

**NETWORKING BY THE RURAL POOR AS A MECHANISM  
FOR COMMUNITY DEVELOPMENT WITHIN THE  
NEOLIBERAL CONTEXT**

**The Case of Women Networks in Mkalama District, Singida Region, Tanzania**

**Rasel Mpuya Madaha**

**PhD (Development Studies) Thesis  
University of Dar es Salaam  
November, 2017**

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Tanzania**

**By**

**Rasel Mpuya Madaha**

**A Thesis Submitted in Fulfilment of the Requirements for the Degree of Doctor  
of Philosophy (Development Studies) of the University of Dar es Salaam**

**University of Dar es Salaam  
November 2017**

**CERTIFICATION**

The undersigned certify that they have read and hereby recommend for acceptance by the University of Dar es Salaam a thesis titled: **Networking by the Rural Poor As a Mechanism for Community Development within the Neoliberal Context: The Case of Women Networks in Mkalama District, Singida Region, Tanzania**, in fulfilment of the requirements for the degree of Doctor of Philosophy (Development Studies) of the University of Dar es Salaam.

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**DECLARATION**

**AND**

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I, **Rasel Mpuya Madaha**, declare that this thesis is my own original work and that it has not been presented and will not be presented to any other University for a similar or any other degree award.

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**DEDICATION**

This Thesis is dedicated to GOD, the ALMIGHTY, the creator of heaven and earth.

Glory is to HIS greatest and mightiest name. Amen.



**LIST OF ABBREVIATIONS AND ACRONYMS**

ADP	Area of Development Program
AGEN	Affirmative action on Gender Equality Network
AIDS	Acquired Immune Deficiency Syndrome
AU	African Union
AWDF	African Women's Development Fund
CeGs	CARE established Groups
CBO	Community Based Organizations
CODRIFI	Community Driven Finance
DALDO	District Agricultural and Livestock Development Officer
EPRI	Economic Policy Research Institute, Republic of South Africa
ERP	Economic Recovery Programmes
FAO	Food and Agriculture Organization
FEMNET	African Women's Development and Communication Network
FGDs	Focus Group Discussions
GAD	Gender And Development
GDAE	Global Development and Environment Institute
GDP	Gross Domestic Product
GEAR	Global Gender Equality Architecture Reform
HDI	Human Development Index
HIV	Human Immunodeficiency Virus
IDS	Institute of Development Studies
ILO	International Labour Organization
IRC	International Rescue Committee

IMF	International Monetary Fund
JUWAKI	Jumuiya ya Wanawake wafanya biashara Kinyangiri
LGA	Local Government Authority
LTPP	Long Term Perspective Plan
MDGs	Millennium Development Goals
MoHCDCGEC	Ministry of Health, Community Development, Gender, Elderly and Children
MiRI	Microfinance Resource Institution
MiSC	Microfinance Self-help Collective
NCA	Norwegian Church Aid
NESP	National Economic Survival Programme
NGOs	Non-Governmental Organizations
NIGE	Network of Iringa Grassroots Entrepreneurs
NMB	National Microfinance Bank
NSA	National System of Accounts
NSGRP	National Strategy for Growth and Reduction of Poverty
ODI	Overseas Development Institute
OECD	Organisation for Economic Co-operation and Development
PO-RALG	President's Office Regional Administration and Local Government
PSSN	Productive and Social Safety Net
ROSCA	Rotating, Savings and Credit Association
SACCOS	Saving and Credit Cooperative Societies
SAPs	Structural Adjustment Programs

SCALE	Scientific Analysis of Entrepreneurship and SMEs
SDGs	Sustainable Development Goals
SEDA	Small Enterprise Development Agency
SEMA	Sustainable Environment Management Action
SIDO	Small Industries Development Organization
TASAF	Tanzania Social Action Fund
TGNP	Tanzania Gender Networking Programme
UNDP	United Nations Development Programme
UNESCO	United Nations Educational Scientific and Cultural Organization
UNICEF	United Nations Children's Emergency Fund
UNIDO	United Nations Industrial Development Organization
UNRISD	United Nations Research Institute for Social Development
URT	United Republic of Tanzania
USSR	Union of Soviet Socialist Republics
VICOBA <sub>s</sub>	Village Community Banks
VCONE <sub>s</sub>	Village Community Networks
VSLA	Village Savings and Loans Associations
WID	Women In Development
WTO	World Trade Organization
WV	World Vision
WVT	World Vision Tanzania
WWF	World Wide Fund for Nature

## **ABSTRACT**

This study examined the role of Village Community Networks (VCONE) in the promotion of community development. Specifically, the study examined “push and pull” factors for joining VCONEs; the role of VCONEs and associated gendered implications in community development; and finally, problems, challenges and coping strategies of VCONEs. The study has employed a case study research method. It has been informed by socialist feminism and social network theories. A sample of 13 VCONEs with members totalling 363 participated in the study through semi-structured questionnaires, Focus Group Discussions, transect walks, informal mapping and in-depth interviews.

The overall findings of the study indicate that women, despite the barriers associated with the neoliberal context and patriarchal culture, join VCONEs to address some of the challenges of neoliberalism. Moreover, the networks have led to the attainment of community development through channelling important resources to women. Finally, VCONEs have taken some initial steps for coping with neoliberalism. Contrary to the dominant knowledge, this study has revealed that free market policies are functionless in communities with scarce resources subjecting women to new forms of patriarchal exploitation. Therefore, it is recommended that the government needs to come up with policies that specifically target victims of neoliberalism and marginalised women in particular. Concomitant with that, it is also recommended that patriarchal culture be changed to facilitate full realisation of community development. On the whole, VCONEs add to the socialist feminist theory and social network theory by serving as platforms for grassroots organisation and activism.

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## CHAPTER ONE

### INTRODUCTION

#### **1.1 Background to the Problem**

At a global level, there seems to be several opposing doctrines influencing contemporary development discourse and practice. Two of those opposing doctrines have attracted the attention of scholars, civil society activists and politicians following their role in contemporary development studies and practice. The two doctrines are “neoliberalism” based on the market economy with a proven record of fostering macro-economic growth for the benefit of few and “the movement on equality” enshrined in community development that mitigates the negative effects of neoliberalism for the benefit of other community members including the rural poor. Stated differently, community development is pro-poor whereas neoliberalism is not (Meena, 1991b; Chambers, 1999; Rusimbi, 2003a; Raco, 2005; Ngowi, 2009; Harvey, 2011& 2014).

The situation in Tanzania is not different. Specifically, the movement on equality is enshrined in the Community Development Policy of 1996 whose major objective is to enable all Tanzanians to collectively bring about development at all levels and for all the people. Though not necessarily in line with the dominant neoliberal market economy policies (also adopted by the government since mid-1980s), the policy places special emphasis on the empowerment of communities by building customs and traditions of cooperation (URT, 2001). Community Development Policy is in line with Tanzania’s National Women and Gender Policy aimed at creating equal opportunities for both men and women (URT 2000a). The National Women and

Gender Policy is based on the Gender and Development (GAD) approach and the theory of socialist feminism in particular that advocates for the incorporation of gender equality in all development interventions. This is done to address social construction of men's and women's identities in communities largely informed by patriarchy (URT, 2008a:3). Simply put, patriarchy exacerbates inequalities between the sexes. The practice inhibits efforts towards the attainment of community development.

Even more, efforts to attain community development are undermined by the neoliberal context which has led to an increase in social inequalities both in Tanzania and elsewhere (Meena, 1991b; Rusimbi, 2003a; Ngowi, 2009; Lopes, 2012; Harvey, 2005, 2007, 2011 & 2014; Eisenstein, 2009; Simon-Kumar, 2010). Although the government has policies meant to ensure equality for all, its practice and thinking are at loggerheads with the reality of equality on the ground. The government has abandoned long term people centred policies and opted for market economic principles following their promise on macroeconomic development. In 1980s, the government with the support of the donor community such as the World Bank and IMF abandoned Long Term Perspective Plan (LTPP) (1981-2000) and embarked on short term emergency programmes known as Structural Adjustment Programmes (SAPs). SAPs were meant to address commodity shortages in the economy due to oil price shocks, the consequences of the war with Idi Amin of Uganda and prolonged adverse weather conditions across the East Africa region (Meena, 1991b; URT, 2011).



The justification for launching SAPs in the mid-1980s emanated from a consensus that economic crisis at that time resulted from giving governments too much power and from limiting market instruments. In view of that, structural reforms aimed at limiting the power of government were adopted. According to Synder and Tadesse (1995) governments in East Africa and other developing countries were coerced by the World Bank and IMF to adopt deregulation, privatization, and retrenchment of the public sector. The World Bank and IMF managed to instigate such reforms because developing countries faced economic difficulties and were in desperate need of funding. The mentioned SAP reforms became conditions for receiving the much-needed funding from the two institutions. Sadly, SAPs resulted into negative consequences to the most vulnerable members of communities and women in particular, who bore the brunt of education and health cutbacks by governments. Ngowi (2009) is of opinion that there is no clear indication for the demise of SAPs. The name might have changed from SAP to market economic reforms or globalization but the neoliberal context created by SAPs will remain in Tanzania for a longer period. Simply put, Tanzania and the rest of the developing world have been increasingly integrated into the world economy.

Some of the community development strategies within Tanzania Vision 2025 are also masked by SAPs following its launch in 1999. SAPs of early 2000s were later on replaced with the National Strategy for Growth and Reduction of Poverty (NSGRP I) in 2005 (from year 2005 to 2010), and NSGRP II in 2010 (from year 2010 to 2015). Although NSGRP I and NSGRP II were meant to boost both

economic growth<sup>1</sup> and reduction of poverty, poverty had not been sufficiently reduced. For that reason, the Government of Tanzania launched the Tanzania Long-Term Perspective Plan (LTPP) on June 2012 to guide development from Financial Year 2011/12 to Financial Year 2025/26 (URT 2012). The plan is aimed at speeding up the transformation of Tanzania into a middle-income country by 2025. The LTPP has been divided into three shorter five years' plans. The first National Five Year Development Plan (NFYDP 1) was launched in 2011 to unleash Tanzania's growth potentials (URT, 2011). The government is in its second year (2017) of implementing NFYDP II (from 2016-2021). NFYDP II was launched in 2015 to spearhead industrialization for economic transformation and human development (URT, 2016).

However, given the orientation of the LTPP embedded in free market system and modernization approach with strong roots to SAPs as might be argued by Ngowi (2009), attainment of community development and empowerment of people in particular is seriously undermined. There is simply too much emphasis on development of things (URT, 2016) such as industries and roads with the support of foreign contractors as opposed to development of Tanzania's capabilities to create those things (i.e. industries and roads). This view is contrary to that of the founder of the nation President Nyerere who convincingly argued, "true development is development of the people not things" (URT, 1996a: 1). For that reason, people can only rely on their collective efforts to deal with the difficulties emanating from

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<sup>1</sup> Economic growth i.e. GDP has attained somewhat impressive levels averaging GDP of 7. However, poverty remain prevalent in that the growth hasn't have reduced poverty among the majority of Tanzanians.

neoliberalism and the neoliberal context. This calls for more engagement in community development. For instance, communities need to collectively recognize their problems and use locally available resources to earn and increase their income as well as build a better life for all members.

The Community Development Policy of 1996 has highlighted several strategies which can potentially be employed by community members (URT, 1996a). The strategies are paraphrased as follows: a) collective community ownership (critique of capitalist individualism) of resources to protect them from privatization; b) self-reliance and empowerment to compete in the market as opposed to reliance on dwindling government's help; c) increased participation in networks including saving and credit groups to shield communities from neoliberal forces; and d) ensuring sustainable use of environment in the interest of future generations. The mentioned strategies are also advocated by some community development scholars. To use Flora *et al*, (1992) and Christenson & Robinson (1989) arguments, community members must be convinced that working together can help them attain a better standard of living. Although there is an emphasis on jointly making use of locally available resource, some external assistance is needed. Henceforth, community members have to learn to voluntarily collaborate with other actors including the government and development agencies to attain community development. Working together is not an easy task because members have different needs and interests. According to Robinson, and Green (2010), community members need to learn to handle conflicts to stay united.

Within the mentioned policy framework and socio-cultural milieu, networking and networks are critical for their potentiality to mitigate inequalities among Tanzanians (Scott and Liew, 2012) and as a result, they can serve as possible community development and empowerment tools (URT, 1997). Besides, networks are encouraged in Tanzania to serve as a platform to foster traditional cooperation among people as explained earlier and as highlighted through a famous Swahili saying “*umoja ni nguvu na utengano ni udhaifu*,” meaning collective efforts reflect strength whereas isolated individual efforts indicate weakness (URT, 1996a, 1997; Nyerere, 1973, 1974).

Particularly important, Tanzanians, among other things, networked in pre-colonial societies (Rockel, 2000) and continued to do so during colonial times (Meghji *et al*, 1985). For instance, peasants have been forming networks to address their social and economic needs. Both women and men voluntarily participated in these networks as co-partners and thus the networks were in a way gender-sensitive (Meghji *et al*, 1985; URT, 1997; Rockel, 2000). Similarly, networks and networking played a key role in the attainment of the independence of the country in 1961 (Koda, 1987; Geiger, 1997). Following attainment of independence, networks in various forms were integrated into efforts aimed at national building through *Ujamaa* policies, hence seriously side-lining members’ interests and gravely weakening such interests (Koda *et al*, 1987; Meena, 1991a&b; FAO, 1997; URT, 1996a, 1997; Mbilinyi *et al*, 2003; Chachage and Mbilinyi, 2003; Shayo, 2005 and Tripp *et al*, 2009).

In 1990s, some of the networks underwent transformation and became formally registered as NGOs (Non-Governmental Organizations) and cooperatives mainly SACCOS (Saving and Credit Cooperative Societies) through central government ministries (URT, 1997; Tripp *et al*, 2009); these are out of the scope of this study and have been adequately covered elsewhere (Madaha, 2014). A significant number of the networks did not follow the “cooperative and NGO” path but instead either sought recognition or got registration at local government levels. Some records can be found at ward or district government offices. Examples of such networks found at Mkalama District are VICOBA (Village Community Banks) and Village Community Networks (VCONEs). VICOBA have been created with the support of external agents such as CARE International and PRIDE who maintain some control of the networks. On the contrary, VCONEs are self-created and owned by the members who are predominantly women. VCONEs are the focus of this study.

*UPATU* schemes are another form of such networks found at Mkalama District. However, they have remained informal to date meaning that their records cannot be found at local government offices. Members of *UPATU* are predominantly women. Nonetheless, *UPATU* schemes are not new in the country. They have been present since pre-colonial time. Traditionally *UPATU* societies averaged around twelve participants with each participant putting some money in a kit each day and then, after five days, a designated participant would claim the entire kitty. Each participant had her turn to receive the kitty (Tripp, 1994). However, their roles to women’s lives have been adequately covered elsewhere (Jellicoe, 1978; Tripp, 1994; Tripp *et al*, 2009).

Analysis of the literature covering, informal Rotating, Savings and Credit Associations (ROSCAs) divulges that the mentioned networks are a mixture of both “bonding or horizontal” and “bridging or vertical” networks because they bond members together for social benefits but at the same time bridge them to access economic benefits (Koda *et al*, 1987; Meena, 1991a&b; FAO, 1997; Mbilinyi *et al*, 2003; Chachage and Mbilinyi, 2003; Narayan, 1999; Putnam, 2000; Shayo, 2005 and Tripp *et al*, 2009). Although VCONEs were the focus of this study, VICOBA and UPATU were out of the scope of this study.

VCONE schemes include community fund to address health and educational needs of members and community at large. VCONE schemes provide both social and economic support to their members. In view of that, this study focused on newer forms of networks and VCONEs in particular as an emerging form of women networking at the grassroots level. Noteworthy, VCONEs largely depend on members’ resources, as opposed to VICOBA which depend external assistance. It is important to note that VCONE schemes adopt some group lending where women access microloans for a small interest.

Conventional forms of group lending were using the Grameen approach, initially established in Bangladesh by Mohamed Yunus in year 1976. Grameen approach was meant to replace top-down modernization approaches to reach out to the poor (Yunus, 2007). However, the approach has evolved with help of various actors to suit particular contexts across the world. As far as Tanzania and the rest of East Africa is

concerned, the approach was introduced approximately 16 years ago, by CARE International following successful introduction and refinement by the same 10 years earlier (i.e. year 1991) in Maradi, Niger (WWF, 2010). The schemes were also introduced at Mkalama District around that time (Mkalama District, 2015). However, VCONEs, as a new form of such schemes, started around year 2010 at Mkalama District (Mkalama District, 2015).

The rule of the thumb is that members create a cumulative fund by buying shares, and then access loans after buying an agreed number of shares. The groups are usually under close monitoring of an external agent such as a government department or an NGO (Schreiner, 2003; Ritchie, 2007; WWF, 2010; IRC, 2012). However, VCONEs are under the supervision of the members themselves not an external agent. A loan is usually used to either start or improve an existing small business. On rare cases, the fund can also be used to address other needs such as school fees and health expenses. The interest paid for each loan taken is shared among members depending on the number of shares possessed by each of them. The problem statement is described in the following subsection.

## **1.2 Statement of the Problem**

Community development is about communities collectively taking charge of their development. Developed communities are the ones which can attain and sustain a better standard of living for every community member. Although the thinking is advocated by the proponents of the movement on equality, it has also been taken on board by the proponents of neoliberalism, who believe and advocate for withdrawal

of government from provision of free social services to the communities to attain community development. Within the mentioned milieu, communities have to purchase social services at the market even though the government is one of the producers of such services. While the market is claimed to be free and government has taken the role of a regulator of the market, such as in formulating policies and guidelines to promote participation and allow fair competition among actors in the market, the context favours only those with adequate capital who can invest in profitable businesses. Those without capital continue to face structural difficulties to participate in the market.

The government and other development agencies have come up with specific strategies to assist the poor to accumulate capital. Consequently, a variety of microfinance schemes have been formed. However, the conventional microfinance schemes do not suit the local contexts of local communities because they are either profit driven or dependent on the help of external agents. There are some communities which have managed to create such microfinance networks and VCONEs in particular. Despite the possible capabilities of VCONEs in community empowerment, community development has not been fully attained. For that reason, this study aims to further understand the possible roles of VCONEs in community development. Finally, despite years of VCONE's attempts to transform gender relations in favour of women, little has been achieved. It is therefore, the aim of this study to find out why.



### **1.3 Objectives of the Study**

#### **1.3.1 Main objective**

The overall objective of this study was to foster an understanding of the contribution of rural women's networks in the promotion of community development within the neoliberal context.

#### **1.3.2 Specific Objectives of the Study**

Specifically, the study has been guided by three objectives, namely to:

- (i) Examine push and pull factors related to rural women's propensity to establish or join self-created women networks.
- (ii) Examine the role of self-created women's networks and associated gendered impact in promoting community development.
- (iii) Examine problems, challenges and coping strategies of self-created women's networks within the neoliberal context.

### **1.4 Research Questions**

- (i) What are the push and pull factors which influence rural women to establish and/or join self-created women's networks within the neoliberal context?
- (ii) What is the role of self-created women's networks and associated gendered impact in community development?
- (iii) What are problems, challenges and coping strategies of self-created women's networks within the neoliberal context?

### **1.5 Significance of the Study**

Theoretically this study has shed light on networking through rotating, saving, credit and loaning groups as a potential strategy for rural men and women to cope with

difficulties emanating from neoliberalism. Further, the study has revealed the potential role of networking as an important ingredient for attainment of community development in rural areas. The contribution of this study over and above what has been researched is its focus on VCONEs as an avenue for networking by the rural poor and women in particular. For instance, women have managed to mitigate difficulties emanating from economic reforms and as a result, they have added to efforts aimed at attainment of community development. Similarly, the findings of this thesis have added some useful insights to fields of Development Studies, Gender Studies, African Studies, Political Science and Sociology.

Practically, this study has exposed change agents on efforts by vulnerable rural people to cope within the neoliberal context and as a result, change agents are in a better position to boost efforts aimed at attainment of community development. Change agents include but not limited to NGO field practitioners, extensionists, and human rights activists. The information presented in this thesis can also be used for teaching of both postgraduate and undergraduate university students.

### **1.6 Organization of the Thesis**

This thesis has eight chapters. Chapter one presents the introduction which gives a synopsis on two opposing development doctrines and their integration into the Tanzanian social, political, and economic context. Chapter two presents the literature review with a focus on empirical evidences in relationship to the study objectives, the general socio-economic context which affects VCONEs in Mkalama District and finally on theoretical framework which guides this study. Ancillary theories are equally presented. The chapter is concluded by a synopsis of the research gap

covered by this study. Chapter three presents the research methodology which guided this study. The chapter highlights the importance of multiple qualitative data collection tools, which were used to gather evidences in relationship to the study objectives. Chapter four, chapter five and chapter six present findings of the study as per the three study objectives. Each of the chapter includes a section on emerging issues with implications on theory and practice in community development. Finally, chapter seven presents summary, conclusions, contribution to new knowledge, policy implications and recommendations.

## **CHAPTER TWO LITERATURE REVIEW**

### **2.1 Introduction**

This chapter focuses on literature review. It covers case studies and government policies related to the objectives of the study. The chapter also pays attention to definitions of key terms, the socio-economic context of Tanzania, empirical evidence in relation to study objectives, the conceptual and theoretical frameworks. Moreover, it provides a synthesis and establishes the knowledge gap. The major debate is that although Tanzania, like many of the other countries in Sub-Saharan Africa, has embarked on a neoliberal capitalist path, elements of socialism remain strong. On the one hand, neoliberalism influences the thinking of ruling elites. On the other hand, community development and gender empowerment dominate the thinking of civil societies. Particularly important, neoliberalism has widened inequalities and increased suffering of disadvantaged people and women in particular. The aim of the literature review was to learn from other scholars in relations to the objectives of the study and to establish gaps this study sets out to fill.

### **2.2 Definition of key terms**

Key terms include network and networking, community development, rural areas, gender and neoliberalism.

#### **2.2.1 Networks and Networking**

According to Alders *et al*, (1993:9) an ideal network is, “any group of individuals and/or organizations who, on voluntary basis, exchange information or goods or implement joint activities and who organize themselves for the purpose in such a way that individual autonomy remains intact.” At the core of successful networking

is voluntary and democratic participation of members. Narayan (1999) and Putnam (2000) state that networks can be grouped into “bonding or horizontal” and “bridging or vertical” networks. Bonding networks are formed among people with strong communal obligations. These networks are formed by people such as close friends, family and closely related groups. Bridging networks are those which are formed from the acquaintances among community members who have less in common, but with similar interests. Such networks are usually found among colleagues, neighbours, or among different groups within a community.

Another interesting aspect of bridging networks is linking. For instance, networking is derived from connections among individuals or organisations enabling them to gain influence and resources outside their usual spheres. Although, poor rural communities are more likely to theoretically form ‘bonding’ networks for mere survival within the neoliberal context, they equally form ‘bridging’ networks for economic and related benefits (Woolcock and Narayan, 2000; Woolcock, 2001). The key issue which is being emphasized here is that a network is voluntarily formed by individuals so as to collectively pull resources to address their social and economic needs. In other words, a group which emerges following external assistance from either a donor or government does not fit into the mentioned definition.

A network, as used in this study, refers to VCONEs which are networks led and dominated by women who have been brought together for the common collective good of each member. These are voluntarily formed by a self-selected group which save money through purchasing share. The savings of VCONEs are usually invested

in a loan fund from which members can borrow and then repay with a small service charge. The primary purpose of such networks is to provide microloans, simple savings and self-insurance particularly in a community that does not have access to formal financial services.

VCONEs are different from *Upatu* which provide simple uncharged saving. They are also different from donor and NGO guided VICOBA groups known as Inter Religious Village Community Banks (IR-VICOBAs) supported by Norwegian Church Aid (NCA), Savings and Internal Lending Communities (SILC) supported by Africare, and VICOBA supported by VICOBA-Federation of Tanzania composed of NGOs such as VICOBA Endelevu (led by Devota Likokola) and others. The donor and NGO guided VICOBAs have been brought together by NGOs with financial support from local and international donors. On the contrary, VCONEs have been self-created by the needs of the women themselves without external assistance. In most cases, VCONEs fully or partially pay for external technical assistance once they are formed.

Moreover, VCONEs neither have formal ties with NGOs nor financial institutions as it is the case with other forms of Rotating, Savings and Credit Associations (ROSCAs). Unlike other ROSCAs, VCONEs select the kind of external assistance that they need. In other words, external technical assistance is not imposed on them. This feature is what makes them an asset for attainment of community development (to be defined shortly). VCONEs as other forms of ROSCAs are the focus of this study because they fit into the definition of networks as explained earlier.

### **2.2.2. Community development**

The term, as understood in the Tanzanian context, refers to those measures which enable communities to collectively recognize their problems and use the available resources to earn and increase their income as well as build a better life for all members (URT, 1996a). Community development efforts may include but are not limited to collective community ownership (critique of capitalism) of resources, reduction and eventual eradication of poverty, self-reliance, empowerment, increased participation in networks including saving and credit groups, increase in social services, income and demand for modern technology, decrease in infant and maternal mortality rate and sustainable use of environment (URT, 1996a). Community development is people centred development. It is argued by UNDP (2015) that people centred development is measured by HDI.

### **2.2.3 Human Development Index (HDI)**

The United Nations Human Development (2015) measures people centred development via Human Development Index. According to UNDP (2015:3) Human Development Index refers to:

...is a composite index focusing on three basic dimensions of human development: to lead a long and healthy life, measured by life expectancy at birth; the ability to acquire knowledge, measured by mean years of schooling and expected years of schooling; and the ability to achieve a decent standard of living, measured by gross national income per capital. The HDI has an upper limit of 1.0. To measure human development more comprehensively, the Human Development Report also presents four other composite indices. The Inequality adjusted HDI discounts the HDI according to the extent of inequality. The Gender Development Index compares female and male HDI values. The Gender Inequality Index highlights women's empowerment. And the Multidimensional Poverty Index measures non-income dimensions of poverty.

#### **2.2.4 Rural Area**

The definition of rural area is contextual in that the term is defined differently across different geographical spaces. Mosora (2012) argues that a rural area in European countries has a density of less than 300 inhabitants per 1 km<sup>2</sup>. Vlăsceanu and Zamfir (1998) present several research paradigms as traditionally used in Europe to include traditionalist model, improver model, ecological model and cronoregresiv model. The traditionalist model considers rural areas as keepers of the original culture of a society. The improver model treats rural areas as poorly evolved areas which need to be urbanized in terms of income, education, comfort and productivity. The ecological model focuses on the contemporary European rural way of life. The cronoregresiv model is generally used in the monographs of villages. Plessis, Beshiri, and Bollman (2001) argue that rural areas in Canada are those with population living in towns and municipalities outside the commuting zone of urban centres with population of 10,000 or more. According to URT (2001) a rural area, as understood in Tanzanian context, refers to villages and small towns/nearby urban centres in which primary production takes place and where populations are found in varying densities. These areas are characterised by a wide range of farm and non-farm activities related to primary and secondary processing, marketing and services that serve rural and urban populations. The definition is used in this study.

#### **2.2.5 Gender**

A standard definition of gender is the one given by the United Nations. According to UN (2017) gender refers to the, “social attributes and opportunities associated with being male and female and the relationships between women and men and girls and



boys, as well as the relations between women and those between men. These attributes, opportunities and relationships are socially constructed and are learned through socialization processes. They are context/time-specific and changeable. Gender determines what is expected, allowed and valued in a women or a man in a given context.” Gender determines privileges given to men and women through unequal assigning of responsibilities, undertaking of activities, controlling of resources and decision-making opportunities. Gender is part of the larger socio-cultural context encompassing poverty level, class, ethnic group, race, and age. Sociologists, as shared by Holmes (2007), define gender as socially produced feminine and masculine differences which make a central feature of patriarchy to perpetuate men’s dominance over women. Within the Tanzanian context, gender refers to “the culturally and socially determined characteristics, values, norms, roles, attitudes and beliefs attributed to women and men through constructed identity in a society” URT (2008a:3). Moreover, gender is an important variable in learning about women and men’s socially constructed options to handle neoliberalism and on how women can navigate around gender constraints to find opportunities in women’s networks.

### **2.3 Global Neoliberalism and the Tanzanian Experience**

This section focuses on neoliberalism as one of the influential contexts that affects VCONEs in Mkalama District and the rest of Tanzania. The major argument is that the study focuses on networking by the rural poor as a mechanism for community development within the neoliberal context. For that reason, this study is not about

studying the neoliberal context but rather about networking by the rural poor in attainment of community development. Besides, the presence of the neoliberal context is already documented. However, one cannot understand this study without a comprehensive understanding of the neoliberal context. An understanding of the connection between the neoliberal context and the movement in equality is important and is also explored in this section. Although, there are some efforts to explain the context (Koda *et al*, 1987; Meena, 1991b; Chachage & Mbilinyi, 2003; Mallya, 2005; Ngowi, 2009; Madaha, 2014), the efforts are disjointed. Simply put, the scholars' attempts have neither provided a comprehensive account of the neoliberal context nor covered a gradual evolution of the same.

Moreover, the context cannot be understood without a desk review and analysis of some of the key government documents. Such an analysis divulges evidence for the presence of the influence of neoliberalism to government's practice and conduct. Accordingly, this section has involved review and analysis of key government documents to include policies, strategies, speeches and reports to highlight the neoliberal context within Tanzania. An analysis of documents from NGOs, as a response to the government's conduct, have also been reviewed and analysed. Overall, the section covers historical policy regimes and developments that shape Tanzania.

Neoliberalism is defined by scholars differently. Clarke (2005) claims that neoliberalism is rooted in voluntary and free exchange among individuals from which both parties benefit. Governments have to lay a minimum role in such

exchanges because governments are corrupt and selfish. They specifically enhance their monopoly through taxing trade and licensing to maintain an expensive military apparatus and engage in costly wars. Further, Clarke (2005) argues that neoliberalism is a social economic theory which has falsely established itself as an unchangeable common sense by becoming so deeply embedded in economic thought. According to Rottenberg (2013) neoliberalism is a dominant political doctrine that minimizes the role of government through constructing and interpellating individuals as entrepreneurial actors leading to new political subjectivities and social identities. Within the context, every human endeavour and activity is treated in entrepreneurial terms.

Although Rotternberg (2013) and Clarke (2005) provide useful insights on neoliberalism, Harvey (2007) gives a more comprehensive definition of neoliberalism. Harvey (2007) claims that neoliberalism refers to a strand of capitalism, officially established in late 1970s, ideally embedded on maximization of entrepreneurial freedoms through private property rights, individual liberty, unencumbered markets, free trade and minimum government's role. Neoliberalism unfortunately leads to massive dispossession of the majority of population of their cultural and material wealth (Harvey, 2005, 2011). Neoliberal crisis tendencies emanate from emphasis on endless accumulation inherent in neoliberalism leading to increasing levels of poverty and inequality, offense of human dignities, reduction of social services for the poor, replacing community with individual freedom (Individualism) and overemphasis on personal responsibility. Neoliberal context also promotes government withdrawal with free markets and trade, expanding and

complex marketing system, political pluralism, low taxes for the rich, globalization and commodification to the disadvantage of vulnerable people including women (Harvey, 2005, 2007, and 2011). The definition and arguments given by Harvey are used in this study.

### **2.3.1. The evolution of the Tanzanian socio-economic context**

The Tanzanian socio-economic context has evolved over time since independence of the country. The context is a product of a struggle to come up with strategies aimed at boosting economic growth and poverty reduction in the interest of all Tanzanians. Initially, Tanzania mainland developed a three-year Development Plan which guided development from independence (1961) to 1964. The initial plan had a primary objective of fighting against illiteracy, poverty and poor health (URT, 2011). Although some progress had been made, the mentioned challenges remained. Afterwards, Tanzanian Government developed a culture of developing Long Term Perspective Plans (LTTPs) which were implemented through medium term development plans. The first LTTP was launched in 1964, to guide development from year 1964 to 1980 (see **BOX 2.1**).

#### **BOX 2.1: Patterns of Development Plans**

*The Plan was designed in such a way that it would be implemented in three consecutive “Five Years” Development Plans. The first “Five Year” plan of the LTTP (1964-1969) was revised in year 1967 after adoption the socialist Arusha Declaration. The Second “Five Year” Plan took place from 1969 to 1974. The Arusha Declaration equally informed the plan. However, the Third “Five Year” plan, from 1975 to 1980, was not implemented successfully due to economic crisis of exceptional depth and intensity. In particular, the crisis emanated from prolonged periods of drought, war with Idi Amin of Uganda, as well as oil and food-price shock.*

**Source:** URT (2011); URT (2016)

The first LTPP also encountered some structural challenges and could not address those challenges as explained in the BOX 3.1. The main philosophy that guided LTPP I was self-reliance, shortly to be discussed. Consequently, the second LTPP (1981-2000) was launched in 1981. As it was the case with the first LTPP, the second LTPP was informed by self-reliance policy. It also was to be implemented through four successive “Five Year” Development Plans. Nevertheless, Tanzania did not get an opportunity to implement LTPP II following further intensification of the previously mentioned economic crisis and the emergence of neoliberalism as a dominant development discourse (Harvey, 2005). Instead, the government engaged itself in the implementation of emergency programme known as the National Economic Survival Programme (NESP) (1981/82). The one year plan was meant to address commodity shortages in the country. However, the plan failed.

Then the government implemented three consecutive economic stabilisation programmes known as Structural Adjustment Programme SAP (1982-1985), Economic Recovery Programmes (ERP I from year 1986-1989) and Economic Recovery Programmes (ERP II from year 1989-1992). Each of the mentioned economic stabilization programs was implemented for a period of three years to alleviate the economic crisis and stabilize the country’s economy. The first SAP (1982 -1985) was developed by the Tanzanian government. The programme did not open the country to neoliberalism (Chachage and Mbilinyi, 2003). Henceforth, the program failed because the World Bank and IMF, as advocates of neoliberalism, refused to support it.

The Tanzania Government was left with no other options but to yield to the demands of neoliberals. For that reason, ERP I and ERP II officially opened the country to neoliberalism. The two SAPs were influenced and sponsored by the World Bank and the IMF (Chachage and Mbilinyi, 2003; URT, 2011). The SAPs were to transform Tanzania from a socialist economy to a capitalist market economy. With a conclusion of ERP II in 1992, Tanzania transformed into an immature free market economy. First, the National Executive Committee of the ruling Party convened a meeting in February 1991 to free political leaders from the socialist bounds of the Arusha declaration. Simply put, the Arusha Declaration contained a socialist Leadership Code and Party Membership Rules which banned party leaders from becoming capitalists (Hyden, 1980). They were specifically banned to participate in private economic activities through earning more than one salary, buying shares, take up leadership roles in private companies and building houses for renting.

The ruling elites who held key government positions complemented the liberalisation process through a systematic review and creation of policies to accommodate the neoliberal policy. Specifically, the Government of Tanzania, in line with government financial reform Policy Statement of 1991, adopted the Banking and Financial Institutions Act of 1991 which paved way for establishment of other neoliberal policies. Overall, the financial reforms were aimed at enabling banking institutions to operate on a commercial basis. Here, business and management decisions were made freely from external interference including government itself but in accordance with what international markets and multilateral institutions permitted (URT, 1991). Shortly afterwards, a multitude of neoliberal policies were created under the

argument that Tanzania could not advance without the adoption of capitalist market principles. However, attempts to officially eliminate socialism from the constitution have not been successful (URT, 2005). In view of that, neoliberalism has made the country lose focus on its socialist economic agenda because the government plans are no longer in line with the agenda of the socialist Arusha declaration as stipulated in the constitution.

The analysis of the trends of government's conduct since early 1980s discloses a policy gap. Replacement of government sponsored plans with those informed by neoliberalism (SAPs) led into creation of an immature capitalist country in early 1990s without a capitalist development vision. There was a need for a long-term guiding development philosophy to replace socialism. Henceforth, preparation of another new long term vision started in year 1994 and was concluded in 1999 when Tanzania Vision 2025 was launched. According to URT (1999, 2011) the Vision 2025 follows a modernization capitalist path to drive Tanzania to unparalleled economic revolution and development by becoming a middle-income country characterised by high levels of industrialisation, competitiveness, quality livelihood, rule of law and high human development with an educated and pro-learning society.

It is underscored here that Vision 2025 is a third vision of Tanzania. The first vision of Tanzania, for example, was to achieve independence; independence was achieved in 1961. Afterwards, Tanzanians did not have a clear vision till 1967 when the Arusha Declaration was adopted as a vision to lead the country. The catchphrase for the country's second vision was socialism and self-reliance in Kiswahili "Ujamaa."

