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Review

The role of education in poverty reduction in Tanzania

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The article discusses the role of education in poverty reduction. It argues that education is an important means for poverty reduction. To substantiate its arguments, the article draws from relevant theoretical and empirical literature. From the literature a link between education and poverty reduction is established. The article concludes by emphasizing on the significance and the need for proper management of education in order to make it an effective tool for poverty reduction in Tanzania.

Keywords: Education, poverty, and poverty reduction in Tanzania.

INTRODUCTION

The main asset of the poor is human capital. Human capital development, particularly education and training is a critical ingredient for a country's sustainable socio-economic development and poverty eradication (URT, 2007). A successful poverty eradication strategy would require full and proper development of human capital through equitable education policies (World Bank, 2000). This is especially in line with the fact that poverty is a complex issue that requires to be tackled by using all fronts including education. Education is thus a vital tool because its role in poverty reduction can not be underestimated as no country has successfully eradicated poverty without educating its people. As one of the most powerful instrument for poverty reduction, education can be a guarantee for development in every society and to every family. Its centrality is not only for poverty reduction but it can also contribute in reducing inequality (World Bank, 2004). It can equally be argued that education enhances people's productivity. No one would doubt that education gives people some necessary skills that would increase their capacity to produce more

effectively and efficiently. Education can thus directly reduce poverty through the contribution that productivity enhancement makes to economic growth, and that could indirectly helps to alleviate poverty through its positive spill-over effects (externalities) on society more broadly. One can establish a linkage between education and poverty by considering the fact that investment in education is a poverty reduction strategy, which can enhance the skills and productivity among poor households and secondly, poverty is by itself a constraint to educational achievement both at the macro-level and micro-level. This is because the poor endures much serious deprivation of poverty as compared to the rich people, and this affects the level of educational attainment. In addition, low level of education affects individual productivity. Low production is considered a serious handicap to poverty reduction efforts since low productivity is considered to be a product of and in turn a producer of poverty and unemployment, and it is positively associated with income (Rogers, 1977). There is evidence that poor countries like Tanzania generally have lower levels of enrolment, while children of poor households receive less education (Oxaal, 1997). Therefore emphasis in education could be of paramount importance. As Adam Smith argued, education makes

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people more sophisticated and progressive, and this is very essential for the smooth functioning of a nation's economy (Khan and Williams, 2006).

Poverty has been defined variously. It could be seen as the deprivation of common necessities such as food, clothing, shelter, and safe drinking water, access to energy and all what determines quality life. Poverty also includes lack of access to opportunities such as education and employment and may affect groups or individuals. Many research works have established that there is a close correlation between education and poverty. This demands governments to invest in education because there is a lot to be gained in terms of poverty alleviation as poverty and underdevelopment are in part, consequences of a lack of education (Wedgwood, 2005; UNESCO, 2002, 2003).

Education on the other hand is seen as the process of acquiring knowledge and understanding. According to Akani (2012) every society, community or state needs some form of education to be relevant, function and fulfill its social obligations. It helps people to advance their frontiers of knowledge. It is hard to refute Akani's argument that 'education is a universal right, a prerequisite for democracy, a path out of materials and spiritual poverty' (Akani, 2012)

Sen (1999) suggests that education contributes to development directly because of its relevance to the well-being and freedom of people and indirectly through influencing social change and economic production thus becoming an important instrument for poverty reduction. Poverty reduction has become an important goal development agenda in many developing countries. This is also the agenda of several international development organizations including UNDP, World Bank and UNICEF (Melin, 2002, WB, 1980b, 1990, 2000 and UNDP, 2000). During the World Education Forum held in Dakar in April 2000, the international community underscored the need to eradicate extreme poverty and gave its collective commitment to work towards this aim through education. A commitment to poverty eradication was also one of the most important outcomes of the World Summit for Social Development held in Copenhagen in 1995, where abject poverty was considered a severe injustice and an abuse of human rights (McHugh, 2005).

The role of education in poverty reduction

Theoretical Discussions

Human capital theory has strongly influenced most debates on the relevance of education for development. Human capital theory suggests that there are substantial economic effects of education for social development (Michaelowa, 2000). The main assumption of human

capital theory is that formal education is highly instrumental and even necessary to improve the production capacity of a population (Olaniyan and Okemakinde, 2008). Human capital theorists argue that an educated population is a productive population because education increases the productivity and efficiency of people by increasing the level of cognitive stock of economically productive human capability. According to Fagerlind and Saha, (1997) human capital theory provides a basic justification for large public expenditure on education both in developing and developed nations. The main assumption is that education creates skills, which facilitate higher levels of productivity amongst those who possess it when compared with those who do not. The advocates of this theory, believes that those with higher levels of education seem to have, on average, higher levels of productivity.

