



# ASSESSING COPING STRATEGIES AND CHALLENGES FACING ELDERLY WORKING IN INFORMAL SECTOR IN DODOMA REGION, TANZANIA

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## Abstract

Worldwide, approximately 73% of the population remains uncovered by adequate social protection schemes. This is attributed by the fact that, social protection mechanisms in most low-income countries, to a large extent cover only formal sector workers while overlooking the majority in informal sector. For example, in Sub-Saharan African (SSA) countries, social insurance is limited to those in formal wage employment while social assistance is generally poorly funded and restricted to the urban areas. This paper sought to assess coping strategies towards sustaining income security among elderly worked in informal sector in Dodoma region. The research aimed at studying elderly who worked in informal sector bearing in mind that, workers in informal sector to a large extent are deprived of social and economic rights. The findings have revealed that in the absence of universal social protection mechanisms including universal old age pension, older people are involving in different activities so as to cope with different hardships and earn a living. Indeed, the study has revealed that most of coping mechanisms employed by elderly are non-regulated, uncoordinated and erratic including begging, supports from family network and casual labour. In employing their coping mechanisms elderly are faced with challenges including lack of elderly legislation, community negative perception towards ageism, poor physical health, financial constraints and lack of entrepreneurial skills.

**Key words:** Social Protection Mechanisms, Informal Sector/Economy, Elderly, Coping Strategies, Challenges

## 1. INTRODUCTION

Worldwide, approximately 73% of the population remains uncovered by adequate social protection schemes (Holmes & Scott, 2016). This is attributed by the fact that, social protection mechanisms in most low-income countries, to a large extent cover only formal sector workers while overlooking the majority in informal sector. For example, in Sub-Saharan African (SSA) countries, social insurance is limited to those in formal wage employment while social assistance is generally poorly funded and restricted to the urban areas (Kpessa, 2010). Indeed, the region spending on social protection is usually below 2% of GDP, and at times below 1% (Olivier, Andrianarison & McLaughlin, 2014). Although, formal protection mechanisms have been established in few SSA countries such as Malawi, Ghana, Tanzania, Uganda and Zambia, unfortunately, they cover only a small proportion of the elderly population (Olivier, Masabo & Evance, 2012). Studies from Tanzania, Zambia, Kenya and Malawi have shown that absence of formal protection mechanisms to informally employed workers puts majority of elderly to overly rely on unpredictable and unreliable traditional safety nets (Andrews et al, 2012; Otoo & Osei-Boateng, 2010). Albeit, several studies on social protection have been conducted in Tanzania (*see* HelpAge International, 2011; Mboghoina & Osberg, 2010; Rwegoshora, 2015; Spitzer et al., 2009), however, very few such as Malima (2013) have focused entirely on elderly who worked in informal sector. Nonetheless, a Malima (2013) study on elderly in the informal sector just relied in examining the plight associated with elderly without clearly showing the coping mechanisms deployed and challenges encountered.

### 1.1. Social protection mechanisms and informal sector

Social protection system encompasses social security and social assistance measures intended to adequately protect people against social, economic and other risks (Andrianarison, & McLaughlin, 2014; Kuper et al., 2016; Olivier, Masabo, & Evance, 2012). As part of social protection mechanisms, social security in particular, refers to a contributory scheme through which individuals are protected against social risks, including poverty, old age, disability, unemployment, sickness, orphanage and others (Barya, 2011). Meanwhile, social assistance is regarded as non-contributory and income-tested provided by the state to groups such as people with disabilities, elderly people and unsupported parents and children who are unable to provide for their own minimum needs (Ackson & Masabo, 2013). Social protection mechanisms include policies and actions that enhance the capacity of poor and vulnerable groups, to escape or avoid falling into poverty, and to better manage risks and shocks, through access to essential services and income security throughout active and need periods (Olivier, Andrianarison & McLaughlin, 2014). By and large, social protection as a whole is recognized as the right of every

individual and has been ratified by several countries in the world. Article 22 of the Universal Declaration of Human Rights and the International Labour Organization (ILO) Convention 102 of 1952 underscores the importance of social protection mechanisms (Otoo & Osei-Boateng, 2010). Although, many countries in the world had been undertaking measures to ensure its population are protected from possible hardships, however, in most low-income countries these measures have been biased towards employees in informal sector or informal economy (Barya, 2011).

