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license**STRENGTHENING FAMILY BONDS AND PROMOTING  
RURAL DEVELOPMENT: THE IMPACT OF UNIVERSAL  
SOCIAL PENSIONS IN TANZANIA****Paskas Wagana \***St. Augustine University of Tanzania (SAUT), P.O. Box 307,  
Mwanza 33113, Tanzania\*Correspondence E-Mail: [waganapaskas68@gmail.com](mailto:waganapaskas68@gmail.com)DOI: <https://doi.org/10.30598/baileofisipvol1iss3pp302-316>**ABSTRACT**

*Tanzania is undergoing demographic changes with an increasing number of elderly individuals, the majority of whom live in rural areas and face various social and economic challenges. In recent decades, international social policy has praised social pensions as an effective tool for addressing poverty among the elderly. This article explores how universal social pensions can strengthen family relationships and promote rural development through examples of family solidarity in rural areas of Tanzania. The study analyzes 2012 data from a descriptive cross-sectional survey involving over 900 elderly individuals aged 60 and above in two rural districts in the Mwanza region. This analysis also incorporates findings from the 2019 SAUT Survey, which covered three regions in Tanzania: Arusha, Mtwara, and Mwanza. The results indicate that the family structures in which elderly individuals live exhibit strong intergenerational solidarity. Income from universal social pensions has proven significant in reducing poverty and inequality, as well as enhancing health, nutrition, agriculture, and local markets, all of which contribute to rural development.*

**Keywords:** Demographic Changes, Elderly Population, Social Pensions, Rural Development, Family Solidarity

**INTRODUCTION**

Reliable sources indicate that population aging is becoming an increasingly evident global trend, with projections suggesting that by mid-century, the number of individuals aged 65 and over will exceed the number of young people in the 15 to 24 age range (Banks & Xu, 2020; Miller et al., 2020). This phenomenon is not only occurring globally but is also clearly evident in Tanzania. In this country, the proportion of elderly individuals within the population is steadily increasing, indicating significant demographic shifts (Gu et al., 2021; Mehri et al., 2020).

According to data from the 2012 Tanzania Population and Housing Census (Rugeiyamu, 2022), the proportion of individuals aged 60 and over reached 5.6% of the total population. Although it rose slightly to 5.7% in 2022, this figure demonstrates steady growth in the number of elderly individuals. Projections made by international organizations suggest that this trend will continue into the future. It is estimated that over the next twenty-six years, the proportion of

elderly people in Tanzania will reach 7% by 2050. Long-term projections even suggest that by 2100, this proportion will triple from current levels, reaching 17.6%. This trend has broad implications for various aspects of life, including health, economics, and public policy. In the context of Tanzania, the growth in the number of elderly individuals implies greater demands on healthcare systems and social networks. Additionally, the increased proportion of older adults may affect consumption patterns, labor market structures, and overall retirement and social welfare policies (Kisato, 2021). Therefore, a deep understanding of this population aging trend is crucial for long-term development planning and sustainable policymaking in Tanzania.

In Tanzania, the elderly population faces the challenges of aging within a backdrop of intricate social and economic complexities. Particularly in rural settings, where a majority of the elderly reside, they encounter pervasive issues such as financial instability, entrenched poverty, dwindling traditional support systems, alongside health adversities and social exclusion (N. Li, 2023). Despite grappling with these adversities, many elderly individuals in Tanzania continue to engage in economic activities, largely driven by their significant familial obligations. Serving as primary breadwinners, they often seek additional sources of income to sustain their families' daily needs, while also shouldering responsibilities as caregivers, especially for grandchildren orphaned due to various circumstances such as conflict, illness, or adverse social conditions (Collaborators & Ärnlov, 2020).

