for confusion and even social disharmony. It also structurally reinforces the treatment of beneficiaries as passive recipients (Sen 1995). Furthermore, the fact that the eligibility criteria for the programme are opaque means that it would be technically impossible for a household to confidently challenge a decision to exclude it from the programme. Formal grievance processes do exist—the first port of call for complainants is the Village Council and there is also a complaints hotline in place (President's Office 2013: 22–23)—but in the absence of clarity about the eligibility criteria, it is likely that the grievance process would serve only to exacerbate a complainant's sense of frustration and disempowerment.

There are many ways in which transparency could be enhanced in relation to social benefit policy design and implementation. The lack of transparency of the eligibility criteria is undoubtedly inadvertent, and by making improvements it would greatly assist the public sector in ensuring that people in Tanzania receive the support they need. A few examples are highlighted here.

First, there would be great merit in simplifying the eligibility rules so that individual citizens can themselves ascertain whether they are eligible or not: this would best be achieved by removing the PMT (and the community screening process, addressed in the next paragraph) and replacing these with categorical targeting. Such a refinement would help to ensure that the policy is clearly understood across all stakeholders and communities. A local example of such an initiative is the Zanzibar Universal Pension Scheme, which was rolled out to all adults aged 70 and over in April 2016 and is fully funded by the government (Galvani and Knox-Vydmanov 2017). Since November 2016, a pilot universal pension scheme has been run by a not-for-profit organization in two villages in Muleba District in Tanzania for adults aged 70 and above (Kwa Wazee 2017). The removal of the PMT is particularly appealing given the size of the PMT-related inclusion and exclusion errors that have been reported for Tanzania by Brown et al. (2016).

Second, it is recommended that the role of the community is modified so that communities actively participate in the design of the simplified criteria and monitor local implementation, instead of having the roles of selecting, scrutinizing, and potentially vetoing participants in the programme.

Third, it is recommended that the conditionalities associated with the VCT should be removed, and that, instead, inter-sectoral and community-oriented collaborations should be promoted which nevertheless retain the same goal of ensuring that children can access health- and education-related services. That is, the emphasis could be shifted towards promoting access to such services and away from scrutinizing the behaviour of recipients of cash benefits.

Fourth, the simplified eligibility criteria should be promoted in public awareness campaigns, in both Swahili and English, to promote transparency and take-up. This would be in line with the National Social Protection Framework, which recognizes that public information is a key element of community empowerment (URT 2008: 17).

So how many people in Tanzania are eligible for the PSSN? And are the take-up rates of the cash benefit components of the programme at the level of 98 per cent or 80 per cent or some other level? In order to ascertain the coverage and monitor the impact of a programme, such facts need to be obtainable and be broadly accepted and seen to be legitimate. Transparency is one of TASAF's guiding principles for the PSSN programme (President's Office 2013: 4). These four examples would each help to make the eligibility criteria more transparent. A secondary but attractive consequence would be that the policy could then be simulated more accurately within TAZMOD, which itself would enable governments to explore and budget for potential reforms to the policy more accurately going forwards.

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