The theory further argues that an effective anti-poverty strategy should incorporate the enhancement of education and skills amongst poor households, and that such an approach improves productivity in the informal urban and rural economy. The theory maintains that education promotes the eligibility for paid employment in the formal sector and for their advancement once the people are employed. Similarly, Bowles, Gintis and Oxaal (1997) argued that increasing levels of schooling in the labor force are likely to be functional to the process of employment growth. They also suggest that although education is necessary in improving the well-being of the poor and thus contribute to poverty reduction; it has also a tendency of perpetuating inequality in society. O'Hare (1996) and Darby (1996), also suggests a direct relationship between educational attainment, job opportunities and poverty reduction. They claimed that higher levels of education do not only contribute to productivity and income earnings but also it narrows the income gap across gender and racial lines.

Evidence from the empirical literature

In a study "is India's economic crisis leaving the poor behind?", Datt and Ravallion (2002) concluded that low education attainment has been costly to India's poor, depriving them of the capacity to participate in the economic growth opportunities. The study found that human development and poverty reduction are synergistic and suggests that governments must combine human resource development with policies favorable to economic growth to effectively fight poverty.

Poverty encompasses a lot of deficiencies, including inability to get a good job or failure to pursue the job with viability due to lack of sufficient skills and knowledge required to handle the tasks a deficiency that can be well tackled through education. Provision of both primary, secondary education and achieving adult literacy are in

most cases a key to poverty reduction and quality life. Primary education is a vital strategy because it involves majority of the masses, particularly most poor children.

Many studies indicate a positive relationship between education and poverty reduction, signifying the vital role of education in poverty eradication. Bowman, 1964, Lucas 1988, Barro, 1991, Romer, 1990 have both reported a significant positive effect of education on growth. The research study findings of ten countries indicate that education can be an effective investment of social change when it functions as life empowering forces by aiming at securing human individuals with essential skills of literacy, numerical, communication, problem solving and production work (UNESCO, 1998).

Melin (2002) suggests that improvement in education will lead to reduction in poverty, which in turn will lead to an increase in demand for education, and finally improving the education status of the people. Melin further argues that although education is a long term measure in nature and effect, it has the potential for making the gains in poverty reduction more effective and sustainable. This position is also emphasized in the works of Fields (1980), Tilak (1986, 1989a and 1994) and Mtey (2006) who found that education and poverty are inversely related indicating that the higher the level of education of the population, the lower the proportion of poor people in the total population, as education imparts knowledge and skills that are associated with higher wages or earnings.

Fan, Nyange and Rao (2005) conducted a study in Tanzania to demonstrate how household survey data can be used to assess the impacts of public investments on growth and poverty. Using Tanzania as a case, and using household survey and by linking household human capital and access to infrastructure and technology to past public investments in those factors, the study established that additional investments in rural education have very favorable impacts on poverty, raising about 43 poor people above the poverty line per million shillings spent. Education investment was also found to lead to sizeable increases in per capita income per shilling spent, with an average benefit/cost ratio of 9. These impacts were found to be strong and statistically significant in all regions of Tanzania. The researchers concluded that increased investments in education should be a priority in all regions of the country.

Educated people have higher learning potential and are better able to improve the quality of their lives, and are less likely to be marginalized within society at large. Education empowers a person and it helps them to become more proactive, gain control over their lives, and broaden the range of available options (UNESCO, 1977; Khan & Williams, 2006). For every year of schooling gained by children, their salary as an adult will increase by an average of 10 percent whether a girl or a boy. Globally nearly 113 million children are not able to attend

primary school and 264 million children who might have been attending secondary schools (the equivalent of high schools) do not do so. It is assumed that around one billion adults lack one of the most basic skills taught in schools-literacy (McHugh, 2005).

In Sub-Saharan Africa alone, it was projected that 50.7 million children were to be out of school in 2005 (Matsuura, 2000) something which is an impediment to poverty reduction efforts. It is through education individuals realize their potential to contribute to production, wealth creation and execution of various roles that contributes to national development. It is also through education that people are able to benefit from the distribution of wealth in the economy, have a political voice and access social goods and service to enhance their living standards (UNICEF; 2002).