Amidst these multifaceted roles, elderly Tanzanians navigate complex dynamics within the societal and economic framework, contributing significantly to the well-being of their families and communities (Maestas et al., 2023). However, there is a pressing need for concerted efforts to comprehend and address the myriad challenges faced by this demographic segment, coupled with initiatives to cultivate supportive environments conducive to dignified and prosperous livelihoods (Y. Li & Mutchler, 2021). Formal social security systems in Tanzania predominantly cater to formal sector workers, leaving a considerable portion of the elderly populace engaged in the informal sector devoid of adequate protection (Bidzan-Bluma et al., 2020). Hence, the traditional African ethos of intergenerational family support assumes paramount importance in safeguarding the welfare of the elderly. In the absence of a universal national pension scheme, familial networks, along with relatives and local communities, emerge as the primary sources of sustenance and shelter for the elderly (Tian et al., 2023). Embedded within these intergenerational ties are profound familial identities, shared values, emotional bonds, and reciprocal assistance, underpinning the resilience of familial structures amidst societal transitions (Gonzales et al., 2022; Phan et al., 2021).

Nonetheless, this familial support system grapples with erosion owing to rapid shifts in family and social paradigms within traditional African settings. Factors such as dwindling family sizes, resource constraints, and competing demands impede the ability of many families to discharge their obligations towards the elderly, resulting in the marginalization of a significant segment from familial support networks (Kılıç & Atilla, 2024). Consequently, elderly individuals in Tanzania find themselves excluded from familial safety nets, either due to childlessness or

other socio-cultural factors (Kuhlmann & Nullmeier, 2021).

As individuals traverse the aging trajectory, their dependency on external support amplifies, accompanied by dwindling incomes and declining health, rendering them susceptible to impoverishment (Organization, 2021). Nonetheless, accessible services tailored to their needs can significantly enhance their well-being, concurrently fostering familial and communal resilience (Calderón-Larrañaga et al., 2021). Thus, the aging populace in Tanzania warrants concerted attention, advocating for the implementation of a comprehensive national social pension program (Lukumay et al., 2023). This discourse endeavors to scrutinize the potential impacts of such a program on familial solidarity and rural socio-economic development. Through a holistic inquiry encompassing demographic transitions, conceptual elucidations, methodological frameworks, empirical insights, and concluding reflections, this study aims to shed light on the intricate interplay between social pensions, familial dynamics, and rural progress (Angel & Zavala, 2021; Di & Yihong, 2023).

## RESEARCH METHOD

This study aims to describe intergenerational family relationships in Tanzania using a descriptive approach. Researchers collected data from 968 individuals aged 60 and above through a quantitative cross-sectional survey method. This method was chosen for its ability to provide a comprehensive overview of the phenomenon being studied at a specific point in time (Schoch, 2020). Interviews were conducted using a standardized questionnaire designed to gather detailed information about participants' addresses, places of residence or neighborhoods (hamlets), demographics, social life, and intergenerational family relationships. Each participant was interviewed individually, allowing for more accurate and in-depth data collection (O'Donovan & McAuliffe, 2020). For data analysis, descriptive statistics were the primary tool. This approach effectively identified patterns and differences between male and female respondents, providing clearer insights into the dynamics of intergenerational relationships in the social and cultural context of Tanzania (Jukes et al., 2021). The results of this study are expected to contribute significantly to understanding the role of families in supporting older members in Tanzanian society and how policy interventions can be designed to support intergenerational solidarity.

Social pensions and family solidarity are grounded in solid sociological and theoretical foundations. The theoretical basis of family solidarity can be traced back to the ideas of classical sociological figures, particularly the works of the renowned French sociologist Emile Durkheim. Durkheim (1858–1917) distinguished between two forms of solidarity: mechanical and organic (Malik & Malik, 2022). Mechanical solidarity characterizes traditional societies, where individuals are bound together by strong social ties and shared cultural beliefs. In such societies, people possess similar worldviews and values due to their common membership in the same society (Wandi et al., 2021). They internalize norms of obligation towards fellow members of their

community.

Conversely, organic solidarity emerges in modern industrial societies characterized by labor differentiation. In these societies, individuals are interconnected not by a sense of belonging, but by their complementary roles in a complex division of labor. They rely on one another's specialized skills and contributions, fostering functional interdependence. Although individuals in these societies may differ in their roles and activities, they depend on one another for their collective well-being and survival. Durkheim argued that reciprocity was more pronounced in mechanical societies and less so in organic societies. In mechanical societies, strong social bonds foster reciprocal relationships among individuals, while in organic societies, interdependence based on specialized labor diminishes the need for reciprocal obligations (Phillips & Soliz, 2020; White et al., 2021).