Today, there are a wide variety of definitions of the informal sector in the literature. For example, according to Ginneken (1999), informal sector entails activities whereby a person is liable for gains and losses (having un-incorporated enterprise), absence of full and written accounts and having an enterprise with fewer than ten continuous employees. Again, based on the definition of Canagarajah & Sethuraman (2001), the informal sector implies an informal economy which consists of all economic activities that remain outside of the official institutional framework with little control of the governments over the quality of employment. Nonetheless, Chikova (2013, p.1) in Zimbabwe defines informal employment as “employers and own account workers employed in their own informal sector enterprises, all contributing family workers, all own account workers (communal farmers, peri-urban, resettlement farmers), and paid employees not entitled to any of the following: contribution to a pension fund by employer, paid annual leave, paid sick leave and written contract with employer”. While, ILO describes informal sector as economic activities being carried out by the poor who are not recognized, regulated or protected by the public authorities (Smit & Mpedi, 2008). Based on the above definitions, this paper recognizes informal sector as a form of economy whereby workers have often irregular earnings depending mostly on seasonal and wage employment and being undertaken without any contractual arrangements. With regard to the size, the informal is predominately large and rapidly growing compared to the formal sector. It currently constitutes the majority of the working population in developing countries (Ackson & Masabo, 2013).

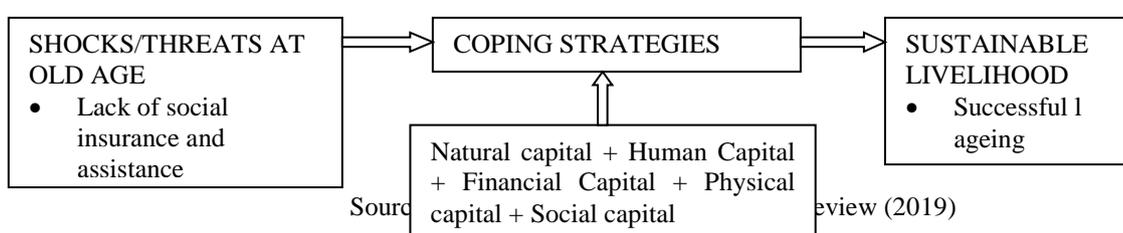
As a result of an improved healthcare and reduced mortality rate, the proportion of older people (60+ years) in the global population is increasing substantially (Aboderin & Hoffman, 2018). Regrettably, a global increase in the population of older people results into overreaching implications on countries’ social protection systems especially in low-income countries (Olivier, Andrianarison & McLaughlin, 2014). Taking the example of Sub-Saharan African (SSA) countries, studies show that social protection status in those countries is informed by pervasive poverty, high levels of informal activity and unemployment (Azuara & Marinescu, 2013; Holmes & Scott, 2016). The situation is expected to be more pressing as the numbers of needy elderly people increases substantially (Midgley, 2012). Malfunctioning of formal protection mechanisms coupled with the substantial increase in the proportion of elderly population has left majority of elderly to overly rely on unpredictable and unreliable traditional safety nets (Andrews et al., 2012; Otoo & Osei-Boateng, 2010). Overreliance of older people on traditional safety nets such as community members and relatives underscores the magnitude and severity of poverty in later life for SSA countries (Kuper et al., 2016). The report of *Global Watch Index in 2015* (measures key four domains for elderly people i.e income security, health status, capability, and the enabling environment) shows that, out of 96 ranked countries in the world, SSA countries were represented largely among the bottom ten (HAI, 2015).