Increased education, according to Amani and Likwelile (2004) leads to a better health outcomes, which in turn contributes to productivity while provision of safety nets allows the poor to take advantage of high return, high-risk opportunities including financing education. The study by Ragbendra Jha, Bagala Biswal and Urvashi Biswal (2001) also found that public spending in education helps reduce poverty. The study tested whether public expenditures on education, health and other development activities have been effective in reducing poverty in India. Apart from establishing the positive role of education in poverty reduction, the study also revealed that expenditure on higher, university, technical, adult and vocational educations as opposed to elementary and secondary education, is more effective in poverty reduction.

Literacy helps to improve communication and reasoning skills in children and it helps children to move from impoverished family status and break out of poverty. UNICEF (2002) further suggests that quality basic education for all citizens can help to lift communities out of poverty and that improvement in education leads to improved results on knowledge about agriculture and its required pre-requisites, including knowledge on how best one can work in industries and service sectors.

Education is also considered to positively contribute to the attainment of knowledge on how best to keep yourself and your family health and then being able to use all labour potential and energy for achieving high level of productivity. It is believed that a better educated workforce is more likely to enjoy higher earnings. However, this notion is challenged by Wedgwood, (2005) research work, which suggested that universal primary education of 1980s does not appear to have yielded benefits, such as reduced fertility rate, greater agricultural productivity and overall economic growth in Tanzania.

The findings indicate that the seven-year primary education was not sustainable and enrolment ratios fell throughout 1990s. The quality of education in rural Tanzania has also not been impressive, since it has

generally been extremely low. The study revealed further that few children from rural areas qualify for places in secondary schools, while rural secondary schools find it hard to retain teachers and students. However, currently, there are more secondary schools that have been opened in both rural and urban areas, improving the enrolment rate dramatically.

However, many research works maintain that the role of education as an important social and economic change agent and a vital instrument for poverty reduction especially through improved productivity can hardly be underestimated. This argument is substantiated by World Bank (1995); Glyfason and Zoega (2001) who suggested that "education especially basic (primary and lower-secondary) education helps reduce poverty by increasing the productivity of the poor, by reducing fertility and improving health, and by equipping people with the skills they need to participate fully in the economy and society." The authors concluded that universal education contributes in lifting people out of poverty and that the higher the level of education, the higher the rates of return.

It is thus imperative to understand that investments in basic education enhance not only the productive capacity of individuals, but also that of the economy. Such an investment improves the quality of workforce, and widens the poor, since viable universal basic education is a critical pre-requisite for a nation to take its way towards a sustainable development. The spectacular economic success of East Asia during the 1970s and 1980s was attributed, in large part, to investment in education and human capital. This could be more noticeable in the economies of Singapore, Hongkong, the Republic of Korea and Taiwan (World Bank, 1993), signifying that viable education to the people is very significant to poverty reduction. A research study conducted in Uganda by Appleton (2001) explored the relationship between education and poverty reduction in Uganda in 1990s and concluded that education positively contributes to poverty reduction.

The study focused on macroeconomic evidence by examining the extent to which poverty is associated with lack of education and the way in which education raises household incomes and it covered the period from 1992 to 1999/2000. Two official surveys each of approximate 10,000 households gathered in 1992 and 1999/2000 were analyzed. The findings indicated that poverty appeared to have fallen markedly in Uganda from 1992 to 1999/2000 when measured in terms of household private consumption.

The study also established that there was a strong correlation between lack of education and poverty and that the standards of returns to education are healthy. The study indicated further that the effects of post-primary education on access to wage employment are quantitatively important especially at the university level.

Returns to schooling in non-agricultural self-employment generally match those in wage employment. In summary the literature in this section, have indicated a positive relationship between education and poverty reduction.

The provision and management of education in Tanzania

The provision and management of quality education is pivotal for poverty reduction. Education and particularly universal primary education is central in the fight against poverty (UNESCO, 1999). This section provides a brief analysis of the provision and management of education in Tanzania since its independence. Although the focus of the analyses is on primary and secondary education, occasional references are also made to tertiary education.