Understanding mechanical and organic solidarity, concepts proposed by Durkheim, leads us to a deeper understanding of how intergenerational family relationships are formed. Mechanical solidarity refers to the form of solidarity that arises in traditional societies, where the relationships between individuals within the family are very strong due to shared cultural beliefs and norms. In this context, individuals not only adhere to roles and norms dictated by the group, but also inherit cultural elements that shape their way of thinking and interacting within the family environment (Courpasson et al., 2021).

On the other hand, organic solidarity emerges in modern societies characterized by labor differentiation. In these societies, interpersonal relationships are not solely based on tradition or accepted norms, but rather on functional interdependence arising from the specialization of roles and tasks of each individual (Kelley, 2021). In organic solidarity, individuals have unique roles and specialized tasks, but they remain interdependent on each other to achieve common goals and ensure the family's survival (Martela et al., 2021).

In Durkheim's thinking, intergenerational relationships are a crucial part of shaping family solidarity (Gurín & Brandt, 2024). The relationships between parents and children, as well as among other family members, play a central role in strengthening family solidarity both structurally and functionally. Here, family norms and cultural beliefs passed down from one generation to the next play a significant role in shaping family identity and relationships among family members.

In a broader sense, the concept of family solidarity also encompasses the relationship between the family and the state. This includes how the state influences and is regulated by the norms and public policies that affect families, such as healthcare, education, and social protection services offered by the state to families and individuals within them. Thus, family solidarity extends beyond the scope of intrafamily relationships to also include interactions between the family and external entities, including the state (Bidandi et al., 2021).

Family solidarity is a critical concept in the study of family sociology, involving both micro and macro aspects. On a micro level, family solidarity pertains to intra-family relationships and kinship cycles characterized by normative obligations, responsibilities, and reciprocal social

support among family members. On the other hand, family solidarity on a macro scale is linked to the role of the state in maintaining family cohesion through social policies, legal services, and financial assistance, particularly for the elderly (Bryceson & Vuorela, 2020).

This perspective highlights the importance of the state's role in ensuring family welfare, especially for the elderly. Social pensions are considered a crucial form of support in preserving family solidarity, serving as a state transfer aimed at ensuring financial security for the elderly. However, the interaction between families and the state in elderly care does not always proceed smoothly. Several studies have pointed out the potential negative effects, such as 'crowding-out', where the state replaces the family's role, posing a threat to family solidarity (de Singly, 2021; T. Wang et al., 2021).

In this context, it is essential for the state to develop policies that support the family's role in elderly care while providing necessary assistance. The appropriate role of the state can strengthen family solidarity without replacing the vital role played by families. Thus, a balanced integration of family and state services is seen as key to ensuring sustainable family welfare and solidarity (Spencer et al., 2022). Conversely, the crowding-in theory suggests that state support can strengthen, rather than weaken, family support systems. State assistance through social programs can foster intergenerational solidarity and enhance social capital within families. Chowdhary et al., (2022) along with several other researchers (Banks & Xu, 2020; Bruquetas Callejo & Noordhuizen, 2020; Miller et al., 2020), emphasize that state intervention can create an environment where family members are more capable and motivated to support each other.

The complementarity principle in crowding-in theory states that state services do not replace but rather complement family efforts. The state provides expertise and support that families might lack, thereby improving the quality of care given to the elderly (O'Donovan & McAuliffe, 2020). For example, social pension programs can offer additional resources that enable families to provide better care without fully bearing the financial burden. The stimulation principle explains that the state can encourage family efforts by sharing the burden of care. With state support, the pressure on families in providing care is reduced, making them more able to participate in the care of needy family members (Ding, 2024; Tien, 2021). Furthermore, state benefits such as pensions also promote family solidarity through reciprocal activities. Access to state resources enables families to engage more effectively in giving and receiving activities, thereby strengthening intergenerational bonds (Brown et al., 2024).