Using socialist principles, the Arusha declaration was committed to wipe out western capitalist economic systems. For instance, the Government of Tanzania, as a welfare government, played a key role in the welfare of villagers. Nonetheless, the previously mentioned economic crises (Hyden, 1980; Cranenburgh, 1990; URT, 2000b; Chachage & Mbilinyi, 2003), gravely curtailed its implementation. In other words, Vision 2025 is committed to westernize Tanzania through modernization. However, it is the Vision of some elites and their western supporters to accommodate neoliberalism. Simply put, there is no evidence that Tanzanians unanimously support the vision and desire to be westernized. Given the theoretical orientation of neoliberalism, Vision 2025 remains an agenda of the ruling elites for the interests of the rich in Tanzania and abroad.

It is also important to note that Vision 2025 informs the conduct of the government but not the constitution. On the contrary, the Arusha Declaration of 1967 informs the constitution but not the conduct of the government. Simply put, Vision 2025 has not been successfully integrated into the Tanzanian constitution. A review of the constitution of Tanzania of 1977 (URT, 2005) discloses a number of socialist values mainstreamed throughout the constitution. On one hand, the Arusha declaration's influence on country's development agenda has significantly declined since mid-1980s paving way for the neoliberal agenda. On the other, Vision 2025 is unconstitutional because it has not been incorporated into the Tanzanian constitution. This somewhat curtails its full implementation. The socialist declaration was quickly incorporated into the constitution of the country in late 1960s. For that reason, the



declaration managed to guide development agenda of the country up to mid-1980s before interference from the World Bank and IMF.

Moreover, the ruling elites are divided on the way forward. This is evidenced through several failed attempts to create a new constitution with a market economic orientation. The discussion on a new constitution has been on-going since 1990s albeit unsuccessfully. A new constitution has not been developed. Although there are supporters of neoliberalism within the ruling party itself, enthusiasts of socialist ideals remain influential in the party's politics. Besides, creation of a new constitution has not been given a high priority<sup>2</sup> by the fifth phase government. The administration has given priority to other issues (Magufuli, 2015). The government is dedicated to creating a strong state which controls the market as opposed to that which plays a facilitating role.

Magufuli's administration is determined to reduce the gap between the rich and the poor by redistributing the country's resources. The administration, among other things, is going to invest in agricultural sector and promote industries which employ large number of Tanzanians (Magufuli, 2015). Moreover, Nyerere's speeches remain famous in both public and private media. Socialist values continue to gradually gain grounds. On the contrary, neoliberalism remains an expensive project which needs to receive continued funding from neoliberal donors to survive. Neoliberalism survives

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<sup>2</sup> the priorities of the fifth phase government are reducing bureaucracy in order to improve the speed of implementation of decisions and Government projects; tightening expenditure by cutting unnecessary expenses; and reinstating discipline in the Government and public service by improving transparency and accountability (Source: 2015)

in Tanzania only to please the donor. Besides, with increasing support from non-western actors such as China, the Tanzanian political order is likely to change.

It is also important to note that constitutions reforms are important in Tanzania and the rest of Africa. It is correctly argued by Cranenburgh (1990:85) that African ruling elites change constitutions to create a political order in their favour. For example, African politicians suspend or change constitutions to remain in power. In view of that, one needs to study constitutions to understand aspirations and the ideologies of African ruling elites. Tanzanian ruling elites are not ready to change the political order because the existing order as stipulated in the 1977 Constitution remains in their favour. In brief, Vision 2025 has to be incorporated into the constitution for it to be successfully and fully implemented. The failure to come up with a new constitution that reflects the neoliberal situation in Tanzania, serves as evidence that Tanzania has a long way to go to get a constitution that is accepted by all key stakeholders. The Tanzanian socio-economic context is further explained in the following sub-sections.

### **2.3.2. The rise of neoliberalism and capitalist economy in Tanzania**

Despite the challenge brought about by proponents of *Ujamaa*, neoliberal capitalist economy has gained grounds in Tanzania. Albeit, without the support of grassroots people and proponents of *Ujamaa* within the ruling party. Simply put, the neoliberal capitalist economy favours only those with capital as opposed to those without adequate capital. It is an oppressive system. The rise of neoliberalism and capitalist economy in Tanzania emanates from neoliberal market economic reforms (cf.

section 2.2.1). The neoliberal market reforms, as disclosed by UNDP (2015: xvi), were dominated by efforts to liberalize and stabilize the macro economy of the country in favour of neoliberalism. The economic crisis of late 1970s and early 1980s as well as Nyerere's resignation created a room for the World Bank and IMF to instil the reforms through SAPs (cf. section 1.1). The international institutions in collaboration with the ruling elites in Tanzania employed, as acknowledged by UNDP (2015), a number of neoliberal measures to include removal of subsidies to peasant farmers, devaluation of currency, liberalization of agricultural marketing, termination of provision of fee-free social services, privatization of government parastatals, and minimizing government employment and wages. The major outcome for the neoliberal measures has been disproportionately suffering of the marginalized women and men.

As the government shifted from a key player in the economy to that of a facilitator advocated in a neoliberal economy, a reverse of *Ujamaa* welfare benefits happened. For instance, there were, among other things, reverse in accessibility to social services such as health, education, and government's financial support. Other detrimental effects included but not limited to decreased agricultural production due to failure by some peasants to buy fertilizers, and increased unemployment due to the privatization of parastatals. There was also increased corruption as business people became government officials, and government officials engaged in business ventures (UNDP, 2015). There was no clear line between public servants and business people: conflict of interest was likely. Simply put, neoliberalism led into stabilization of the macro economy but at the expense of declined community development and human

development in particular. Some government officials and business people became the new ruling elites and beneficiaries of the neoliberal context. Although President Magufuli's administration is determined to reverse the trends (Magufuli, 2015), much needs to be done.

Specifically, the neoliberal context continues to dominate government's conduct to drive a shift from an agriculture-based to an industry-based economy. This view is best explained by the fourth President of Tanzania his Excellent President Jakaya Kikwete. Specifically, the president emphasized on transforming Tanzania into a middle-income country by the year 2025 through, "promoting macroeconomic stability, ensuring environmental sustainability, a conducive business environment, good political and economic governance, aggressive investment promotion and proper land use planning and property rights management" (URT, 2011:ii). Although mentioned issues are important, there is no mention of promotion of microeconomic and microfinance as strategies aimed at empowerment of poor Tanzanians. Accordingly, grassroots people continue to be side-lined into extreme poverty.

Although Tanzania, as acknowledged by URT (2011), maintained an impressive GDP growth averaging 7.1% from 2001 to 2007, poverty, measured by the Headcount Index, declined only marginally from 35.7 to 33.6 over the same period. Tanzania has also maintained a GDP growth averaging 7% since 2009 (URT, 2017). Yet, 28.2% of Tanzanians, as highlighted by President Magufuli (2015) at the end of 2015, remain poor incapable of addressing their daily basic needs. The President is

of opinion that there is a need to undertake structural reforms to reverse the status quo to avoid future conflicts in the country.

If the president is determined to pursue his ambitious goals, a war on neoliberalism and its supporters, has to be waged. This can be attained through reversing over 90 policies with neoliberal elements. There is a legal framework to support this. Simply put, the fifth phase administration has the backing of *Ujamaa* proponents and the Constitution of 1977. However, the key question is how would the administration confront the powerful neoliberals including the World Bank and IMF who have sponsored the transformation? The efforts of the Fifth Phase administration are acknowledged. However, it is still important to focus on the neoliberal context because the context cannot change overnight.

By and large, the drive to implement the neoliberal context by the Government of Tanzania is best summarized in the National Investment Policy of 1996 (URT, 1996b) and National Trade Policy of 2003 (URT, 2003). On one hand, the National Investment Policy highlights government's commitment to give priority to shifting from reliance on control mechanisms to a predominantly market-oriented environment. Other measures are a focus on the creation of a favourable environment for private sector. Specifically, priority is given to investment by the external sector, monetary management, agricultural marketing arrangements, as well as banking and development of new forms of credit institutions.

On the other hand, the National Trade Policy treats neoliberalism as a source of opportunities for Tanzania to utilize. Some of the opportunities presented by neoliberalism are, as highlighted in the policy (URT, 2003), improved domestic productivity, efficiency, increased quality and low prices of products and services which in due course lead to better consumer welfare. Unfortunately, the opportunities of neoliberalism have not been realised by Tanzania people with low income since its inception in mid-1980s. Simply put, the two policies, as argued in this thesis, have inherent features of neoliberalism and henceforth they serve to speed up liberalization of the economy.

Just as important, the thinking and mission of neoliberalism, as enshrined in Vision 2025 for Tanzania mainland and Vision 2020 for Tanzania Zanzibar, has been operationalized through adoption of neoliberal or market oriented policies. The socialist constitution has not been helpful. The importance of the policies in the implementation of neoliberalism as opposed to the use of the constitution is highlighted in the National Policy Framework of 1998. According to URT (1998), the Tanzanian government has significantly revamped the national economy to facilitate a wholesome growth by, among other things, minimizing government's direct involvement in productive activities. Instead, the government concentrates only on a few priority sectors. In such circumstances, the government focuses on the creation of an enabling environment for a stronger private sector.

A conventional argument by proponents of neoliberalism in Tanzania is that a well-functioning and effective public sector can provide an enabling environment for the

creation of a dynamic private sector (URT, 1998). It is argued here that the failure to realise the benefits of neoliberalism in Tanzania is partly attributed by a poor functioning government and a stagnant private sector. Neoliberalism has structural shortcomings which cannot develop a well-function government. If truth has to be told, neoliberalism is structured to weaken governments. Similarly, neoliberalism cannot develop a dynamic private but it instead the vice eliminates marginalized people from the market.

Moreover, the foreign exchange system has been completely liberalized, as claimed by the government, for payments and transfers for international transactions. A substantial number of both local and foreign banks and non-banking institutions were, as highlighted by URT (1996b), established in order to provide short, medium and long-term loans to investors. The investors are encouraged to establish development banks for venture capital and lease financing to match and facilitate the country's pace concerning investment and productivity. Although, the government gives capital to those who already have capital, it does not provide enough capital to help the poor invest in viable businesses. Consequently, the poor remain poor. Nevertheless, the neoliberal context is partially established because in real life situation the government has developed some mechanisms to exercise control of the market. For that reason, the market is not completely "free market."

The neoliberal context is strongly criticised by Tanzanian academicians (Ngaiza & Koda, 1991; Meena, 1991b; Mallya, 2005; Madaha, 2014) and activists (Kitunga, 2003; Rusimbi, 2003a; TGNP, 2015) following increasing poverty and inequalities.

Moreover, corruption has further weakened the neoliberal context from its ideal form as per the thesis of Harvey (2007). Although the neoliberal context exists, it is subjected to normative developmental subjectivity of the local context (Mercer, 2002). In short, unfamiliar forces have been created. The forces require further research, if community development has to be sustained. Chachage & Mbilinyi (2003:1-2), as adamant critics of neoliberalism, refer to neoliberalism as an anti-people ideology. Specifically, they are of opinion that the neoliberal agenda took a new turn following the opening of the Berlin Wall on November 9, 1989.

The opening of the wall symbolized the official demise of socialist countries in the world and a victory for anti-people ideologies famously known as the Washington Consensus (Globalization). However, socialism ideology remains strong and influences the conduct of some government and social democracies in particular. The collapse of East European bureaucratic socialist states paved way for the neoliberal agenda to be pushed to the rest of the world. Therefore, it is right to argue that the battleground for the fight against neoliberalism is global. The fifth phase government cannot eliminate neoliberalism by fighting the neoliberal system in Tanzania. It will have to fight neoliberalism beyond the borders of Tanzania. The big question is that: are there enough funds to support the fight?

Chachage and Mbilinyi have presented convincing arguments that neoliberalism is a global agenda to enrich those with capital at the expense of the marginalized. Simply put, inequalities have skyrocketed to the disadvantage of vulnerable populations. Global institutions, to include the World Bank and International Monetary Fund



(IMF), are the chief architect of the Washington consensus era (URT, 2005; URT, 1996b; Reddock, 2000). SAPs sponsored by the two Bretton Woods institutions have increased burden to Tanzanian women and women elsewhere. According to Bujra (1990: 44&61) SAPs have forced Tanzanian women into the marketing of subsistence food in order to make ends meet by binding them more closely into capitalist and petty commodity relations of production. In other words, those who engage in petty trade cannot move out of poverty.

Simply put, petty traders enable capitalists to earn more capital. For example, neoliberalism weakens the real value of incomes of petty traders through uninterrupted devaluations and the elimination of price controls on some agricultural produce. The situation has been made worse through revitalisation of export agriculture. Export agriculture make peasants lose because they engage in primary production without adding any value to their produce. If peasants owned processing factories to add value to their produce, the situation would have been better.

### **2.3.3 The dominance of neoliberalism in Tanzania**

Indeed, there is opposition to neoliberalism in Tanzania. However, neoliberalism remains dominant in influencing the conduct of government. The alternative to neoliberalism within the Tanzanian context is yet to be developed. Neoliberalism has been mainstreamed through social, economic, cultural and political life in the country. Simply put, capitalist modernization of Tanzania in favour of neoliberal market economy is a systematic one in which global western institutions in collaboration with local elites play a key role. It is as if the neoliberal reforms were

carefully implemented to ensure the country superficially remains socialist in ideology but capitalist in practice.

Some Tanzanians and the poor in particular are not aware that the country has transformed its economy into a capitalist one. As a result, they, as argued by Madaha, (2017) have failed to make use of the opportunities presented by neoliberalism. On the contrary, rich and educated men and women are aware of the transformation and have made use of the neoliberal opportunities. Nevertheless, thorough examination of government policies and conduct since mid-1980s is required to fully unravel the paradox.

Likewise, neoliberal institutions remain core at influencing government decisions and approach to date (year 2017). Adoption of neoliberal market economy in presence of Nyerere and a socialist constitution required Tanzanian ruling elites to come up with carefully crafted policy measures to accommodate such an approach. Specifically, the revamping of socialism was attained through creation of policies and strategies driven by principles of market economy leaving aside the constitution. The climax of all these efforts was attained in year 1999 when the government enacted Vision 2025 to follow a modernization path. Highlighting government commitment towards implementation of neoliberal policies, it is stated in the Vision (URT, 1999: ix) that:

...the need to formulate a new economic and social development vision for Tanzania emanated from the outcomes of economic reforms - especially those which were pursued since 1986...in response to the economic crisis that had persisted in the country...since the early years of 1980s. Secondly, the government had realised that those earlier development policies and strategies [mainly socialist] were not

in consonance with the principles of a market led economy and technological development occurring in the world

The above statement clearly stipulates that Tanzania had no any other option but to align itself to the principles of a market led economy. It is believed that such principles would enable Tanzania to become a middle income capitalist country by 2025. In a neoliberal capitalist economy, the market is the driver and not the government. Here, the government is expected to play only a facilitative role. More important, the practice has disempowered vulnerable Tanzanians and women in particular as explained earlier. This has been the case elsewhere in the world as shared by Rao and Sexton (2010; Harvey (2005, 2007 & 2011) and UNDP (2015).

In addition, Chachage (2003) argues that neoliberalism has changed the way people understand their social realities and the world in general. Neo-colonialism and imperialism are being referred to as globalization. Exploiters of the marginalized people are referred to as private investors. Privatization, which takes away public and national rights, is referred to as sound economic policy. The unemployed are said to be self-employed in the informal sector. Some people are poor not because they are exploited, powerless, dominated, persecuted and marginalized through neoliberalism, but because they are irresponsible people. Irresponsible poor people cannot budget, save and invest. Chachage's views reflect a growing opposition to neoliberalism in Tanzania since its onset.

Despite the mentioned opposition neoliberalism and associated market economic reforms remain dominant. This is the case elsewhere in the world as suggested by

some critics (Harvey, 2007). The world has not experienced an equivalent commensurate of Thomas Kuhn's explanation on paradigm shift (Kuhn, 1993) because of neoliberalism's strong connection to modern day capitalism was founded in the 16<sup>th</sup> century around 1450-1640 (Wallerstein, 2011a). Neoliberalism is not likely to end before 3000 because opposing forces are not strong enough to completely replace it (Wallerstein, 2011b). Alternatives to neoliberalism have been suggested but they have not been successfully implemented to replace it.

Even more importantly, neoliberalism remains dominant throughout the world (Cahill, 211; Primrose, 2013) as "part of the common-sense way we interpret, live in, and understand the world," (Harvey, 2007:22). Neoliberalism serves as an engine of globalization (Stiglitz, 2006) symbolizing increasing global communication, flow of ideas and transfer of knowledge and technological innovations. Finally, neoliberalism relates to market policies and practices that ensure the unfettered flow of global capital for the purpose of maximizing profits by a few global elites (Steady, 2005; Cerny in Rosenau, 2003). Neoliberalism takes the form of knowhow, development aid, entrepreneurship and foreign investment.

Specific to Tanzania, historical trends of neoliberalism in the country make it difficult to replace it. A major turning point in Tanzania happened in year 1992 when the ruling regime successfully repealed the socialist Arusha declaration (cf. section 2.2.1). Nyerere<sup>3</sup>, the first President of Tanzania and champion of African socialism,

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<sup>3</sup> Presidents Mwinyi, Mkapa and Kikwete strongly supported capitalism. However, newly elected president is a social democrat meaning that he employs social democratic principles to fix problems of capitalism in Tanzania.

was extremely upset. The stepping down of Nyerere as the Chairperson of the ruling party in 1989 might have paved a way for such reforms. Nonetheless, President Nyerere commanded a significant influence along the socialist path to country's affairs till his death in year 1999. In other words, the charisma of President Nyerere enabled him to temporarily paralyse the capitalist path from 1992 to 1999<sup>4</sup>. He specifically used the mushrooming private media to communicate and influence the masses of Tanzania public. While the country and Nyerere supporters were sobering his death, supporters of neoliberalism used the narrow loophole to declare Tanzania Vision 2025.

Similar neoliberal forces happened elsewhere in the World (Harvey, 2005; Rochester, 2006). Rochester (2006:69) argues that the end of cold war in 1989, with the death of the Soviet bloc, paved way for the domination of neoliberalism with catchphrase as “Western, liberal-democratic principles.” For that reason, the influence of Marxist socialist views on government declined by the end of 1990s<sup>5</sup>. This led to the fall of many of the socialist countries. Nearly all governments on earth followed a neoliberal capitalist path by late 1990s. Subsequently, the global wave of Western, liberal-democratic principles pulled many countries throughout the world into the capitalist path. As it can be expected, neoliberal changes of early 1990's (Fenelli and Popov, 2003; Holmstrom, 2002; Amsden, 2001 in Von 2010) focused solely on areas that had to create an impact on the financial and economic aspects of Tanzanians to allow establishment of a vibrant market economy.

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<sup>4</sup> Nyerere's health had declined for much of the 1999 and this led to his death in October 14, 1999.

<sup>5</sup> The third world nomenclature—owning its origin to the notion of “a third pole” of less developed countries situated between the first and second worlds in the east-west conflict-seemed an anachronism or old fashioned idea (Rochester, 2006).

The dominance of neoliberalism in the conduct of government in Tanzania is summarized in the Tanzanian Community Development Policy of 1996. Neoliberal reforms, from which Tanzania cannot escape from (URT, 1996a: 7):

...place the responsibility for providing services, especially social services, more on the society itself and NGOs. In such an approach, government will have the responsibility to prepare policies and create a suitable environment for the people and other concerned parties such as NGOs and religious organizations to render and sustain delivery of the services. In such an environment, communities are given the responsibility of identifying their problems, formulating plans to solve them and implementing their plans by utilising to a large extent their own resources on a self-reliant basis.

The mentioned arguments in the quotation are at the heart of the capitalist economy as highlighted by Reddock (2000:29):

...the dominant thinking in the late 1980s and early 1990s has been that the state has a leading, but only facilitating, role in the economy. Development is now seen as the responsibility of private companies and, increasingly, private NGOs...the market is seen as the main arbiter of decision-making.

Reddock's views are equally shared by Simon-Kumar (2010:129) who writes that the idea of free market and liberal economy emphasizes that citizens cannot expect the government to take care of all their needs because they are responsible for their own well-being. Within this milieu, citizens cannot expect to receive subsidized public goods and social welfare support from the government but instead they have to pay for them. For instance, governments serve as one among providers of social services and goods from which citizens can opt to purchase or not. For that reason, poverty is seen as a product of individual shortcomings and not organizational problems inherent in a neoliberal capitalist economy. Although, key structures of neoliberalism have been imposed, its promise on improving the wellbeing of people has not been kept. On the contrary, more and more people suffer from neoliberalism.

By 2010s Tanzania had over 40 neoliberal policies as well as over 2 visions (one for Tanzanian mainland and the other for Tanzania Zanzibar) and 10 strategies that somewhat adheres to the principles of market economy. There is no any other time that Tanzania had so many policies and strategies. For instance, in support of such an approach, Cooperative Development policy of Tanzania (1997) calls for citizens to embrace the principle of self-help because the government only plays a facilitative role and cannot help them (URT, 1997). The key question that needs to be considered here is that, how can impoverished people in rural areas utilize locally available resources without means to do so?

#### **2.3.4 Women Beneficiaries of Neoliberalism**

Neoliberalism, as a system of exploitation, does not segregate people based on their sex. Instead, it favours those, regardless of their sex, who are already in position of power and in particular those who own capital. The opposite holds true in that neoliberalism disfavours marginalized men and women without adequate capital. The literature (cf. section 3.4.4.) which highlights women's disproportionate suffering from neoliberalism is enormous. Similarly, there is a literature (Chant, 2000; Hopkins, 2009; Mannon, 2010) which discloses that neoliberalism has led to "Crisis of Masculinity" where by marginalized men have lost their patriarchal power.

Nevertheless, patriarchy puts some men in position of power. For that reason, men are more likely to benefit from neoliberalism than women. According to Parpart (1995:3), "patriarchal structures and ideologies, the discursive and material contexts

of people's lives, and the extent to which women are emancipated or subordinated in their societies," determine the extent to which men and women benefit from neoliberalism. Mohanty (2002) and Eisenstein (2009) have presented evidence from across the globe that patriarchy is linked to neoliberalism and that men are more likely to benefit from patriarchy.

Without a doubt, feminism has helped some women to navigate blocks of the neoliberalism. However, marginalize women, as those living in rural areas, have not benefitted much. Specifically, feminism has opened doors to educated women and those with capital, to benefit from neoliberalism. Eisenstein (2009) presents evidence of some women who have gain more wages than some men in the neoliberal corporate world. Those were the direct beneficiaries of the feminist movement against neoliberalism. However, they are fewer than those without access to neoliberal exploitative machine. Although there are no clear gender disaggregated statistics in Tanzania, there are some women in position of power (urban educated elites and entrepreneurs) who have benefitted from neoliberalism.

Sadly, the neoliberals have used some liberal feminist ideas to further exploit marginalized women. Specifically, some liberal feminists (Fraser, 2009) have joined hands with neoliberals to form a particular kind of "feminist neoliberalism" which creates grounds for further exploitation of marginalized women and women's labour. Some feminists have abandoned the women's movement against neoliberalism for privileged positions in the neoliberal structures (Yeatman, 1990; Watson, 1990; Eisenstein, 2009; Rottenberg, 2013). Eisenstein (2009) suggests that socialist



feminism calling for women's collectives is the way forward. Simply put, socialist feminism calls for women to join hands and fight neoliberalism. This view is supported in this thesis. Evidence of Tanzanian feminists who have joined hands with neoliberals has not been adequately documented. This is a subject of another study. However, joint efforts and movements among women in opposition against neoliberal exploitation are discussed in section 2.2.5 on the movement on equality.

### **2.3.5 The movement on equality and activism against neoliberalism**

Neoliberalism, at least in Tanzanian context, exists at per with the movement on equality. For instance, the government places special emphasis on encouraging group or cooperative productive activities, as a way to end poverty in the country. For that reason, community development can be brought about (URT, 1996a). Neoliberalism, among other things, discourages formation of mass cooperatives and encourages competition among individuals and groups. Simply put, there is a need for a few entrepreneurs to compete among themselves to improve lives of the rest of community members. Not all Tanzanians subscribe to this view and practice. In view of that, there is a movement against neoliberalism to bring about equality.

Nevertheless, the ideal that both men and women are equal and that equality is important remains widespread. In this thesis, this view is simply referred to as the movement on equality. According to section 9 of the constitution of the United Republic of Tanzania of 1977 with several amendments, Tanzania invests in the creation of (URT, 2005:13): 'a nation of equal and free individuals enjoying freedom, justice, fraternity and concord, through the pursuit of the policy of

Socialism and Self Reliance which emphasizes the application of socialist principles....’ Henceforth, the constitution serves as a justification for the people to engage in the movement on equality.

Although Tanzanian government pursues an ambitious capitalist path, equality socialist values continue to be enshrined in key government’s documents. This is not a new phenomenon. Similar combinations of socialist and capitalist values happen in Scandinavian capitalist countries such as Sweden and Continental European countries such as Germany. However, a general rule of the thumb is that those states started as capitalist states and gradually transformed themselves to social democracies. Inclusion of socialist values to address shortcomings of capitalism is being referred to as social democracy (Carlsson and Lindgren, 2007; Dahm *et al*, 2012). An argument is presented here that Tanzania is an immature social democracy with a potential to transform itself into a fully matured social democracy. However, this is a subject of another study which is beyond the scope of this thesis.

Attainment of social democracy is increasingly becoming important in developed countries and the rest of contemporary world following inequalities originating from neoliberalism. Countries which put high value to social democracy are being referred to as social democratic welfare states. The main features of such states include services being treated as an important component of social policy with uniform cash benefits. Other main features include funding through high taxes; high level of de commodification, and high income equality and low stratification (Dahm, 2012). Social democratic welfare states are a success story. For instance, Social

democratic states including Norway, Denmark, and Sweden, referred to as the Scandinavian countries, have scored high in the Human Development Index for the year 2015. Norway is ranked is 1 with HDI of 0.944. Denmark has a HDI of 0.923 and ranks number 4. Finally, Sweden ranks 14 with HDI of 0.907. The three states are all in the “Very High Human Development” category. On the contrary, HDI for Tanzania is only 0.521. Tanzania is ranked as a Low Human Development country (UNDP, 2015). If Tanzania choses to follow a social democratic path, it is very likely that the majority of Tanzanians will benefit. The current path only favours a few elites with increased access to wealth and education.

Indeed, there is presence of a movement aimed at attainment of what might be referred to as social democracy in Tanzania to attain equality within the neoliberal capitalist context. However, some Tanzanians and marginalized Tanzanians in particular have not adequately benefited from both capitalism (1990s to present) and socialism (1967 to mid-1980s). In view of that, the situation in the country particularly in 2010s, posits a major question: taking example of developed social welfare Scandinavian states and the history of Tanzania, one is left to wonder on whether social democracy can be achieved in Tanzania. It appears that there is a specific level of capitalist economic development that has to be attained first. For instance, although western countries are socially stratified amidst individualism and entrepreneurial competition (Macions, 2003; Kendall, 2007; Giddens *et al*, 2007; Macionis & Gerber, 2008), they have attained high human development.

Even though, individuals from former developing socialist societies such as Tanzania valued social cohesion (Collins, 1990; Chachage and Mbilinyi, 2003). Within that context, the individuals did not have to compete for resources but instead shared resources among themselves. Human development in those countries was relatively low. Simply put, there is no evidence to support a belief that a country has been a social democracy right from its inception. Some capitalist states have transformed themselves into social democracies. Henceforth, attempts by the Tanzanian government, with a socialist past, to adopt some of social democratic policies before attaining a mature capitalist status, may not yield good results. The major question is that can Tanzania use social democratic policies to guide equitable capitalist economic and social development at the same time?

Notwithstanding, it can be argued that Tanzania had enough room to experiment and then learn from both socialism and capitalism: whereas, socialism was experimented from 1967 to mid-1980s, capitalism has been experimented since then (cf. section 2.2.1). The consequences have been explained. Generally, the two doctrines reflect the views of the ruling elites leaving aside the majority of Tanzanians. Consequently, there has been growing explicit and implicit opposition from citizens at various levels in the past and at present time. For example, there has been a call for a new constitution that reflects the will of the people since 1990s. A contemporary effort happened in May 2012. At that time, the Government of Tanzania formed a committee to oversee creation of new constitution before 2015. The committee managed to gather views from across the country and then draft a new constitution which was discussed in a special parliamentary session in the Tanzanian parliament.

However, serious flaws involved in the creation of the constitution, 2015 elections and inadequate funding appear to have slowed down the process. Moreover, a consensus among key stakeholders is far from being reached. An important revelation in the draft constitution is that although the word “socialism” is absent, socialist ideals have been mainstreamed throughout the draft constitution (URT, 2014a). For instance, according article 11 section 1 and 2 of the proposed draft constitution of United Republic of Tanzania, the fundamental goal (URT, 2014a:4) i:

...to safeguard, to strengthen and to sustain justice, equality, fraternity, peace, unity and the tranquillity of the people of the United Republic by considering the welfare of the people and build a free nation which is democratic, observing good governance, sustainable development and self-reliance...fundamental goal shall be developed and strengthened in all major spheres, including political, economic, social and cultural spheres.

In sum, there is a need for a context specific research and analysis of issues to pave way for a new direction that is going to be beneficial for all. Equally important, Tanzania needs, as revealed by the literature discussed previously, to go past and beyond modernity theories of socialism and capitalism and come up with thoroughly researched and locally informed theories including frameworks for it to experience true progress. This study is part of this endeavour.

### **2.3.6 Key actors in the movement on equality**

There has been a resurgence of scholars and activists who spearhead activism against neoliberalism in what is being referred to as “the Movement on Equality.” TGNP has played a key role in the coordination of such activists since 1990s. For instance, Chachage and Mbilinyi (2003:6) acknowledge that local activists under the coordination of TGNP organized a minor peaceful demonstration against heads of the IMF and the World Bank and the presidents of ten Eastern and Southern African

countries on 23<sup>rd</sup> February, 2001. They held posters displaying key messages on exploitation by neoliberalism. Some of the messages had a strong anti-neoliberal rhetoric. Such as Chachage and Mbilinyi (2003:6) : ‘Why do IMF and the World Bank Rob the Poor to Pay the Rich?’ and “End Debt Slavery”; “Charges for Education and Health Can Only be Paid by James Wolfensohn<sup>6</sup> and Horst Kohler<sup>7</sup>”; “We Want Total Debt Cancellation.” TGNP has been leading such movement for over 20 years (see Box 2.2.).

### **BOX 2.2: Coalition of Tanzanian Feminists**

*TGNP has created its brand of local feminism known as transformative feminist ideology. Transformative feminism aims at eliminating all forms of discrimination against women and other marginalized groups, whether due to class, sex, gender, age, ethnicity, disability, geographical and nationality locations. Transformative feminism resist the worst consequences of modernization and development and works towards totally different, equal, cooperative, life-sustaining, communal forms of social and economic organization. Within this context, special emphasis is given to Intensive Movement Building Cycle (IMBC) to strengthen collective organizing and public debate to demand for structural changes and policy reforms at all levels. This is done in an attempt to bring on board realities of grassroots women and girls and their communities in the current context of the on-going crisis of neo-liberalism and patriarchy. Using transformative feminism, TGNP Mtandao has managed to become an active and recognized player in the progressive women and civil society movement in Tanzania. For the past two decades, TGNP has made substantial contribution towards stimulating public debate and activism on policy, budget, and gender based violence and other social issues affecting women and other marginalized social groups. It has worked with other likeminded organisations in designing and implementing, lobbying and advocacy campaigns and stimulating reflections and discourse on pertinent gender and development issues through training and capacity building; generation and dissemination of alternative information; facilitating collective campaign action based on feminist analysis of issues of concern to women’s, poor men’s and other marginalised groups’ development and carrying out gender responsive budget analysis and tracking. TGNP has added value to the women’s and feminist movement by stimulating grassroots activists and others to carry out their own budget analysis and tracking, focusing on a variety of priority issues.*

**Source:** TGNP, 1997, 2013, 2015, 2017

<sup>6</sup> 9<sup>th</sup> President of the World Bank from 1<sup>st</sup> July 1995 to 30<sup>th</sup> June 2005

<sup>7</sup> 8<sup>th</sup> Managing Director and Chairman of the Executive Board of the International Monetary Fund (IMF) from 1<sup>st</sup> May 2000 to 4<sup>th</sup> March 2004. He then became President of Germany from 1<sup>st</sup> July 2004 to 31<sup>st</sup> May 2010.

Similar feminist movements are on-going across the globe (World Bank, 2012; Rottenberg, 2013; Blystad *et al*, 2014; Calkin, 2015; UN, 2015; Wallace, 2015; Nkealah, 2016). According to Mohanty (2002:178) there is the dawning of a renewed politics of hope and solidarity against the exacerbation of the sexual politics of global capitalist domination and exploitation. The movement has been sustained for over two decades. Grassroots people and women in particular have taken up a fight against neoliberalism at all fronts (Calkin, 2015; UN, 2015; Wallace, 2015; Nkealah, 2016). For instance, the role of women in addressing exploitative global systems is not a new phenomenon. The world, witnessed a global contemporary women's movement in 1980s (Tripp *et al*, 2009).

The movement has taken a new shape since 1990s following inequalities emanating from the prevalence of neoliberal structural reforms. This has enabled them to secure a place in the UN system following creation, on 2<sup>nd</sup> July 2010, of "UN Women". UN Women (2010) is a relatively new gender equality agency at the UN whose formal name is the "UN Entity for Gender Equality and the Empowerment of Women." It is argued that UN Women is the result of years of negotiations between UN Member States and advocacy by the global women's movement (GEAR, 2010; FEMNET, 2010).

In Tanzania, the women's movement is guided by many 'feminisms,' in an attempt to address inequalities. A key denominator of such feminisms is that they all focus on dismantling neoliberalism and African's elites' patriarchy. Tanzanian feminists also speak for gender equality between men and women. Unlike their fellows in the

western world and America in particular, African feminist projects appear to be in line with many of the people centred developmental discourses as championed by international NGOs such as the UN and UNDP (Cornwall, 2005; Tripp *et al*, 2009; Bond, 2005; Nnaemeke, 1998; Mbilinyi *et al*, 2003; TGNP, 1997, 2017; Calkin, 2015; UN, 2015; Wallace, 2015; Nkealah, 2016). Here it is meant that there is a call for inclusion of women in all development projects and for adoption of strategies which will ensure gender equality.

Gender equality goes beyond the much-criticised equality, which focuses on equalizing incomes of men and women, because gender equality is about enabling both women and men to realise true empowerment which is contextual and specific to their environment (Chant, 2007; UNDP, 2010:1-2). To put it differently, development and so is gender empowerment, as highlighted by UNDP, must be contextual, specific and subject to changes depending on the needs of people concerned. There is a well-documented scholarship with a focus on developing countries and Africa in particular (Cornwall, 2005; Tripp *et al*, 2009; Bond, 2005; Nnaemeke, 1998; Temba, 2004; Westhuizen, 2005; Calkin, 2015; UN, 2015; Wallace, 2015; Nkealah, 2016) which highlights such specific endeavour and associated achievements.

Generally, there are many women centred approaches in the world. However, women in the global south, including those in Tanzania, tend to capitalise on networking and solidarity to advance their agenda for the sustainability of Global South countries (Chen, 1983; Nussbaum, 2000; Mohanty, 2002; Chant, 2007; Yunus, 2007; Calkin,



2015; UN, 2015; Wallace, 2015; Nkealah, 2016; TGNP, 2017). For instance, Steady (2005: 34) writes that there are many regional groups which have sprung up in Africa since mid-1980s with agenda that focus on development, democratization and resistance to neoliberalism.

Similar struggles do exist in Tanzania. For instance, socialism with equality for all rhetoric was cherished from its onset by Tanzanian feminists in 1970s (Mbilinyi, 1972). The support of socialist equality elements remains famous in 2010s (TGNP 2013, 2017). However, this has not been the case with neoliberalism which, as explained in the previous section, is seen as an evil vice paving way for exploitation of vulnerable people and women in particular. For that reason, Tanzanian feminists see neoliberalism, increased conjoined with patriarchy, as a threat to the welfare and sustainability of their communities and families. The same has wiped out women's enjoyment, needs and interests.

In sum, the Tanzanian context affects the lives of people across the country including those living in Mkalama District. On one hand, the context is characterised by the market economy that goes hand in hand with minimized government role in provision of free services to Tanzanians and increased role of the private sector. Unfortunately, this leads to suffering of the vulnerable populations in the country. On the other, the "movement on equality" emanating from equality doctrine is widespread. This view is enshrined in the constitutions of Tanzania and is geared at mitigating the shortcoming of neoliberalism. Although political and economic elites support a neoliberalist development, civil society activists support the movement on

equally. Within this milieu, Tanzanians need to come up with context specific theories that are capable of bringing together all stakeholders for a mutual benefit.

Noteworthy, Tanzanians elected President Magufuli's administration on 25<sup>th</sup> October 2015. Apart from its commitment to wealth redistribution, gender empowerment and microfinance, the administration immediately engaged in austerity measures coupled with boosting of revenue collection. This has gone hand in hand with stringent measures against corrupt government leaders. A promising performance of the new administration, only within a few months, served as evidence that highlights structural faults in governance structure that favoured only a few Tanzanians in the past. Simply put, the new administration strives to create an atmosphere which favours microeconomic development and gender empowerment. The path taken up by the new government appears to be social democratic path. However, it is a subject of another research beyond the scope of this thesis. Although the challenge of neoliberal economic policies remains, the mentioned efforts of the Magufuli's administration are important ingredients for the success of VCONEs. Again, a new study might be required to examine the issues after Magufuli's administration comes to an end.