Tanzania being one among the poorest countries in SSA, experiences high level of poverty among its citizens (Ulriksen, 2016). However, social protection mechanisms such as social insurance schemes and conditional transfers which could have driven majority out of poverty are availed to the informal sector in an uncoordinated manner (Ackson & Masabo, 2013). The Tanzanian labour force which is working in informal sector (peasants, agricultural employees, small businesses, small-scale industries, fishing, etc.) accounts almost 93% of the all active labour force (United Nations, 2016). Interestingly, the country spends meager amount on social transfers even when compared with other low-income countries such as Malawi and Ethiopia (Ulriksen, 2016). The country pension coverage stands at only 3.2% meaning that majority of elderly suffer severely from old age poverty. A global report of elderly wellbeing produced by *Global Watch Index in 2015* indicated that Tanzania ranked 90<sup>th</sup> globally out of 96 countries scoring poorly in income security (Age International, 2015). Indeed, a study by Malima (2013) showed that in Tanzania there is poor consideration from the government and even from the community for the older people worked in the informal sector. Elderly are being treated without considering their pre-existing employment status, hence undermining their chances for successful ageing. This marks the gap in terms of social protection studies in Tanzania.

## 2. THEORETICAL UNDERPINNINGS

In order to understand the interplay between ageing in informal economy and survival mechanisms of older people, this paper draws upon a Sustainable Livelihood Framework (SLF). The SLF was developed in the mid-1980s as a tool for understanding and analyzing the livelihoods of poor people (especially those in rural areas) and was further developed in the 1990s by Chambers and Conway (De Haan, 2012). Using the sustainable livelihood framework, it can be hypothesized that growing older in informal economy creates shocks and risks to elderly wellbeing; hence, older people need to deploy coping strategies based on the assets and capabilities they have. This is exacerbated by the fact that a livelihood is deemed sustainable if it can cope with and recover from stress and shocks and maintain or enhance its capabilities and assets both in the present and in the future, while not undermining the livelihoods of future generations (Winford, 2007)

Fig 1: Theoretical framework



### 3. MATERIALS AND METHODS

This study was conducted in Dodoma City Council and Chamwino District Council. According to Neuman (2014), the study area is being selected taking into account the logical reasons behind that selection. Therefore, the selection of the region was merely influenced by the devastating socio-economic situation of the elderly in the area. According to Namwata et al. (2012) and Seni (2017), central regions of Tanzania including Dodoma have many elderly with poor economic conditions. Again, the two councils were purposely selected due to having high proportions of older people in their demographic structures compared with other councils in the region (URT, 2013). Multistage and stratified sampling procedures were adopted in the selection of the study areas and respondents respectively. Multistage technique is applied in big inquires extending to a considerable large geographical area (Bernard, 2011; Dziuban et., 2016; Neuman, 2014; Sekaran & Bougie, 2016). Thus, in the first stage two wards from each council were randomly selected, whereby Ipagala and Kiwanja cha Ndege were selected for Dodoma City Council and Bugiri and Msamalo were selected for Chamwino District Council. Then, four Mitaa (Mlimwa, Ipagala, Chinangali and Kiwanja cha Ndege) were randomly selected for Dodoma City Council. While for Chamwino District Council four villages (Buigiri, Makongoro, Mlebe and Mnase) were randomly selected. The last stage involved stratified sampling technique for choosing purposively elderly (those aged 60+) who worked in informal sector and family members living in those villages. In total, a research had a sample size of 412 respondents, of which 200 were elderly, 200 were family relatives and 12 were local government officials. However, respondents who showed up during the interview were 272 (66%) of which 130 were elderly, 130 family relatives and 12 local government officials.

A cross-sectional research design was applied in this study. This design allows data to be collected from the target population at a single point in time (Kothari, 2004; Kumar, 2011). To meet the objectives of this study, both primary and secondary data were used. Various data collection methods such as structured interview, unstructured interview and Focus Group Discussion were employed to capture the primary data for the study. While secondary data were derived from published and unpublished documents and literature that related to the study objectives. After being collected data was coded, edited and processed by using SPSS version 21.0 to facilitate understanding. Descriptive data analysis (ratios, frequency and percentage) was conducted on quantitative data while Qualitative data was subjected to content analysis with thematic organization framework.

### 4. RESULTS AND DISCUSSION

#### 4.1 Socio-demographic information

Table 1 shows the socio- demographic characteristics of elderly who participated in this research. Most of the respondents in this research were those with the age between 66 years and 70 years followed by those with the age of 71 years and above. Most of the respondents (53%) responded to have married unlike 26% who had no idea about their marital status. Living with a spouse or in any form of marital union is very important for the elderly and it is associated with elderly social protection. Majority of respondents (77%) responded to have acquired only a primary school education compared with 8% who acknowledged to have completed a college education. While, 15% responded to have attended secondary education. This implies that, the majority of the elderly had no qualification that would have enabled them to be employed in the public or private sector. As Spitzer et al. (2009) pointed out most of elderly suffers economically because of the lack of skills that could have helped them to acquire decent job.