## **RESULTS AND DISCUSSION**

### **Process of demographic transition**

Aging can be understood from two main perspectives: biological and demographic. Biologically, aging refers to the natural process in which individuals experience a decline in physical and mental functions as they grow older. This process is often marked by various physical changes, such as a decrease in muscle strength, reduced visual and auditory acuity, and a decline

in cognitive function. Additionally, biological aging is sometimes accompanied by the onset of impairments in bodily functions, such as chronic or degenerative diseases (Youvan, 2024). However, it is important to note that these physiological changes vary among individuals and do not occur uniformly in all older adults. Each person experiences aging uniquely, depending on factors such as genetics, lifestyle, and environment (Teerawichitchainan & Pothisiri, 2021).

On the other hand, aging can also be viewed from a demographic perspective. Demographic aging refers to structural changes in the composition of a population, where the proportion of older individuals increases relative to other age groups. This process occurs when birth rates decline and life expectancy increases, resulting in a larger number of elderly people compared to younger individuals within a population (Chung et al., 2021). This phenomenon is not only happening in developed countries but is also becoming evident in many developing nations. The increasing proportion of older adults in the population has various social and economic implications, including a greater demand for healthcare services and adjustments in social policies (Klečacký, 2022; Wango et al., 2022).

Demographic aging is the primary focus of this article because it has significant impacts on the structure and dynamics of society (Hernandez & Salvajan, 2024). As the number of older individuals rises, societies need to develop strategies to meet their needs, including providing healthcare services, social security, and support for families caring for elderly members. Additionally, an aging population can affect economic productivity and consumption patterns, as older individuals tend to have different needs and behaviors compared to younger generations (Chung et al., 2021).

By understanding both perspectives—biological and demographic—we can better prepare for the challenges and opportunities presented by an aging population. Through appropriate research and policies, we can improve the quality of life for older individuals and ensure that they remain valuable and productive members of society. This article aims to delve deeper into demographic aging and its implications, as well as propose measures that can be taken to address the structural changes in the population.

Initially, both birth and death rates are very high, resulting in minimal differences between them. As a result, the population is dominated by a large number of young people with very few elderly individuals. In the second stage, infant and child mortality rates decline rapidly, while fertility rates remain high. The population's age structure continues to appear youthful, but the proportion of elderly individuals begins to grow due to the prevailing low mortality rates. In stage three, there is a decline in fertility rates and an accelerated decrease in adult mortality rates. This contributes to an improvement in life expectancy, enabling many people to live to old age. Consequently, the population of elderly individuals grows larger compared to the previous two stages. In the final stage, both fertility and mortality rates fall to very low levels. The decline in fertility and mortality rates, followed by sustained low levels, leads to a decrease in the population of younger generations while increasing the absolute number of elderly individuals, resulting in an aging population structure.



The main indicator for measuring population aging is the decline in fertility rates (Wango et al., 2022). Countries with low fertility rates tend to have more elderly people. When the total fertility rate drops to 2.1 children per woman of childbearing age, it is considered as the "replacement level," where couples can replace themselves (Klečacký, 2022). Therefore, a low fertility rate below the replacement level indicates population aging. Tanzania still maintains relatively high fertility rates compared to global standards. In 2015, the total fertility rate in Tanzania reached 5.1 children per woman, more than double the global replacement level (Hernandez & Salvajan, 2024). Population projections indicate that by 2024, Tanzania is expected to have a fertility rate of 4.5. This means that the average Tanzanian woman of childbearing age is projected to have about 4 children during her lifetime by the end of 2024. Tanzania has been mentioned as one of the countries with a slow decline in fertility rates, resulting in a slow growth rate of the proportion of elderly people in the total population.

### **The Positive Impact of Universal Social Pensions in Rural Tanzania**

This study aims to highlight the positive impact of universal social pensions on family solidarity and socio-economic development in rural areas of Tanzania, where the majority of older people reside. The research findings indicate that intergenerational family solidarity remains strong within the studied communities, particularly evident in the family structure where older people live. The majority of them live in large households, maintain regular interaction with their children, engage in reciprocal support exchanges, fulfill traditional roles within the family, and trust their relationships with immediate family members. These findings provide valuable insights into the potential benefits of social pensions in enhancing family solidarity and influencing socio-economic development in rural areas, stimulating considerations for various practical interventions to reinforce these effects.

The study found that many older people live in large households with an average of six members per household, a common family pattern in Tanzania as observed in previous research. Al-Khraif et al., (2020) found that three-fifths of older adults in their Tanzanian sample lived in extended family settings, typically with large household populations averaging 6.8 members.