## **2.4. Empirical Evidence in Africa, Tanzania and the Rest of the World**

### **2.4.1 Motivation for networking within the neoliberal context**

This section covers literature on factors related to rural women's propensity to establish or join women networks (objective one of the study). It specifically highlights what has been covered by other studies and the gaps which have been covered by this study. By and large, vulnerable women, particular those living in

rural areas and with less income, suffer disproportionately in both the private and public sphere. The suffering of marginalized women is exacerbated by neoliberalism and patriarchal exploitation. For that reason, marginalized women, among other things, are motivated to network with others. However, networking is not easy; it is a risk-taking adventure and requires an entrepreneurial effort.

One needs to have a thorough understand of the factors which motivate marginalized women to network both formally and informally. Push-pull theory of entrepreneurship offers a more comprehensive avenue for analysing motivational factors which attract marginalized women to network. Verheul and others (2010) highlight that pull factors are positive motivational factors of an entrepreneurial venture or opportunity that pull people into entrepreneurship whereas push factors are individual negative situational factors that force people into entrepreneurship. In view of that, an understanding of both push and pull factors for joining networks is needed.

There are a number of studies which encourage women to join networks. However, they have not focused on push and pull factors for joining women networks. For example, Daniels (1988) divulges that women networks serve as integral resources in community organizing to the extent that achievements of many local, national and international social justice and peace movements reflect female skills and talents. Similar views are shared by Mohanty (2002:178) who argues that the only way to get a little measure of power for Global South women over their own life is do it collectively, with the support of other people who share their needs. Eisenstein calls

for Global South women to network and create a parental state that takes good care of both men and women. She specifically dreams of a transformed maternalism with (2009:228), “a sense of compassion and responsibility to nurture on the part by all social and political organizations.” Tripp and others are of opinion that women need to network by participating in African women’s movement. The women’s movements has led to women’s increased visibility (2009:1), “in African politics in unexpected ways, setting new precedents,” such as constitutional reforms, and passage of new legislation in favour of women.

The mentioned studies press much emphasis on holding the government and other actors responsible for their failure in empowering women. In this perspective, the government must overthrow the market and become a welfare state to take care of its citizens. However, the mentioned studies have overlooked the destructive power embedded in neoliberalism (Eisenstein, 2009) which informs governments in contemporary world. Moreover, the neoliberal market context destroys traditional mechanisms of survival for men and women leading to overreliance on women’s labour. Simply put, one cannot completely rely on a government within a neoliberal context because such a government is only required to play a facilitative role. There is a need for an approach which -apart from holding the government responsible- enables women to make use of their locally available resources.

Another view focuses on women and other marginalized people to network and rely on their local resources to deal with women’s oppression. Africans and women in particular, as acknowledged by Swantz and Tripp, return to networking practises to

shield themselves from the blunt of neoliberal policies and the associated profit driven programs. For instance, Swantz and Tripp (1996:12-13) argue that small group or village social economies and other forms of networking can specifically serve as alternatives designed to cope with threat of contingencies, and with the open market penetration.

And no less clear, Jackson (2008) acknowledges that, networks infiltrate social and economic lives of people in developing countries to provide mutual insurance. Women entrepreneurs, in West Africa and the rest of Africa pool collective funds from individual members' contributions and profits to set up an informal health insurance fund, called Natt<sup>8</sup> (Lo, 2008; WWF, 2010). The strength of the mentioned practices is that they rely on local resources to address women challenges and that women have a say on their implementation. The mentioned studies have focused on ways women network but they have overlooked the push and pull factors for women network. This is a gap which is going to be covered in this study.

It is not a new phenomenon that Tanzanians are motivated to network, both formally and informally, to earn a living (URT, 2000a: 34). Noteworthy, networking and in particular women's networking has played a key role in building Tanzanian communities (URT, 1988; URT, 1988; URT, 2000a). In 1920s a significant number of Tanzanian men formed networks to safeguard their engagement in cash crop production for cash needs. As a result, women were left with the role of food production. The cultural transformation, skyrocketed by a colonial economy at that

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<sup>8</sup> contribution in English

time, remained in place for several decades until 1980s (Cranenburgh, 1990: 16). Specifically, the British colonial rule legalized such arrangements through the first co-operative societies Ordinance of 1932. At that time, men who could not engage in cash crop production sought for waged employment in colonial plantations (Geiger, 1997; Mbilinyi, 1972; Staudt, 1984; Cranenburgh, 1990; Msongazila, 1994). Success was determined by the amount of cash one owned as opposed to, for example, the number of cattle owned. This was a serious blow to non-cash cultural ways of survival in which both men and women worked together in a communal mode of production. Consequently, there arose a clear distinction between men's and women's gender roles.

From that time onwards, peasantry in Africa became a women's socially assigned gender role not men's because a distinction between women peasants engaged in food production and men engaged in cash economy became so obvious. As women engaged in agricultural production, they engaged in informal sectors (Staudt, 1984; Ngaiza and Koda, 1991). They, among other things, formed informal networks such as *Upatu* to facilitate their participation in the sector. For instance, at the time when men were recruited into the formal colonial economy through colonial wage system and other ways of remunerations, women engaged in traditional informal saving and rotating schemes locally known as *Upatu* schemes, which they used to supplement incomes of their spouses. Although formal women's networking was allowed through participation in the ruling party, women's *Upatu* schemes continued informally during *Ujamaa* era (Tripp, 1994).

Following failure of government run *Ujamaa* projects such as state run cooperatives, coupled with liberalisation of the economy and associated reduced role of the government from provision of free social services in mid 1980s, women and other Tanzanians were permitted formally to organize outside party lines through participating in *Upatu* schemes. This led to a rapid increase of formally recognized autonomous networking. Formal women's networking, through informal Savings and Credit Associations (ROSCAs), was equally boosted by Women in Development (WID) projects in mid 1980s whose key concern was inclusion of women in development (Jellicoe, 1978; Koda *et al*, 1987; Meena, 1991a&b; URT, 1997; FAO, 1997; Mbilinyi *et al*, 2003; Chachage and Mbilinyi, 2003; Shayo, 2005 and Tripp *et al*, 2009). Noteworthy, the mentioned studies have focused on the history of women's networking.

However, the literature on networking through ROSCAs in their various forms also referred to as Village Savings and Loans Associations (VSLA) in Uganda, misses. ROSCAs have become the most famous microfinance scheme for the poor in rural and urban areas of Tanzania. Moreover, Rockel (2000) who conducted a study in Tabora region reveals that women's participation in networks and entrepreneurship has existed since pre-colonial times and has been adopting various changes in line with past and present cultural, political, economic and social lifestyles. Although, many elements of traditional way of living have been sustained to date and by women networking in particular, there has been continuous transition to a new cultural setup with women at the centre stage that scholars and researchers need to examine so as to address modern day grassroots challenges.

By and large the shift in networking has been from mixed networks to sex isolated networks as fuelled by colonialism and subsequent regimes; these changes are behind increased patriarchal forces in modern day Tanzanian societies. Specifically, Rockel (2000) argues that in many parts of Africa, women dominated local and regional trade and partnered with men as equals. When men switched to colonial cash economy, women traded alone including migrating in search of greener pastures. However, there were gender implications in that women and men were socially assigned different gender roles, one in the domestic production or subsistence agriculture and the other in the cash economy mainly production of cash crops.

There are some incidences whereby men and women collaborated as equals. For instance, Rockel (2000) has documented some incidences whereby women had partnered with other women and with men in their business ventures as early as 1780s. It is emphasized that gender roles in pre-colonial societies were not as distinct as they are contemporary communities. An interesting finding of those early days is that co-wives of the same household also partnered to make ends meet; in an increasing cash economy driven by competition, co-wives are likely to become grave enemies who compete for scarce resources. The culture, in whatever form and progress, makes an integral part of any society; it has to be taken into consideration, if success is to be achieved (Chen, 1983; Mbilinyi, 1984, 1989; Swantz and Tripp, 1996; Tripp *et al*, 2009).



Particularly important, it is argued by FAO (1997) that, in a neoliberal market economy, the poor need to form innovative self-help networks because they are at an immediate disadvantage with respect to the rich. For instance, collective action, as a defensive mechanism, lowers transaction costs for the poor and ensures greater equity through increased bargaining power of the poor. Although the mentioned argument is true, taking into consideration the culture of target population is not easy. Henceforth, examining push and pull factors for women to network is an important step towards an understanding of people's culture. Having examined the background of women networks and networking in the past and their connection to the present context embedded in the market economy, there are a number of interconnected reasons which might have motivated women to network in contemporary Tanzania. These are going to be discussed in the following paragraphs.

Firstly, difficulties emanating from the neoliberal market economic context have played a key role in motivating women to network for social, economic and political reasons (Tripp, 1989; Tripp, 1994; Tripp *et al*, 2009). In particular, a shift from Tanzania's socialist welfare interventionist state that provided free social services, in existence from 1967 to mid-1980s, to a neoliberal state with a reduction of free social services resulted into mushrooming of women networking activities in both urban and rural Tanzania as an attempt to survive.

For instance, at the outset of neoliberal market reforms in mid-1980's over 50 % of the Tanzanian population were believed to belong to informal grassroots networks as a response to such reforms (Meghji *et al*, 1985; Koda *et al*, 1987; URT, 1988; Tripp

*et al*, 2009). Women's working increased because, as argued by Tripp (1994: 114), of more and more modern world financial responsibilities that have increasingly fallen on women's shoulders as opposed to men. Similar views are shared by Bujra (1990) who reveals that rising household expenses related to such things as clothing and school fees, have prompted women to look for ways to generate income, including selling a rising proportion of their subsistence foods, so as to survive.

Moreover, by the late 1980s, when neoliberal reforms were introduced, as revealed by Tripp (1989), the majority of men's salaries, particularly for those working in the public sector, were too small to the extent that they lasted for only three days. Consequently, women participation in microcredit networks (*Upatu*) allowed them to support their household for the remaining days. Tripp (pg. 622) reveals:

...if Tanzanian women were isolated and financially dependent in the 1970s, they have certainly assumed a key role in their household economies since then...As a result of the rising cost of living and associated decline in the real earnings of workers, women have been virtually forced into greater economic activity, inevitably drawing them out of the home and into more contact with broader sections of society.

An important lesson is that neoliberal economic reforms have managed to transform the role of women from male dependency to household breadwinners. This goes hand in hand with an increased demand by women to be included in the political process as well. Specifically, Tripp (1994:107) acknowledges that:

...research on the informal economy in Tanzania and its related organizations...suggests one arena where one finds...cross-cutting tendencies...women of diverse backgrounds have found themselves sharing common interests in fighting for greater inclusiveness in the current process of political liberalization, having historically been left out of formal politics.

Simply put, the introduction and continuing implementation of neoliberal economy have gender implications which shape the way men and women relate to one another. The mentioned studies claim that there is an increase of networking activities among women. However, they have not adequately captured the pull and push factors that motivate women to join one type of network as opposed to another type.

Secondly, in contemporary Tanzania some women are motivated to network by local and international development agencies. Literature reveals that local and international organizations use two opposing philosophies to network women (Koda *et al*, 1987, Meghji *et al*, 1985, Tripp, 1994; URT, 2000a; Chachage and Mbilinyi, 2003; Eisenstein, 2009). The first group, subscribed to the neoliberal agenda, tends to attract women in an attempt to make them part of the dominant profit driven economic agenda. The philosophy behind this is known as Women in Development (WID). At that time, the philosophy was equally famous among global institutions such as the World Bank and International Monetary Fund's (IMF). WID projects were an integral part of Structural Adjustment Programs (SAPs) in 1980s and 1990s. However, WID appears to be on the losing end since 1990s.

It is underscored that hypocrisy in WID projects and other SAP related projects led to the birth of an opposing movement known as Gender And Development (GAD) in 1990s. This is being used by a second group of development agencies to create gender sensitive collectives at the grassroots level. As mentioned earlier, GAD focuses on freeing women and disadvantaged men from exploitation and oppression caused by the market economic reforms and patriarchy. The GAD movement is part

of international women's networking in an attempt to call for a more inclusive humane development approach against neoliberalism and associated market economic reforms.

Although GAD continues to grow stronger as an inclusive developmental doctrine in Tanzania and elsewhere that influences women's activism including networking, neoliberalism hypocritically uses GAD label to reach out to women in an attempt to foster an exploitative profit driven agenda (Koda *et al*, 1987, Meghji *et al*, 1985, Tripp, 1994, Tenga and Peter, 1996; URT, 2000a; Chachage and Mbilinyi, 2003; Eisenstein, 2009). Therefore, one needs to examine the practice of an organization using the "gender" label before passing a judgement on gender sensitivity of the organization. The mentioned studies have revealed the role of some donors in encouraging women to join networks. However, they haven't revealed on the factors which motivate women to join networks in absence of donors' influence.

Thirdly, members of women's networks join network so as to access resources. Members of women's networks are more likely to obtain knowledge, skills, competencies and resources as stipulated in case studies by Koda *et al*, (1987), Meghji *et al*, (1985), Tripp (1994), Tenga and Peter (1996); URT (2000), Mohanty (2002), Mallya (2005), Shayo (2005), Kristof and Wudunn (2009) and Eisenstein (2009). For instance, Tanzanian urban advocacy women networks have paved way for creation of policies which have increased household income of Tanzanians and women in particular. It is in these networks, at the national level and on advocacy agenda, that Tanzanians have witnessed the global women's movement at work; the

work which has led to the creation of new gender sensitive policies and rectification of gender insensitive policies (Mallya, 2005; Tripp *et al*, 2009). The global movement is useless without such a domestic base because the movement is a reflection of the volatility of fast changing global politics as influenced by the international political system (Dorsey, 1994; Rochester, 2006) that needs local ownership to be mainstreamed locally.

Particularly important, it is underscored that neither the global movement nor the international community has a formal tangible structure which operates at the grassroots level. What we witness in the actual world, as clearly argued by Rochester (2006), is a cobweb of fluid international political system and not a unified international community. Although, Miles (1998: 165) claims that global women movement, as part of international political system, strongly curbs and seriously challenges domination of class, race, colonialism and gender, a full informed grassroots base is needed because as Jaggar and Rothenberg (1993: xiii) put it: “as the world economic system becomes increasingly integrated and both the privileges and the exploitation of women in the Western Europe and North America are tied increasingly tightly to the privileges and exploitation of women around the globe, it becomes ever more important for feminism to think and act globally as well as locally.” Moreover, such a base is increasingly becoming important in modern times as organs such as the UN Women and international women NGOs have started to increasingly target grassroots advocacy women networks (FEMNET, 2010; GEAR, 2010; Steady, 2005a&b).

And not only that, the base is equally important locally. For instance, Mallya (2005:199) learned that Tanzanian women's networking gives women strength in terms of expert personnel and finance resources, wider media coverage, increased legitimacy in the eyes of policy makers and opportunity to share experience. Specific policy changes that have been brought by Tanzanian women advocacy networks, as revealed by Mallya (2005) have been highlighted in the amendments of the 1999 Land act, 1996 Land bill, 1995 Land policy and the Tanzanian constitution itself. The three land policy documents allow women to constitutionally own land. As a result, rural grassroots women's networks have benefited from the created policy framework that allows them to have more voice and economic independence.

Referring again to a study of women networks in Dar es Salaam by Tripp (1994:113-114) it has been revealed that close to 50% of all self-employed and employed women in late 1980s belonged to women networks known as *Upatu* and earned on average 26% more income than other non-members who were equally self-employed women. In short, belonging to a network serves as a key to many opportunities that can be utilized by both women and men. The mentioned studies present compelling evidence that networks are resourceful. However, they have not revealed the kind of resources which can be offered by VCONEs in the current economic context.

Fourthly, women are motivated to join women networks to access community insurance. For instance, Archambault (2010: 936) reveals that networks and networking serve as safety nets and create a sense of belonging allowing Tanzanian women to maintain large networks of friends. This equally holds true elsewhere both

in Africa and the rest of the developing world (Lo, 2008; WinklerPrins and Souza, 2005; Mattee, Lassale and Temu, 1998; Aina, 1998; Wambura and Rutatora, 2001; Enarson and Morrow, 1998; Holmstrom, 2002; Kabeer, 2003; Kaburire and Ruvuga, 2006). Several case studies conducted by Meghji and others in Kenya, Tanzania, Zambia, Lesotho, Swaziland and Botswana to examine the contribution of women networks from pre-colonial to mid-1980s arrived at the following conclusion (1985:23) that networks, can bring about social, economic and political changes in Sub-Saharan Africa.

Simply put, Africans have oftentimes created informal organizations or groupings to deal with problems or discuss issues during weddings, funerals, birth of children and other celebrations. For instance, Africans would either collect money, food or other items or contribute towards a central pool. They would then handle the collection to a respected and trusted person in the area to be utilised for the intended objectives. However, nearly three decades have passed from the time when the studies were conducted. It is therefore important to understand the different communal insurance in the neoliberal context of 2010s.

Tanzanians are poor (see chapter one for details) and as a result they cannot afford reliable social security coverage. They instead rely on informal communal insurance. Specific to Tanzania, Swantz and Tripp (1996), who interviewed several grassroots people to analyse effects of neoliberal economic reforms, have compared the situation in Tanzania to pre-capitalist communities in the western world. Terms such as “human economy” by Karl Polanyi, “Moral economy in pre-capitalist village

societies” by James C. Scott and “economy of affection of uncaptured peasants” by Hyden (1980), were used. It is argued that in such economies people hold social values to safeguard the social motivation of mutual care. However, it is problematic - in a context whereby rural and urban areas are increasingly conjoined by neoliberal exploitation- to compared the Tanzanian rural context to that of pre-capitalist societies in the western world.

Likewise, Archambault’s (2010: 937) case study reveals that rural women in villages of Tanzania live as families and they have devised informal mutual insurance forms that allow them to meet and share their household burden. For example, women in rural North Tanzania go, in groups, to market everyday as a way to socialize and help one another. Although women have the ability to purchase supplies at the market that could last for three to four days to avoid daily walking, they go to the market to socialize and nurture their relationship. The mutual care aspect of the women networks as explained by Archambault (pg 937) reveals that:

... (women) continue to socialize with one another...sharing the weight of their shopping with friends...women go together to church and mosque...women go together to funerals or to visit friends and family at the local health clinic. Even while working on their farms, women socialize with one another. Across the valley, the dense vegetation provides little hindrance to the social calls that pass from one field to the next

The above quotation serves as an evidence of the social connection that has been created and nurtured by the women to lessen their caregiving responsibilities. In sum, Archambault’s case study and Swantz and Tripp (1996:12-13) reveal that women networks play a significant role in the provision of mutual insurance for the poor, a service that is not adequately covered by neoliberal economic institutions. Even



though, the gap on mutual insurance as practised by VCONEs remains and needs to be filled by another study.

Fifthly, women join women's networks because such networks offer a cultural engrained platform for women to address their local problems and needs. There are some studies which present evidence on the cultural aspect of women's networks (Koda *et al*, 1987; Tripp, 1989; Geiger, 1997; Hodgson, 1999; Mbilinyi *et al*, 2003; Steady, 2005; Archambault, 2010; Acquaaah, 2011). For instance, it is argued by McClean (2000:179) that women networks, "offer indigenous approaches or context specific frameworks to solving women's problems in their specific environments by focusing on action, developing programs and institutions."

Likewise, Nussbaum (2000:40) argues that international development projects oftentimes fail because they do not sufficiently take on board:

...cultural variety and particularity..." [For instance,] "...development workers proceed on the assumption that nuclear families are the primary units of personal solidarity and that women relate to other women primarily as members of heterosexual couples..." [Consequently, such projects ignore] "...existing traditions of female solidarity and group membership, often highly productive for economic development...."

Along this line of thought, Archambault (2010) acknowledges that an ideal Tanzanian place to live is that which allows people to experience highest levels of networking where profit accumulation is not the only motivation. For instance, economic benefits, as opposed to social welfare benefits, are oftentimes given a second priority and are used to address social challenges.

Similarly, a case study by Msongazila (1994: WS85-WS86) reveals that, "...the spirit of self-help and pooling of resources by the members of a community to achieve individual benefits was a common practice" in pre and post-colonial societies. Specifically, these traditional forms of networks were established to deal with exploitation of the African black peasants by Asian traders and middlemen as well as to advance social and political goals to mitigate colonial oppression and exploitation. Such practices were equally reported among co-wives in some Tanzanian traditional societies (Archambault, 2010).

It is underscored that the majority of Tanzanian women (due to their limited access to the formal employment), as revealed by ILO (2001:17):

...have adopted survival strategy through the informal sector by engaging themselves in income generating activities such as food vending, vegetable selling, stone crushing, hawking, domestic work and even prostitution...evidence shows that Structural Adjustment Programs have increased vulnerability to greater poverty and exploitative conditions to women.

Along this line of thought, Tripp (1994: 108) divulges that deepening economic crisis has changed gender roles by making some women breadwinners within the household. The changes have created a need for creation new organizational strategies and social structures among marginalized women. Women have specifically created organizations based not on ascriptive affiliation but on economic survival and the belief that one's own survival is contingent on the survival of others. Women have formed groups to facilitate delivery of social services, income-generating activities, and savings.

The mentioned studies have employed qualitative methodologies. The methodologies are useful in the provision of evidence. For instance, the studies have provided evidence of networking among women mainly due to increased financial burden pressed on women. However, it would have been better if the mentioned studies presented comprehensive findings on push and pull factors for women to join women's networks as opposed to other types of networks. More specifically, push and pull factors which focus on self-created networks including VCONEs is missing. The mentioned gap is going to be covered by this study.

#### **2.4.2 Networking and community development**

Community development has to do with the ability of communities to collectively take action for their development. Networking is a prerequisite for community development because people network first before they can successfully take a collective action to attain any real progress. It can thus be concluded that a well-developed community is the one which is well networked. Gilchrist (2009) acknowledges that networks are universally invaluable resources in community development because any community in the world is a product of strengthened networks of individuals, groups, organisations, sectors and agencies. It is further underscored that effective community development is about establishing and maintaining effective and inclusive networking and networks which (2009: 41), “enable people to work together across organisational and community boundaries.”

Globally community development has been given priority following failure of conventional development approaches and neoliberal modernization approach in

particular. This view is equally shared by others including Dunham (1972), Maser (1997), Wharf, (1999), Chambers (1983, 1994, 1999), Gilchrist, (2009). Conventional development approaches have oftentimes side-lined the marginalized people including poor women. Therefore, communities are encouraged to take charge of their development in an increasingly competitive global market economy.

Similarly, community development is not a new phenomenon in Africa. Community development was used to facilitate national building and uplifting of standards of living for Africans in 1950s and 1960s. These efforts were spearheaded by both nationalist African governments and the United Nations (Briggs *et al*, 1997). Nevertheless, those efforts were successful because they were driven by the modernization doctrine (Wharf, 1999). The doctrine puts an emphasis on the adoption of western development approaches which may not be in line with the interests of the local populations. Beginning on late 1970s to 2010s, community development was implemented using the neoliberal doctrine but with less success (cf. section 2.3).

Community development has equally been prioritized in some government interventions in Tanzania and the *Ujamaa* doctrine in particular. There is a famous saying, for example, which states that, “*Fimbo ya wanyonge ni umoja wao*” in English it states that, “A stick for the oppressed people is their unity.” The saying calls upon oppressed Tanzanian communities to collectively work together, as a network (stick), to deal with oppression and for that reason build their community. Women networks, among others, allow members of rural Tanzanian communities to

collectively work together and for that reason address challenges they face in their villages. This view is shared by several scholars from Tanzania and elsewhere (Koda *et al*, 1987; Meena, 1991a&b; FAO 1997; Narayan, 1999; Putnam, 2000; Shayo, 2005 and Tripp *et al*, 2009). This perspective is equally shared in the Community Development Policy (URT, 1996a).

However, what misses in the mentioned studies and perspectives is the potential embedded in VCONEs. The role of VCONEs in the attainment of community development and shaping gender relations in contemporary Tanzania is underexplored. VCONEs have the potential to bond members together for social benefits but at the same time bridge them to access economic benefits as it will be revealed in the findings sections. Increased participation in such self-help networks may add greatly to community development efforts.

Provision of microfinance services to members is one of the pillars of VCONEs. Conventional microfinance schemes have emerged in response to the failure of the formal financial system to reach out to the poor. The UN (2010b) reveals two major microfinance approaches. The first approach seeks to reverse gender inequalities in access to finance. Here, a platform is created to allow marginalized members of impoverished communities and women in particular to access affordable financial services. The first approach is oftentimes driven by profit. For instance, grassroots women serve as potential customers for the microfinance scheme through payment of a relatively small interest. The interest is used to meet operating expenses of the scheme. Specifically, the main aim of such schemes is to ensure financial

sustainability through involvement of the commercial sector including profit seeking international investors. It has increasingly become clear to many that too much emphasis on profit has led to the demise of such approaches<sup>9</sup>. Simply put, reliance on meagre resources of the poor to accumulate more profits for the rich elites is nothing but another attempt to expand neoliberalism. Sadly, the scheme has greatly tarnished the image of microfinance.

The second microfinance approach, works towards broader gender equality goals and is not driven by profit. Particularly important, this approach focuses on both economic and social aspect of development by combining financial services with a wide range of social services as needed in the local context. Most organizations that work towards broader gender equality goals apply group-based approaches to service provision (UN, 2010). This approach is believed to have originated from Grameen Bank in Bangladesh (Yunus, 2007). The common denominator for such networks is some variations that divert from the basic principle of Grameen Bank to suit local and context specific needs.

For instance, some organizations combine group and individual lending because group lending, while useful for those starting up businesses can act as a constraint on more successful entrepreneurs (UN, 2010). Successful projects have also combined microfinance based poverty alleviation program with participatory training on important issues such as HIV risk and prevention, gender norms, domestic violence,

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<sup>9</sup> <http://news.bbc.co.uk/2/hi/programmes/newsnight/9369880.stm>

and sexuality (Kim *et al*, 2007). Such projects can improve economic well-being, empower women, and lead to reductions in Intimate Partner violence.

The UN has presented helpful information on the conventional models of microfinance. The models require presence of an elite institution to oversee the scheme. In this perspective, the networks are not autonomous. Thus, the institution has failed to reveal the third approach which emanates from self-created networks, such as VCONEs which are free from control of an external institution. VCONEs are created, owned and operated by the members themselves. The critical role played by such networks especially in the attainment of community development needs to be brought up to light. Henceforth, development stakeholders need to promote creation of self-help networks which serve both social and economic aspects of development. An emphasis on profit and external supervision, for example, needs to be discouraged. The main reason being that self-help attitude, at the core of community development, among vulnerable beneficiaries is undermined. Vulnerable beneficiaries include business beginners, poor women and young entrepreneurs.

Despite the mentioned difficulties, promotion of networks and networking by the poor is increasingly becoming influential even within global institutions such as the World Bank and IMF (Sullivan & Sheffrin, 2003; Sheppard and Leitner, 2010; Saad-Filho, 2010). Yet, less has been emphasized on the need for self-created networks. Self-help networks have a greater potential to take on board the local context. Simply put, socio-economic context in which people live is gendered and for that reason influences how people relate to one another and community development at large.

The pillar of community development is relationships of community members rather than the physical environment in which they live (Gilchrist, 2009). Self-help networks are more important in community development than other kinds of networks.

The created socio-economic context has led to massive dispossessions of populations (Harvey, 2011) through transformation of local contexts throughout the world, connecting them to complex interconnected exploitative global systems (Veron, 2010; Eisenstein, 2009; Hayter & Barnes, 2012). Neoliberalism's drive to accumulate capital across borders and beyond the means of investing it, its obligatory use of cheapest methods of production that leads to consumers with no means of consumption, and its passion to exploit nature to the point of destruction lead to, among other things, persistence of mass unemployment, increasing inequalities between the poor and the rich, increasing environmental degradation of countries, and declining value of education for children and adults (Harvey, 2011; Harvey, 2014). All of the mentioned shortcomings reverse what might have been gained through community development efforts during the socialist era (UNDP, 2015). There is no any other time in Tanzanian history where there is an urgent need for self-help networks. Marginalized people have nowhere to rely upon other than their resources.

Neoliberal crises have attracted a lot of criticism both in Tanzania and across the globe (Mbilinyi *et al*, 2003; Stiglitz, 2006; Harvey, 2011) to the extent that some scholars such as Sheppard and Leitner (2010: 193) have suggested alternatives



within the academia that free people from adhering to neoliberal universal values inherent in the neoliberal context. Others have dismissed globalization and neoliberalism as the dominant doctrine of the past calling for 'post-Washington consensus' and Keynesian principles aimed at increasing the role of the state and control of the market (Rosenberg, 2005; Lopes, 2012). President Magufuli's administration subscribed to the mentioned practices. Although, the neoliberal context leads to more suffering of vulnerable poor populations, there is no single study in Tanzanian context which has focused on the role of networking in the creation of sustainable and resilient communities as well as and associated gendered implications. This study is going to address the gap.

Nevertheless, there are several studies which show how networking can lead to community development. Some studies focus on how networking can lead to positive change (Rice and Yoshioka-Maxwell, 2015; Lee, 2015) which is important for progress of any community. Others focus on how networking can be used as a survival mechanism among the poor (Oracion, 2015; Wallace, 2015; Kasper and Mulder, 2015). When communities bond up together, they are developed. Simply put, a disunited community is poorly developed incapable of sustaining itself.

Barry Wellman and fellows have used network analysis to examine the role of networking in decision making, social capital development, and community development (Wellman, 2000; Rainie and Wellman, 2012; Wellman *et al*, 2001; Mo and Wellman, 2012). Specific to Tanzania, formal networks are dominated by urban elite men and women who have created civil societies to defend the rights of

vulnerable populations including poor men and women (Kitunga, 2003; Rusimbi, 2003b; Madaha, 2014). The elites are scholars and academia who reside in urban areas. Although the institutions have played a key role in the creation of the previously mentioned movement on equality, they often rely on donor's assistance to run such institutions. Henceforth, they cannot be sustainable in absence of donor's funding.

An important criticism on the mentioned studies is presented by Dill (2010) who argues that conventional forms of networking do not fit in the Tanzanian context. In other words, Dill (2010) calls for complementarity between desired conventional forms of networking and existing social norms because, first, bureaucracy in formalizing conventional networks excludes the poor in Tanzania. Second, conventional forms of networking exclude social norms and as a result fail to meet the needs of the most vulnerable populations. Dill arrives at a conclusion that the conventional forms have failed to bring community development in Tanzania. Instead, Tanzanians have chosen to keep their traditional ways of networking such as creating temporary wedding committee to fundraise for expensive wedding ceremonies. Dill is of opinion that such committees are not helpful.

Although the mentioned studies present useful information on networking and networks, they have not adequately explained the role of self-created networks in the attainment of community development within the neoliberal context of Tanzania. Sadly, the literature on the role of self-created networks in shaping gender relations misses. Moreover, some of the mentioned studies (Oracion, 2015; Wallace, 2015;

Kasper and Mulder, 2015; Rice and Yoshioka-Maxwell, 2015; Lee, 2015) have taken a gender-neutral position and in view of that they have failed to capture gender oppression and other forms of inequalities in such networks. In other words, networking, if poorly managed, may lead to further marginalization of poor women and other marginalized people.

Meghji *et al*, highlight another important revelation which needs to be taken into consideration by arguing that networks do not exist in vacuum (1985:1), “they both exist in the context with other ramifications, such as, historical heritage, the economy, cultural heritage, political background and so on.” Even though, those ramifications change with time. There is a clear need for them to be well understood, if community development has to take place. Simply put, people in a certain locality are not homogenous and idle waiting for some external intervention for them to attain development. They usually accept external interventions and implement them as per their context as clearly presented by Granovetter (1985:487) in Buskens (2002) who argues that:

...a fruitful analysis of human action requires us to avoid the atomization of under and over socialized conceptions. Actors do not behave or decide as atoms outside a social context, nor do they adhere slavishly to social categories that they happen to occupy. Their attempts of purposive actions are instead embedded in concrete on-going social relations.

Although Granovetter and Meghji highlight the critical role of networking in community development, they have not covered the role of self-created VCONEs, as new form of networking, in community development and associated gendered

implications. Besides, networking happens in a changed political background which is greatly affected by neoliberalism and this calls for a new study.

### **2.4.3 Challenges facing conventional women networks in rural areas**

Women networks and other forms of networks have never remained the same. They have changed with the changing social, economic and political contexts. The neoliberal context, as presented in section 2.3 of this thesis, has impacted the lives of Tanzanians by transforming their social interactions. This suggests that there are new forms of networks which need to be studied. This is a gap which has been covered by this study. Nevertheless, there is a literature which covers the challenges faced by conventional forms of networking. Accordingly, this section covers such challenges as argued by some scholars to understand the background which influenced creation of new forms of networks. The bottom line is that this section discusses debates among scholars to highlight the need for a revisit to those challenges. Simply put, the challenges mentioned are influenced by the thinking of those who presented them. They do not necessarily reflect the situation on the ground.

Given the dominance of neoliberalism in the world and Africa, structural challenges which deny vulnerable people their full right to citizenship have been created. For instance, in Latin America a significant number of people have been imprisoned following adoption of neoliberal policies (Müller, 2012). Other details about the global shortcomings of neoliberalism have been discussed section 2.3. In view of that, this section is going to focus on some of the known challenges that Tanzanian communities face by equally drawing examples from other African countries.

Firstly, a number of studies have arrived at a conclusion that networks block attainment of community development. They are of opinion that members of communities need to adhere to western individualist values to become successful. Communities, among other things, need to create classes among themselves to motivate community members to seek individual gains. For instance, Swantz and Tripp (1996), as they present findings from an analysis of the situation in a post socialist Tanzania as a whole, came out with an argument that grassroots women's networks are both "nonentrepreneurial" and overburdening to women. For that reason, they both add to the many traditional gender roles assigned to women and fail to uplift women out of extreme poverty.

Similar views are shared by Hyden who argues that the non-entrepreneurial practice of Tanzanian communities equally affects men (Waters, 1992). Here, Hyden, as revealed by Waters (1992:163), suggests that, "both villagers and city-dwellers are tied together in webs of kinship and tribal obligation that interferes with the accumulation of wealth or capital necessary for the formation of either industrial modes of production or class-based societies." Conventional forms of networking are seen by both Waters and Hyden as barriers for the advancement of any community.

Likewise, Buvinic, in an analysis of several case studies conducted in Global South countries, including Tanzania, presents an argument that women networks, and saving and credits (microcredit) networks in particular, preserve, a "traditional welfare" focus that leaves things as they are. For that reason, they continue to

perpetuate deep rooted patriarchy and subsequently fail to economically empower women. Specifically, Buvinic (1986: 653) argues that:

...a large number of income-generation projects for poor women in the Third World designed during the Women's Decade (1975–85) have 'misbehaved' — that is, their economic objectives have evolved into welfare action during implementation. Project misbehaviour and the prevalence of welfare interventions can be explained by three factors.

Buvinic discourages women networks which facilitate the achievement of social aims and instead calls for those which facilitate economical aims. The major assumption is that all of the women-led interventions are driven by the welfare thinking of women. However, Buvinic overlooks the networks which have successfully combined both economic and social elements.

Similarly, Tripp claims that structural programs of 1980's and 1990's which forced people to increasingly rely on traditional ways of networking for cash needs, may have been responsible for rising sectarianism in Tanzania; she specifically argues that (1994:375):

... Tanzania, which has had a less volatile recent past, was by the early 1990s seeing manifestations of religious sectarianism and undercurrents of ethnic tensions, including tensions between Muslim and Christian communities and between the African and Asian business communities that were being expressed more openly than at any other time in its post-colonial history.

Tripp sees subscription to certain networks as a catalyst for violence among networks with different views. Therefore, community members need to stay away from networks and instead engage in entrepreneurial ventures for individual gains. Although the views presented in the quotation are convincing, one needs to equally be aware that 80% of Tanzanians living in rural areas continue to rely on tribal

networks and observe their respective cultural values to the extent that it has become complex for politicians to apply tribal politics to win elections (Nyang'oro, 2004; Acquaaah, 2011). Conventional ways of networking cannot be a reason for escalating level of conflicts. For instance, Nyang'oro (pg. 7) reveals that:

...Tanzania is a multi-polar fragmented society. Under this typology, a country consists of many small ethnic groups, thus making ethnic-based political behaviour less likely to be prevalent. The logic for this behaviour is determined by the fact that under normal conditions of electoral competition, political parties have to appeal to a large cross-section of ethnic groups in order to be successful.