Soon after its independence from Great Britain in 1991, Tanzania declared a war against what it described as the three major enemies of national development- namely ignorance, poverty and ill-health. Emerging from colonial rule, Tanzania noted that poverty, ignorance and ill-health were serious national problems that needed to be tackled urgently. In recognition of this fact, Tanzania implemented various policies, which were intended to promote education as part of the efforts to eradicate poverty. The first significant move to expand primary school enrolment was the adoption in the 1970s of Universal Primary Education (UPE) policy. The UPE education policy was implemented when Tanzania was under Ujamaa this is Tanzania's socialist ideology in which major means of economy was nationalized and put in the control of state political ideology (Socialism). Ujamaa Policy implied that Tanzania will be following socialist oriented economic and political policies. The capitalist economic model (private sector market-led economy) that was inherited from the colonial rulers at independence was replaced by state owned and centrally planned economy. All the major means of production in the country (industries, plantations, commerce, mines etc) were nationalized and put into government hands. The state became the major owner, controller and manager of the state owned enterprises (SOEs).

Under ujamaa policy, most public services were either freely provided or highly subsidized. Indeed, education from primary school to tertiary was freely provided (Ngowi, 2009). The aim of UPE policy was therefore to ensure that enrolment in primary schools is expanded and extended to every family so as to tackle illiteracy and poverty.

The founding father of Tanzania, Mwalimu Julius K. Nyerere, had realized that education was a tool or a way to fight poverty. Fighting illiteracy was therefore given high priority in Tanzania. Adult education was also promoted in the country, because adult literacy correlates

positively with low levels of poverty (World Bank, 1996). Adult education classes were therefore established throughout the country to tackle widespread illiteracy.

Tanzania came very close to achieving the goals of UPE policy in the early 80s. She recorded great success in reducing wide spread illiteracy (World Bank, 1994). It is reported that illiteracy rate has been reduced from 51 percent in 1980 to 37.1 percent in 1990 (African Development Bank, 2005).

However, due to economic crisis in the 1980s, the nation was unable to sustain these achievements. A combination of factors resulted in the regression in education achievements. Economic downfall in the later 1970s to the 1980s which was followed by the far reaching social-economic reforms and particularly the donor-imposed structural adjustment programmes seriously affected education provision in Tanzania. Although it is not the aim of this work to provide a full account of the impact of social-economic reforms on the provision of quality education in Tanzania, the most obvious is the fact that reforms forced Tanzania to abandoned its socialist ideology, and instead it embraced capitalist development ideology. This implied that Tanzania had to reform and liberalize its social-economic policies and adopt multipartyism. Social economic reforms and especially the donor- imposed structural adjustment policies also required the government to remove subsidies in social –economic sectors. This marked the end of free social services in Tanzania, including free education at all levels (from primary and tertiary) that were freely provided during the Ujamaa era. The end of free education meant that parents were to shoulder the cost of education for their children. Given the high levels of poverty in Tanzania, most parents were not able to afford the cost of education for their children- even the primary school education. The consequence of all these was the reduced enrolments and high levels of school drop-out at all levels of education

For example, a Report by African Development Bank (2005) shows that enrolment in primary education fell from 92.5 percent in 1980 to 69.9 percent in 1991 and from 69.0 percent in 1992 to 63 percent in 2000. This has resulted in increased high levels of illiteracy that is likely to pose a major obstacle to agricultural productivity in Tanzania because the high literacy level is expected to contribute to increased agricultural productivity. It is further claimed that the status of physical educational facilities had deteriorated to the extent that many buildings were in poor shape with furnishing and teaching material supply woefully inadequate (URT, 2000). Furthermore, United Nations Development Programme (UNDP, 2000) Report revealed that although much progress has been realized since independence, about one-third of Tanzania's children do not attend primary school, while 95 percent do not attend secondary school (compared to 78 percent in neighboring Kenya) and there

were only about 10,500 students (1 percent of the cohort) enrolled in the country's three universities for a national population of about 33 million according to 1999 population statistics.

In recent years, Tanzania has started to improve her education system through various policy decisions. First, in line with the World Declaration on Education For All (1990) that drew attention to removing educational disparities within countries, Tanzania has decided to once again provide free education in primary schools by dropping primary school fees in 2001. Tanzania also implemented a donor- funded Primary Education Development Plan (PEDP) in July 2002. PEDP aimed at the rapid expansion of primary education, with the objective of enrolling all 7-10 years olds by 2005.