Extensive social networks and quality relationships have positive implications for the lives of older individuals. These networks expose them to diverse interactions among different generations, potentially leading to improved caregiving and health outcomes for older adults. Additionally, these networks uphold traditional African roles of older individuals, including caregiving, cultural transmission, and mediation. However, these roles are most effectively fulfilled when family members live close to each other. Therefore, many older individuals prefer to live with spouses, adult children, grandchildren, or all family members together in extended family networks to access these benefits. Nevertheless, challenges exist in maintaining this family structure due to rapid social and economic changes, including declining birth rates, urbanization, and migration, which can disrupt the support provided by families to their elderly members.

In the context of modern understanding of family solidarity, the interaction between the functions of the family and the state, particularly through the provision of universal social pensions, becomes a significant subject for research and understanding. These cash transfers have proven to play a key role in enhancing family welfare, with a primary focus on the role of the elderly within it. A study by Thornton (2021) highlights the importance of social pensions as a tool to assist the elderly in rebuilding their identities and regaining self-esteem that may have been eroded in modern society. In this context, social pensions not only provide economic benefits but also help maintain social and emotional relationships within the family.

Furthermore, research by Böger & Leisering (2020) emphasizes that universal social pensions contribute to broader family dynamics within society. This study shows that social pensions not only provide financial support for the elderly but also influence the patterns of life and household configurations. With the additional income from pensions, households may experience changes in how they organize daily life and interact with each other.

Additionally, the positive effects of universal social pensions can also be felt in the restoration and rebuilding of close family networks. Onanuga (2023) found that pension income helps strengthen relationships between generations, especially between the elderly and their grandchildren. With the additional income, the elderly can more easily meet the basic needs of the family, thereby improving well-being and harmony within the household. This not only provides direct benefits to the welfare of the elderly but also fosters stronger relationships among different generations within the family. Thus, universal social pensions are not only economic policy instruments but also have significant social and emotional impacts in the context of family solidarity.

### **Impact on Social Relationships**

Social pensions serve as a cornerstone in nurturing reciprocal relationships among older individuals, their neighbors, and friends, which in turn strengthens family solidarity (KAWIRA, 2022). These pensions offer a sense of economic stability that empowers older people to actively participate in various familial and social activities, thus contributing to the cohesion of their communities (Sennott et al., 2021). Across many African societies, there exists a longstanding tradition where older male parents are expected to provide bride prices for their children's marriages, showcasing the cultural and social expectations placed upon them (Lynch et al., 2022). This underscores the pivotal role that older individuals play within their families and communities, as they are often relied upon for their wisdom, experience, and financial contributions.

Furthermore, older individuals frequently extend altruistic support to family members, neighbors, and community members, further solidifying their position within their social networks (Koval et al., 2020). Whether through monetary assistance, caregiving, or other forms of aid, older people play a crucial role in providing stability and support to those around them. Social pension income plays a pivotal role in enabling older people to meet the demands of these



social obligations, as it provides them with the financial means to contribute to the well-being of others (S. Wang et al., 2024). This creates a balanced reciprocal process where older individuals are not merely seen as recipients of support but as active participants in community life.

In essence, social pensions facilitate a symbiotic relationship between older individuals and their communities, wherein both parties benefit from the support and contributions of the other (Chu et al., 2022). By providing older people with the means to actively engage in social and familial activities, social pensions help to foster a sense of belonging and purpose among the elderly population (Jia et al., 2022). This, in turn, contributes to the overall well-being of communities by strengthening social bonds and promoting intergenerational solidarity (Achmad, 2022). Thus, social pensions are not merely economic instruments but also serve as catalysts for social cohesion and community development.

### **Reducing Economic Dependency**

Social pension income has emerged as a critical factor in reducing economic dependency among older individuals, thereby fostering improved relationships within families. Research, such as the evaluation conducted by Nystrand et al. (2024) on Uganda's unconditional cash transfer program, sheds light on the positive outcomes of such initiatives. As individuals age, their economic needs tend to become more challenging to fulfill, especially for those engaged in informal employment sectors where financial stability may be precarious (Nomaguchi & Milkie, 2020). Moreover, advancing age often brings with it a host of health-related issues, further exacerbating the financial strain on families (Hachem et al., 2022).