An alternative explanation is that urban social networks are relatively unstable because some people tend to take refuge in religious networks to gain social and moral support. This is in line with their communal traditional upbringing at villages. This follows the fact that only a small segment of people from each of the different Tanzanian tribes can afford to live in urban areas of Tanzania such as Dar es Salaam. Henceforth, they are likely, following their cultural upbringing and if Cook-Craig (2010:314) assumptions hold true, to network along religious lines for mere survival. The different religions instil different values among their members. The new values may be the cause of conflicts among members subscribing to different religions.

Under such circumstances, progress may be seriously hindered and women, living in both urban and rural areas (who to a large extent depend on social networks to survive), are likely to be the major victims of the associated violence. If this goes unchecked, it can easily spread to the rest of the country. Along this line of thought, it should also be known that recent field research in both Tanzania and the rest of Sub-Saharan Africa presents compelling evidence that accumulation of wealth by a

few individuals, amidst all concerns on social networks and tribal obligations, has unavoidably taken place and has actually fuelled economic inequalities over the past three decades (URT, 2009; UNDP, 2010a&b). Inequalities among community members are likely to lead to conflicts. This greatly adds to the complexity of the already volatile situation.

Additional arguments are presented by Acquaaah (2011:348-358) and FAO (1997). FAO (1997) acknowledges that, many of the external development agencies, donors among others, fail to create an impact at grassroots level because of inadequate knowledge of local culture and traditions. Although self-help networks, for example, have a high potential of uplifting poor people from poverty, there is inadequate knowledge about local cultures of finance such as financial self-help groups<sup>10</sup>. The local cultures are new forms of networking, market restructuring and empowerment of the poor. Presenting similar arguments, Acquaaah (2011:348-358) argues that social networking at moderate levels has proved to be useful to African family-owned businesses which constitute about 90% of all small and medium-sized enterprise businesses (a significant number of them are owned by women) in sub-Saharan Africa. Acquaaah research focused on family and nonfamily firms in Sub-Saharan Africa transition economies such as Nigeria and Tanzania. In sum, tribal obligation and traditional social networking may appear non-entrepreneurial but cases presented by FAO and Acquaaah demand one to understand local traditions first to derive entrepreneurial benefits from such networking. Therefore, it important to

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<sup>10</sup> Such as self created VCONEs.



study the challenges faced newly formed networks based on local traditions. It was this gap that this study aimed at filling.

Secondly, there appears to be limited understanding among Tanzanians on the diminishing role of government within the neoliberal context. Here, individuals, and not state as stated in the background section, are expected to take care of their individual needs following state withdrawal (Saad-Filho, 2010). Citizens oftentimes poorly understand government neoliberal strategies. For example, a fieldwork by Mercer (2002), on a neoliberal project in North Tanzania, reveals that women's participation in donor founded women's networks is used as a strategy to express social status by elite participants. Consequently, poorest women are automatically excluded from joining such networks leading to over-representation of better-off and higher-status women in such groups. This only serves to authenticate and maintain inequalities. The bottom line is that, local, national and global discourses on neoliberal development and modernity, as revealed by Mercer (2002: 101), are never implemented successfully. This serves as evidence that the discourses are not understood at the grassroots level in the first place. This calls for a study that takes into consideration the local context.

Thirdly and more universally, global neoliberal elites in their thirsty to accumulate wealth have managed to use women's labour and ideas to exploit them by converting women's efforts into a form that is compatible with exploitative neoliberal corporate capitalist system (Eisenstein, 2009). For instance, women's struggles and ideas in the 21<sup>st</sup> century have been aligned to globalization through transformation of women

from unpaid homeworkers in the domestic sphere -- traditionally known as the private sphere -- to underpaid workers in the neoliberal corporate world. Working in the public sphere is posited as, “emancipation of women” from patriarchal bondage in the domestic sphere. Nevertheless, women, particularly those in the Global South, have been trapped in the most damaging form of patriarchal exploitation by becoming a source of cheap labour to a few, predominantly male corporate neoliberals who in turn earn extremely high profits (Eisenstein, 2009). For instance, Aquila (2004, 16-17) in Eisenstein (2009) reveals that:

...In the era of globalized economics where a race to the bottom is crucial for super profits, it is primarily the labour power of ‘Global South’ women...that is the cheapest...that allows and guarantees maximum profitability for the corporate elite, a tiny minority of the world’s inhabitants.

The quotation reveals that, global elites have successfully transformed the world to justify exploitation of vulnerable populations and women in particular. Particularly important, Eisenstein (2009) reveals that:

...Globalization has been a process of impoverishment and disfranchisement for many hundreds of millions of people. The macroeconomic changes adopted by Global South countries under the pressures of debt have in effect abrogated their economic sovereignty, opening their economies, with very few restrictions, to international corporations seeking a cheap and docile labour force and a high return on their investment...in the Developed world, meanwhile, the ‘social impact’ extracted by labour unions and left political parties from government in the post-war era is under severe attack...Highly paid manufacturing jobs have been cut dramatically, and a low-wage service economy has been constructed. The tax structure has been skewed to benefit the rich and the very rich, and a process of increasing inequalities has affected...the world.

This kind of elite’s exploitation comes in many faces including provision of development aid. For instance, development aid meant for the poor is likely to lead

into their exploitation as it has been the case in Colombia, South America (Rodriguez, 2012).

However, this exploitation is well known and more importantly does not take place without opposition by vulnerable populations particularly including women and those who live in the Global South. In particular, Eisenstein (2009:3) divulges:

...If the financial and political elites of the North stood for the unbridled growth of a neoliberal model throughout the world, the farmers, ecologists, Left politicians, indigenous activists, labour organizers, and women's groups (among many other constituencies) declared the need for an alternative to neoliberalism for the sake of sheer survival. Declaring globalization as a recipe for impoverishment and ecological disaster, these activists stood for the creation of an alternative economic and social system.

All the mentioned issues equally happen in Tanzania but they need to be studied for them to be well understood. Specifically, an examination of global elites' influence to self-created networks is needed because the mentioned arguments (Rodriguez, 2012; Eisenstein, 2009) focus on formal groups created by external agents to sustain the neoliberal agenda.

Fourthly, there appears to be no consensus, particularly among scholars and practitioners, on what constitutes women empowerment and as result women networks and so are women, particularly those living in rural areas, become victims of a confused development agenda and true empowerment is delayed. Along this line of thought, Jaggar (2004), brings some useful insights as to why such consensus, among scholars, misses; she specifically argues that scholars, and feminist scholars in particular, differ not only in their views of how to combat women's oppression,

but even in their conception of what constitutes women's oppression in contemporary society. An important observation, for example, in Tanzanian context and as related to the shortcomings of academic scholarship, has been made by FAO (2005) whose interventions focus in rural areas of the South including Tanzania. Specifically, it has been revealed that familiarity on gender issues in rural areas of Global South countries (which has been accumulated over several decades) is neither broadly recognized nor successfully applied. It has been observed, for example, that there are significant knowledge discrepancies among those who advocate for gender equality in rural societies and scholars informing specific development strategies. Among others things, knowledge on gender issues has been reduced to gender analysis and as result women's empowerment has been delayed.

According to Mercer (2002:101-102) who presents historical informed observations of supposedly development interventions by international organization as mingled with state's intervention through a study of several case studies conducted in Tanzania writes, "...the hegemonic rise of neoliberalism has led to the re-discovery of participation by states and multilateral agencies..." For instance, the responsibility of development, as revealed by Mercer, has been shifted from the state to the people. Here, participation of people in their development has become the catchphrase and has been formally institutionalized since 1980s. Highlighting the interest of global elite's in capturing women's labour, Mercer further reveals that much of the work on participation and empowerment by such institutions has focused on women.

As far as what constitutes empowerment is concerned, Mercer (2002: 101-102) reveals that, although, participation in women's networks can lead to their individual and collective empowerment in the Global South particularly in Africa, part of the problem emanates from the fact that Western white middle-class women measurers oftentimes present a wrong picture of the situation on the ground. For example, African grassroots women who may appear as poor to white middle-class women measurers are in reality rich in an African context. Once and for all, it is argued here that an analysis of development and participation in particular, needs to pay greater attention to local realities on the ground. Supporting the views of Mohanty (1991) who calls for cultural specific studies and interventions that incorporate the social context of the people, Mercer (2002) strongly disagrees with universalism and for that reason rejects the whole idea of participation without a thorough consideration of the local context of target population. Similarly, Sandoval (2004) argues that women in Global South, excluded from dominant feminist approaches (pg. 142):

...should employ a differential oppositional consciousness feminist standpoint that permits a mobile, tactical feminism that uses the resources each feminism provides for the contexts in which they are useful.

This should take place after thorough observation of strengths and weaknesses of prevailing frameworks. Sandoval (2004), Mercer (2002) and Mohanty (1991) have called for cultural specific interventions. However, they have not come up with context specific recommendations for such interventions. Therefore, there is a need for a context specific study which closely examines the networks to come up with appropriate recommendations for engaging with such networks.

Similar shortcomings have been observed within key global institutions such as the World Bank which also heavily invests on women grassroots networks in the name of empowerment but merely for profit and not for the interests of the local people. In particular, the World Bank (2005) claims that poor people are valuable partners in the development process because they are driven to get out of poverty. There are some reservations on its approach: for example, an American economist and a former World Bank economist, Stiglitz (2006: ix), has written in his book: "... advanced industrial countries, through international organizations such as the International Monetary Fund (IMF), the World Trade Organization (WTO), and the World Bank, were not only doing what they could to help...but were sometimes making life more difficult." The Bank's empowerment approach, for example, has failed, in most cases, to adequately capture the socio-cultural context of its target population and women in particular have suffered the most<sup>11</sup>.

Simply put, the approaches have raised living expenses to unbearable level. The most important revelation about those approaches is that they bind vulnerable populations to capitalist exploitation. Consequently, vulnerable populations and rural women in particular are the hardest hit and they are forced to sell their scarce resources including food so as to meet rising expenses in a capitalist exploitative system. Generally, there is a huge knowledge gap emanating from the accorded emphasis on status quo (doing things as usual) as opposed to true empowerment of women and men. This study is one of such attempts aimed at bridging the mentioned gap.

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<sup>11</sup> Such projects have been fairly captured in Nnaemeka in Cornwall (2005:31) statement: "African women's lives are a balancing act indeed. Fighting on all fronts to contend with external and internal forces, bridge the fissures between public and private, link home and abroad..."

A fifth challenge emanates from the fact that women's networks predominantly engage in home-based or informal economic activities and these tend to be socially and statistically invisible both at national and international levels. A compilation of such statistical data from all Tanzania villages (where they exist but not frequently updated) into a common pool at district, regional and national level, is poor and not up to date. The vital point is that women's participation in networks is treated as an extension of women's unpaid domestic chores and subsequently women are excluded from any serious policy intervention.

Particularly important, funds allocated to women's grassroots projects are among the lowest in government's budget (TGNP, 2013). This equally applies to agricultural sector that employs the majority of women in Tanzania and elsewhere in the Global South (Kabeer, 2003; TGNP, 2015). For instance, Kabeer (2003) strongly emphasizes that ignoring the role of women presents a false picture on the relationship between paid work by women and household poverty. A discussion of studies from India and Bangladesh by Kabeer (2003) reveals that although neoliberals view market forces as impersonal, social networks and norms have an important role to play in the market. Therefore, there is a need to study the role of self-created networks in the market.

Nonetheless, there is some statistical coverage of women by international organizations including the World Bank. If such statistics are updated and used widely, women can be empowered. For example, in 2007, Ellis and others (2007),

working as World Bank researchers, presented some relevant findings by revealing that women constituted 50.6% of 16.9 million economically active and employed Tanzanians. Overall labour force participation rate (including self-employment in the informal sector) of women, revealed by URT (2002) was at 80.7% which was slightly higher than that of men at 79.6%. According to Ellis and co-authors (2007), 52% of women were in agriculture as compared to 48% of men who were reported to be in the same sector but rather stayed home idle. In general, though women accounted for 82% of labour force in the agricultural sector and produced 60% of food for the whole country. It is a sad fact that economic measures have failed to adequately capture this fact.

Over 90.4% of active Tanzanian women were engaged in agricultural activities in 2013, producing about 70% of the country's food requirements (Ministry of Agriculture, Food and Cooperative, 2013). This is in addition, as revealed by TGNP (2015), to participation in the production of cash crops and engagement in the household chores. Agricultural production is strenuous, manual and time consuming whereby women suffer from inadequate skills and knowledge; inequitable access to productive resources; inappropriate technologies; and inappropriate social-cultural practices and beliefs (Ministry of Agriculture, Food and Cooperative 2013). The mentioned challenges make women's participation in agricultural production extremely challenging as it is the case elsewhere in the Global South (World Bank, 2014). Moreover, the challenges are socially constructed because communities have assigned agricultural production to women as one of the reproductive gender roles.



Subsequently, labour force is not counted in the Tanzania's national system of accounts (NSA) (TGNP, 2015).

Therefore, ways aimed at making the invisible role of women and women's networks, should be devised in all areas, if progress has to be made. According to World Bank (2014), women's contributions to economic and social development need to serve as a justification for expanding their opportunities in the public and private sectors. Specifically, women need to be equipped with skills to enter the labour market, care for families, and make decisions on issues affecting them. This is a core development strategy that needs to be employed by all stakeholders. However, studies geared at this line of thought are missing. This study is going to reduce the gap.

A sixth challenge is that women's network, especially when brought together by donors and other development agencies, oftentimes face administrative and leadership problems (Mercer, 2002). It has to be known that in most of the Tanzanian rural and urban communities, the majority of people belong to some kind of social networks even before external agencies' intervention (Nyang'oro, 2004). This is in line with social network theory (Cook-Craig, 2010). Therefore, it would be a wise idea for external agencies not to create new networks but make use of prevailing ones. Creating new networks from scratch is likely to result into formation of incompatible networks which can drag down the entire project. Alternatively, external agencies can consider regrouping prevailing networks into smaller feasible

ones. For that reason, people who share similar characteristics are likely to be in the same group.

A significant number of donors and development agencies continue to create groups and networks to execute their interventions. They diverge from the social network theory which emphasizes that men and women do not exist in isolation but in a variety of social networks (Cook-Craig, 2010). The pressure emanates from deadlines set by donors which do not necessarily take the local context into consideration. Again, cultural aspect that has led to existence of such grassroots networks is ignored. Findings of a field research on microcredit women networks by Kurwijila and Due conducted in Dar es Salaam, Arusha, Morogoro and Ruvuma regions of Tanzania (1991: 98) arrived at the following conclusion that problems arise when members understand the project when initiated but fail to participate in the actual execution of the project. This calls for a strong organizational framework and commitments of the individual members to sustain such projects.

Kurwijila and Due measured sustainability using repayment of loans by a variety of groups created by external intervention, it had been revealed, that 50% of sampled networks were successful in the repayment of the loans and remained networked after the project; 25 % repaid loans but split up into individual projects because returns per member in group's setting were so low. Sadly, 25% of the sampled networked failed to repay their loan because poor management and lack of member's commitment. All in all, there are clear indicators from Kurwijila and Due's research which support that networks of those who had many things in common (and actually

belonged to similar social networks) before being networked for project were more successful than those who lacked such setup.

Finally, networks, especially donor founded ones, are oftentimes being led by local elites with poor leadership skills, corrupt attitude and limited familiarity with the neoliberal context. For example, it is argued by Cranenburgh (1990: 138) that domination by elites including women, in leadership positions of networks, severely cripples overall progress of such networks through nepotism, embezzlement of funds and corruption. However, the dynamics which derive members to create networks without external international are yet to be known. This is a gap which necessitated a study of the same.

In summarizing this section, it is important to acknowledge that challenges that hinder women's networks from progressing do exist but these challenges can be addressed. An important step that needs to be followed first is to conduct context specific research so as to identify ways that can boost the actual potential of such networks. This study is part of this endeavour. Particularly important, women social networks can serve both as a means and an end towards women's empowerment; nevertheless, inclusion of some male support can serve as an added advantage and needs to be on the research agenda.

Subsequently, the potentiality of women's networks in Tanzania and elsewhere can be unlocked because there is sufficient evidence on the linkage between empowerment and networking. This is especially when "true not for profit"

investment is made on both men's and women's networks. For instance, networks have managed to offset some difficulties associated with neoliberalism in Guyana and Colombia; consequently, targeted grassroots people were empowered (Patterson, 1994; Rodriguez, 2012).

By and large, the mentioned case studies used different frameworks, had different objectives and were conducted in different contexts from those in Mkalama District. Accordingly, a study which examines networking as a coping strategy of the poor in rural areas of Tanzania and Mkalama District in particular is thus needed so as to fully capture challenges faced by rural women's networks and suggest potential solutions to those challenges.

#### **2.4.4 Coping Strategies of Conventional Women Networks**

This section examines coping strategies of conventional forms of networking as opposed to the new forms of networking. The bottom line is that as the socio-economic context changes, new ways of networking in communities emerge. This leads to creation of new forms of networks. The new forms of networks face challenges which demand new coping strategies; those need to be studied. However, an understanding of conventional coping strategies of networks can shed some lights on how to examine new coping strategies. The new coping strategies of new forms of women networks and VCONEs in particular have been covered in this study.

By and large, it is increasingly widespread that women in developing world, including Africa, cope with difficulties collectively (cf. section 2.4.1, 2.4.2 and 2.4.3

for detailed discussion on the issue). Such efforts equally add to attainment of community development. As the word community development suggests, development of a particular community is jointly attained by community members who work together in what is being universally referred to as collective agency (Flora and Flora, 1993). It is therefore important to examine the ways women networks provide a forum for members to work together to cope with and address the many challenges that they face. More important, it is widespread that disadvantaged people are oftentimes the hardest hit by various shocks happening across countries of the world. Example of such shocks, as revealed by (OECD, 2009), include but not limited to economic recessions such as those emanating from neoliberal market economic reforms, military conflicts, natural disasters, HIV/AIDS, and even individual disasters. However, studies (cf. sections 2.4.1. and 2.4.2.) have focused on networks formed with the help of external agencies. Henceforth, a gap, on how self-created networks cope with the changing socio-economic context including the neoliberal context, exists. This gap is partly filled with this study.

The rule of the thumb is that contexts in which communities exist affect coping strategies of such communities. Contexts keep on changing and so are coping strategies of communities. Heinberg (2011) acknowledges that early hunters and gatherers quickly managed to cope with immediate threats in their limited environment by using their five senses. However, complex environments are subject to a variety of problems that cannot be addressed by human's five senses. Such environments require a collective human action as per the thesis of Flora and Flora (1993). Examples of such problems that cannot be addressed by human's five senses

include but not limited to climate change, fast growing population, depletion of resources such as oil and other fossil fuels, and explosion of debt. More importantly, the mentioned difficulties immediately lead to negative impacts such as joblessness, home losses and business failures. The impacts lead to severe destruction of communities. For that reason, they require immediate community action to stop further destruction.

Similar views are publicized by OECD which acknowledges that natural and manmade shocks (2009: 21): “can destroy people’s livelihoods and disrupt the provision of nutrition, education and healthcare” and this entraps them into a lifetime of chronic poverty. Nevertheless, the most important thing is to understand how people, particularly vulnerable people, cope with such shocks. Simply put, as OECD (2009) notes, coping strategies of the poor oftentimes, “undermine the well-being of poor and vulnerable people,” because, “the poorest people often develop negative survival strategies that perpetuate poverty.” They do so by opting for destructive coping strategies such as the sale of land or livestock or the withdrawal of children from school.

The poor also engage in less efficient (low productivity), less effective (low profitability) and less risky economic activities as opposed to high productive and profitable alternatives. Although such economic activities protect the poor from falling into absolute poverty, they block them from moving out of the cycle of poverty (OECD, 2009). In view of that, attainment of both human and economic development becomes difficult. The argument presented by OECD suggests that the

poor cannot free themselves from poverty; there is a need for a complete external intervention. However, the argument by OECD has failed to explain why the poor continue to exist with diminishing external intervention. In this context, they are supposed to have vanished from the face of the world. The poor do not helplessly allow themselves to disappear. They have devised coping strategies to survive in such an environment; and they do survive. This creates a need for an understanding of people centred coping strategies established by the people themselves. Such an understanding is likely to enable stakeholders to come up with appropriate technical interventions to help build capacity of impoverished communities and free them from absolute poverty.

By and large, Studies by Heinberg (2011), Flora and Flora (1993), and OECD (2009) have focused on conventional forms of networks. Nonetheless, they have not taken into consideration the changing socio-economic context which leads to new forms of networking and networks. The new forms of networks have developed new coping strategies which need to be studied. Accordingly, it is important to study coping strategies of the poor in a changed context to find best ways to help them free themselves from extreme poverty. This will subsequently lead to overall development of a country. What is important is that, there is no study which has focused on coping strategies of new forms of women networks within the neoliberal socio-economic context of Tanzania. This study is going to fill the gap.

Heinberg (2011) presents a case which highlights the many ways networks cope with neoliberalism in the Western world. The thesis by Heinberg proposes that in

addressing contemporary economic difficulties individuals need not to shoulder economic losses alone but instead they should network with others to jointly address such losses. Specifically, Heinberg shares successful example of networks namely “Common Security Clubs.” The Common Security Clubs program was started by a team of economic justice and ecological transition activists in USA who were connected to the Institute for Policy Studies in January 2009. Over 155 networks have subscribed to the ideals of the suggested program.

Generally, all of the networks were doing great. For example, the networks assisted network members to, among other things, set up new offices; sell things for income; access useful information; access tutorials in a variety of subjects; brainstorm job possibilities; feel a sense of security; and learn inexpensive recipe ideas and savings tips. More important, Heinberg research reveals the collective power of community members in a western context. The context has led to the mentioned outcomes. This suggests that networking in a Tanzanian context might result to context specific outcomes. Henceforth, self-created networks in a Tanzania context need to be studied to understand the many context specific benefits of networking.

Specifically, the Common Security Clubs have enabled victims of on-going global difficulties cope with associated calamities through a variety of ways (2011: 486-487). First, the networks allow members to learn together. Using popular education tools, videos and shared readings, participants deepen their understanding of economic issues and explore questions like: Why is the economy in distress? What are the ecological factors contributing to the economic crisis? What is our vision for



a healthy, sustainable economy? How can I reduce my economic vulnerability? How can I get out of debt? Learning together, as suggested by Heinberg, is important. However, the approach suggested is not relevant in a rural context in Tanzania. The main reason being that popular education tools, videos and shared readings that suit a variety of rural contexts in Tanzania, have not been developed.

Second, Heinberg suggests that networks facilitate mutual aid. Through stories, examples, web-based resources, a workbook, and mutual support, participants reflect on what makes them secure. How can they help both themselves and their neighbours if they face foreclosure, unemployment, or economic insecurity? What can communities do together to increase their economic security? Although rural inhabitants in Tanzania come together to mutually address their challenges, they live in a different context. The context does not have access to, among other things, web-based resources. Besides, they do not face fear from foreclosure because they own land and use locally available materials to build simple houses. It is therefore important to study the many ways rural women in Tanzania come together to cope with context specific challenges.

Third, joint social action against macro level challenges is proposed by Heinberg because such challenges cannot be overcome through personal or local efforts. State, national, and even global economic reforms are needed. What policies can increase people's security? How can community members become politically engaged so as to further those policies? For instance, many clubs, animated by "break up with your bank" and "move your money" reform efforts, have relocated personal,

congregational, and other funds out of Wall Street owned by the few rich and into local banks and credit unions. The suggestion by Heinberg on joint action to address macro national policies is important. However, Heinberg fails to propose ways on how non-western networks elsewhere and Tanzania in particular can influence macro level policies. Heinberg's analysis would have been better, if it was complemented by a study of non-western ways of networking in the Global South including Tanzania. This is a gap which is going to be filled by this study.

Nevertheless, there are three important issues that we can learn from Heinberg (2011) experiences: a) that contemporary world is increasingly becoming complex; b) vulnerable people are the most hit during economic difficulties; c) networking is an important coping strategy to deal with economic shocks for vulnerable people. It is therefore important to study them to come up with policy recommendations to help such networks.

There are some studies which have presented coping strategies of women in a non-western context. Kabeer (2007:27): shares some useful insights. First, some women have coped by divorcing their husbands. This is seen as a way of cutting back some of their workloads in the private sphere. However, they must still cope with dual responsibilities of caring for their children and earning a living. Second, some women put in longer hours of work to cope with the 'double shift' or 'double burden', leading to overtiredness. In other words, the women spend more time at workplace to reduce the time to perform unpaid caring role at home.

Third, some women take their children to work with them. Oftentimes, children accompany their mothers to factories, building sites, roadsides and fields. Stated differently, they continue their caring role at the workplace. Here, the private and the public sphere become inseparable. Sometimes the children work alongside their mothers. Sadly, some women lock their children at home because they have no one else to look after their children. Some women, among other things, depend on older daughters, female relatives, siblings, their own mothers and domestic help to share the burden (Kabeer, 2007). The thesis by Kabeer reveals that it is increasingly becoming difficult for women to leave the private sphere to join the paid workforce within the neoliberal context. Kabeer proposes that women have to find a balance on income generating activities and household chores by, among other things, working longer hours; delaying marriage for younger women; and not to marrying at all (Kabeer, 2007: 37).

In sum, Bauman (2000, 2001, and 2003) argues that communities are capable of accommodating difficulties associated with contemporary world by forming networks. For example, in an attempt to cope with the difficulties associated with ongoing market economic reforms, there is increased participation of women in microfinance networks in many countries of the Global South (Narayan, 2002). Such networks, as proved by sound research, are equally recommended by institutions such as UNDP (2010a&b), World Bank (2007a, b & c) and individual researchers (Kristof and Wudunn, 2009; Yunus, 2007). The bottom line is that women, disproportionately affected by neoliberalism (Eisenstein, 2009), do network as a coping strategy to offset such difficulties (Patterson, 1994; Buskens, 2002; Cook-

Craig, 2010). However, the literature documenting networking as coping strategy for communities in contemporary world is new (Gilchrist, 2009) and lacking particularly within the neoliberal context in contemporary Tanzania. This study has covered this gap.

## **2.5 Theoretical Framework**

The literature review has drawn insights from several theories to include socialist feminist theory (see section 2.4.1, 2.4.2, 2.4.3 and 2.4.4), liberal feminism, social networking theory (see section 2.4.1, 2.4.2, 2.4.3 and 2.4.4), sociological theory of symbolic interactionism (section 2.4.2, 2.4.3 and 2.4.4), microfinance theory (see section 2.4.1 and 2.4.3), self-help theory of community development (see section 2.4.1, 2.4.2, 2.4.3 and 2.4.4), theory of neoliberalism (see section 2.3), and theory of entrepreneurship (see section 2.4.1 and 2.4.3). However, the socio-economic context of Tanzania and Mkalama District in particular is likely to benefit from socialist feminist theory and theory of social networking. Moreover, the two theories are comprehensive in that they encompass elements of the other mentioned ancillary theories. Details on the two theories and their relationship to the mentioned ancillary theories are further explained in the following sub-sections.

### **2.5.1 Theory of Socialist feminism**

Socialist feminism is one of the major theories which have informed this study. The theory has been adopted following its ability to address context specific challenges of women through networking and within the neoliberal context. Specifically, the theory has accommodated some inputs from feminists living from both the western

and non-western countries including Africa. Therefore, one can argue that there are many socialist feminisms existing in the world such as “Asian Socialist Feminism,” “African Socialist Feminism” and “Latin American Socialist Feminism.” A similar argument is shared by Brenner (2014: 38) who argues that there is a 21<sup>st</sup> century socialist feminism with several currents to include, “social-welfare feminism, social-democratic feminism, revolutionary socialist feminism, revolutionary women of colour feminism, and indigenous feminism.” Brenner specifically argues that socialist feminism includes all feminisms which synthesize women’s oppression by capitalism and patriarchy within particular identities such as race, sexuality, ethnicity, gender, and nationality. It calls for inclusive movements by the oppressed women such as working class women and rural peasants in collaboration with interested men to transform power relations in favour of a more just society. From this perspective, what some African scholars refer to as African feminisms (Aina, 1998; Nkealah, 2016) are actually currents of Socialist Feminism and need to be correctly referred to as “African Socialist Feminisms.”

Noteworthy, there is no one Socialist African Feminism. There is no consensus, for example, on what constitutes African feminism because African women are not a homogenous group; they are affected by multiple contexts. African feminist scholarship and activism has done little to impact feminism elsewhere following, among other things, prolonged isolation from the mainstream feminist scholarship. Similarly, western feminists have not given enough attention to African feminist scholarship and renewed activism in the fastest growing continent. African feminists like their counterparts elsewhere are increasingly becoming localized following a

declining momentum in the global feminist movement and fast adoption of neo-liberal policies since 1990s.

Localization is also fuelled by feminist movements within movements in the global North whereby “women or woman” is not necessarily an important category in feminist discourses progressively conjoined with queer and sexuality discourses. Contrary to the context in the global North, African women continue to stand as women and bring their struggles to the attention of policy makers. In recent times, they have managed to spearhead a movement that led to the birth of the African Women Decade in 2010 (AU, 2009). The unique movement by African feminists forms strong basis for a proposal on new ways of understanding African feminist struggles and the associated achievements. Notably, African women’s efforts are and continue to be shaped by their culture and more importantly by Neo-liberal policies.

Although it is not common for one to relate African women struggles with socialist feminism, Gender And Development (GAD) -one of socialist feminist currents or approaches as might be argued by Brenner (2014) - has become a buzz word in developing countries including Tanzania. Although some scholars (Connelly *et al*, 2000; Jockes 1987; Mitter, 1986; Park 1993) treat GAD as a theory, it is not. It is a strategy used to attain a socialist feminist agenda to deal with neoliberalism and patriarchy. First, GAD emerged from the work of socialist feminist civil society from across developing countries to address oppressive social structures (Connelly *et al*, 2000). Particularly important, GAD strategy was developed at the end of 1980s following a merge of the theory of socialist feminism and people centred

development theories and community development in particular (Parpart *et al*, 2000). For instance, socialist feminists, states Kendall (2007), view women's oppression as a result of women's dual roles as paid and unpaid workers in a capitalist market economy which maintains the superiority of men over women. In the workplace, women are exploited by capitalism. At home, women are exploited by patriarchy. The view remains a pillar of the GAD strategy.

Second, GAD is a strategy of the socialist feminism because, as shared by Connelly *et al*, (2000:62), synthesizes issues of, "materialist political economy" such as neoliberalism, "and the radical-feminist issues of patriarchy and patriarchal ideology" to highlight that (pg. 62), men's and "women's status in society is deeply affected by their material conditions of life and by their position in the national, regional, and global economies that women [and men] are deeply affected by the nature of patriarchal power in their societies at the national, community, and household levels. Moreover, women's material conditions and patriarchal authority are both defined and maintained by the accepted norms and values that define women's and men's roles and duties in a particular society. GAD pays special attention on the relationships between women and men, not on women alone. Gender relations determine women's position in society, not as immutable reflections of the natural order but as socially constructed patterns of behaviour. Therefore, GAD has not diverged from issues such as capitalism and patriarchy being addressed by socialist feminism and in so doing it remains an approach of socialist feminism.

Third, GAD is a strand of socialist feminism because, according to Moser (1993) assesses experiences of low-income women in the developing world by focusing on gender relations, when designing measures to help women in the development process. It is further argued by Moser that women cannot be viewed in isolation because to do so is to overlook the actual problem of women's subordination to men. Gender mainstreaming is the main tool for attainment of GAD and in particular, it addresses Practical Gender Needs on the short-term and Strategic Gender Needs in the long term. Strategic gender needs are those which, if addressed, can reduce prevailing gender inequalities whereas practical gender needs are those which have to do with material needs of women (UNESCO, 2003). The view presented in the GAD approach support that of socialist feminism in that women need support to address their oppression.

More to the point, socialist feminism has been selected to guide this study for a number of reasons. Foremost, socialist feminism has emerged to address the shortcomings of the major theoretical approaches to development including modernization theory, underdevelopment and dependency theory and more recently neoliberalism (Sarker, 2006). The mentioned theoretical frameworks to a large extent ignored theorization of women's struggles who suffered disproportionately.

Second, socialist feminism, in its various forms, synthesizes issues of inequality within the neoliberal context as men and women network to build their communities and gain some influence. Third, socialist feminism informs the GAD approach (Parpart *et al*, 2000) which is enshrined in the Tanzania National Women



Development and Gender Policy (URT, 2000a). The policy calls for gender sensitive collective efforts aimed at benefitting all community members regardless of their status. The GAD approach is equally influential in other Sub-Saharan African countries (Blystad *et al*, 2014). In short, socialist feminism has an ability to facilitate an understanding of networking within the context explained in chapter two.

On the contrary, women in Development (WID), GAD's competing feminist strategy inherent in capitalist neoliberalism, emphasizes on incorporation of individual women in development (individualism) because networking of individual women is seen as non-entrepreneurial. Specifically, efforts are made to include women in development because they are a source of cheap labour in the profit-making industry (Eisenstein, 2009). WID is informed by liberal feminism (Tripp *et al*, 2009). Specifically, WID is a result of a merge of modernization development theory and liberal feminism. The two were merged in 1970s. Specifically, women involved with development issues in the United States lobbied US policymakers in an attempt to challenge the assumption that modernization would automatically increase gender equality. Specifically, they began to use the term women in development to influence policies of the United States Agency for International Development (USAID). Consequently, the Percy Amendment was adopted in 1973 leading to wider adoption of WID approach all over the world by many governments and donor agencies alike. Canadian, Dutch, and Nordic donor agencies, among others, adopted the WID approach (Parpart *et al*, 2000; Tripp *et al*, 2009; Eisenstein, 2009).

Undisputedly, the major shortcoming of WID approach is its emphasis on western standards through modernization paradigm. Moreover, WID has not developed into an independent theory but remains a strand of western liberal feminism which ignores diversity among women and instead treats women as a universal category. Following the shortcomings of WID approach, GAD was thought to be more capable of addressing women's issues and bringing on board women from diverse backgrounds including those living in Africa. The bottom line is that liberal feminism as conjoined with neoliberalism uses WID to perpetuate neoliberal exploitation of women. However, socialist feminism informs GAD to free women and men from neoliberal exploitation. In other words, WID serves as a weapon to sustain neoliberalism through modernization but GAD serves a weapon against neoliberalism through embedding ideals of socialist feminism. For that reason, socialist feminism is ideal for this study.

Fourth, socialist feminism brings on board community development issues advocated in the movement on equality but at the same time provides a comprehensive platform for analysing neoliberalism and associated market economic reforms. Simply put, neoliberalism and associated market economic reforms lead to disproportionate exploitation of women (Calkin, 2015) and that women need to capitalize on collective power to deal with such exploitation (Mohanty, 2002). The practice of women to join hands in the fight against neoliberal exploitation, greatly contributes to community development.

Community development is people centred development, as per the UNDP (2010), and refers to efforts aimed at expanding people's freedoms to live long, healthy and creative lives; advance other goals people have reason to value; engage actively in shaping development equitably and sustainably and in a context where people, as individuals and in groups, are beneficiaries and drivers of development. In this context, communities are likely to benefit from a theory which gives them a say on their lives. This is nothing else but the theory of socialist feminism. The need for women to join hands calls for networking and this brings us to a discussion on social network theory which has equally been used to inform this study.

Finally, socialist feminism is comprehensive in that it has taken on board other theories to attain its agenda. For instance, socialist feminism synthesizes material conditions of people using some insights from social networking theory, sociological theory of symbolic interactionism, microfinance theory, self-help theory of community development, theory of neoliberalism, and theory of entrepreneurship.

### **2.5.2 Social Network Theory**

Social network theory is the second major theory which has been used to inform this study. Social network theory synthesizes the way people network to deal with their day to day challenges. Networking gives individuals and communities ability to deal with challenges from other people and communities respectively. Thus, networked people and communities are stronger than isolated people and communities. Poorly networked communities and groups are poorly developed (Gilchrist, 2009).

According to Cook-Craig (2010:314) networking involves two major assumptions: homophily and propinquity. Homophily refers to the assumption that, other factors being the same, individuals and entities are likely to connect to others with whom they share similar characteristics such as female victims of neoliberalism and associated market economic reforms. Propinquity refers to the assumption that other factors being constant, individuals and entities are likely to connect with those that are geographically close to them. For instance, poor women in Mkalama District are likely to form networks with fellow women who are poor. Poor women are likely to connect to others with whom they share similar characteristics such as inadequate household income. Likewise, rich women are likely to connect with other rich women (Homophily). Moreover, women in Mkalama District are likely to network with other women from the same district. Specifically, women from one ward are likely to network with other women from the same ward (Propinquity). Previously mentioned views by Alders and co-authors (1993:9) and those of Scott and Liew (2012) are equally important (see section 2.2 on Networks and Networking).

Farrington and Nelson (1994) equally provide important insights on social networking theory by view networking as the motor of the work of groups with a common goal or need which exists solely to provide organizational structure in addition to providing information and inciting groups to act. For example, a group which is poorly networked cannot take a joint action in favour of its members. Henceforth, a group's success depends on its networking social structure. Networks are further classified based on the pattern of flow of information, membership composition and activities involved (Haverkort *et al*, 1991) as well as operational

styles, scope of geographical coverage and subject matter (Pluknett *et al*, 1990: 187). In modern times, social media tools increasingly provide outstanding ways for online networking (Fogel and Nehmad, 2009; Men & Tsai, 2012).