**Table 1: Elderly socio –economic and demographic characteristics (n=130)**

Age	Frequency	%
60 - 65	28	21.5
66 - 70	54	41.5
71 and above	48	36.9
<b>Total</b>	<b>130</b>	<b>100.0</b>
<b>Gender</b>		
Male	81	62.3
Female	49	37.7
<b>Total</b>	<b>130</b>	<b>100.0</b>
<b>Marital status</b>		
Marriage	69	53.1
Divorced	17	13.1
Separated	10	7.7
Unknown	34	26.2
<b>Total</b>	<b>130</b>	<b>100.0</b>
<b>Education</b>		
Primary	100	76.9
Secondary	20	15.4
College	10	7.7
<b>Total</b>	<b>130</b>	<b>100.0</b>

Source: Research (2019)

Table 2 shows the socio-economic and demographic characteristics of family members who participated in this research. Majority of respondents (91%) were those who have been working in informal economy. Most of the respondents (35%) who were interviewed in this research were those aged 49 years or above. Females were the majority representing 61% compared with males who occupied 39% of the entire respondents. Most of the respondents (41%) responded to have married unlike 14% who were widows. Most of respondents (52%) responded to have acquired a primary school education followed by 41% who has secondary education and 6% of respondents acknowledged to have completed a college education. The findings in this study generally shows that majority of Tanzanians are employed in informal sector. This is the same as the data accrued from the National Bureau of Statistics which shows that almost 93% of Tanzanians are employed in informal sector (Agwanda & Amani, 2014)

**Table 2: Community members' socio –economic and demographic characteristics (n=130)**

<b>Occupation</b>	<b>Frequency</b>	<b>%</b>
Formal employment	11	8.8
Informal employment	119	91.2
<b>Total</b>	<b>130</b>	<b>100.0</b>
<b>Age</b>	<b>Frequency</b>	<b>%</b>
18 - 28	18	13.7
29 - 38	40	31.4
39-48	26	19.6
49 and above	46	35.3
<b>Total</b>	<b>130</b>	<b>100.0</b>
<b>Gender</b>	<b>Frequency</b>	<b>%</b>
Male	49	38.2
Female	81	61.2
<b>Total</b>	<b>130</b>	<b>100.0</b>
<b>Marital status</b>	<b>Frequency</b>	<b>%</b>
Marriage	52	41.2
Not marriage	40	28.4
widow	18	14.7
Separated	20	26.2
<b>Total</b>	<b>130</b>	<b>100.0</b>
<b>Education</b>	<b>Frequency</b>	<b>%</b>
Primary	69	52.9
Secondary	54	41.2
College	7	5.9
<b>Total</b>	<b>130</b>	<b>100.0</b>

Source: Research (2019)

#### 4.2 Elderly living arrangement

The research aimed at exploring the perceptions and opinions of the members of the family and elderly themselves regarding the welfare of the older people in the selected areas. The research has showed that most of the respondents (74%) interviewed in this research acknowledged that their relationship with an elderly staying in their household was a parent-child relationship. This finding indicates that, most aged people at the time around are supported mainly by their children unlike in the past when support came ideally from extended family members. Studies from different countries such as Adesina (2011) in Nigeria, Ncube (2017) in Zimbabwe and Kalunthantiri, 2014 in Sri Lanka tend to concur with this findings indicating that extended family model is shrinking paving a way for a more nucleated family model.

#### 4.3 Elderly income earning strategies

The research aimed to gather information pertaining to coping strategies employed by elderly for earning incomes to sustain their living. Majority of the interviewed family relatives (85%) are in content with the notion that the elderly are dependent on their relatives for support and help. Majority of family relatives in the study areas expressed their views that elderly acquire income from their own means. Moreover, the research aimed to assess elderly and relatives' perceptions regarding sources of income for elderly. Four categories were posed for ratings including the government grant, family network, casual labour and begging. Based on relatives perceptions as indicated in Table 3, out of the four categories provided, a family network is leading (66%), followed by the begging (64%), then, there is government grant (29%) and casual labour (23%). And based on elderly perception as shown in Table 4, begging is leading (92%), followed by remittances (83%), then there is casual labour (74%) and lastly the government grant (60.0%).