Additionally, as part of poverty reduction strategy, Tanzania has developed an education sector development programme (ESDP), which addresses pre-primary, primary, adult and secondary education, teacher training and school-based programmes to pursue the objectives highlighted under the poverty reduction strategy paper (PRSP). As part of a comprehensive poverty reduction strategy, Tanzania has also decided to expand enrolment in primary and secondary schools. It is planned that by 2006 the net enrolment rate for primary education should reach 96 percent (URT, 2007).

To ensure the success of these efforts, the government not only abolished the fees for primary schools and all other enrollment related contributions but also it introduced a grant of \$10 per student per annum. It further introduced an investment grant to finance construction of new classrooms, teachers' houses and rainwater harvesting tanks as part of ensuring that the objectives of education are met. Noting the importance of education in poverty reduction, government through its 2000 poverty reduction strategy and with the help of comprehensive and robust national poverty monitoring system, decided to increase it's spending in the basic services including education.

The introduction of secondary education program (SEDP) in 2004, with a target to meet 50 percent transition rate to secondary education, was also meant to contribute to the improvement of secondary education status. The program intended to increase access and improve the quality and equity of education. According to the report by the Ministry of education and vocational training, transition rate to secondary education has reached 49 percent, up from 22 percent a merely five years ago with an improving GPI of 92 percent. While the enrolments have more than doubled from 323,418 for forms 1-6 in 2002 to 679,672 in 2006, the number of schools has also doubled from 1024 in 2002 to 2289 in 2006 (URT, 2007). A few years ago, Tanzania also a system where each in the country was supposed to have a ward secondary school and this has tremendously increased the number of secondary schools in Tanzania.

Table 1: SEDP projections and outcomes, form 1 enrolments

	2003	2004	2005	2006	2007	2008	2009
SEDP projections	106.95	132.15	171.79	225.32	297.97	397.07	532.79
Actual	99.74	147.49	180.24	243.36			

Source: Ministry of Education and Vocational training, Secondary Education Development Plan 2004-2009.

The **table** above indicates a significant progress in the expansion of secondary education in Tanzania.

In general, these recent decisions have led to an increase in levels of enrolments in all levels of education: from pre-primary to tertiary education. For example, it is said that Tanzanian national Net Enrolment Rate (NER) for 2005 reached 95%, up from just 59% in 2000 (Mungai cited in 2005). The main debate in Tanzania currently is whether education system in Tanzania offers quality education that is vital for poverty reduction.

Quality of education in Tanzania

It is the quality of education that matters for poverty reduction. Quality education gives people appropriate skills and knowledge they need to address their social problems. The above narrated success in enrolments in both primary and secondary education in Tanzania did not result in the provision of quality education that was critical for poverty eradication. It should be underscored that an increase in enrolment alone can not result in poverty reduction without quality education. It is now widely agreed that the quality of education offered in Tanzania has not been good. It is for example claimed that the adoption of UPE policy has been the major cause of the deterioration in quality at all levels of education in Tanzania (see, Leshabari and Masesa 2000; Rajabu 2000). The UPE programme faced a severe lack of qualified teachers who would offer quality education. Through UPE programme, the expansion of primary school enrolment caused a high demand for qualified teachers, but unfortunately they were not readily available in the labour market, the situation that forced the government to use primary school leavers to become teachers in primary schools. The repercussions of the poor quality of primary school education could also be felt at secondary education level and beyond.

The education system in Tanzania has continued to face many challenges in all levels, but the problems are more acute at both primary and secondary level. These levels of education are critical for poverty reductions because these are the levels that allow many people to access and receive education. Unfortunately, it is where the problems are more severe: Schools lacked sufficient classrooms, laboratories furniture and textbooks. Classrooms are overcrowded, teaching methodology is said to be authoritarian and in harassment of pupils,

including sexual harassment, was common (Rajani 2001). The level of absenteeism among teachers is said to be higher (Kuleana 1999). The clear outcomes of this situation are that most parents have lost faith in both primary and secondary educations. This has reduced the parents' motivation to send their children to schools. In addition, it has greatly increased school drop-out in both primary and secondary schools. Furthermore, 80% of primary school pupils also often fail their final national examinations (Wedgwood, 2005). In analyzing the quality of education in Tanzania, Ruth Wedgwood (2005) has this to say;

'In terms of quality of teaching, there has been a prolonged vicious cycle of poor educational quality in primary and secondary schools producing school leavers with weak subject knowledge who have gone into teaching and perpetuated the same teaching methods that they were exposed to themselves.'