Social network theory is also framed within the belief that men and women are not isolated individuals in their communities because they always network (Wellman, 1997; LeCompte and Schensul, 1999; Buskens, 2002; Cook-Craig, 2010) to cope with crises of different kinds. If one wants to understand a particular community, he or she needs to identify networking processes and networks existing in that community. Similarly, networking among men and women does not take place in isolation but tends to involve both sexes (Patterson, 1994; Harvey, 2011). Importantly, network theorists view a community as composed of essentially related individuals in groups which can be identified through observations (LeCompte and Schensul, 1999:52; Cook-Craig, 2010:314). Similar views are shared by Granovetter (1985: 487) in Buskens (2002) who argues that people do not act as individual in isolation; they instead get influenced in a cobweb of networks in which they belong. In particular, Jackson (2008: 3) reveals that “networks are important in determining how diseases spread, which products we buy, which languages we speak, how we vote, as well as whether we become criminals, how much education we obtain, and our likelihood of succeeding professionally” and thus important for community’s empowerment and survival.

There are two reasons which have led to the selection of social network theory: First, social network theory has been selected because networks are the primary unit of

analysis for this study. Specifically, the study focuses on the role of networking in community development (see the introduction). Second, social network theory complements the theory of socialist feminism which calls for women to network to fight against neoliberal oppression and patriarchy. Thus, “Transformative Feminism” as used by Tanzanian activists and scholars falls within the mentioned framework. Specifically, Transformative feminism calls for Tanzanian men and women to unite through creation of networks from grassroots level and all the way to the national level to fight neoliberalism and patriarchy (TGNP, 2015). From this perspective, it is important to understand how women network in their attempt to deal neoliberalism and patriarchy. This has been referred to as the movement on equality in the introduction chapter. Third, social network theory is comprehensive in that it takes on board other social and economic theories such as sociological theory of symbolic interactionism, microfinance theory, self-help theory of community development and theory of entrepreneurship.

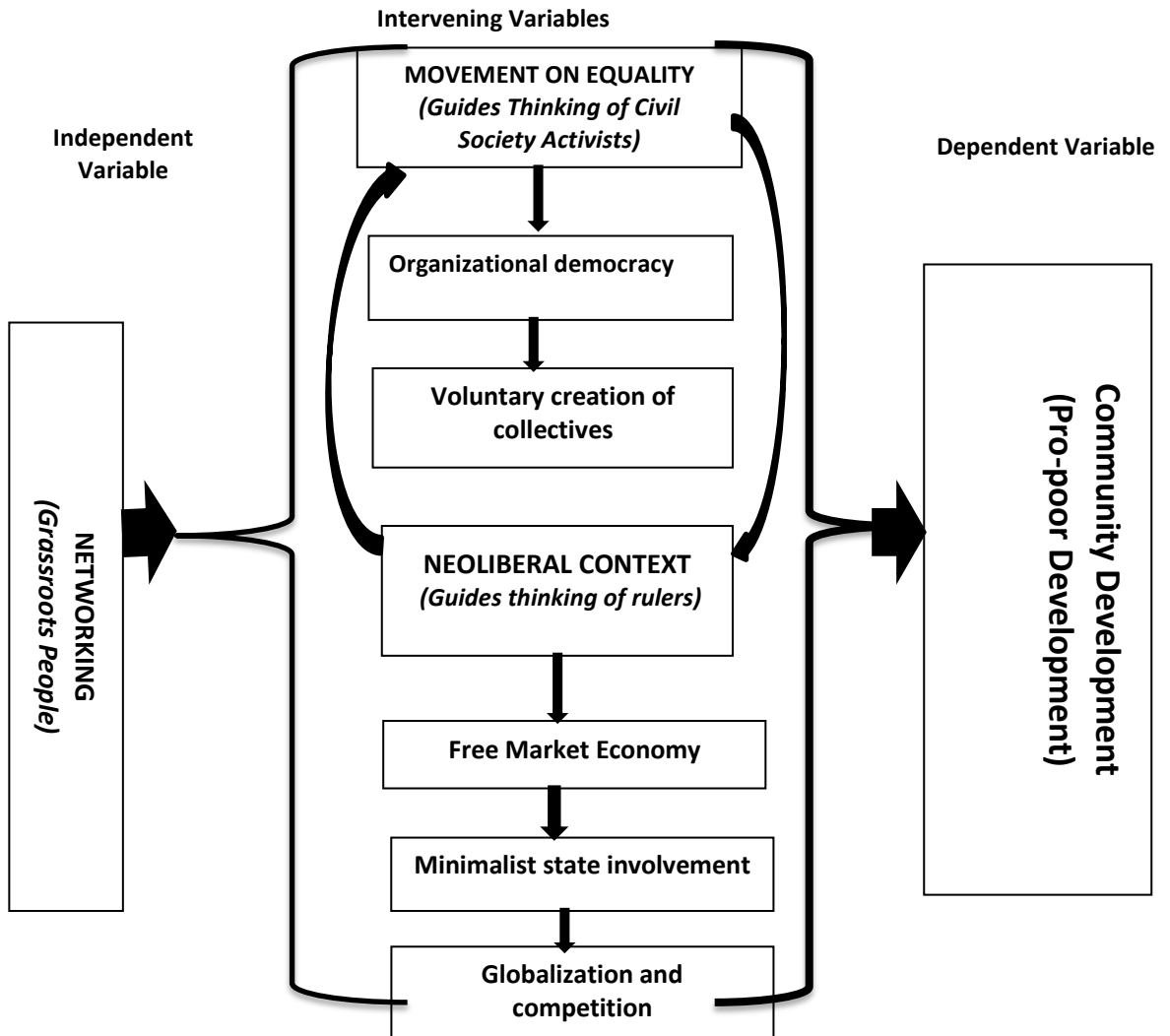
## **2.6 Conceptual framework**

The conceptual framework has been developed based on literature review. Section 2.3 provides information on the intervening variables whereas a section 2.5 provides information on dependent and independent variables (see Figure 2.1). First, the movement on equality is a context that influences networking in all social, political, cultural and economic spheres of Tanzania. In turn, successful networking, through various fora, can lead to community development. It is captured in discourses of socialist feminism, community development, equality, social democracy, solidarity,

and anti-colonial discursive framework. The movement on equality incorporates a movement that advocates for inclusion of disadvantaged people in development including capitalist development.

Specifically, the movement on equality merges two powerful movements namely gender and participation which influence thinking of civil society and human rights activists. According to (Chambers, 1999: xvii), the movement on equality has been transforming the rhetoric and increasingly the reality, of local-level development. It has created room for grassroots men and women to network and participate in the development process including community development and practice since 1980s (Chambers, 1999; Tripp *et al*, 2009). It is underscored here that networking takes place within a context characterized by negative influence of neoliberalism and positive influence of the movement on equality which drives thinking of activists.

**Figure 2. 1:** The Role of Networking in Community Development



Source: Review of Several Case Studies (cf. chapter 2)

Although, the movement on equality plays a key role in exposing the major shortcomings of neoliberalism, neoliberalism influences how people network among themselves and for that reason, shapes social, economic, cultural, and political as well as gender relations among communities. Particularly important, neoliberalism guides the thinking of ruling elites and shapes coping mechanisms of vulnerable populations including women (cf. Chapter Two). A thorough understanding of the role of networking in community development cannot be achieved if the afore



mentioned context is ignored. As far as Tanzania is concerned, networking was weak and closely monitored during the socialist era (i.e. before mid-1980s). Nevertheless, networking has been relatively strong and autonomous during the economic reform (neoliberal) era beginning on mid-1980s to present (cf. Chapter two).

## **2.7 Synthesis and Knowledge Gap**

### **2.7.1 Synthesis**

The literature reveals that community development does not happen in a vacuum. It is subject to several contextual influences which keep on changing. For instance, neoliberalism, despite growing resistance from grassroots activists and some scholars, remains a dominant development practice capable of manipulating community social structures. Neoliberalism is equally never static because it sustains itself by shifting crises from one community to another. The mentioned crises are simply massive dispossessions of vulnerable community members' wealth. In an attempt to cope with contingencies of neoliberalism, the victims network among themselves and as a result, they add to efforts aimed at attainment of community development.

The literature equally reveals that poor women and men are disproportionately affected by neoliberalism. However, poor women are disproportionately affected both at the public and private sphere. Henceforth, they are more likely to network for survival than men. For instance, the literature has presented convincing evidence to highlight women's drive to network for survival. Sadly, global neoliberal elites in their thirsty to accumulate more wealth use women's labour and ideas to further

exploit them. This makes it relatively harder for women to accrue adequate benefits from conventional networking. Consequently, they engage in new forms of networking which serve as foundation for establishment of new forms of self-created networks.

Finally, the literature reveals presence of a movement to curb neoliberal inequalities. The movement is geared at attainment of equality for all so that they can benefit from resources available in their communities. This has been referred to as the “movement on equality.” The movement posits a powerful resistance to neoliberalism both in academia and civil society. The movement has started gaining acceptance in national and international decision making bodies.

### **2.7.2 Knowledge Gap**

The dynamics mentioned in the literature and associated impacts have not been adequately documented. The literature has focuses on conventional way of networking and dealing with contingencies of neoliberalism. In particular, the role of VCONEs, as new form of self-created networking among Tanzanian grassroots people, in community development misses from the conventional literature on community development and rural community in particular. The literature has largely focused on networks which have been created with the help of external agencies including NGOs and donors. The mentioned agencies have been using networking as a strategy to free the poor from poverty. For that reason, they have failed to take on board the local context. The failure has led to their demise. Simply put, sustainability of grassroots interventions rely on local ownership. In other words,

sustainable networks are those which are self-created by the local people. This study has focused on self-created VCONEs.

Finally, the studies which use a combination of the socialist feminist and social networking theoretical lens to examine community development and in particular women networking as coping strategy within the neoliberal context in a Tanzanian context and Mkalama District in particular, are missing. In other words, the literature largely focuses on conventional ways of networking in different contexts and in so doing, fails to capture new forms of self-created networks in a changing neoliberal context in rural Tanzania. This study is going to cover the mentioned gaps.

## **2.8 Chapter Summary**

Capitalist modernization of developing countries including Tanzania in favour of the neoliberal market economy was a systematic one. Global western institutions in collaboration with local elites have played a key role. The socio-economic context in Tanzania reveals presence of both neoliberal and community development policies with capitalist and socialist values enshrined in key government documents. Both government documents and scholarly case studies present evidence for such a context. Although, neoliberalism is to the disadvantage of vulnerable populations in Tanzania, the “movement on equality” is equally alive and provides room for disadvantaged populations to take collective action. Particularly important, the literature has highlighted the link between networking and community development as influenced by neoliberalism. More importantly, it has highlighted gaps in those studies. Some of those gaps have been addressed in this study.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter presents the research methodology used in this study. The chapter specifically focuses on the following issues research design (3.2), study area and justification (3.3), population sample (3.4.) sampling design and processes (3.5.), sources of data (3.6.), data collection methods and techniques (3.7), data analysis (3.8), validity and reliability (3.9) and ethical considerations (3.10).

#### **3.2 Research Design**

This study employed an exploratory research design using an embedded multiple-case study research method. This is because of its ability to gather compelling evidence on a phenomenon as well as focusing a particular study. An embedded multiple-case study method involves a study of more than one case with two units of analysis for each case. A case study research design establishes causal relations among variables (Nachmias & Nachmias, 1992 in Yin, 2009:26) especially in a situation whereby research objectives cannot be addressed by a quantitative survey (Yin, 2009:25; McClean, 2000:185).

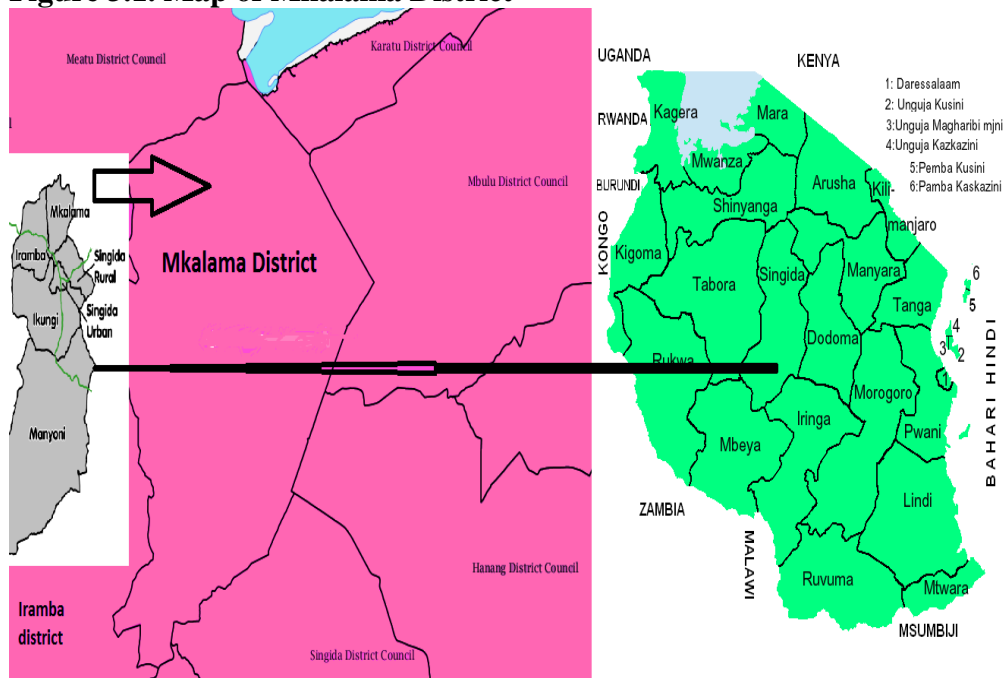
More important, case studies assist in an understanding of complex contextual issues which need to be taken into consideration (Moser, 1989, 1993; Yin, 2009) and require narrowed, as opposed to statistical generalizations, and in-depth analysis of fewer key issues (Yin, 2009:3-21 and 129; LeCompte and Schensul, 1999) to retain holistic and meaningful characteristics of real-life events. Incorporation of the local context is of paramount importance as acknowledged by Yin (2009). In addition,

case studies require one to come with a concrete Unit of Analysis (Yin, 2009: 29-33). The primary unit of analysis for this study was a network. The secondary unit of analysis for this study was a household hosting spouses of members of selected networks. A household has been selected, as a secondary unit of analysis, because close examination of gendered implications of networking and coping strategies of people can easily be studied in a household (Yin, 2009).

### 3.3 Study Area and Justification

Mkalama District (see figure 3.1) was established in July, 2012 after dividing former Iramba District into two districts. Mkalama District is one among six districts forming Singida Region namely Singida District, Manyoni District, Singida Municipal, Iramba District and Ikungi District. The district is situated between latitudes 4° and 4.30° south of the Equator and longitudes 34° and 35° east of Greenwich Meridian (Mkalama District Council, 2015).

**Figure 3.1. Map of Mkalama District**



Source: TASAF and Wikimedia

The district has a total population of 188,733 to include 93,534 males and 95,199 females. An average household size is 5.4. There are 98 males for every 100 women<sup>12</sup> (URT, 2013a). To guide its development process, Mkalama District Council's Vision Statement envisions, having an educated, healthy and accountable society committed to sustainable socio-economic development by 2019. The Vision is attained through its Mission Statement. The statement calls for participation of the community and all other stakeholders in quality services delivery through good governance and efficient utilization of available natural resources.

There are several main priorities of the district for the next five years. The first one focuses on improving service and reducing HIV/AIDS infections in the district. The second focus was on enhancing, sustaining and effectively implement national anti-corruption strategy. The third aimed at improving access, quality and equitable social services delivery. The fourth focuses on promoting good governance, and improving social economic infrastructure. The district's plan is thus reflected on how the different sectors of the economy are addressed to cater for the people and revenue for its administration (Personal correspondence with District Community Development Officer, 13 August 2015).

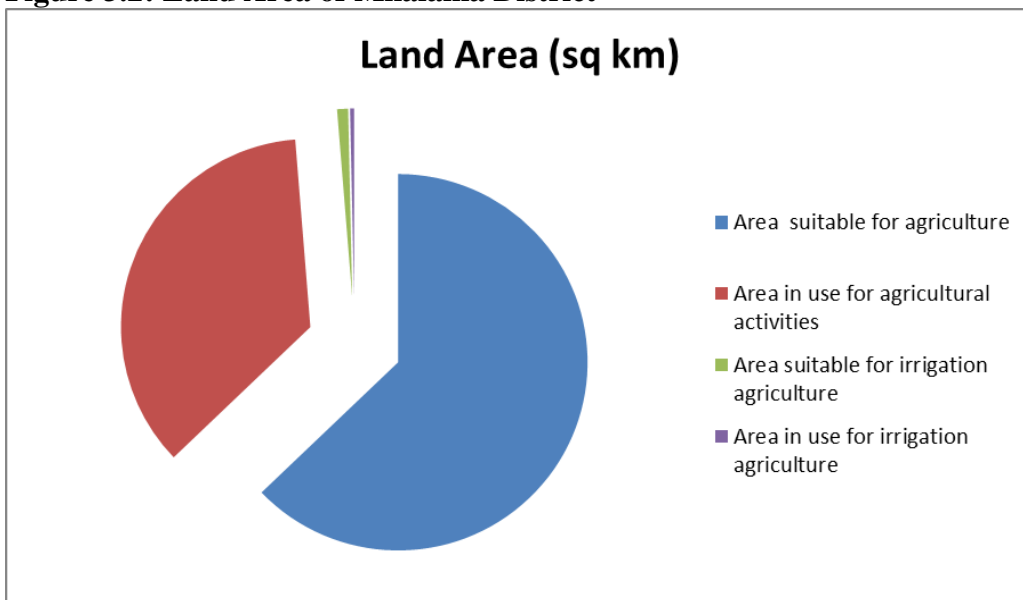
In terms of size, the District Council covers an area of 3,365.5 km<sup>2</sup> of which 44% is arable land. Only 84,233 ha (57%) out of 147, 459 ha of land suitable for agriculture, is being utilized for agricultural production. Similarly, only 800 ha (36.4%) out of 2,200 ha of suitable land for irrigation is being utilized (see figure 3.2). The main

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<sup>12</sup> The phenomenon refers to Sex ratio

occupation of the three major ethnic groups, including Wanyiramba, Wanyisanzu and Wanyaturu is agricultural production. The main food crops are maize, millet, sorghum, paddy, beans, cassava and sweet potatoes. Major cash crops include sunflower, cotton, onions, and groundnuts.

**Figure 3.2: Land Area of Mkalama District**



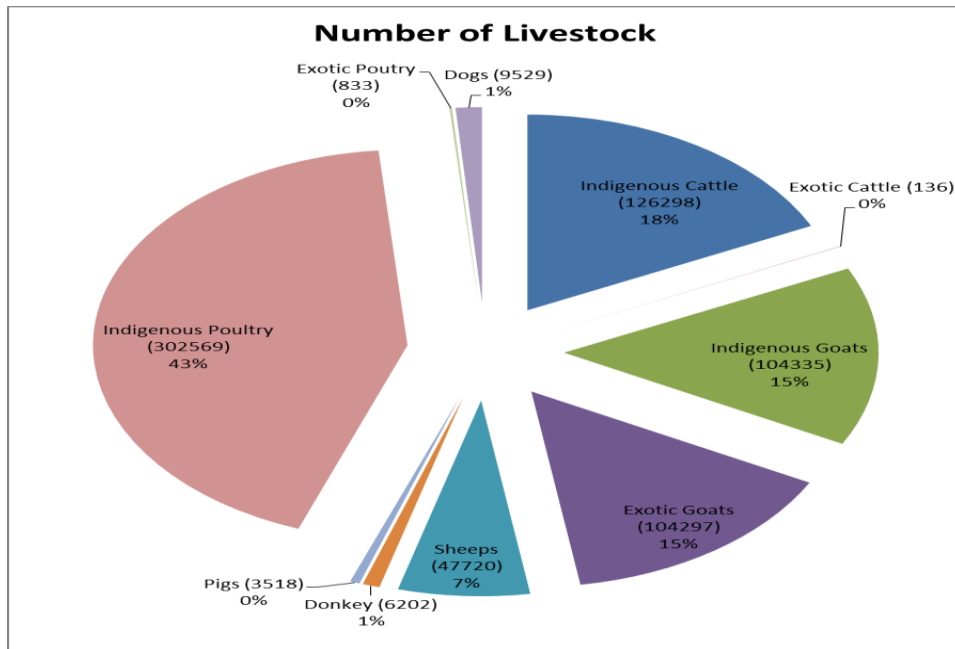
Source: Mkalama District Planning Department (2015)

The above mentioned crops are grown in three different major economic zones namely: the eastern lowland, the Mkalama Plateau and the Western Lowland zone (Rift Valley).

- The Eastern Lowland: this is characterized by loamy soil where maize, sorghum, sunflower, cotton, onions and beans are grown.
- Mkalama Plateau: about 85% of sandy is loamy soil where maize, millet, sunflower and groundnuts are grown.
- The Western Lowland zone (Rift Valley): characterized by black cotton soil where maize, paddy, sunflower, cotton and groundnuts onions grow.

People of Sukuma and Barabaig minority ethnic groups engage in animal husbandry. In particular, they keep cattle, goats, pigs, sheep, donkeys and chicken. There is a total of 705,437 livestock in the district (see figure 3.3). Cattle bulls and donkeys are used for farming and transportation.

**Figure 3.3: Number of Livestock in Mkalama District**



**Source: Mkalama District Council Livestock Department (2015)**

Although donkeys are not usually consumed as food, bulls, together with other animals, are either sold or consumed as food. The animals equally produce products such as milk, eggs, meat, hides and skins. The mentioned animals either share shelters with the owners or live in a structure constructed close to the owner's house. Zero grazing wasn't observed in the selected wards except for a few exotic livestock. For the case of meat supply as observed from the abattoir, 80 to 100 cattle are being slaughtered daily, while about 35-45 are being auctioned at public markets across the district (Records from Mkalama DALDO's office, August 2015).



There is small scale mineral extraction at the district. Mkalama District extracts copper mainly at Ibagwa ward. The area that is rich in copper is estimated to be 2,500 m.<sup>2</sup> Copper extraction has been going on since year 2010 as revealed by Community Development Officer (August, 2015). There is one multinational company either known as Ibagwa Copper ore mine or Liontown Resources Limited (the exact name could not be verified) with a mining permit from the Ministry of Mineral and Energy. In addition, there are a significant number of small scale miners in the district who engage in small scale extraction to sustain their livelihoods. These usually enter into contract with the multinational company. Mkalama District is benefiting from the mining exploration by receiving a levy averaging 0.3% of the entire value of copper once exported. However, the amount is not adequate to meet developmental budget of the district as revealed by the District Community Officer (Personal Communication, August 2015).

Gumanga ward, located in the southern part of the district, is the main site for small-scale lumbering activities. This is being facilitated by the existence of a village forest reserve under local government initiatives. The process is only being monitored by village government authorities. Sadly, there are no reforestation programs going on in the area and this not good for the environment. Moreover, small scale fishing takes place during rainy seasons. The rainy season usually starts on February and ends on May. Fishermen use fishing nets and dug-out canoes for the activity. The main fishing areas are Makutano ndogo, Kichuguu, Kwa Samson and Mwanyenyeka beaches along the Sibiti River (District Community Officer, Personal Communication, August 2015; District Records).

The District also has hosts several NGOs and enterprises which include World Vision, SEDA (Small Enterprise Development Agency), PRIDE, Sustainable Environment Management Action (SEMA), ILO and Hauho Municipality Friendship Association<sup>13</sup>. The NGOs and enterprises have interventions in microfinance, health, water, environment, education, agriculture, livestock, religion and community development. According to the latest statistics from Agriculture, Livestock and Cooperative Department of Mkalama District Council, there are a total of 35 cooperatives with a total of 877 male (45%) and 1,065 female members (55%). Total savings and shares are worthy Tanzanian shillings 50,646,595 and Tanzanian shillings 36,866,524 for male and female members respectively.

Mkalama District hosts some VCONEs which are the focus of this study (cf. chapter one). Although some members of VCONEs (the focus of this study) have membership in such cooperatives, VCONEs operate independently from the mentioned cooperatives. Experiences from the women, with membership in those cooperatives, are simply summarized as unproductive as per the findings of this study. In short, it was revealed that the cooperatives are poorly managed with bureaucratic procedures for one to access microloans. Moreover, there are incidental expenses associated with getting a loan from such cooperatives and SACCOS in particular. This makes it more expensive to access a loan from a SACCOS than it is the case with VCONEs. SACCOS also suffer from patriarchal domination, corruption and nepotism. Accordingly, the majority of women in Mkalama District

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<sup>13</sup> Hauho is a former municipality of Finland. It was situated in the province of Southern Finland and is today a part of the region of Tavastia proper.

either avoid membership in such cooperatives or withdraw in case they have already joined such cooperatives.

There are key challenges that the district faces and these include but not limited to the following: inadequate and less skilled LGA staff, poor revenue collection, inadequate road infrastructure, and land disputes. Other challenges include inadequate pastureland, inadequate social and economic data base, inappropriate traditional beliefs, uncontrolled use of forest resources, higher fuel wood demand, insufficient school facilities, malaria, infant and maternal mortality, HIV/AIDS and related diseases (District Records, August, 2015).

A study on women networks and their effectiveness in community development and associated poverty reduction, especially in a socio-economic context dominated by an interplay between neoliberalism and the movement on equality, calls for a qualitative approach. Accordingly, this study was conducted between April and November, 2015 in Mkalama District, Singida region Tanzania. The choice of the study area was based on three key reasons: first, initial motivation of the researcher to study women networks. The researcher has been involved, as a program manager and consultant, in several projects in rural Tanzania since 2007. He has been engaged with a variety of complex programs covering community development projects through creation of CBOs, health, HIV, agriculture, water management, and sanitation in several districts including Mkalama District (before the district's separation from Iramba district). This program had an overall role of attaining community development whereby gender mainstreaming was treated as a

crosscutting issue. The author continued with the mentioned interest as he moved and settled, as an employee in the public and not-for-profit sector, in other Tanzanian districts to include Bukoba municipality, Iringa municipality and Morogoro municipality located in West, Southern and East Tanzania respectively.

Second, Mkalama District has been selected following presence of women networking for over 10 years. Presence of such networking has been documented by several supporting NGOs including World Vision (WV), an international not-for-profit organization, and other agencies such as SIDO (Small Industries Development Organization), PRIDE and National Microfinance Bank (NMB). These organizations have been strengthening networking among grassroots people in the district since 1990s (World Vision Tanzania, 2007). For instance, WV has developed a program which empowers communities through networking groups for 15 years before a project phases out.

Third, the district hosts self-created and semi-autonomous VCONEs which are either registered or known by local government authorities at the ward and village level. Other development agencies also keep records of such networks. The networks are composed of vulnerable people who engage in small scale income generating activities. Fourth, unlike many other rural districts in Tanzania, Mkalama District is diverse with several tribal communities of Khoisan, Cushitic, Nilotic and Bantu origins. They include Nyiramba, Nyaturu, Nyisanzu, Iraq and Sukuma ethnic groups. The groups have unique sub-cultures and vernacular languages. The mentioned groups live in villages relatively isolated from one another (Kimambo and Temu, 1969; World Vision Tanzania, 2007) but they collaborate among themselves. Some

members of the mentioned ethnic groups migrate to village centres such as Iguguno and Nduguti and live in harmony with other ethnic groups. Nyisanzu's vernacular language is a mixture of Kinyiramba spoken by the Nyiramba and Kinyanturu spoken by the people of Nyaturu ethnic group. Nyiramba, Nyaturu and Nyisanzu are the dominant tribes in selected wards of this study.

### 3.4 Population

Mkalama District has a total of fourteen wards. However, only four wards namely Iguguno, Msingi, Kinyangiri and Kikhonda were selected. The study targeted all women networks in selected wards. One additional network from Nduguti ward, following the advice of District Community Officer during data collection, was added for focus group discussions and key informant interviews (see Table 3.1).

**Table 3.1:** Women Networks in Selected Wards of Mkalama District

Ward's Name	Women's Network Name	Number of Members
<b>Iguguno</b>	Upendo Care	30
	Family Care	30
	Upendo	30
<b>Kinyangiri</b>	Nzalilya	30
	Jikomboe	23
	Juhudi	31
<b>Msingi</b>	Uchumi-Msingi	22
	Tumaini	11
	Nguna	22
<b>Kikhonda</b>	Jitume	40
	Tupendane	30
	Faidika	30
<b>Nduguti</b>	Mwanzo Mgumu KIKOBA	36
<b>Total</b>	<b>13 Networks</b>	<b>363</b>

Source: Survey Data (2015)

The wards were selected because they had networks with the following characteristics: a) voluntary participation by network members in income generating activities; b) continued provision of saving and credit services to low income

members without access to formal financial institutions; c) presence of community fund or social support to members; d) existence of a network for at least five years (VCONEs started to be formed around 2010s. However, some networks failed to sustain themselves. Therefore, the study attempted to focus on self-created networks which had been sustainable); e) presence of self-created networks and ownership of the same by the members. People, who voluntarily form networks, are believed to be more resilient than those who are brought together by government, donors and other external agencies (FAO, 1997; URT, 2000a). However, networks in the selected wards without such features were excluded from this study.

### **3.5 Sampling Design and Processes**

Eight steps were involved here. The first step involved identification of four wards, mentioned in the previous section, which were purposely selected for reasons explained under section 3.4. However, one additional ward known as Nduguti was visited for a Focus Group Discussion and in-depth interview as equally explained in the previous section. Simply put, the network had the highest amount of annual cumulative fund in the entire district and could serve as an exemplar for other women networks in the district. Accordingly, it was thought that this study would benefit by including the network in the study. An in-depth interview with the secretary of the group, over and above Focus Group Discussion, was added and it was recorded in a video. In short, the information gathered from the network has been instrumental particularly with regards to advancement of women's network in the district.

The second step involved selection of 6 VCONEs from Mwangata ward in Iringa municipality for a pre-test of research data collection tools. The selection of the VCONEs was done in collaboration with AGEN and local government officials at Mwangata ward. The main criterion was self-created VCONEs which had been in existence for at least five years. A total of six networks were selected. They included Upendo, Agano, Amani, Twilumba, Twitange and Ipomla. A total of five network members were selected from each of the mentioned network to respond to a semi-structure questionnaire. The pretesting exercise was concluded by revisions of the research tools to make them ready for data collection in Mkalama District. However, further refinements of the questionnaire were done after collection of qualitative and secondary data from Mkalama District. In other words, the qualitative and secondary data were gathered first before administering of the questionnaires. Simply put, the qualitative and secondary were used to refine the questionnaire to incorporate the local context in Mkalama District. This approach is recommended by case study researchers (Yin, 2009). Iringa was selected for a variety of reasons including: a) possibility of replicating results from Mkalama to other regions in Tanzania; b) evidence of presence of VCONEs for over 8 years.

The third step involved selection of 12 VCONEs including at least three from each of the four wards in Mkalama District. It is worth emphasizing that, women networks served as the main unit of analysis. This was done in collaboration with the local community representatives, government officials and NGOs staff working in the study area. Purposive sampling was used. This means several sampling criteria

guided the selection of the VCONEs. The criteria for the selection of networks have already been listed in section 3.4.

The fourth step involved selection of eight members from each of the identified networks to participate in Focus Group Discussions (FGDs), transect walks and informal mapping. The eight members from each of the networks were knowledgeable on their respective communities. A total of 96 network members from all wards (all of them were women) participated in the exercise including at least 24 network members from each of the selected wards. If a new phenomenon is shared in one of the FGDs, additional FGDs were conducted to determine if the phenomenon cut across remaining Wards (exact dates for FGDs have been specified in the findings section of the thesis to include Chapter 4, Chapter 5 and Chapter 6). The new phenomenon was also added to the semi-structured questionnaire to explore the extent of its support by all other members and their spouses.

The fifth step involved selection of 10 knowledgeable (5 women and 5 men) individual members, including experienced community representatives and elders via purposive sampling. Those served as key informants for in-depth interviews. One female and one male from each of the selected ward served as key informants. Additional female and male from Nduguti ward were added as per the advice of the District Community Development Officer. The sixth step involved selection of 3 government officials (one female and two males) and 3 NGO leaders (two females and one male) working in the study area to participate in key informant interviews. Purposive sampling was used. For instance, only knowledgeable government leaders



and NGO officials were selected to provide a general picture of communities in the area and networking in particular. The seventh step involved the review of secondary data from both NGOs and Local Government Authorities in Mkalama District.

The eighth step was used to refine the semi-structured questionnaire. Specifically, all data collected from steps ii to vii (collected from April, 2015 to July, 2015) played an instrumental role in the refinement process. For instance, the data were used to add context specific choices for some of the closed ended questions of the questionnaire. In other words, the choices were refined to reflect the situation on the ground as much as possible. The step was concluded through a snowball sampling whereby 25 network members and their respective husbands from each of the four selected wards participated in a semi-structured household questionnaire. The questionnaire was administered from August, 2015 to November, 2015. Around 50 respondents (i.e. 25 men and 25 women) were selected from each of the selected wards. It is important to note that, all VCONE members who responded to the questionnaire were female. Likewise, all spouses who responded to the questionnaire were male spouses of VCONE members who responded to the questionnaire. However, a total of 22 male spouses were not present at the time of data collections. Therefore, a total of 100 female and 78 male respondents responded to the semi-structured household questionnaire.

### **3.6 Sources of Data**

#### **3.6.1 Primary sources**

Primary data were collected using a variety of research methods to include focused interviews using a semi-structured questionnaire, transect walks, informal mapping, key informants' in-depth interviews, observations, and Focus Group Discussion.

#### **3.6.2 Secondary sources**

Secondary data were obtained from archival records from the field to include memoranda, agenda, minutes of meetings, written reports of events, proposals, and progress reports from the VCONEs, civil societies and local government authorities. Other secondary sources were published and unpublished reports, journal articles, books and the internet.

### **3.7 Data Collection, Methods and Techniques**

This study capitalized on the qualitative methodology to gather qualitative data. For instance, the study used participatory data collection methods to include focused interviews using a semi-structured questionnaire, transect walks, informal mapping, key informants' in-depth interviews, observations, and Focus Group Discussion. The main reason for the selection of the data collection methods is that qualitative data require the use of multiple sources of data (Yin, 2009). Nevertheless, some numerical data were equally gathered. Data of three networks in each of the selected ward was gathered. Then a simple report for each ward was prepared. Afterwards, cross-case conclusions were established. The conclusions were used to enrich theories and develop policy implications (cf. Section 7.3 and 7.4) for this study.

### **3.7.1 Qualitative data collection**

Qualitative data were collected by the use of face to face interviews, archival records, observations, Focus Group Discussions, transect walks, informal mapping and life stories or in-depth interviews. This equally applied for collection of quantitative data. Field interview guides were used to guide observations, review of archival records, transect walks, informal mapping, in-depth interviews and Focus Group Discussions whereas a semi-structured questionnaire was used to guide interviews. Qualitative data provided multiple, complimentary and supplementary information to each of the three study objectives. Specifically, the data collection tools gathered information on factors related to rural women's propensity for establishment of VCONEs; roles of women's networks and associated gendered impacts in promoting community development and problems, challenges and coping strategies of the networks.

### **3.7.2 Numerical data collection**

As stated earlier, there was a collection of some numerical data relevant to study objectives. The main sources were archival records. Numerical data provided some useful information for each of the three objectives of this study. In particular, some numerical data on factors for formation of VCONEs and their associated roles in promoting community development were gathered. Similarly, some numerical data which show the extent of problems and challenges were equally gathered. The coping strategies and associated gendered impacts of the networks were equally supported with some numerical data which show the kinds of strategies adopted by the majority of respondents. In other words, the gathering of numerical data was

used to quantify qualitative data. In this respect, the gathering of data started with gathering of qualitative data collection and was concluded with gathering of numerical data using the semi-structured questionnaire.

### **3.8 Data Analysis**

#### **3.8.1 Qualitative analysis**

Gathered data were compiled into easy, comprehensible and integrative form. Data originally reported in Kiswahili was translated into English and paraphrased while preserving the original details and meaning as accurately as possible. Content analysis was used to analyse words, meanings, pictures, symbols, themes or any other message that were communicated during the study. The data were classified per study objectives whereby similar findings were grouped together to analyse their interrelatedness. Transcription and analysis were the final stages of the analysis. Some of the transcriptions have been included in the thesis as verbatim responses.

#### **3.8.2 Quantitative analysis**

An analysis of numerical data was conducted with respect to the objectives of the study. Although content analysis was used to categorize numerical data in appropriate themes as per study objectives, some descriptive statistics such as frequencies and percentages were used. The quantitative data were then tabulated into tables as per the study objectives. Various tables with numerical data have been shared in the thesis. The tables were mainly used to highlight the extent of a particular phenomenon among the respondents.