In these findings both begging and family network have been rated highly by both relatives and elderly themselves making them a reliable sources of income for elderly when they are in dire need. By, and large, these findings indicate that elderly to a large extent in the area rely on non regulated, uncoordinated and erratic mode of support. This is in content with other studies in different African countries such as Aboderin (2004) in Ghana and Okumagba (2011) in Nigeria which have indicated widespread of begging behavior among elderly. Prevalence of begging behaviour among elderly in Dodoma has been also documented by Namwata et al. (2012) and Seni (2017). It is argued that poverty and unemployment influence begging behavior meaning that Dodoma region being a semi-arid area faces high

rates of household poverty due to its climatic conditions. In traditional societies, where small group of people especially relatives live together and come to help one another, it was very uncommon to see begging. Begging became a common phenomenon with the gradual breaking of mutual helping system (Seni, 2017).

**Table 3: Responses from community members regarding strategies employed by elderly to sustain survival**

Types of strategy	Responses			
	Yes		No	
	Frequency	%	Frequency	%
Family network	85	65.7	45	34.3
Begging	31	23.5	99	76.5
Government grant	83	63.7	47	36.3
Casual labour	38	29.4	92	70.6

Source, Research (2019)

**Table 4: Responses from elderly regarding strategies employed to sustain survival**

Types of strategy	Responses			
	Yes		No	
	Frequency	%	Frequency	%
Family network	78	60.0	40.0	52
Begging	108	83.1	22	16.9
Government Grants	120	92.3	10	7.7
Casual labour	102	78.5	28	21.5

Source, Research (2019)

#### 4.4 Challenges facing elderly in attaining income security

The study aimed at exploring the perceptions and opinions of the local government leaders (MEOs/VEOs/WEOs), elderly and members of the community regarding challenges facing elderly in attaining income security. Many issues have been raised and based on the study those issues have been analyzed and arranged thematically. Thus, from the opinions and responses recorded from respondents five themes are analyzed such as lack of elderly legislation, community negative perception towards elderly, poor health status, financial constraints and lack of entrepreneurship skills.

##### 4.4.1 Lack of elderly legislation

In Tanzania, elderly are being supported and cared within the trajectory of National Ageing Policy (2003), National Health Policy (2008) and other sectoral programmes. However, the study has shown that the absence of law that could have enforced successful implementation of the policy proves to be a missing link in the overall elderly welfare. Indeed, the study has revealed that elderly worked in informal sector in Dodoma are not mainstreamed in various programmes as a result they are left to act on their own. Interestingly, this is against the aim of national ageing policy which insists that the elderly should be protected within the realms of the public and private sector (URT, 2003). In that regard one WEO and community member had these to say:

*“We need to help and support our elderly especially those who have no close families to look after them, however, we don't have particular funds that are directed to them from the government. Indeed, there are no laws as appears on children which could have enforced people to look after their elderly parents. Hence, the government needs to look after this issue.” (WEO from Ipagala Ward)*

*“Many children leave their parents who are old alone and rush to town to look for good pastures. This has led these elderly to succumb to unpleasant activities such as begging. The government needs to enact a law which will enforce individuals to care and support their elderly parents” (Community member from Buigiri Village)*

##### 4.4.2 Negative community perceptions toward elderly

Elderly in Tanzania are faced with gloomy condition resulting from community denial and ill-feelings towards ageism. It has been reported in several parts of the country that elderly people especially women are neglected and at times are suspects of witchcraft practices. In his study Machangu (2015) revealed that Witchcraft accusations have led to the killings of elderly women in many parts of sub-Saharan Africa. The study has also revealed that coping mechanisms employed by elderly in Dodoma are hampered by the notion that elderly are sorcerers and witches. The young people do not seem to be supportive for the elderly and at times abandon them and rush to urban areas. One member of the community had this to say:

*“Elderly are neglected in our society because of traditional beliefs which recognize most of them as witches and useless. Although it takes everyone to support an old person but people are always not supportive when meeting with older person who is not their parent’ (Community member from Mnase Village)*

#### 4.4.3 Poor health

As people ages they lose their ability to work on regular basis and to a large extent becomes prone to diseases. The study has revealed that elderly in Dodoma fail to sustainably deploy mechanisms for their income security because of their poor health statuses. This notion is being supported by one elderly who had this to say:

*“I have been looking to do something in order to reduce my dependence off other people shoulders who take care of me whenever I am sick and sometimes offering me clothes and food. However, my health condition has been disappointing me as a result I can't do anything productive. You wake up every day dreaming of doing something of your own but unfortunately it remains just a wish because your body cant do you a favour” (An elderly aged 70 from Chinangali Mtaa)*

The availability of medical care to many areas in urban and rural areas is still scanty and even elderly accessibility to medical care is an issue that needs immediate attention. Although, the Tanzanian government through its National Health Policy (2008), emphasizes free health services to elderly with 60 years and above, however, the delivery of health services to elderly is still a problem. Some studies such as Mwanyangala *et al.* (2010) in Tanzania and Douglass (2016) in Ghana have revealed that elderly in SSAs are prone to diseases and as a result spend most of their time either in home based care or hospitals.

#### 4.4.4 Financial constraints

Lack of financial support to elderly creates a huge problem for them to venture in different activities. The study has revealed that because of their oldness, elderly in Dodoma in most cases are not qualified for loans from financial institutions or community savings organizations. This has stopped elderly to venture on their preferred business rather keep relying on helps from relatives. Cementing on this issue one elder person from Kiwanja cha Ndege had this to say:

*“I have been thinking of starting my own business, but the problem has been lack of fund. You know having worked in informal sector for large part of life I did not save enough money to take me through.” (An elderly aged 69 from Kiwanja Cha Ndege Mtaa)*

Financial constraints have been a huge problem facing elderly in Tanzania for so long. Many older people complain about lack of financial assistance such as loans from local government authorities and even from the financial institutions. This information is vindicated by the finding accrued from the study of Spitzer, Rwegoshora and Mabeyo (2009) in Lindi.

#### 4.4.5 Lack of entrepreneurial skills among elderly

Lack of entrepreneurial skills among elderly hampers them to successfully indulging themselves into different economic activities such as agriculture, fishing or trading. The study has revealed that most of elderly in Dodoma lack entrepreneurial skills resulting from their pre-existing education. With regards to issue of entrepreneurship one VEO from Mlebe had this to say:

*“Sometimes older people have enough energy to work on their own but it seems like they lack entrepreneurial skills to formulate what they want to do. Before people getting older they need to be taught about different skills including entrepreneurship which might help them in future”(VEO from Mlebe)*

The general picture which emerged from our findings is that older people who were informally employed feel neglected by society because most of them have low level of education. As a result of poor education most of these elderly lack opportunities which could have turned their miserable life into pleasant life.

## 5. CONCLUSION AND RECOMMENDATIONS

Conclusively, it can be said that, older people working in informal sector in Tanzania are excluded economically and lack opportunities. In the absence of universal social protection mechanisms including universal old age pension it became evident that older people are involving in different activities so as to cope with different hardships and earn a living. The study has revealed that most of coping mechanisms employed by elderly are non-regulated, uncoordinated and erratic including begging and casual labour. Indeed, in their struggles to maintain survival elderly worked in informal sector are surrounded by many challenges including lack of elderly legislation, negative community perception towards aging, poor health status, financial constraints and lack of entrepreneurship skills. Nonetheless, poor implementation of ageing policy accompanied by poor policy awareness among government officials, elderly and community members undermines elderly wellbeing at large. From the study findings, apparently the government needs to enact a legislation to enforce its ageing policy. Second, since elderly working in informal sector to a large extent are economically insecure, the government needs to launch a universal old age pension which will cater for both formal and informal workers. Third, elderly working in informal sector need to be termed as ‘needy’ group like women and youth and being empowered economically. Lastly, the government and community need to create user friendly activities for elderly to flourish economically.

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