Social pension income plays a crucial role in alleviating these financial burdens by providing older individuals with a steady source of income to meet their healthcare needs and other essential expenses (Kpessa-Whyte & Tsekpo, 2020). This financial support not only enhances the well-being of older individuals but also relieves their families of the economic pressures associated with caregiving. With social pensions covering healthcare costs and other necessities, families can redirect their resources towards other aspects of their livelihoods, thereby experiencing a tangible improvement in their quality of life (Campos-Silva et al., 2021).

Consequently, the reduction of economic dependency among older individuals through social pension income has far-reaching implications for family dynamics and relationships. By lessening the financial burden on families, social pensions contribute to the restoration and strengthening of familial bonds (Thekkumkara et al., 2020). Improved economic stability fosters a sense of security and mutual support within the family unit, leading to greater harmony and cohesion (Ye et al., 2021). As a result, family members are better able to focus on nurturing their relationships and providing care and support to one another, thereby enhancing the overall well-being of the family.

Social pension income serves as a powerful tool in reducing economic dependency among older individuals and improving family relationships. By providing a reliable source of income to cover essential expenses, social pensions alleviate financial strain on families and contribute to

their overall welfare. This, in turn, leads to greater harmony and cohesion within the family unit, fostering a supportive and nurturing environment for all members.

### **Strengthening Family Solidarity and Economic Development**

The availability of social pensions represents a crucial mechanism for strengthening family solidarity and advancing economic development, particularly in regions like sub-Saharan Africa. Through empirical research conducted across various African countries, including studies by Ho et al. (2023) and Yang (2023), it has been demonstrated that social pension programs play a pivotal role in enhancing family relationships. These programs facilitate the formation of stronger social networks among the elderly, fostering reciprocal support systems and promoting intergenerational bonds within communities.

Moreover, the implementation of universal social pension schemes aligns closely with national development agendas aimed at poverty alleviation and social equity. By providing a reliable source of income to older individuals, these programs effectively address economic vulnerabilities, particularly prevalent in rural areas where older populations often face significant financial challenges. Evidence from Tanzania underscores the transformative impact of universal social pensions in reducing poverty rates among older individuals and enhancing their overall well-being, in line with objectives outlined in national policy frameworks such as the NSGRP II.

Furthermore, social pensions serve as catalysts for economic empowerment and local market development, thereby contributing to sustainable livelihoods and broader economic growth. Studies conducted in countries like Namibia, Uganda, and Zambia offer compelling examples of how social pension programs have stimulated economic activities and fostered entrepreneurship among older individuals (Carmody et al., 2020). By providing older people with financial security, social pensions enable them to engage in income-generating ventures, thereby bolstering local economies and enhancing community resilience.

The availability of social pensions represents a multifaceted strategy for promoting family solidarity and socioeconomic development in African contexts. By addressing economic vulnerabilities among older populations and fostering supportive social networks, these programs not only improve the well-being of older individuals but also contribute to broader objectives of poverty reduction and inclusive growth outlined in national policy frameworks. As such, investment in universal social pension schemes emerges as a vital component of holistic development strategies aimed at building prosperous and resilient societies.

### **CONCLUSION**

The discussion highlights the dual role of both family and state in safeguarding the welfare of older individuals, particularly in the context of universal social pension programs. While state interventions, such as policy formulation and public transfers, are instrumental in supporting older populations and promoting socioeconomic development, there is a need for comprehensive measures beyond social pensions alone. Integrating social pension programs with

broader policy initiatives, including versatile macroeconomic policies and universal health services, is essential to ensure the long-term security of older generations. Moreover, extending social protection to vulnerable groups in the informal sector and providing rehabilitation and skill development opportunities are crucial steps in enhancing income security for older individuals. Legal protections and community awareness efforts are also vital to address the challenges faced by older people comprehensively, with local communities playing a pivotal role in providing support and fostering social cohesion. Thus, while social pensions play a significant role in enhancing family solidarity and socioeconomic development, their effectiveness relies on complementary intervention measures and robust support from both state and community actors.

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