### **3.9 Validity and Reliability**

#### **3.9.1 Validity**

Foremost the research design and data collection methods have been formulated in line with the study objectives and research questions. For instance, efforts were made to ensure that all of the data collection methods gather information that responds to research objectives and questions. Secondly, the study required incorporation of the local context as much as possible. Accordingly, the study employed multiple-case research method which incorporates the local context as much as possible (Yin 2009:40-44). For example, four wards were selected as cases for this study. Thirdly, this study used multiple sources of data to serve as evidence for each of the study objectives. Details on the multiple sources of data can be accessed at section 3.7. Finally, this study has used four cases. According to Yin (2009) the findings of a single case need to be replicated in several other cases to develop what are being referred to as analytical generalizations. Key emerging issues across all cases, were used to suggest new contributions to knowledge.

#### **3.9.2 Reliability**

This study employed multiple research methods and derived data from multiple sources. Such an approach ensures reliability of a study (Yin 2009:45). Specifically, all of the steps to allow a researcher to repeat this exercise are well documented in this chapter; one can focus on section 3.5 to learn more. In other words, the steps have been made as operational as possible for any researcher to follow them and arrive at a similar conclusion.

### **3.10 Ethical Considerations**

High ethical standards are important in any case study research because nearly all case studies are about contemporary human affairs. Ethical considerations are about protecting humans from any harm (Yin, 2009). Foremost, the field work was conducted after the proposal and research tools were reviewed and approved by various organs of the University of Dar es Salaam. A research permit was equally obtained from the University authorities. All participants were treated ethically meaning that their privacy and consent were given high priority. First, the respondents of the questionnaire were requested to sign a consent form before they participate. Second, respondents' names were not written on the questionnaire. Only codes were used to identify respondents. Their actual names were written separately in a notebook for reference purpose. In addition, their names have not been mentioned in the thesis but instead false names have been used. Individual privacy will be maintained in all published and written data resulting from the study. Any potential identifiers (e.g. names, location) have been removed.

### **3.11 Chapter Summary**

The case study research method has been used so as to incorporate the local context of Mkalama District as much as possible. Concomitant with that, four wards from the district have been selected as cases for this study. Specifically, three qualified networks from each of the wards had been selected. The criteria for the selection of the wards and associated networks have been explained in section 3.4. Finally, ethical considerations have been given a thorough consideration so as to avoid any

harm to all participants. The next chapters (Chapter Five, Chapter Six and Chapter Seven) present a discussion on the findings of this study.

## **CHAPTER FOUR**

### **PUSH AND PULL FACTORS FOR VCONEs**

#### **4.1 Introduction**

This chapter focuses on the first objective of the study which is aimed at examining push and pulls factors related to rural women's propensity to establish or join self-created women networks. The key research question which is addressed here is what are the push and pull factors influencing rural women to establish and/or join self-created women's networks within the neoliberal context? Specifically, the chapter focuses on general description of networks and members (4.2); agriculture as a socially assigned reproductive gender role (4.3); general issues confronting women (5.4); pull factors for rural women to join VCONEs (4.5); push factors for rural women to join VCONEs (4.6); and factors for cessation of membership in VCONEs (4.7). Then the chapter is finalized by having a look at emerging issues (4.8) in relation to general characteristics of the VCONEs and factors for joining VCONEs and a conclusion (4.9).

#### **4.2 Description of Networks and Members**

Women networks, and particularly VCONEs, are increasingly becoming a common phenomenon in Mkalama District. Although, a considerable number of ROSCAs, including VCONEs, in the district have connections to formal NGOs and microfinance institutions including SACCOS, their records are usually found at village government and district council offices. They are hardly found at the ministry level. In other words, VCONEs and other forms of Village Networks, as shown by secondary findings of this study, are formerly registered as Community Based Organizations (CBOs) at the district's Department of Community Development.



Key informant interviews and secondary sources in particular, divulge that VCONEs started around 2010 in Mkalama District. They emerged after major international NGOs such as World Vision, concluded their welfare developmental interventions in the district. Interview with District Community Development Officer (DCDO) revealed:

...Presence of NGOs created dependence syndrome among community members. For instance, World Vision engaged in a number of welfare intervention since 1994. The international NGOs has built school classes, water wells, dispensaries, teachers' houses and houses for health workers. Subsequently, community members did not engage in development of their communities. The end of the program by world vision made community members realise that they are responsible for their development. Establishment of VCONEs because the main coping strategy to address the withdrawal of the NGOs (District Community Development Officer, 17<sup>th</sup> July, 2015)

The view was shared by members of Focused Group Discussion in Iguguno, Kinyangiri, Kikhonda and Misingi wards (see **box 4.1**). The mentioned wards are among the key beneficiaries of the welfare interventions.

**BOX 4.1.** Dependency Syndrome of Mkalama Communities

*The dependency syndrome of the community members continued to affect other development agencies. For instance, NGOs and financial institutions with a market oriented approach, including international ones, were greatly affected. The services of the institutions were confused for the welfare interventions.*

**Source:** FGDs in Iguguno and Kinyangiri, 30/06/15, Kikhonda and Msingi 01/07/15

Although the profit driven projects were smaller in scale, the institutions were not able to upscale their interventions. Subsequently, the institutions, among other things, failed to integrate into the culture of the locals and either minimized or terminated their operations in the district. Three FGDs from Iguguno ward supported

the views as presented by a JUWAKI leader, which is one of the local NGOs in the area.

...FINCA and SIDO have abandoned all of their microfinance projects because the inhabitants from Iguguno ward do not pay loans. Besides, microfinance operations by the formal institutions have become extremely expensive: the institutions, among other things, lose money through unpaid loans and associated follow up expenses. Consequently, the institutions have moved elsewhere (Key Informant, Leader of JUWAKI, 17<sup>th</sup> May, 2015).

The withdrawal of the financial institution has left grassroots people of Mkalama District and women in particular with no options other than increasingly relying on establishing self-help microfinance networks to meet their growing financial needs.

CARE International also experienced some difficulties in introducing its Grameen like Village Community Banks (VICOBAs) networks around early 2010s. Given the role of CARE international in spreading the Grameen philosophy there are some networks which are famously known as, “*Vikundi vya Care*” in English, “CARE established Groups” (CeGs). At that time, CARE collaborated with Iramba district council (before the split of the district into Iramba and Mkalama District in July, 2012) in spreading the philosophy to interested community members throughout the district.

Three focused groups in Kikhonda acknowledged that all the 20 CeGs in the ward collapsed after CARE left the ward (**See box 4.2**).

#### **BOX 4.2: Failure of CARE International Microfinance Projects**

*The members of CeGs expected some free services from CARE International. However, unlike World Vision, CARE International focused on capacity building training as opposed to provision funds to the groups. The community members maintained their membership to CeGs in the hope of getting funds upon completion of training. However, all of the CeGs collapsed after CARE International concluded its training project and departed from the district.*

**Source:** FGDs with members of VCONE in Kikhonda Ward, 01/07/15

Although CARE and its collaborators provided no financial assistance in terms of cash, they provided CeGs with record books and lockable wooden boxes to store such records. This was done to ensure transparency whereby all transactions were carried out in presence of all the members at weekly meetings. The main aim was to prevent unauthorised movement of cash and tampering with financial records.

Furthermore, observations at the study area disclosed that women in Mkalama District perform caretaking role including engaging in informal microfinance schemes. Although the context has changed, the situation is relative similar to the one in 1970s (Jellicoe, 1978) and 1990s (Tripp, 1994). This suggests that patriarchy has not been completely removed in the district. This attributes to presence of more VCONEs than mixed sex community networks. Likewise, VCONEs, with only a few men, are present but in smaller numbers. This calls for more collaboration between men and women to boost attainment of community development in the district.

Noteworthy, FGDs across all Wards have divulged that VCONEs are a modified form of CeGs which have taken the local context on board (see BOX 4.3).

**BOX 4.3: Relationship between VCONEs and CeGs**

*VCONEs have kept some of the practices of CeGs such as keeping a wooden box and holding weekly meetings. However, members of VCONEs mobilize their resources to meet operational expenses. For example, although the wooden boxes and record books were provided to CeGs free of charge in the past, VCONEs purchase the boxes from SIDO in Singida town. The price of boxes and record books ranged from Tanzanian Shillings 80,000 to Tanzanian Shillings 100,000 in 2015. Nevertheless, some of the VCONEs do not possess such boxes. Instead, their funds are kept by trustworthy members holding positions as treasurers.*

**Source:** FGDs in Iguguno and Kinyangiri, 13/05/15, Kikhonda and Msingi 14/05/15

Likewise, VCONEs have kept some elements of VICOBA scheme. An ideal VICOBA scheme allows members to voluntarily form a group and save money, through purchasing shares, to create a cumulative fund from which members can borrow and repay microloans with a small interest. Here, they follow a time bound annual cycle of savings and lending. At the end of each cycle, the earnings are audited to know the proportion owned by each member. However, the proceeds are not shared among members but the whole amount is left to accumulate indefinitely (see Box 4.4).

**Box 4.4: Features of an Ideal VICOBA Scheme**

*The cycle of savings and lending is time bound. At the end of an agreed period (the 'cycle'), the accumulated savings and service charge earnings are audited to know the proportion of the amount that each member has saved throughout the cycle. This is critical for resolving outstanding issues; for transparency and for maintaining the confidence of the members. Associations agree on the length of the operating cycle and this is recorded in the constitution. A cycle should not be less than nine months, or longer than a year. However, despite of the audit done, the proceeds are not shared out conventionally. The whole amount of savings are left to grow and built on top over the next cycle*

**Source:** WWF (2010), VSLA/VICOBA/COCOBA Training Manual.

Mkalama's VCONEs follow a similar procedure as revealed by FGDs, in-depth interview and review of documents. However, they have changed the original microfinance model. Specifically, VCONEs allow members to share the proceeds and return shares to each member at the end of an "*annual cycle.*" The annual cycle of VCONEs usually takes a cycle of 12 months equivalent to a year of contributing to a cumulative fund. The cumulative fund is further increased by interests charged on loans given to members (see BOX 4.5.).

**BOX 4.5: Features of VCONE**

*The cycle is designated in such a way that it ends whenever the agricultural and rainy season begins usually on November of each year. Some VCONEs break their cycle earlier on October. The proceeds from the cumulative funds are usually invested, by individual members, in agricultural production and education of children. At this time of the year, petty businesses are the least remunerative because the members dedicate their funds in agricultural production. The practice minimizes funds that would otherwise be used for the purchase of petty business products and services.*

**Source:** FGDs in Iguguno and Kinyangiri, 30/06/15, Kikhonda and Msingi 01/07/15

**Table 4. 1: Basic Characteristics of Female Respondents (N=100)**

Paramete	Values	Ig.	Ms	Kiny	Kikh	Total	Percenta
Age Category (years)	18-25	1	1	1	1	4	4
	26-35	2	3	2	3	10	10
	36-45	11	10	11	10	42	42
	Over 45	11	11	11	11	44	44
<b>Total</b>		25	25	25	25	100	100
Education level	Primary	23	25	25	25	97	97
	Vocational	1	0	0	0	01	01
	Secondary	1	0	0	0	02	02
<b>Total</b>		25	25	25	25	100	100
Marital status	Married	20	18	21	19	78	78
	Separated	5	7	4	6	22 <sup>14</sup>	22
<b>Total</b>		25	25	25	25	100	100

**Source: Survey Data (2015)**

**Key:** Ig= Iguguno Ward; Ms= Msingi Ward; Kiny= Kinyangiri Ward, Kikh= Kikhonda Ward

In short, the findings present evidence that VCONEs are owned by the members with a say on how to run them. In other words, VCONEs are in a better position than CeGs to bring about community development in Mkalama District. Characteristics of respondents of the semi-structured questionnaire are presented in Table 4.1 and Table 4.2. Table 4.1 presents information on female respondents whereas Table 4.2 presents information on male respondents. Specifically, the table presents information on age, education, and marital status of the respondents.

<sup>14</sup> Although the 22 of the interviewed network members were married at the time of the study, they were separated from their spouses for more than six months. In view of that, their husbands were not interviewed because they were not present at the field site. However, all of the women were requested to give their views with regards to gendered implications of their participation in VCONEs.

**Table 4. 2: Basic Characteristics of Male Respondents (N=78)**

Parameter	Values	Ig.	Ms	Kiny	Kikh	Total	Percentage
Age Category (years)	18-25	00	00	00	01	01	01
	26-35	01	02	01	02	06	08
	36-45	07	08	10	08	33	42
	Over 45	12	08	10	08	38	49
<b>Total</b>		20	18	21	19	78	100
Educational level	Primary	18	18	21	19	76	97
	Vocational	00	00	00	00	00	00
	Secondary	02	00	00	00	02	03
	No formal	00	00	00	00	00	00
<b>Total</b>		20	18	21	19	78	100
Marital status	Married <sup>15</sup>	20	18	21	19	78	100
<b>Total</b>		20	18	21	19	78	100

**Source: Survey Data (2015)**

**Key:** Ig= Iguguno Ward; Ms= Msingi Ward; Kiny= Kinyangiri Ward, Kikh= Kikhonda Ward

The majority of male respondents (72 out of 78) who were interviewed are 36 years and above. However, the respondents were obtained through snowball sampling. This was done to ensure that only respondents with quality information as per the study objectives are obtained. It is argued here that community members in the mentioned age category shoulder more household responsibilities. The responsibilities exhaust financial resources of the members. Therefore, the need to meet those responsibilities pushes them to join the VCONEs.

Characteristics of male respondents are presented in Table 4.2. The table equally presents information on age, education level and marital status. Female respondents, who are also members of VCONEs, engage in both petty business and agricultural

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<sup>15</sup> A total of 78 male spouses of network members were present during the data collection and they were interviewed. They were all spouses of female network members who were interviewed. Although the 22 of the interviewed female network members were married at the time of the study, they were separated from their spouses for more than six months. In view of that, their husbands were not interviewed because they were not present at the field site during data collection.

production. All of the men claimed to be engaged in agricultural production. Only 33% (26 out of 78 male respondents) claimed to engage in both agricultural production and petty business. It appears that other male respondents did not want to associate themselves with their wives' business. Simply, they are affected by patriarchal culture.

Although the findings of this study support the view that Tanzanian women are motivated to network, both formally and informally, to earn a living, it has been learnt that networking is contextual in that networking is shaped by socially assigned roles of women and men and it is thus gendered. This view supports the thesis of Moser (1989, 1993). Particularly important, women's networking has played a key role in building Tanzanian communities (URT, 1988; URT, 1988; URT, 2000a) including those in Mkalama District as revealed by the findings of this study. For instance, VCONEs are important in the survival and sustenance of communities in Mkalama District as shared in FGDs across all Wards. This supports the thesis of Daniels (1998) who acknowledges that women networks are integral resources in community organizing. The views of Daniel are in line with those presented in this study.

### **4.3 Agriculture as a Socially Assigned Reproductive Gender Role**

Members of women networks are mainly women whose main sources of income are seasonal agricultural production during rainy season and petty businesses during the dry season. Agricultural production and petty business are usually conducted in separate times (see BOX 4.6).



**BOX 4.6: Business-Agriculture Cycle**

*Women seize their petty businesses during rainy season so as to fully engage in agricultural production. Here the funds accumulated from petty businesses are reinvested in agriculture. The funds are then reinvested in petty business during dry season and the other way around too. Then the cycle continues.*

**Source:** FGDs in Iguguno and Kinyangiri, 13/05/15, Kikhonda and Msingi 14/05/15

Inhabitants of Mkalama District engage in the production of maize and sunflower in mixed cropping pattern simultaneously growing maize and sunflower on the same piece of land. Agricultural production is mainly done by women. A leader of a VCONE at Msingi ward said:

...Agricultural production in the farm is a woman's responsibility, not a man's. For example, the harvest of my 20 acres farm in 2015 declined significantly because I was pregnant for the entire agricultural season. As you might know, my husband provided no support. It is culturally accepted for men not to engage themselves in the supervision of the family farms.”(Source: Interview with Key Informant, Leader of VCONE at Msingi ward, 30th July, 2015)

Moreover, farming remains the main source of income for the households in Mkalama District (see box 4.7).

**BOX 4.7: Farming as a Source of Household Income**

*A woman with 2 acres farm makes an average of Tanzanian shillings 600,000 from selling 12 to 15 bags of maize during years with inadequate rainfall. The income doubles, on average, during years with adequate rainfall. Further, returns on agricultural production increase with increasing farm size. For instance, network members with more farm land earn more income than those with less farmland. For example, a member with 10 acres of maize farm usually earns Tanzanian shillings 6,000,000 on average after selling 120 to 150 bags of maize during years with adequate rainfall. This figure falls significantly to a low of Tanzanian shillings 1,000,000 (20 bags of maize) during years with inadequate rainfall. The main disadvantage with owning a large farm is that it requires relatively large amounts of agricultural investments. This cost a significant amount of farmers' funds. The loss is even bigger during years with inadequate rainfall following such investments.*

**Source:** FGDs in Iguguno and Kinyangiri, 13/05/15, Kikhonda and Msingi 14/05/15

It is underscored that agricultural production is influenced by gender. Specifically, agricultural production is socially assigned as gender reproductive role. The findings of the study, for example, highlight that during the rainy season men may either partially assist their wives in agricultural production or participate in casual labour to earn extra incomes for their personal needs. Subsequently, the labour force used in agricultural production mainly comes from women. This view supports the argument presented by Staudt (1984) that peasantry in Africa is a women's socially assigned gender role not men's. However, Staudt's argument that, African men engage in cash economy as their wives engage in food production does not fully apply in Mkalama District.

In particular, whenever, the dry season starts some men provide support in running petty businesses of their spouses. For instance, they usually travel to neighbouring villages to bring merchandize for their wives' businesses. Other men travel to other regions to look for casual labour. Within the mentioned context, women are disproportionately affected. For instance, FGDs held at Kikhonda ward (15th May, 2015) divulged that some irresponsible husbands run away and abandon their families during hard times. They usually move away from their families during extended drought periods. Although they move away to search for food, they return without it. On the contrary, women do not run away from their families because it a woman's responsibility, as per Mkalama District's customs, to provide care for the entire household.

Across the study area, it was exposed that husbands and other men temporarily migrate to other places in search of casual labour whenever there is a decline in agricultural production. The migration is not beneficial to women because women are left alone to look for the household. This means increased household chores with dwindling resources. Consequently, a significant number of women are forced into casual labour to meet household expenses. They are also forced to cut number of meals per days. For that reason, they affect their health and that of their dependents. Women's savings are equally affected because they are spent in addressing the needs of children and other household members.

Women greatly benefit whenever there is adequate rainfall. Adequate rainfall leads to increased agricultural production. The funds accrued from increased harvest are used to meet household expenses including sending children to school. The funds are further reinvested in petty businesses to be used later in agricultural production. An indirect benefit of adequate rainfall is that women are going to have their husbands stay at home and as a result provide some support in household chores. However, women lack accounting skills and they do not keep financial records. Accordingly, it was difficult to get statistics that showed the way women fared overtime. There were some records of group members which were under a local NGO known as JUWAKI. However, such groups were out of the scope of this study because they were established with the help of World Vision in year 2001.

The common denominator among all VCONEs is that they engage businesses which in one way or another extend their reproductive role as care givers. FGDs held across

the selected wards make known that VCONE members they engage in small businesses such as sunflower oil extraction, food vending, shop keeping, and tailoring. The merchandize for the businesses is usually available locally. They also own a stall either at the public market or their homes. Some own kiosks either at a village centre or their homes. A significant number of them buy cereals at harvest season and sell them when prices are high. Some women travel to other towns such as Igunga, Singida, Arusha and Dar es Salaam. They go there to purchase items needed by their customers in Mkalama District.

Women who engage in petty business make between Tanzanian shillings 100,000 and Tanzanian shillings 900,000 per month. However, they lack accounts skills. Henceforth, they were not in position to calculate net profits from such businesses. More importantly, they claim that they can be able to meet household expenses such as sending children to schools and health expenses. An experienced leader of a VCONE at Kinyangiri ward mentioned:

...All women in our village depend on agriculture as a mainstay for earning a living. Accordingly, they temporarily stop their small businesses to engage in agricultural production during rainy season. Moreover, petty businesses are not profitable at that time because community members invest their money in agricultural production.”(Source: Interview with Key Informant, Leader of VCONE at Kinyangiri ward, 22<sup>nd</sup> July, 2015)

In sum, women temporarily close their petty businesses and engage in agricultural production during rainy season. At this time, customers for petty businesses decrease because community members invest in agriculture for food and cash. As a result, they have less to spend in other unnecessary needs. Simply put, at this time households spend their money in the purchase of basic needs leaving a significant

proportion of their income for agricultural production. The bottom line is that the fund used in petty business simply reflects success or failure in agricultural production. In other words, if women get a good harvest, they are likely to invest more funds into petty businesses and as a result stand to make more profits from such businesses. The opposite holds true in that losses in agricultural production equally harm profits made in petty business. Henceforth, the findings of this study support the thesis (URT, 2001) that rural areas are centres of primary production. However, the communities in the study area do not engage in secondary processing, marketing and services that serve rural and urban populations. This is an area that needs some intervention from both the government and other stakeholders.

#### **4.4 General Issues Confronting Women**

86 out of 100 VCONE members are 36 years old and above (see table 4.1). At this age, women in Mkalama District have an average of 5 children attending either primary school or secondary schools. One would expect to see more youths in women's networks than older women because the majority of youths are unemployed. However, the contrary holds true. FGDs held at selected wards of Kinyangiri, Iguguno, Msingi and Kikhonda divulged that women above age 36 are pushed to join women's networks because of increasing household responsibilities on their shoulders. Those responsibilities result from cost sharing expenses and they include tuition fees, purchase of medicines, school uniforms and other expenses related with education of their children. The mentioned responsibilities increase because on average women at that age have more children than those below that age.

The household financial burden is further fuelled by neoliberalism which has led to higher living expenses seriously undermining the abilities of households to support themselves. The additional responsibilities are passed to women following a decline in men's financial capabilities to support households. This is a living evidence of the crisis of patriarchy within the neoliberal context.

#### 4.5 Pull Factors for Joining VCONEs

Table 4.3 shows the main pull factors that draw women entrepreneurs to women's network as per members' and male spouses' perspectives.

**Table 4.3: Pull Factors for VCONEs (N=178)<sup>16</sup>**

Pull Factor	Ward	Member of VCONEs <sup>17</sup>		Spouse of Members	
		Freq.	Perc (%)	Freq	Perc. (%)
Communal solutions to social and economic problems	Ig.	25	100	20	100
	Kiny.	25	100	21	100
	Kikh.	25	100	19	100
	Ms	25	100	18	100
Communal utilization of available resources to earn and increase household income	Ig.	25	100	20	100
	Kiny.	25	100	21	100
	Kikh.	25	100	19	100
	Ms	25	100	18	100
Accessing communal moral support during hard times	Ig.	25	100	20	100
	Kiny.	25	100	21	100
	Kikh.	25	100	19	100
	Ms	25	100	18	100
Implementation of joint activities	Ig.	0	0	0	0
	Kiny.	0	0	0	0
	Kikh.	0	0	0	0
	Ms	14	14 <sup>18</sup>	3 <sup>19</sup>	4

Source: Survey Data (2015)

Key: Ig.= Iguguno, Kiny.=Kinyangiri, Kikh=Kikhonda, Ms.= Misingi

The factors as per members' perspective include the need to: a) collectively address their problems (selected by 100% of questionnaire respondents); b) use available

<sup>16</sup> The options for the semi-structured questionnaire were either improved or developed following qualitative data collection (May, 2015 to July, 2015) using FGDs, Key Informant Interviews, Archival records and observations. The semi-structured questionnaire was then administered from August, 2015 to November, 2015. The bottom line is, the respondents were allowed to tick as many options as they wish. They were also allowed to add any additional factors apart from the mentioned options. This applies to all Tables in this chapter and following chapters. Simply put, the semi-structured questionnaire was used to measure the extent to which members agreed with the choices. Moreover, the questionnaire accommodated open ended questions to give members room for adding new information..

<sup>17</sup> "VCONE members" refers to female members of VCONE. "Spouses" refers to husbands or male spouses of VCONE members who were present at the time of data collection. This applies to all Tables.

<sup>18</sup> 86 female respondents equivalent to 86% of all respondents did not select this option. The 24 respondents who selected this option were from Misingi ward. The VCONEs in Misingi ward engage in joint activities to help members lessen their household burden.

<sup>19</sup> 75 male respondents equivalent to 96% of all male respondents did not select this option.

resources to earn and increase household income (selected 100% of questionnaire respondents); c) get moral support from other members during hard times (selected by 100% of questionnaire respondents); and d) implement joint activities (selected by 14% of questionnaire respondents). The mentioned factors were first obtained through qualitative data collection tools and FGDs in particular. Then, they were included, as options, in the semi-structured questionnaire to get a picture of how members agree with them. Specifically, women do not join VCONEs for funny. There are a number of factors which pull them towards either joining or forming VCONEs. The factors which attract people to join VCONEs include: collectively address problems; use available resources to earn and increase household income; and get moral support from other members during hard times. Women in Nduguti and Misingi Wards mentioned all of the previously mentioned factors. However, they added 'joint implementation' of activities as another key factor which attracts women to join VCONEs. They specifically jointly market their agricultural produce. Here, they collect cereals during harvest time and sell them when prices are high.

In short, collaboration among members to solve problems, attain resources, and get moral support, were key drivers that pulled members to join VCONEs (see Table 4.3). This view is supported by both male and female respondents of the semi-structured questionnaires. Only a few respondents had an opinion that implementation of joint activities pulled women to join the networks. Verheul and others (2010) define pull factors as positive factors present in an entrepreneurial venture or opportunity that pull people into entrepreneurship. This implies that VCONEs, as an entrepreneurial opportunity, pull women to join the networks by



offering opportunities that cannot be accessed in other ventures within a particular context. Details of the mentioned factors are going to be discussed in the following sub-sections.

#### **4.5.1 Communal solutions to social and economic problems**

Women residing in Mkalama District work together to address their local problems by creating regulations in such a way that shared problems are addressed. The common problems that women face relate to scarcity of funds to invest in agricultural production and provision of education to their children. Accordingly, the cumulative fund created by the women network has been helpful to them. An experienced and knowledgeable VCONE member from Msingi ward claimed:

...VCONEs are very important in our lives. For instance, I, as a parent, have managed to educate my children and built a house with funds accrued from the networks. In addition, we usually get adequate funds for investments in agricultural production at the end of an annual cycle in November of each year. At this time, we break the cycle and share profit. Moreover, each member takes his or her shares. If the networks were not present, I and my family would have suffered a lot (Source: Interview with Key Informant, Experienced member of VCONE at Msingi ward, 23<sup>rd</sup> June, 2015).

The quotation gives evidence on how VCONEs are geared at addressing local problems through serving as bridges between agricultural and non-agricultural seasons by allowing members to continuously earn some cash to support their households' needs such as school and health expenses.

Noteworthy, the main source of income for all of the women studied is agriculture. Since agriculture requires relatively heavy investment by the women (Ellis *et al*, 2007; Ministry of Agriculture, Food and Cooperative, 2013; TGNP, 2015) including

those in Mkalama District, they oftentimes need substantial amounts of funds for agricultural production particularly during farm preparation. The preparation starts on November of each year and continues a few months afterwards. The preparation is followed by the opening of schools for their children on January of the following year. Simply put, VCONEs have been integrated into the culture of communities in the district in that they enable women to save (through purchase of shares) and earn extra income (profits from loaning). This service is hardly offered by formal institutions in rural settings.

In sum, women are usually pulled to women's networks because such networks offer a cultural engrained platform for them to address their local problems and needs (Koda *et al*, 1987; Tripp, 1989; Geiger, 1997; FAO, 1997; Hodgson, 1999; Mbilinyi *et al*, 2003; Steady, 2005; Archambault, 2010; Acquah, 2011). This view is further explained by McClean (2000) who argues that women networks are important in provision of local solutions to local problems. Thus, ignoring local practices and culture at large, may lead to failure (Nussbaum, 2000).

#### **4.5.2 Accessing resources and raising household income**

The findings (see BOX 4.8 and BOX 4.9) of the study highlight that the main resource produced by VCONEs is loans which are invested by members in agricultural business and other kinds of petty businesses.

**BOX 4.8: Raising Household Income (A)**

*Salome (not real name) is one of the beneficiaries of VCONEs in Iguguno ward. She is married and is a mother of five children. She engages in agricultural production and sale of cereals. She attributes her success to a loan from a VCONE. She specifically applied for the loan at harvest time on 2011 and used it to purchase relatively large amounts of cereals. In particular, she then stored cereals and sold them when prices were high in the local market. The prices are high around May of each year. As a farmer, she engaged in production of maize and sunflower. Before joining her VCONE, she operated her business with a loss.*

*However, after joining VCONEs, she accessed a loan and expanded her business through purchase of more cereals. Initially, she used to qualify for a loan of only Tanzanian shillings 100,000. However, she later on qualified for a loan of Tanzanian shillings 300,000. The amount was the highest in her VCONE at that time. Consequently, she managed to quadruple profits from her business and spent them in household and school expenses of her children. She is of opinion that her life would have been terrible in absence of VCONEs.*

**Source: Success Story, 22th July 2015**

The two kinds of businesses have a great impact on personal lives of households in the district (see BOX 4.8 and BOX 4.9). During dry season, the funds produced are usually invested in off-farming activities and as a result, help household increase household income. Off-farming activities that receive a significant amount of profits include food vending (*Mama Lishe*), shop keeping, tailoring, processing of various agricultural products such as maize, sunflower oil processing and stalling at a village market place selling horticultural products and cereals.

### **BOX 4.9: Raising Household Income (B)**

*Martha (not really name) is 34 years with a toddler. She is married with one child. She lives in Kikhonda ward. Martha's motivation to become an entrepreneur resulted from her failure to meet her expenses and those of her household. Sadly, she married to an irresponsible husband who could not support her household and bear the shame of being unable to support his household. As a result, the husband, like many men many in the district in similar situation, became an alcoholic. Martha positively addressed the challenge and transformed her household.*

*For instance, in year 2012 Martha decided to temporarily go back to her parents to get the needed support. Her parents sold a pig and provided her with a capital of Tanzanian shillings 70,000. She then returned to her husband and used the income to start a clothing business. She specifically, bought the merchandize from Igunga town which is a town centre located three to four hours away from Kikhonda by a bus ride. And then she sold them at Kikhonda village market famously known as "Gulio la Kikhonda" in Kiswahili.*

*Particularly important, her business improved after she had received a micro-loan worthy Tanzanian shillings 100,000 from her VCONE in 2012. She used the income to revamp, expand and diversify her business. Specifically, she used the loan to start a new petty business aimed at supplying household needs to her neighbours and those living in Kikhonda village. She started supplying things such as, among other things, cooking oil, sugar and soap. By year 2015, her business had grown to an astounding value of Tanzanian shillings 1,000,000.*

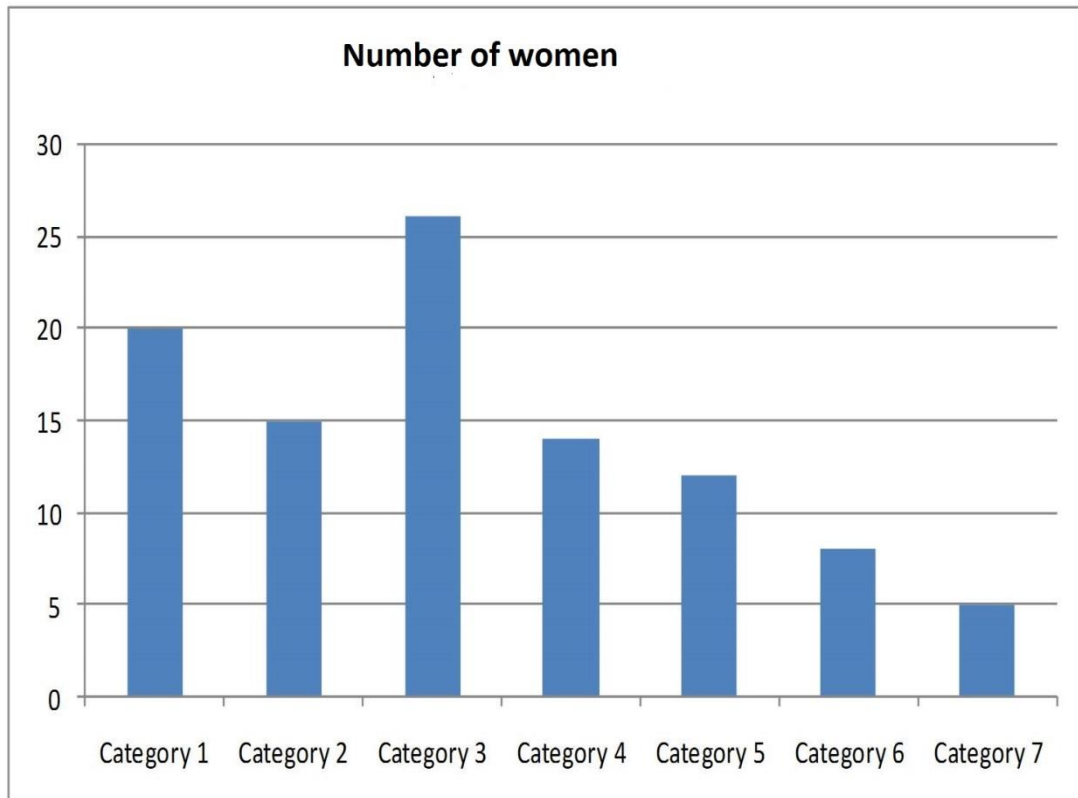
*Using the profit that she has earned from her business and with the assistance from her husband, a self-trained mason and builder, Martha managed to build a relatively larger house to live in. She also transferred her business to an Iron-roofed Kiosk at the village centre. An indirect lesson can be learned here: it is always a good thing for husbands and wives to work together. Getting to the nitty-gritty of her success statistically, Martha's daily sales used to be Tanzanian shillings 18,000 to 30,000. At that time, Martha earned a net profit ranging between Tshs. 5,000 to 8,000 daily.*

*An important milestone achievement that Martha boasts of and that relates to the husband that she takes pride in is that she has managed to transform him to a responsible husband. Specifically, her husband is no longer an alcoholic and leads a sober lifestyle. More importantly, the husband fully cooperates with her in the business and provides the needed support as Martha decides on the direction of her thriving business.*

**Source: Success Story, 16<sup>th</sup> June 2015**

Net profits earned from petty businesses range between Tanzanian shillings 40,000 to over Tanzanian shillings 600,000 per month. Figure 4.1 presents data of net incomes (profit) of members who responded to the open-ended questionnaire.

**Figure 4. 1: Net Income from Petty Business (N=100)**



Source: Field Data (2015)

First, women in Category 1 (20 of them) earn a monthly income worth Tshs. 40,000 to 140,000. Second, women in Category 2 (15 of them) earn a monthly income worth Tshs 141,000 to 240,000. Third, women in Category 3 (26 of them) earn a monthly income worth Tshs 241,000 to 340,000. Fourth, women in Category 4 (14 of them) earn a monthly income worth Tshs 341, 000 to 440,000. Fifth, women in Category 5 (12 of them) earn a monthly income worth Tshs 441,000 to 540,000. Sixth, women Category 6 (8 of them) earn a monthly income worth Tshs 541,000 to 640,000 and

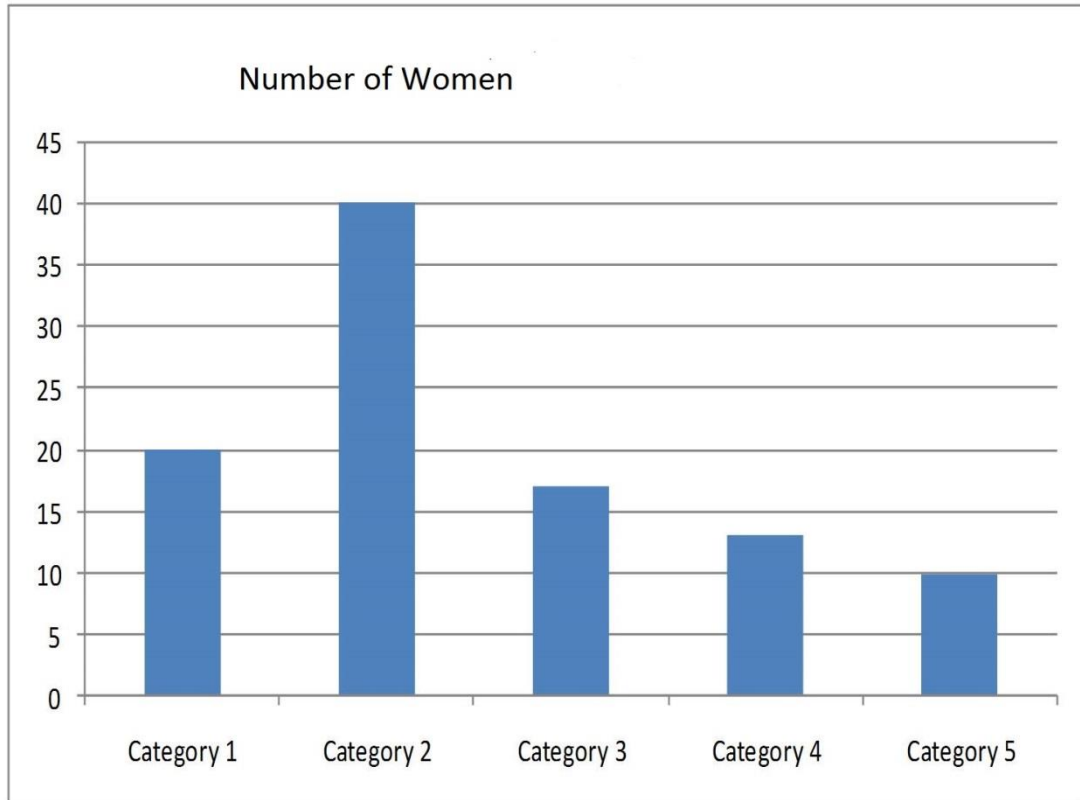
finally, women in Category 7 (5 of them) earn a monthly income worth 640,000 and above.