This analysis clearly demonstrates that quality of education in Tanzania is very poor, a situation that may seriously affect the role of education of poverty. It is therefore imperative that we accept Akani's argument that *'..... any society that deprives its members of the opportunity to learn, and to transfer inherited ideas and knowledge from one epoch to the other will stagnate and be groping in the opaque'*

Policy implications

The theoretical and substantive implications of this study are quite vivid. Education is a significant tool required to be incorporated in all programs intended to fight poverty. Education is potentially good for income generation and improvement of person's self esteem (Melin, 2001). Tanzania needs to take education seriously since the experience in developing countries has proved its potential in poverty reduction. The robustness of various findings implies that there is a strong relationship between education and poverty policies as well as policy outcomes.

The literature also suggest that given the low level of educational opportunities in Tanzania's rural areas as compared to urban centers, policy makers are called upon to devise and monitor poverty policies that are related to educational achievement with a focus on the rural areas as well as gender equity. Such a commitment will positively result into improved agricultural productivity

and health care as well as other sectors, which may in turn help to reduce the poverty.

There is a need for the government of Tanzania and other stakeholders to improve the quality of education if a positive success in reducing poverty is to be realized. This will involve investing more in secondary and tertiary education. Before the introduction of Secondary Education Development Programme (SEDP), only 5 percent of primary school graduates in Tanzania managed to enroll in secondary schools every year (UNDP, 2000). Such a poor enrollment is a serious obstacle to poverty reduction. The number of places at secondary schools has increased dramatically after the introduction of secondary education development programme. However, a number of serious problems are facing the programme including lack of sufficient teachers and teaching facilities compared to the number of students enrolled.

The government should consider allocating more financial resources to educational sector, while striving to improve the quality and enrolment in secondary education. Such a commitment is important because while econometric studies imply that the greatest social returns are at primary education level, a number of smaller scale and more quantitative studies suggest that for some potential benefits of education to be realized, including reduced fertility and improved livelihoods, the effects of the primary education level are limited and it is only at the secondary education levels that the benefits are fully realized (Wedgewood, 2005).

Although the government has recently introduced secondary education development programme, which increases the number of places in secondary schools accompanied with rapid enrolment growth, the high enrolment rate need to be matched with continued improvements in quality. Access to secondary education is still low compared to neighboring countries and the quality of secondary education is also questionable. The number of teachers allocated to work not only in rural but also urban based secondary schools, do not match with the students' population.

For those few teachers posted to work in rural schools, the rural secondary schools find it difficult to retain them due to poor teaching environment, poor accommodation facilities for teachers, lack of teaching facilities, unattractive salaries offered to teachers comparing to the standard of living and poor governance that results to delays in paying teachers' or promoting them.

Current efforts by President Jakaya Kikwete of Tanzania to increase the enrollment in secondary schools by building more classes are good. However, there is a need for caution so that the errors made in implementing universal primary education of 1970s are not repeated. There should be an emphasis on quality and quantity rather than quantity alone, by equipping the schools with laboratories and laboratory supplies, required qualified

teachers and other important facilities. Lack of these inputs undermined the quality of the former Universal Primary Education Programme in Tanzania. Ill-equipped public schools in terms of facilities and teachers creates inequality and classes in society, because only children from well-to-do families will be able to receive a quality education, available in the well equipped private schools inside and outside the country.

A number of factors in society interact to make education more or less successful when it comes to improving life conditions of the poor (Melin, 2001) and for this matter, the involvement of relevant stakeholders responsible with education and poverty reduction efforts is imperative to ensure a greater coordination and strategies that are feasible. Current cost sharing program in education sector, particularly at the tertiary level is now perceived to affect children from the poor background because they cannot afford to meet the required educational costs. The government should thus revise the policy in order to make sure that people of poor background can afford to meet educational costs. The revision should also take into consideration issues of equity and gender balance.

CONCLUSION

Much of the literature discussed in this article is consistent with the human capital theory, which claims that an effective anti-poverty strategy should incorporate an education with a focus on the poor people. The literature also revealed the education potential in poverty reduction. The importance that has been placed on education in this literature is of great importance to Tanzania. The success in poverty reduction depends to a great extent on the quality and the number of people who get access to education. Equity in education should also be emphasized by improving the chances of women to access education. Education in Tanzania should target rural population, because majority of the people are in the rural areas, where poverty is also dominant. Therefore, significant poverty reduction can only be realized if education can benefit the rural people and women, while at the same time maintaining the successes that have been realized in the urban areas.

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