Petty businesses, as a platform for accessing local resources, face a number of challenges. Some customers, among other things, purchase products on loan basis and fail to pay. One of the major reasons for this is that such customers treat the entrepreneurs as rich people who can easily cancel the loans. Nonetheless, the entrepreneurs such as Martha continue to be strict in ensuring the loans are paid to protect their business.

Women's gross earnings (profit plus other expenses<sup>20</sup>) from investments in agricultural production, range, depending on rainfall availability, from Tanzanian shillings 600,000 to over Tanzanian 10 million per agricultural season. Figure 4.2 presents data of agricultural gross incomes from members of women networks who responded to a semi-structured questionnaire. First, women in Category 1 (20 of them) earn a gross income (sold and unsold agricultural harvest) worth Tshs 600,000 to 1,600,000. Second, women in Category 2 (40 of them) earn a gross income (sold and unsold agricultural harvest) worth Tshs 1,600,001 to 2,600,000.

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<sup>20</sup> All of the respondents don't keep records of the expenses associated with agricultural production. In view of that, data on such expenses could not be obtained.

**Figure 4. 2: Gross Incomes from Agricultural Production (N=100)**

Source: Field Data (2015)

Third, women in Category 3 (17 of them) earn a gross income (sold and unsold agricultural harvest) worth Tshs 2,600,001 to 3,600,000. Fourth, women in Category 4 (13 of them) earn a gross income (sold and unsold agricultural harvest) worth Tshs 3,600,001 to 4,600,000 and finally, women in Category 5 (10 of them) earn a gross income (sold and unsold agricultural harvest) worth Tshs 4,600,001 to 11,000,000. In case of inadequate rainfall, women's harvests, range from 0% to 15% of what they usually harvest at times when there is adequate rainfall. Although the incomes (shown in both Figure 4.1 and Figure 4.2) of some of the women might appear to be high, it has to be known that the majority of them have five children or more. As a result, household expenses consume a significant proportion of such incomes.

More powerful and distressing, inadequate rainfall and associated drought are natural disasters which disproportionately affect women in Mkalama District. For example, one of the members of a woman's network harvested only 20 bags of maize on 2015 (the pattern of weather for the year changed severely destroying crops). However, she harvested 120 bags of maize, on the same plot of land, in year 2014. According to Twigg (2015) disasters disproportionately affect women as compared to men because women's access to education, resources, income-earning opportunities and land is limited (see BOX 4.10).

#### **BOX 4.10: Role of VCONEs in Disaster Mitigation**

*The responsibilities of women increase if an emergency situation arises. The common disasters that affect the majority of women in the district are HIV/AIDS, extended drought periods, and floods. This follows the fact that women have been socially assigned the care giving role. VCONEs have played an instrumental role in rescuing women affected by the mentioned emergencies. The loans that women access from VCONEs are invested into income generating activities that enable them to earn extra incomes. The earned income is spent for their respective household expenses. For example, I personally, as a beneficiary of VCONEs living far away from my husband, have used the income to expand my business. The profit gained has enabled me to support my five children, two of whom belong to my sister who passed away after contracting HIV*

**Source: Leader of JUWAKI, Iguguno ward, 15<sup>th</sup> May 2015**

By and large, women in Mkalama District are hit harder by disasters as compared to men because of deep rooted patriarchal culture. They are only left with limited options for support. In particular, the women depend on loans from VCONEs to run petty businesses for survival whenever there is a bad disaster. Although, the income gained directs supports household needs, women are left to struggle on their own. Subsequently, VCONEs offer a platform for Mkalama women to advance their needs and interests.



In sum, it is a well-established fact that members of grassroots collectives including women's networks are more likely to obtain knowledge, skills, competencies and resources (Koda *et al*, 1987; Meghji *et al*, 1985; Tripp, 1994; Tenga and Peter, 1996; URT, 2000; Mohanty, 2002; Mallya, 2005; Shayo, 2005; Kristof and Wudunn, 2009; Eisenstein, 2009). According to Mallya (2005:199) networks and women networks in particular, give women strength in terms of wider media coverage, opportunity to share experience, expert personnel and finance resources, and increased legitimacy in the eyes of policy makers.

#### 4.5.3 VCONEs as safety net

VCONEs help members cope with threat of contingencies and with the open market penetration through provision of mutual insurance (see BOX 4.11 and BOX 4.12).

#### **BOX 4.11: Success Story A on a VCONE as Safety net**

*Prisca (not really name) is a secretary of a VCONE in one of the selected wards in Mkalama District. The network has the ability to collect substantial amount of money in an annual cycle. For instance, at the time of data collection, the network had collected more than 22 million Tanzanian shillings. Particularly important, each of its 36 female members was required to purchase shares worth Tanzanian shillings 10,000 every week. In return, members could be able to access relatively large amount of loans. The lowest loan given was Tanzanian shillings 300,000 and the highest was Tanzanian shillings 700,000. The value of a business owned by a member was the main criterion used to determine the amount of loan to be dispatched.*

*Prisca's network has done an outstanding work as a safety net. First, members of the VCONEs contributed Tanzanian shillings 1,000 on weekly basis for a community fund. The fund was meant to serve both members and non-members, especially orphans and disadvantaged children, who faced social calamities. Moreover, if a member fell into a desperate emergency, the rest of the members contributed additional funds to assist the victim. Second, the community fund was also released as social loan to members. In this situation, members were required to repay the loan only within two weeks. The bottom line is that this practice best address the needs of all members in an emergency situation within their context. The community fund is an innovation away from conventional operational procedures of VICOBA. This practice can be adopted and emulated by communities living in the rest of the district and elsewhere in Tanzania.*

**Source: Field Data (Review of archival records, observations, FGDs), 2015**

VCONES (see **BOX 4.12**) have the potential to grow cumulative fund to levels that are beneficial to all members. For instance, over 90% of the VCONES selected for this study had a cumulative fund below Tshs 5 million which is a quarter of the value of the mentioned successful VCONES. In other words, the successful VCONE is in a better position to disburse relatively large amounts of loans than those with lower cumulative funds. If members get relatively large amounts of loans, they can be able to invest in more profitable business ventures. This enables them to shield themselves from social emergencies.

**BOX 4.12 Success Story B on a VCONE as Safety net**

*A VCONE in Iguguno ward managed to deal with an emergency situation following the death of one of the members in 2015. Sadly, the deceased member had taken a loan which had not been repaid. The death and unpaid loan caused a severe shock to the VCONE. However, the VCONE managed to deal with the emergency by using funds from the Community Fund and members' contributions to meet the funeral expenses. After the funeral ceremony, members decided to contribute money to repay the deceased loan and stabilize the VCONE. More important, the network managed to stabilize and resume its usual operations.*

*Source: FGDs, Iguguno ward, 22<sup>nd</sup> May 2015.*

Likewise, VCONES provide moral and economic support to members during hard times and in particular during death and severe illness (also see Table 4.3). Firstly, members of the network contribute an equal amount of money whenever a member experiences an emergency situation. This goes hand in hand with other members spending a significant amount of time with the victim to provide him or her with the much-needed moral support. Contributing the same amount of money by each member of a network is not a problem. Simply put, members who belong to a similar network have more or less similar incomes. Members, who find it difficult to survive

in a particular VCONE, move to other less expensive VCONEs at the end of an annual cycle.

Secondly, members contribute weekly to a community fund designated to help those facing difficulties. The contribution ranges from Tanzanian shillings 500 to 1000 depending on the income of individual members. Members of the mentioned successful VCONE contributed Tshs 1000 per week. The proceeds of the fund are never redistributed at the end of an annual cycle; this equally applies to other networks. Instead, they are issued to members and their immediate family members in case of sickness and death. The fund is equally used to address the needs of disadvantaged people in the community including orphan children, elderly, mentally ill and widows. Although disadvantaged adults are provided with basic needs such as food, children are provided with school needs such as uniforms, school fees and school necessities.

The community fund oftentimes continues to accumulate overtime. This gives an opportunity to members, in desperate need of financial assistance, to access the funds as a short-term emergency loan. The emergency loan is repaid in less than two weeks because the funds used for the loan are meant to address emergencies. The networks do not want to find themselves an emergency without funds. Moreover, the emergency loan is charged an interest of 10%. Generally, the arrangement serves as a micro-insurance. Noteworthy, the arrangement is relatively unique to VCONEs in Mkalama District.

By and large, the phenomenon of women's networks operating as safety net is not a new phenomenon both in Tanzania and elsewhere (Lo, 2008; WinklerPrins and Souza, 2005; Mattee, Lassale and Temu, 1998; Aina, 1998; Wambura and Rutatora, 2001; Enarson and Morrow, 1998; Holmstrom, 2002; Kabeer, 2003; Kaburire and Ruvuga, 2006). For instance, Archambault (2010: 936), after conducting a case study in North Tanzania, arrives at a conclusion that women's networks create a sense of belonging allowing Tanzanian women to maintain large networks of friends who support one another during hard times. Likewise, studies conducted in Kenya, Zambia, Lesotho, Swaziland and Botswana, as discovered by Meghji and co-authors (1985: 23), reveal that women networks have been playing a critical role in community managing roles such as weddings, funerals, birth of children and other celebrations. For instance, Africans would either collect money, food or other items or contribute towards a central pool. They would then handle the collection to a respected and trusted person in the area to be utilised for the intended objectives.

There are several terms referring to this phenomenon and they include human economy, moral economy and economy of affection (Swantz and Tripp, 1996). It is argued that in such economies people hold social values to safeguard the social motivation of mutual care. The findings of this study reveal that as the context changes, members of networks devise new ways of providing mutual care to one another.

#### **4.5.4 Joint implementation of activities**

Members of VCONEs in Mkalama District are encouraged to join and maintain membership in their respective networks following benefits associated with joint implementation of activities. Joint activities are in two categories: a) Family Joint Activities (FJAs) which directly target individual members to lessen their household chores; b) Community Joint Activities (CJAs) which target VCONEs. On one hand, FJAs lessen the daily burden of members at their respective households. This allows them to engage in other productive activities. For instance, a leader of VCONE at Msingi ward made known that Members of VCONEs, apart from accessing loans, perform various joint activities to assist and develop one another. For example, VCONEs usually assist members to do weeding in their individual farms. This is done during weeding season. For the most part, a member, owning a farm, is required to provide members of the network with a soft drink and contribute Tanzanian shillings 5,000 to the VCONE's cumulative fund. A similar arrangement is used to jointly gather firewood for individual members. This kind of arrangement pulls new members to join VCONEs and keeps existing members from leaving (VCONE leader, Personal communication, Msingi ward, 23rd, July 2015). Noteworthy, all of the selected VCONEs, with exception of those in Msingi and Nduguti Wards, do not perform FJAs at a scale done in Msingi and Nduguti wards.

On the other hand, CJAs engage with capacity building of VCONEs. For instance, VCONE members (see Table 4.3) in Msingi and Mkalama wards of Mkalama District make arrangements to train some of their members. They have specifically established an education fund from which selected members can receive formal

training. Those who have received training have an obligation to train other members.

The mentioned findings support a thesis by Twigg (2015). Specifically, Twigg is of opinion that sound networking, as understood broadly, is crucial because networking can improve access to, and exchange of, information and expertise by members. The capabilities of individual members are then maximised through partnerships and greater cooperation. These in turn can lead to community development. Community development can only be attained if community members form partnerships.

#### 4.6 Push Factors for Joining VCONEs

Table 4.4 shows the main factors that push women to join VCONEs.

**Table 4.4: Push Factors for Women to Join Networks (N=178)**

Push Factor	Ward	Members of VCONEs		Spouses	
		Freq.	Perc.(%)	Freq.	Perc.(%)
Access to reasonably cheap microloans (POVERTY)	Ig.	25	100	20	100
	Kiny.	25	100	21	100
	Kikh.	25	100	19	100
	Ms	25	100	18	100
Reliability of women (PATRIACHAL CULTURE)	Ig.	25	100	20	100
	Kiny.	25	100	21	100
	Kikh.	25	100	19	100
	Ms	25	100	18	100
Exchange information and goods with other members (NEED FOR INFORMATION)	Ig.	25	100	15	75
	Kiny.	22	88	13	70
	Kikh.	20	80	11	58
	Ms	23	92	13	72
Access training (LACK OF ENTREPRENEURSHIP SKILLS)	Ig.	13	52	6	30
	Kiny.	7	28	5	24
	Kikh.	5	20	0	0
	Ms	25	100	18	100

**Source:** Survey Data (2015)

**Key:** Freq=frequency, Ig.= Iguguno, Kiny.=Kinyangiri, Kikh=Kikhonda, Ms.= Misingi

Choices presented in the table, were developed following pre-test in Iringa as well as review of secondary data, observations, Focus Group Discussions, transect walks, informal mapping and life stories or in-depth interviews in Mkalama District. This equally applies to all questions in the semi-structured questionnaire. Choices which were replied by 100% highlight undisputed support by the respondents. The opposite holds true. The factors include: a) access reasonably cheap microloans due to poverty among members; b) reliability and faithfulness of women to escape from patriarchal culture; c) exchange information and goods with other women; d) access to training to improve their entrepreneurial skills. The push factors are individual circumstances that either push or create a need for the women to become entrepreneurs by joining VCONEs.

By and large, 100% of the VCONE members who responded to a semi-structured questionnaire and their spouses were of the opinion that individual problems faced by women in the district can be addressed through accessing microloans offered by VCONEs. They further join VCONEs as opposed to mixed-sex ROSCAs because women are more reliable than men. For instance, women are more likely to repay loans than men. VCONEs allow more female members than male members to join the network. The views of both women and men appear to be similar. Noteworthy, there are some slight differences with regard to exchange of information and availability of training (see Table 4.4). The push factors are further explained in the following sub-sections.

#### 4.6.1 Availability of microloans

VCONEs have increased members' accessibility to microloans. Formal microfinance institutions are driven by procedures which make it difficult for women in the district to access loans. Noteworthy, increased accessibility to microloans promote participation of women in income generating activities (see BOX 4.13).

#### **BOX 4.13: Success Story on increase Accessibility to Microloans**

*Salma, from Kikhonda ward, is a member of VCONE. She joined her VCONE in 2010. She engages in petty business, agricultural production and livestock husbandry. She is married with three children. She sells plastic shoes, famously known as yeboyebo, to her customers in Kikhonda ward. She started her business in 2007 with a capital of Tanzanian shillings 70,000. She got this capital after selling three bags of sunflower seeds. She did not realise the potentiality of the business until when she got a loan from her VCONE worth Tanzanian shillings 150,000 in 2013. After successful repayment of the loan, she qualified for a relatively bigger loan and got Tanzanian shillings 300,000. Before accessing a cheaper loan from her VCONE, she used to get a net profit ranging from Tanzanian shillings 5000 to Tanzanian shillings 11,000 per week. However, after getting a loan from her network, she invested more in the business and as a result, profits raised to Tanzanian shillings 30,000 per week. With this amount, she can be able to support household needs and meet school expenses. More importantly, she is happy that she can support her family and not worry about buying things for herself.*

*Source: Survey Data (2015)*

The mentioned success story reveals the way VCONEs help transform lives of members for better. Accessing loans by low income women in Mkalama District is extremely difficult because the district is relatively new and remote. The capital of the district is called Nduguti and is 2 hours' bus drive away from "Singida to Mwanza" road. Formal financial institutions stationed at the district are yet to be established including the famous NMB. Besides, conditions associated with accessing loans from formal financial institutions cannot be met by poor inhabitants



of the district. Besides, formal rural financial institutions such as SACCOS (Savings and Credit Cooperative Society) are present; however, they are poorly managed and extremely corrupt subjecting members to delayed access to loans. A FGD held at Nduguti ward on 05/07/ 2015 exposed useful findings: Women in Mkalama District join VCONEs because the SACCOS existing in the district are corrupt. For example, leaders of Kinyangiri Talanta SACCOS, located in Iguguno ward, were given tractors as loan from the government. However, they have not repaid the loan. Sadly, the tractors were given to members based on nepotism and corruption. Moreover, SACCOS leaders oppress disadvantaged women with unnecessary corrupt contributions that are not beneficial to the women and other members. For instance, members of SACCOS are oftentimes ordered to contribute some funds to facilitation transportation of some leaders to Dar es salaam. The benefits of such contributions have not yet been realised. But perhaps more emphatically, women, who decided to stop their membership, have not been paid terminal benefits. Finally, it takes a relatively longer time to access a loan from SACCOS than it is the case with VCONEs. That is why VCONEs are seen as saviours of women in the district

Documentary review of financial institutions -other than SACCOS-, that target the rural poor, discloses that the institutions have equally employed group lending in the district. The institutions include Small Enterprise Development Agency (SEDA), Small Industries Development Organization (SIDO), and PRIDE Tanzania. Though, they, as viewed by women network members, charge relatively higher interest rates and employ complicated procedures as compared to VCONEs. VCONE member with membership in one of the institutions disclosed that a borrower has to incur

around 22% of the total loan for her application to be considered by one of the mentioned financial institutions. However, a same borrower would incur only 10% interest to access a similar amount of loan from a VCONE. Subsequently, such financial institutions suffer from low repayment rates and in return seize properties owned by those who fail to repay their loans on time. This makes it extremely difficult for the institutions to meet operating expenses in the district. And as a result, the institutions have started to phase out their projects in the district and invest elsewhere.

Difficulty associated with accessing loans from formal financial institutions, pave way for VCONEs to remain the main providers of microfinance services in Mkalama District. That is to say a significant number of women find it safer and fairer to join VCONEs, with low interest rates and somewhat relaxed regulations, to access microloans. As a result, neoliberal formal microfinance institutions, have failed to enter into the microfinance market in the district.

All in all, VCONEs serve as an important tool to increase women's accessibility to the much needed financial resources through self-help initiatives. This supports a thesis by Msongazila (1994) who is of opinion that the spirit of self-help and pooling of resources by the members of a community to achieve individual benefits is not new. The practise has been common in Tanzanian pre and post-colonial societies. For instance, black Tanzanian communities, as acknowledged by Archambault (2010), pulled their resources together to deal with exploitation by Asian traders and middlemen as well as to advance social and political goals to mitigate colonial oppression and exploitation prior to independence. Henceforth, increased

dependency on external assistance among community members in the district is an outcome of poorly implemented developmental projects. VCONEs serve a platform to reinvigorate the self-help culture among Mkalama communities.

The findings of this study equally support those of ILO (2001:17) by disclosing that Tanzanian women have adopted survival strategies to deal contingencies emanating from the neoliberal context by engaging themselves in income generating activities through networking. They also support the view that (Tripp, 1994: 108), "...one's own survival is contingent on the survival of others." VCONEs provide a platform for women to network with fellow women for survival.

#### **4.6.2 Reliability and faithfulness of women members**

It is common for the majority of women to join VCONEs because they find it easier to manage small loans. They are also very wary in servicing loans than men as it is the case elsewhere (Yunus, 2007). It is almost a rule of the thumb that women in Mkalama District join women's networks because women in the district are more faithful and reliable than men. Both women and men who responded to the semi-structured questionnaire (see Table 5.4) were of the opinion that women in Mkalama District are more reliable and faithful than men. An immigrant lady who is also a leader of a VCONE at Iguguno ward revealed that:

...I am an immigrant from Northern Tanzania. Honestly, men in Mkalama District are not reliable. Whenever they face challenges in their household, they oftentimes abandon those families. In so doing, they pass an extra burden to their wives to provide care to the entire family. Moreover, women are subjected to payment of their husband's outstanding loans. Men in Mkalama District oftentimes end up spending loans lavishly. On the contrary, women are faithful and reliable even as members of VCONEs. The main reason being that

women's major responsibility is to provide care to the entire household (VCONE secretary, Iguguno village, 17<sup>th</sup> May, 2015)

The quotation make known that it is risky to grant men membership in VCONEs. The patriarchal culture makes men in Mkalama District less responsible to their households. It is a common practice for men to abandon their households during difficult times as indicated by FGDs held at Iguguno and Kinyangiri (13/05/15) as well as those at Kikhonda and Msingi (14/05/15). Men tend to be stubborn and uncooperative portraying patriarchal domination. More still, men, in mixed-sex ROSCAs, have a tendency of running away from their respective villages once they fail to repay the loans. As a result, they pass the debt, including other household chores, to their spouses. The spouses have to look for alternative ways to repay the loans and support their households. The burden is extremely unbearable.

In sum, a significant number of women find it more convenient to join “women only” and “women led” VCONEs. This is equally a diversion away from conversion ROSCA schemes designated to meet financial needs of both men and women in regions without formal financial institutions. This should also be seen as a coping strategy by the women's network to address shocks associated with delayed and failure in loan repayment as well as increasing financial burdens emanating from the neoliberal context. Nevertheless, some VCONEs have attempted to change the patriarchal culture by allowing a few men into their networks. These men are not allowed to hold any leadership positions. In particular, a significant number of VCONEs allow male spouses of their members, especially for those who live far away, to represent their wives in VCONE meetings.

### **4.6.3 Exchange of information and goods with others**

Although exchange of information and goods with other network members was mentioned as one of the factors that push women to join women networks in Mkalama District, it was not so evident for women before they joined VCONEs. The women became more aware of the benefits of exchanging information after joining VCONEs. FGDs, Kikhonda ward (held on 11th June, 2015) divulged that some of members of VCONEs usually travel to Igunga town. They go there to purchase merchandize for their respective petty businesses because price for merchandize is cheaper there than it is in Singida municipality. The information on Igunga as a town with relatively lower prices for merchandise than those in Singida is not obvious to everyone. Members of VCONEs share that information to their fellow members. They specifically share information on wholesale stores whose prices are relatively cheaper. Moreover, the women exchange information on kinds of merchandise needed in the Mkalama market. Therefore, we spend their funds wisely by purchasing more profitable merchandise. Without such support from fellow VCONE members, it would have been impossible to venture into such risk business.

The findings also support those disclosed through observations and review of documents from local NGOs working in the district. Moreover, the researcher observed and talked to 35 members of VCONEs at Iguguno market. The women share information and goods in a unique way. The women entrepreneurs, all of who belonged to the same VCONE, share goods for selling to their customers and

information on price for their merchandise. Specifically, the entrepreneurs have established an *UPATU* scheme over and above membership in their VCONEs.

A study by Tripp (1994) done in Dar es Salaam in 1990s divulges that *Upatu* societies averaged around 12 participants. The participants contributed some money in a kitty each day and then, after 5 days, one of them would claim the entire kitty. Under a similar arrangement but different modalities -three times the number of participants in an ideal traditional *Upatu*- Mkalama women participate in their *Upatu* scheme. The scheme uniquely merges both VCONE and *UPATU* schemes. The women are required to contribute between Tanzanian shillings 2000 and 10,000 to a VCONE every week.

Likewise, they are required to contribute a total of Tanzanian shillings 10,000 to an *UPATU* scheme each day. This is an equivalent to Tanzanian shillings 80,000 to be saved each week by every woman for both *Upatu* and VCONE schemes. Unlike the case with VCONE where women get a loan only when it is available, one of the 35 members receives a lump sum of Tanzanian shillings 350,000 every 35 days. Stated in another way, each member who receives the lump sum waits for a cycle of 35 days to receive a similar amount. And the cycle goes on.

The mentioned *UPATU* scheme provides women with saving service without any charges. Although the women are required to save 10,000 each day, in the end they get a simple uncharged lump sum after 35 days. The saving service is important

because it is oftentimes difficult for the women to save money at their household saving. This is elaborated by an experienced member of a VCONE:

...To be honest with you, it is extremely difficult for women to save money by simply keeping it at home. This is because women have many caretaking responsibilities which increase their financial burden. As a result, women, without saving mechanisms, miss the opportunity to save enough money to expand their businesses. Accordingly, we, as women entrepreneurs trading at the market, have established an *UPATU* scheme so as to serve money without a temptation of spending it on household expenses. The savings enable us to expand our businesses and get more profits (Mama James<sup>21</sup>, an experienced member of VCONE, Iguguno ward, 23rd May, 2015).

The quotation simply highlights that savings mechanisms can equally be helpful to the women in the district and elsewhere. The mentioned *UPATU* scheme is sustainable in that it has been going on since 2010. In short, the women have become a family in which they share various goods including money and information. More to the point, the mixing of two different schemes to include VCONEs for saving and loaning as well as *UPATU* scheme for saving is an important innovation that can be replicated elsewhere to empower women.

The findings of this study are in line with those of Twigg (2015:83) who acknowledges that sound networking improves access to, and exchange of, information and expertise. Likewise, Farrington and Nelson (1994) argue that networking exists solely to provide organizational structure in addition to providing information and inciting groups to act. A network allows people to positively engage in dialogues, exchange ideas and experiences, listen to each other and work towards a new way of understanding and solving problem. Specifically, women's networks in

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<sup>21</sup> Not real name.

countries of the South may engage in microfinance not to make profits but to provide moral and economic support to members (Mohanty, 2002:178, Lo, 2008). Developmental agencies need to take this view on board whenever they implement similar interventions. On the contrary, they may face difficulties in attaining good results.

#### **4.6.4 Availability of training**

The findings of this study unveil that women join networks to access training on entrepreneurship. For instance, 50% of all female respondents of a semi-structured questionnaire and 37% of male respondents are of opinion that women join VCONEs because they need to access training on entrepreneurship (see Table 4.4 for Ward disaggregated data). The findings support the views of Islam (2012) who argues that one of the major problems facing rural women entrepreneurs in Sub-Saharan Africa is lack of entrepreneurship training. For example, rural Ugandan women, as exposed by UNIDO (2003), lack training on managerial and technical skills to solve production problems. In Kenya, rural women entrepreneurs fail to create and sustain successful businesses because they lack entrepreneurship training. In view of that, women need training on business management, marketing and technical skills. Within the neoliberal context, women's capacities are further weakened by weak infrastructure and complicated legal frameworks for operating businesses including participating in global online transaction context.

It has been learnt that accessing training is one of the push factors for women in Mkalama District to join VCONEs. Noteworthy, 9 VCONEs in Iguguno, Kinyangiri,



and Khikonda offer informal training to their members. Three networks in Msingi and one in Nduguti make formal arrangements to train members. For instance, they either pay for a few members to participate in a formal training or pay a resource person to come to their village to offer them training. Formal and informal trainings cannot be accessed by non-members. As a result, VCONEs serve as a platform for accessing entrepreneurship training from experienced local entrepreneurs, local resourceful persons, government experts and other potential development agencies.

...To be honest with you, entrepreneurship requires one to access training frequently because the terrain in which entrepreneurs do their businesses rapidly changes. As far as our VCONE is concerned, we usually select a few members to travel and participate in various short-term training as per our needs. Those members who receive training are required to train the rest of the members. Nevertheless, we have made a special arrangement whereby members who participate in a particular training, allow others to participate in another. In so doing, the majority of members get an opportunity to receive capacity building training in one or two areas of entrepreneurship. These trainings enable the women entrepreneurs to stay up-to-date in their entrepreneurial skills (VCONE Leader, Nduguti ward, 5<sup>th</sup> August, 2015).

The quotation implies training encourages women to join VCONEs. More importantly, training increases the capacity of individual members of a network to offset challenges of the neoliberal market as explained by a VCONE leader at Nduguti ward shared her experience by saying:

...Entrepreneurial training has enabled me to conduct profitable businesses depending on the market. The majority of entrepreneurs operate their businesses with a loss because they lack entrepreneurial skills. For instance, after accessing training on entrepreneurship I have learnt to avoid being too selective on businesses and instead am driven by the demand in the market. Whenever my cafeteria business experiences losses, I switch to any other business with high demand in the market. For example, I sometimes buy in cereals during harvest time and sell whenever prices are high. I also prepare buns and sell them from door to door in the village. I personally have benefitted from this knowledge and have equally trained members of my

VCONE who have equally benefitted. In short, I always manage to meet my household expenses (VCONE leader, Nduguti ward, 9<sup>th</sup> August, 2015)

The findings unveil the potential endowed in entrepreneurship training in bettering the lives of those who access it. Thus, VCONEs are of critical importance to the members.

In general, push factors are individual circumstances of women, such as lack of ability to support children's education, which encourage women to either join VCONEs or engage in any other entrepreneurial venture. Stated in a different way, pull factors may equally draw a relatively successful entrepreneur to a particular entrepreneurial opportunity whereas push factors may create a compulsion for an individual to join a business venture as a survival mechanism.

The findings of this study support a theory by Verheul and others (2010). Verheul and others disclose that there is an existence of push and pull factors which draw people into entrepreneurship. The push factors are individual negative situational or circumstances that create an incentive for people to become entrepreneurs. Push factors faced by individual women are likely to arise from the neoliberal inequalities which lead to increased financial needs of the victims, if the thesis of Harvey (2005, 2007, and 2011) holds true. In turn, the context creates new survival necessities for individuals in their respect contexts. On the contrary, pull factors may be provided by a variety of entities, including VCONEs, that are likely to address the push factors faced by victims of neoliberalism. A discussion of the push and pull factors that

make women join VCONEs cannot be complete without having a look at the barriers for women to join VCONEs as discussed in section 4.7.

#### 4.7 Reasons for Cessation of Membership in VCONEs

Women's position in the society determines women's ability to make use of available opportunities.

**Table 4. 5: Reason for Cessation of Membership in Women's Networks (N=178)**

Reason for Cessation	Ward	Members of VCONEs		Spouses	
		Freq.	Perc. (%)	Freq.	Perc. (%)
Discouragement by failed members	Ig.	24	96	20	100
	Kiny.	25	100	20	95
	Kikh.	25	100	17	89
	Ms	25	100	18	100
Attitude of Spouse	Ig.	24	96	15	75
	Kiny.	25	100	13	62
	Kikh.	24	96	12	63
	Ms	23	92	17	94
Community Teachings and Doctrines	Ig.	18	72	4	20
	Kiny.	20	80	8	38
	Kikh.	15	60	2	10
	Ms	22	88	6	33
Leadership of Networks	Ig.	25	100	20	100
	Kiny.	25	100	21	100
	Kikh.	25	100	19	100
	Ms	25	100	18	100
Entrepreneurship Skills	Ig.	25	100	19	95
	Kiny.	25	100	21	100
	Kikh.	25	100	18	95
	Ms	25	100	17	94
Relationship among Members	Ig.	20	80	20	100
	Kiny.	8	32	21	100
	Kikh.	10	40	19	100
	Ms	12	48	18	100

Source: Survey Data (2015)

**Key:** Freq=frequency, Ig.= Iguguno, Kiny.=Kinyangiri, Kikh=Kikhonda, Ms.= Misingi

Accordingly, it is important to synthesize issues of inequality, both in public and private spheres, which affect women's and men's efforts to build their communities. Given the socio-economic context in Mkalama District, women are at a disadvantaged position in their respective communities. In view of that, it is important to understand barriers that stop women's participation in VCONEs. Table 4.5 shows factors that lead to cessation of membership in VCONEs. Selections presented in the table, were developed following pre-test in Iringa, gathering of qualitative data and review of secondary data in Mkalama District (cf. Methodology). Selections which were replied by 100% reveal undisputed support by the respondents. The opposite holds true.

The majority of both female and male respondents (see Table 4.5) are of the opinion that poor leadership by network leaders and poor entrepreneurship skills by members are the main factors which lead to cessation of membership in VCONEs. It is therefore important that training on both leadership and entrepreneurship be given to individual members of the networks. For details on the importance of training, please read section 4.6.4. Other factors for cessation of membership in VCONEs include lack of awareness, unsupportive husbands, Islamic teachings, poverty and conflicts among members (see Table 4.5). Using the socialist feminism and woman-centred approach (McClean, 2000; Holmstron, 2002; Brenner, 2014), it has been learnt that women's status in the society affects their lives. For instance, some patriarchal values, as highlighted by some spouses and religious institutions, make it harder for the women to engage in entrepreneurship ventures. Participants of in-depth

interviews and focus group discussion were further prompted to give their view on the mentioned factors for cessation as explained in the following sub-sections.

#### **4.7.1 Discouragement by failed members**

A significant number of non-members, as revealed in this study (see table 4.5), are not aware of the benefits associated with a membership in self-established VCONEs; such benefits are listed in section 4.5. Instead, they have a wrong perception of VCONEs. This is largely as a result of a bad picture painted by some members of VCONEs who cease their membership in such networks (see BOX 4.14).

#### **BOX 4.14: Discouragement by failed VCONE members**

*Some women leave VCONEs because they do not follow operational procedures of the networks. Such women are immoral ones and this has nothing to do with operational procedures of VCONEs whatsoever. Immoral women are usually warned and penalized for an immoral behaviour. If they fail to change their attitude, the VCONE leadership stops their membership and returns all of their shares. Such immoral women are the ones who are responsible for spreading misleading rumours about VCONEs. Moreover, some women have not joined VCONEs because they are ignorant on the benefits associated with membership in VCONEs. Nonetheless, the truth remains that VCONEs play an instrumental role in the lives of women in Mkalama District.*

**Source:** Paraphrased open-ended responses from semi-structured questionnaires in Iguguno ward, August to November, 2015

Moreover, groups established by formal financial institutions, oftentimes confused with self-established VCONEs, add to the fear by the women. In particular, liquidation measures taken by such profit driven institutions are the most feared ones. For instance, the institutions, in an attempt to recover money lost, tend to liquidate assets of debtors and as a result further push them into poverty.

The findings of in-depth interviews and focus group discussions have revealed that loans given by such institutions are oftentimes confused for free gifts from western countries. Accordingly, some of the borrowers do not feel obligated to repay the loans and as a result they spend such funds lavishly. Failure to invest such loans into feasible businesses leads to members' failure to repay the loans and as a result they end up losing their assets through liquidation.

#### **4.7.2 Attitude of spouse**

There a significant number of respondents (see Table 4.5) with an opinion that some male spouses of VCONE members are unsupportive to their wives' participation in entrepreneurship ventures. For example, over 90% of VCONE members who responded to questionnaire support this view. Likewise, over 60% of male spouses support the view. For that reason, some male spouses stop their wives from participating in VCONEs. This is attributed to deep rooted patriarchy in their mind set. Findings of FGDs (30/06/2015) at Kinyangiri ward have disclosed that some men are unaware of the benefits for women's participation in entrepreneurship. In view of that, they stop their wives from participating in such entrepreneurial ventures in general and particularly stop them from securing membership in VCONEs. Sadly, such men are oftentimes incapable of meeting all of the basic needs for their households. This makes such families experience unnecessary difficulties including food insecurity. Worse enough, children in such families fail to frequently attend school. Consequently, prospects of the children for better standards of living are further curtailed.

Moreover, VCONE are thought to provide too much freedom to the women who are supposed, in patriarchal men's views, to stay at home and perform household chores including taking care of children. In addition, the financial muscle, that women are likely to gain from their participation in VCONEs, is seen as a pathway towards disrespecting their spouses. Accordingly, patriarchal men prefer to die from hunger rather than to be disrespected by women.

When things become worse, they end up abandoning the entire household altogether subjecting their spouses and girl children to human trafficking, early marriage, rape, prostitution and lowly paid casual labour. A VCONE chairperson at Khikonda divulged that:

...It is a very distressing thing for the husbands to abandon their families during bad times and pass the entire household burden to their wives. Some of the housewives seek help from their parents (for those whose parents are well-off). However, the rest look for casual labour at farms of well-off owners. Oftentimes the desperate women are raped by the owners either for a small payment or to keep their job. Rape cases happen without the use of condoms subjecting women to the risk of contracting HIV. Worse enough, some of the women with grown up girls decide to subject their girl children below the age of 18 years to early marriage to get money and food for the survival of the remaining household members. Other abandoned housewives subject their girl children to child labour, as underpaid housemaids, in urban areas of Tanzania. There the children work under very difficult circumstances (VCONE Chairperson, Khikonda ward, 30th April, 2015)

Apart from being subjected to inhumane practices, the abandoned women increasingly find it difficult to meet school and health cost sharing expenses. The suffering becomes disproportionate because the women are subjected to both patriarchal and neoliberal exploitation from their husbands and farm owners respectively. Likewise, women who live at destinations of such men are equally

subjected to similar patriarchal practices. In short, some men who abandon their families and move to new villages with greener pastures get remarried to other women. Such men may completely abandon their previous families. However, some men have returned to their previous families. Surprisingly, there are cases whereby husbands returned to their previous families after disappearing for ten years as revealed by a respondent by the name of Grace (not her real name) in an in-depth interview at Kinyangiri ward:

...After abandoning me and my daughter for 10 years, my husband decided to return home. This has happened after I had borne the burden of raising my only daughter alone. I could not stop my husband from joining us and instead, I started living with him. However, he started interfering with my participation in VCONEs including misusing the loans. I became upset and decided to stay away from him and instead live with my daughter. (Interview with Grace from Kinyangiri Ward, VCONE Chairperson, 19<sup>th</sup> June, 2015).

The above quotation reveals that members of VCONEs continue to be subjected to patriarchal exploitation and oppression. The worst scenario of this phenomenon (not referring to the quotation) is that both men and women may be subjected to contraction of HIV/AIDS and as a result their children are likely to drop from school and oftentimes become exposed to human trafficking.

#### **4.7.3 Contradictory community teachings and doctrines**

Community teachings and doctrines influence women's participation in VCONEs. Some women and in particular Muslim women do not join VCONEs for religious reasons. An experienced VCONE member called Neema (not real name) from Iguguno ward said: "For us Muslims, joining women networks which charge interest is sinful. However, some of us join such networks to address our social and



economic needs,” (Experienced VCONE member from Iguguno ward, 29<sup>th</sup> April, 2015). The quotation and the views revealed in other data collection tools such as questionnaire (see Table 4.5) and in-depth interview build a case that a significant number of Muslim women do not join VCONE for religious reasons. Although a good number of Muslim women in selected wards of Mkalama District have not joined VCONEs, some Muslim women belong to such networks and they pay interest for whatever loans they get. The women, as shown in the quotation, have decided to sacrifice their religious teachings to access benefits associated with membership in women’s networks and increasing burden associated with household expenses.

According to Inter-Islam (2015), Muslim men and women need to minimise expenditure in dealings that charge interest and if possible completely disengage from such dealings because it is believed that those who engage in them lose in reality and the money gained in such ways, goes to waste. Those who give money without interest, though appearing to be losing, gain much from such transactions. More importantly, God’s punishment, as per such teachings, awaits those who charge interest. In short, such dealings, according to Islamic teachings, are disadvantageous in this world and the next one in heaven.

The findings of this study disclose that Muslim women with VCONE membership enjoy all of the benefits that other members enjoy and more importantly the majority of them have gained support and respect from their husbands (cf. CHAPTER FIVE). This serves as evidence that economic difficulties are so powerful to the extent that

they can push people away from strong cultural beliefs. More importantly still, such challenges have implications on gender relations among people in a particular community.

#### **4.7.4 Poor leadership of VCONEs**

Leading a VCONE requires good leadership skills. Among other things leaders of VCONEs, as revealed by the findings of this study, need to possess interpersonal, business, accounts, mathematical and entrepreneurship skills. Pamela (not real name) who is a VCONE leader and member of a Village Council at Msingi ward claimed that:

...My VCONE experiences leadership challenges following election of new inexperienced leaders. I am an experienced former leader of the VCONE. The challenges have prompted some members of the VCONE to request me to contest for leadership position at the end of the annual cycle. Although the current leader is righteous, successful leadership of a VCONE requires one to possess managerial skills such as simple statistical and accountancy skills as well as entrepreneurial skills. For example, if a leader neither calculates members' dues correctly nor communicates efficiently, a VCONE collapses at the end of an annual cycle. In view of that, it is important for leaders to receive leadership training before assuming office (Pamela, VCONE leader and member of a Village Council from Msingi ward, 23rd July, 2015)

Apart from the mentioned leadership skills summarized in the above quotation, it was learnt that some of the leaders were corrupt. This has equally led to collapse of some VCONEs. In view of that, leaders of networks need to distance themselves from corruption, bribery, nepotism and favouritism. An argument is made here that poor leadership skills destroy VCONEs. At least one previously sound VCONE in Iguguno ward was experiencing difficulties following poor leadership skills. Further, 10 mixed VICOBA networks at Kikhonda ward collapsed for same reasons.

Nonetheless, a significant number of VCONEs have adopted a new strategy to cope with this. They use funds from the community fund to train some members on interpersonal, business, accounts, mathematical and entrepreneurship skills. The leaders are usually sent to short-term trainings offered by various stakeholders including government and other developmental agencies. This has enabled a significant number of VCONEs to be relatively stable.

#### **4.7.5 Inadequate entrepreneurship skills**

Members of VCONEs are required to save money, through purchasing shares in their respective VCONEs, on a weekly basis to create a cumulative fund from which members can borrow and repay with a small interest (usually 10%). This means that a borrower needs to invest a loan into a potential small business and earn a profit. In other words, one needs to possess entrepreneurial skills to identify context specific potential businesses found in her village and then invest the money for a reasonable profit. Contrary to that, the borrower spends the loan in none income generating activities and as a result fails to repay the loan and associated interest. For instance, FGDs held at Kikhonda ward (25th June 2015) disclosed that some members of VCONEs fail to repay their loans on time because they lack entrepreneurship skills. The skills are required for one to be able to generate a profit from a relative profitable petty business. Loan beneficiaries are required to repay a loan with an interest ranging from 10% to 15% within three to six months. A member is required to identify a potential petty business and then engage in that business before applying for a loan. An exposure into a business will enable a member to identify profitable

areas for investing. In view of that, a debtor, without entrepreneurship skills to invest a loan in a profitable business, is likely to fail to repay a loan.

Moreover, a loan beneficiary who fails to repay her loan gets into problems with the entire VCONE and gets removed. If this happens, the referees (the ones who signed the loan application as a reference) and closest friends/relatives (listed as next of kin by the loan beneficiary in the VCONE's records) are required to pay the loan. It is underscored here that, the borrower who gets removed from a VCONE becomes an outcast not only in her network but to the entire society. The members spread the news about the borrower throughout the community. Consequently, a member cannot be able to join other VCONEs. This makes her situation worse than when she joined the network.

Simply put, a VCONE is formed by members who know one another, with similar interests and living in the same neighbourhood. They make a strong social bond of women who collaborate beyond VCONE's activities. Within this context, women with membership the same VCONE, among other things, share important information. They also travel together to purchase merchandize in nearby market towns and support one another during hard times. In view of that, the penalties associated with being out casted from such a community are extremely higher for a poor woman in poverty stricken communities such as the ones in Mkalama District. These findings support the network theory as presented by Narayan (1999), Putnam, (2000) and Cook-Craig (2010).

#### 4.7.6 Strict rules and regulations

Although successful and functioning VCONEs exist in Mkalama District, some women are not familiar with their operations. Membership in a VCONE requires one to adhere to a set of strict rules highlighted in Table 4.6.

**Table 4. 6:** Rules and Penalties for VCONEs

sn	Rule	Penalty for Not Observing (in Tanzanian Shillings)
1	Participation in weekly meetings	300 to 500
2	Purchase of the minimum share	300
3	Observing punctuality	500
4	Speaking only after permission from a Chairperson	200
5	Showing respect to network leaders and/or members	500
6	avoid fighting or quarrelling at a weekly meeting	1000
7	avoid getting drunkard on weekly meeting day	1000
8	avoid use of abusive language to members and/or leaders at a network meeting	1000
9	Decline to participate in joint development activities	1000

Source: Survey data and District Community Development Officer, Mkalama District (August, 2015)

The rules include but not limited to: participation in weekly meetings; purchase of minimum share per week (one share averages Tanzanian shillings 1000 for most of the networks studied); observing punctuality; speaking only after permission from a Chairperson; showing respect to leaders and other members; avoid fighting or quarrelling at a weekly meeting; avoid getting drunkard at weekly meeting day; avoid use of abusive language to members and/or leaders during a network meeting; and decline to participate at joint development activities meant to address members'

needs and those of the entire community. A member is required to pay penalty, if s/he fails to observe the mentioned rules. The usefulness of the rules in empowering women and men in Mkalama District is best summarized in the following quotation from the District Community Development Officer who said:

...Welfare NGOs that existed in the past were not strict in their group lending microfinance interventions. For instance, whenever members delayed repayment of microloans, they were not subjected to strict measures to make them pay the loans. Consequently, the mentioned group-lending schemes collapsed because members of such groups developed dependency to such interventions. In other words, they failed to develop an entrepreneurial mind-set to engage in profitable businesses. Nevertheless, the attitude of depending on donors changed following the introduction of VCONEs in 2010s. VCONEs require members to actively participate on weekly meetings, responsibly pay the loans that they take and continuously contribute to a community fund. In view of that, members had to develop a hardworking and entrepreneurial attitude to be able to meet the responsibilities of VCONE membership. This has led to a cultural revolution for the inhabitants of Mkalama District.”(District Community Development Officer, 11<sup>th</sup> August, 2015).

The above quotation discloses that community members have experienced a cultural shift away from donor dependency culture embedded in free hand-outs and cheap loans. Simply put, as the international NGOs attempted to develop the capacities of community members, they failed to inculcate a self-reliance culture to the people. This was to their disadvantage of the communities. Having developed the culture of “not paying loans,” and dependency on “free hand-outs” from supposedly merciful donors, some community members oftentimes find it difficult to adjust into a culture of self-discipline and entrepreneurship. Consequently, such members subject themselves into unnecessary conflicts with network leadership and other members.

All in all, it needs to be understood that for the members to be able to experience progress, they need to invest some money into self-help entrepreneurial ventures. Entrepreneurship is not necessarily a bad thing given the context created by neoliberalism. A simple definition of entrepreneurship was given by Cantillon (1755) who simply referred to it as risk-bearing activity. Schumpeter (1959) improved the definition by viewing entrepreneurship as an activity which is innovating. Contemporary definition of entrepreneurship is more comprehensive and involves, Islam (2012:65): "...the process of initiating, organizing, managing, and controlling the affairs of a business unit that combines the factors of production to supply goods and services whether the business pertains to industry, trade or services." Given the increasing financial responsibilities of men and women, people in Mkalama District and elsewhere need to invest and make profits. World Vision and other welfare institutions that existed in the district have moved away from the welfare approach.

#### **4.8 Emerging Issues on Pull and Push Factors**

Although VCONE have many important advantages within the context of Mkalama District, non-members have a wrong perception of such networks. Awareness raising campaigns on the advantages of a VCONEs are missing. Moreover, VCONEs have diverged from the conventional procedure for operating conventional microfinance schemes. For instance, members share profits gained and take away their shares at the end of each year. The approach cripples Women's networks' ability to provide loans on continuous basis because the networks have to spend not less than three months at the start of each year to contribute to the cumulative fund. The practice is meant to get adequate funds to disburse the first batch of loans. In addition, the

mixing of VCONE scheme for saving and loaning as well as *UPATU* scheme for saving is an important innovation that can be emulated by women entrepreneurs elsewhere.

Moreover, networking activities of women in Mkalama equally adhere to Cook-Craig's assumptions (2010) on homophily and propinquity in that women have formed VCONEs through connections with women whom they share similar characteristics and in particular those with low income. In view of that, it is relatively difficult for them to create a bigger cumulative fund to meet all of their loaning needs. They also have connected with women that are geographically close to them and in particular those who live in their villages. In so doing, they are not in position to compete with women entrepreneurs whose connections go beyond their neighbourhoods. They need to network with other women living elsewhere to be able to deal with contingencies of the neoliberal market economy.

#### **4.9 Chapter Summary**

Women face major challenges because of men's poor contribution to agricultural production which is the major source of livelihood. This adds to their labour burden and often leads to low harvests. VCONEs therefore have emerged as one of the options for women through which they can save and invest in income generating activities such as petty businesses and agricultural production. It has been learnt that there are both pull and push factors that draw women entrepreneurs in Mkalama District to VCONEs that somewhat adheres to the thesis of Verheul and other (2010).



Those factors increase the number of women in such networks and as a result add to efforts aimed at attainment of community development.

VCONES serve as an important tool in addressing local challenges by serving as a platform for women to access resources; network with one another; jointly do labour intensive tasks; pull their resources together to address shared interests; exchange information; and access training. Given the patriarchal socio-cultural context of the district, VCONES allow only a few men to participate as members but such men are oftentimes not allowed to hold leadership positions. This is equally a diversion away from conversion ROSCA schemes designated to meet financial needs of both men and women.

Despite barriers associated with the neoliberal context and patriarchal culture, the networks help women address the challenges of neoliberalism. VCONES, among other things, have become more competitive than formal financial institutions such as SACCOSs, SEDA, SIDO and PRIDE whose loans are more expensive than those offered by the VCONES. In so doing, a significant number of women prefer to maintain their membership to VCONES. To solicit their relationship, some women entrepreneurs have gone an extra mile by mixing two different group lending schemes to include VCONES and *UPATU* scheme. For instance, women get loans from VCONES but at the same time get uncharged lump sum from *UPATU* at least once in a month.

Finally, VCONE in Mkalama District have diverged from the conventional procedures for operating a VICOBA. For instance, members share profits gained and take away their shares at the end of each year. Although sharing of profits weakens the networks' ability to provide sufficient loans to members on continuous basis, members need the funds to meet educational and agricultural production expenses. To address the challenge on scarcity of funds, networks need to get additional funds from government, development partners or own source for them to continue providing loans throughout the year. For instance, they need to develop a separate fund that is not shared at the end of each year. For sustainability purpose, the special fund needs to be charged interest. The interest can be lowered as the fund increases. The next chapter discusses the role of the VCONEs.

## **CHAPTER FIVE**

### **ROLE OF SELF-CREATED WOMEN'S NETWORKS**

#### **5.1 Introduction**

This chapter focuses on the second objective of the study which is aimed at, examining the role of self-created women's networks and associated gendered implications in promoting community development. The key research question which is addressed here is what is the role of self-created women's networks and associated gendered implications in community development? The chapter is going to focus on Role of VCONEs in Community Development (6.2); Role of VCONEs in Improving Gender Relations (6.3); and emerging issues on the role of self-created networks and associated gender implications (6.4).

#### **5.2 Role of VCONEs in Community Development**

VCONEs in Mkalama District have played a crucial role in building the capacities of local communities. This has led to community development in the district. FGDs held at Iguguno and Kinyangiri (on 13/05/15) as well as at Kikhonda and Msingi (on 14/05/15) divulged that VCONEs have enabled VCONE members to come together and address their problems. They do so through pulling their resources to increase their household incomes. Participation in the VCONEs has also enabled members to make use of modern technologies to engage in their businesses. The technologies have enabled them to network with potential customers and suppliers. This has enabled them to collectively build a better life for one another. Other roles of VCONEs have to do with improved environmental conservation and health of

members' households (also see Table 5.1). The role covers areas ranging from social to economic ones.

Table 5.1 presents some numerical information with regards to acceptance of each of the roles.

**Table 5.1: Role of Women's Networks (N=178)**

Role of VCONE	Ward	Members of VCONEs		Spouses	
		Freq.	Perc. (%)	Freq.	Perc. (%)
Collectively recognize their problems	Ig.	25	100	20	100
	Kiny.	25	100	21	100
	Kikh.	25	100	19	100
	Ms	25	100	18	100
Collectively build a better life for each one of them	Ig.	24	96	20	70
	Kiny.	24	96	21	71
	Kikh.	20	80	19	57
	Ms	25	100	18	72
Increased demand and access to modern technologies	Ig.	25	100	20	100
	Kiny.	25	100	21	100
	Kikh.	25	100	19	100
	Ms	25	100	18	100
Attain self-reliance and empowerment	Ig.	15	60	3	15
	Kiny.	13	52	2	9
	Kikh.	9	36	0	0
	Ms	13	52	4	22
Collectively use available resources to increase their incomes	Ig.	25	100	20	100
	Kiny.	25	100	21	100
	Kikh.	25	100	19	100
	Ms	25	100	18	100
Health Improvement	Ig.	22	88	12	60
	Kiny.	21	84	9	42
	Kikh.	19	76	6	31
	Ms	23	92	13	72
Environmental Management	Ig.	11	44	4	20
	Kiny.	10	40	5	23
	Kikh.	13	52	6	31
	Ms	11	44	5	27

Source: Survey Data (2015)

**Key:** Freq=frequency, Ig.= Iguguno, Kiny.=Kinyangiri, Kikh=Kikhonda, Ms.= Misingi

Options presented in Table 5.1, were developed following pre-test in Iringa and review of secondary data in Mkalama District. The options were further revised following collection of qualitative data including FGDs. Options which received 100% response highlight unanimous support by the respondents. The opposite holds true.

By and large, the contribution of VCONEs has become more important in the district following the withdrawal of welfare interventions by international NGOs (cf. CHAPTER FOUR). The findings also support the views by Gilchrist (2009) who acknowledges that a community is a product of strengthened networks of individuals, groups, organisations, sectors and agencies. Accordingly, government and other development stakeholders need to facilitate establishment and maintenance of effective and inclusive networking and networks to attain community development. Moreover, communities need not to confine themselves within their communities but they equally need to be able to interact with other communities outside their borders through effective networking.

Generally, it can be argued that communities in Mkalama District have assessed their problem because they are increasingly aware of the government's withdrawal following introduction of neoliberal policies. The "second withdrawal" by donors is clearly understood in the community. The donors have move away and community members have to rely on their resources to make ends meet (see **BOX 5.1**).

### BOX 5.1: Withdrawal of Donors

*Beginning from 2010s, communities in Mkalama District suffered from the withdrawal by welfare driven international NGOs such as World Vision. The NGOs implemented several projects aimed at improving the lives of communities in the district. The projects included water, sanitation, school construction, health, agricultural and microfinance projects. The projects have been handed to the local communities. This means that the communities have to run those projects using their locally available resources. Subsequently, VCONEs are seen as saviour of women and other community members because the profits obtained from VCONEs are used to address communal and household financial responsibilities. More important, the withdrawal by welfare organization has affected women disproportionately because women are the ones responsible to provide care to their families.*

**Sources:** FGDs in Iguguno and Kinyangiri, 13/05/15, Kikhonda and Msingi 14/05/15; Key informant from Iguguno ward, 22<sup>nd</sup> May 2015.

The withdrawal of the donors has indeed affected the communities as presented by the findings. Have the communities taken collective steps to address this problem? The answer is yes. This has been mainly through creating and joining VCONEs. In other words, community development has taken place as per the thesis of Jones and Silva (1991): firstly, communities have assessed the problem. Secondly, communities are being built through creation of VCONEs to address the problem, and finally the actual addressing of the problem becomes operational when VCONEs start to offer members loaning, networking and training services.

Further, VCONEs in particular are among networks which allow members of rural communities to collectively work together to address the challenges they face in their villages. This equally holds true for other forms of ROSCAs as shared by some scholars (Koda *et al*, 1987; Meena, 1991a&b; FAO, 1997; Mbilinyi *et al*, 2003; Chachage and Mbilinyi, 2003; Narayan, 1999; Putnam, 2000; Shayo, 2005 and Tripp

*et al*, 2009). Simply put VCONEs bond members together for social benefits but at the same time bridge and link them to access economic benefits. Increased participation in such networks including saving and credit groups adds greatly to community development efforts in Tanzania (URT, 1996a).

Moreover, observations of Table 6.1 reveal that the majority of members of VCONEs are of opinion that the networks enable members to collectively recognize their problems and use available resources to address them. This supports the thesis of Jones and Silva (1991) on attainment of community development. This goes hand in hand with increased demand and access to modern technologies. What counts is that the networks serve as mechanisms geared at building of the capacities of community members and they are being successful.

Noteworthy, women are at the forefront in the community development movement. Creation of VCONEs has served as a means and an end towards attainment of community development in Mkalama District as might be argued by Maser (1997). In Maser's (1997) views, community development refers to those efforts aimed at empowering people to work together, as one collective, in addressing their shared interests. And this is supported by findings of this study as captured through semi-structured questionnaires (see Table 5.1), observations, transect walks, and in-depth interviews. The roles of VCONEs will further be discussed in the following subsections.

### **5.2.1 Joint recognition of problems and solutions**

VCONEs in Mkalama have, among other things, enabled communities to collectively and voluntarily recognize their problems and address them (see Table 5.1 to learn about extent of support of this role by respondents of the questionnaire). This supports the views of Alders and others (1993:9) who argue that an ideal network is the one that links individuals, on a voluntary basis, to implement joint activities. As understood in Tanzanian context, communities need to cooperatively recognize their problems and use the available resources to earn and increase their income as well as build a better life for all members (URT 1996a). Particularly important, self-established VCONEs in the district serve as an avenue from which members meet and brainstorm strategies for addressing difficulties of individual members and those of the community.

Paraphrased open-ended responses from semi-structured questionnaires administered at Msingi ward (August to November, 2015) made known that VCONEs help members to go through difficult times. Specifically, networks have set rules which require all members to actively participate in all activities meant to assist members in difficult situations. The situations which have been given priority are death and severe illness. For instance, network members are required to go and cook food for the entire public participating in the funeral of a member and/or her dependents and/or husband. If a member dies, the network takes specific steps to empower an heir of the deceased. The heir will be trained and guided to take over the business previously owned by the deceased. Alternatively, an heir may opt to be compensated with the deceased's shares and profits.



VCONEs have also established a community fund to address their problems and those of their communities. FGDs held at Iguguno and Kinyangiri wards (on 13/05/15) as well as at Kikhonda and Msingi wards (on 14/05/15) disclosed that Members contribute to a community fund on weekly basis. The contribution ranges from Tanzanian shillings 500 to 1000 per week. The proceeds of the fund are never redistributed at the end of an annual cycle. VCONEs collectively identify vulnerable members of community. Those who receive the support include orphan children, elderly, mentally ill, widow and children living in poverty. The fund is used to, among other things, send those children to school. For instance, the package includes paying for school necessities such as school fees, uniforms and meals. The fund is also issued to members and their immediate family members in case of sickness and death. The community fund is also used to address the needs of disadvantaged people including orphan children, elderly, mentally ill and widows in the community. While other disadvantaged people are provided with basic needs for survival, children are usually sent to school and are provided with school uniforms, school fees and school necessities.

Although the presence of a community fund has been observed across all wards, Iguguno ward has additional arrangements. The arrangement was observed at Iguguno village which is a semi-urban town along the Singida –Mwanza road way. They have created a special fund. FGDs held at Iguguno ward (on 13/05/15) divulged that each of the ward hamlets with 10 or more households at Iguguno village has established an emergence special fund. The fund has only one purpose

and specifically covers funeral arrangements of community members. Usually, the inhabitants of a hamlet contribute Tanzanian shillings 500 or more to a cumulative fund. If one of the inhabitants dies, community members are required to actively participate in all funeral arrangements. However, the special community fund does not cover sickness and other social calamities. For additional explanations on community fund please refer to section 4.5.3 on VCONEs as Safety net.

### **5.2.2 Serving as bridging or vertical networks**

VCONEs in Mkalama District serve as “bridging or vertical” networks (see Table 5.1) because they have enabled members to widen their access to locally available economic opportunities. The view was developed by social capital scholars (Woolcock and Narayan, 2000). Specifically, VCONEs in Mkalama District enable members to collectively utilize locally available resources to increase their incomes. For instance, the main resource that members of VCONEs have is their little cash. Information derived from two key informant interviews revealed that Community members in Mkalama District cannot access financial services. The existence of exploitation by the market economy severely blocks them from accessing such services. The market favours those with capital and not the poor. In view of that community members rely on VCONEs. The collaboration embedded in VCONEs is the only reliable support available. The income obtained from VCONEs is invested in petty business and agriculture. VCONEs enable women to meet their living expenses and in so doing promote attainment of community development. Petty businesses would have faced a lot of difficulties in absence of VCONEs. More

importantly, community members are of opinion that development that is seen in their villages is strengthened by presence of VCONEs.

VCONE members and women in particular meet different challenges which they face collectively. In absence of such collectives, it would have been impossible for the women to operate such businesses. As a result, microloans that women access from the networks serve as resources which are invested into a business and in so doing increase incomes of members.

### 5.2.3 Promotion of upward social mobility

VCONEs in Mkalama District promote upward social mobility of members and their families (see Table 5.1 to learn about extent of support of this role by respondents of the questionnaire).

**Table 5. 2: Distribution of Respondents by a Rise in STD of Living (N=178)**

Standard of Living per 10 Step Ladder	Members of VCONEs		Spouses	
	Number	Percentage	Number	Percentage
1-3 (Little Improvement)	8	8	12	15.4
4-6 (Average Improvement)	30	30	37	47.4
7-9 (Strong Improvement)	24	24	27	34.6
10 (Very Strong Improvement)	38	38	2	2.6
Total	100	100	78	100

Source: Survey Data (2015)

Moreover, Table 5.2 presents findings from an imaginary 10-step wealth ladder. The poorest stand at the first step whereas the wealthiest stand at the highest step. The description of the steps is as follows: those at the 10<sup>th</sup> step have experienced a Very Strong Improvement. Those at steps 4-6 and 7-9 have experiences Average Improvement and Strong Improvement respectively. The one at steps 1-3 have experienced some improvement. The table divulges that both members and their spouses have experienced a rise in standard of living. For instance, 100% of all of the 178 questionnaire respondents mentioned to have experienced a higher rise in their standard of living than before they or their spouses joined VCONEs. Only 8 % VCONE members and 15.4% of male spouses of members are of opinion that the VCONEs have brought up some improvements in the living standards (see Table 5.2). The remaining (see Table 5.2) associate their rise in standard of living with membership to VCONEs.

The findings support the views by Narayan (1999) and Putnam (2000) who argue that networks help members gain a higher social status in their communities. Members of VCONEs have attained increased ability to meet educational expenses of their children up to secondary school level, increased ability to invest more in agricultural production and increased ability to meet household health expenses either at a public or private hospitals. Middle-class families in the UK with access to a broader range of social networks experience upward mobility but at the same time are shielded from experiencing downward mobility (Nunn *et al*, 2007).

Nunn *et al*, (2007:30) argue that, "...one possible explanation for the opportunities and life chances that are available to some but not to others, is the quality of relationships and social networks that they are engaged in and the cultural experiences that they are open to." Similarly disadvantaged people capitalize on networks to shield themselves from economic difficulties including economic recession by engaging in a variety of livelihood activities (Narayan *et al*, 2000a; Moser, 2008). Gilchrist (2009: 13) presents interesting findings from several countries:

...Research in the Philippines, Zambia, Ecuador and Hungary suggests that networks afford poor people access to job and trading opportunities, financial assets (such as revolving loan schemes) and inroads into supply chains. When poor people are asked about what they consider necessary for well-being, they identify connections with others as vital and judge families with the lowest well-being to be those that are isolated or excluded from networks that would allow them to improve their situation, such as mutual credit clubs. Networks are important channels for information about both opportunities and problems

Giving opportunity to impoverished people to climb the ladder, as it has been in Colombia (Rodriguez, 2012), is going to minimize inequalities which might arise following failure for the inhabitants of Mkalama District to access locally available opportunities.

#### **5.2.4 Attainment of self-reliance and empowerment**

VCONEs have led to attainment of self-reliance and empowerment of members in the district. Members of VCONEs and other community members mainly rely on their financial resources and they hardly receive any external donation. This is a major cultural shift away from increased dependency on government's resources and

those of welfare driven international NGOS. In other words, networks, if nurtured appropriately, do lead to community development. Gilchrist (2009: x) acknowledges that, “networking the networks’ and actively nurturing the more difficult connections in communities is a distinctive contribution of community development work.” This view has been captured through Focus Group Discussions, In-depth interviews, documentary review, observations, and focused face to face interviews.

Community Development Officer shared some useful information Communities in Mkalama District were used to free social services from various donors and World Vision Tanzania in particular. Welfare projects, implemented by World Vision, in areas of education, agriculture, water and health, created an artificial economy in the district. The artificial economy temporarily lifted life standards of the inhabitant. For example, World Vision had a policy which required the organization to buy products and services directly from local suppliers living in the district. World Vision, among other things, bought catering services offered by women entrepreneurs. Although World Vision operated its programs in a locality for 15 years, beneficiaries created a dependency syndrome hoping for the endless continuation of such programs.

At the time when World Vision withdrew its projects from the district, inhabitants of the district and women in particular were the hardest hit. The majority of those, whose income solely depended on World Vision, migrated to other districts in Tanzania in search of greener pastures. Other citizens had no options but to remain in the district and form VCONEs. Nevertheless, capacity building training and exposure offered by World Vision in collaboration with other development agencies,

empowered communities by making them ready to utilize emerging opportunities including forming VCONEs (Personal Communication, Community Development Officer, 4th May, 2015).

The above findings serve as an evidence to highlight that, women and men in the district have developed an entrepreneurial mind-set following withdrawal of free social services. And they have become more willing to engage into business ventures than non-members. Some of the women members have moved a step further by holding political positions in the village leadership.

The fact that a significant number of women in Mkalama District, belong to and continue to create VCONEs using their resources, supports self-help approach as one of the key approaches towards attainment of community development. They have enabled community members in the district to deal with the difficulties emanating from neoliberalism. Similar findings have been presented by Fonchingong & Fonjong (2003) who argued that village associations in Cameroon have enabled villagers to bear the adverse consequences of the economic downturn and the growing inability of the state to provide economic and social development by initiating, mobilising and galvanising their own resources in the quest for improving their standard of living. And this challenges long established modernization doctrines that community development cannot take place without foreign intervention because, “true development is development of the people not things” (URT, 1996a).

Self-help approach has also enabled VCONEs to be sustainable. Focus Group Discussion held at Iguguno ward (on 22nd May, 2015) highlighted that VCONEs are more sustainable than groups established by welfare international NGOs in 2000s. For example, although VCONEs are not provided with any financial aid from donors, their performance is more outstanding than that of donor founded groups established in the past. Simply put, nearly all donor founded groups have ceased to operate due to dependency attitude of the members, mismanagement and bribery. Self-created VCONEs are more successful because members, among other things, adhere to a strict set of rules of such networks. Members also treat VCONEs as the saviour of women in the district. They do all they can to sustain them.

VCONEs have empowered women by freeing them from donor and patriarchal dependency. Subsequently, VCONEs play an instrumental role in the attainment of Community Development Policy of 1996 which places special emphasis on self-reliance and empowerment of communities (URT, 2001). This equally goes hand in hand with attainment of human development as might be presented by UNDP (2015), attainment of gender equality (AU, 2009) and attainment of equality in accordance with Sustainable Development Goals (SDGs) five and ten. SDG Five focuses on achieving gender equality and empowerment of all women and girls. SDG Ten is relatively similar to SDG Five and specifically aims at reducing inequality within and among countries (UN, 2015). The bottom line is that community development efforts are geared at attainment of equality and reduction of inequality.



### **5.2.5 Accessibility to social services**

Table 5.1 discloses that over 80% VCONE members think that VCONEs have enabled them to have a better life. Similarly, 100% of VCONE members agree that VCONEs have enabled them to increase their household incomes. With the profits accrued from petty businesses, VCONE members can meet some of the expenses for various social services such as health services, fair housing, education for their children, and good nutrition. Increased access to such social services leads to community development (URT, 1996a). This view is also shared by a key informant:

...In my opinion, members of VCONEs, experience a relatively higher standard of living than non-members who solely depend on their husbands. Generally, members are more likely to access various social services, including health and education services, than non-members. We thank GOD that our children get their daily bread (leader of a VCONE, Kikhonda ward, 5<sup>th</sup> June 2015).

The findings support a thesis by Gilchrist. Gilchrist acknowledges that networking plays a pivotal role in enabling vulnerable communities to access social services. Gilchrist further proposes that (2009: 45), "...Community development organisations need networking capacity in order to form partnerships and coalitions...to connect members of different communities, to access resources and power in external institutions and to manage tensions with other stakeholders."

### **5.2.6 Accessibility to modern technologies**

The demand to engage in entrepreneurial ventures and maintaining membership in VCONEs at Mkalama District has increased the demand for modern technologies such as mobile phones. For instance, 98 out 100 women respondents (for the semi-structured questionnaire) possessed a mobile phone. The remaining 2 VCONE

members, without ownership of mobile phones at the time of data collection, accessed mobile phone services via their spouses and friends. Besides, they were all working hard to ensure that they own a mobile phone for communication purposes (see **BOX 5.2**).

### **BOX 5.2: Increased Ownership of Modern Technologies**

*The use of modern technologies and communication technologies among VCONE members has increased. More importantly, communication facilities are now seen as a necessity, not luxurious commodities. Mobile phones are useful in petty businesses because VCONE members and their customers communicate through mobile phones. This is instrumental in establishing good customer relations that enable VCONE members to keep them. Some of the VCONE members have customers living outside Mkalama District. Some of VCONE members prepare products such as traditional dresses (Batik) and supply them to customers in Simiyu and Kilimanjaro regions. In addition to that, mobile phones enable them to remain networked to resource persons who enable them to access various opportunities such as training and trade fairs. Further, although some of the VCONE members do not have training on internet usage, they can access local news via their phones and this keeps them up to date.*

Source: FGDs in Iguguno and Kinyangiri, 13/05/15, Kikhonda and Msingi 14/05/15; VCONE leader from Iguguno ward, 13<sup>th</sup> May, 2015).

Increased access to modern technologies goes hand in hand with attainment of community development at least as understood in Tanzanian context (URT, 1996a). A community which is capable of making use of modern technologies for its wellbeing is more likely to advance than the one which does not. Increased access to modern technologies can have a significant impact on people's lives. Gilchrist (2009: 73) is of opinion that, "...The use of information technology has immeasurably changed political organising, enabling actions to be arranged more efficiently, whether at global or local levels or both at once, a phenomenon that has been termed glocalisation."

### 5.2.7 Health improvement

Health services are among pertinent social services in rural areas. Table 5.1 divulges that VCONEs have enabled members to improve their health through increased ability to pay for health services. Over 70% of VCONE members from all four wards of Mkalama District are of opinion that their health and those of their family members have improved following their membership to VCONEs (see Table 5.1). According to UNICEF (2007) increasing resources to women leads to community empowerment, in the areas of child survival, nutritional status and school attendance and these can lead to reduction in infant and maternal mortality rates. Likewise, within the Tanzanian context, efforts that decrease infant and maternal mortality, serve as one of the factors that lead to community development (URT, 1996a).

The profits obtained VCONE are spent in basic and health needs of the entire household including children. Subsequently, mortality rates in the district are lowered. A key informant from Iguguno said the following words:

...women are the ones whose main responsibility is care provision for the entire household. Empowering women means that the entire family is empowered. For instance, I was obligated to use significant amounts of my financial resources to meet health expenses for my 5 year old girl in Dar es Salaam. This is feminine commitment. And it is different from that of men whose empowerment does not necessarily empower the entire household. Communities in Mkalama District continue to exist following women's sacrifices. Contrary to that, communities in the district are likely to disappear." (VCONE leader, from Iguguno ward, 19<sup>th</sup> May 2015).

The quotation above reveals that incomes gained by women are spent wisely in meeting basic needs of the entire household. Other useful findings are shared in Box 5.3.

### **BOX 5.3: Improvement of Household Health**

*Investments in health services for the household reduces infant mortality rates because children's important needs are met. For instance, children of VCONE members have their health needs attended by professional health attends at health facilities. Similarly, women spend the profits gained from VCONEs to take good care of their needs including health related ones. Subsequently, they protect themselves from health complications and diseases. This in turn reduces both maternal and infant mortality rates. Indeed, women sacrifice their lives, including their meagre resources and energies, to sustain their communities.*

Source: FGDs in Iguguno and Kinyangiri, 13/05/15, Kikhonda and Msingi 14/05/15; Paraphrased responses from semi-structured questionnaires, August to November, 2015

The findings of this study support the view that investing in women's empowerment pays. Specifically, it is argued that if one increases resources to women, community empowerment, in the areas of child survival, nutritional status and school attendance, equally takes place (UNICEF, 2007). This has happened in Mkalama District and it has led to community empowerment.

#### **5.2.8 Environmental management**

Over 40% of VCONE members and over 20% of their male spouses (see Table 5.1 for details) agree that VCONEs have played an instrumental role in environmental conservation. The VCONEs give voice to the women in that they form one of the most advanced forms of organizing in the rural setting that can lead to sustainable use of the environment. The view to take good care of the environment is widespread among VCONE members. VCONE members are actively engaged in lobbying to government officials to protect the environment. A VCONE Chairperson at Iguguno ward said that:

...We have been liaising with local government authorities to be provided with a plot of land for planting trees. We do this because there is scarcity of firewood in our villages. Subsequently, women walk over long distances in search of fire wood. Moreover, there is climate change that leads to scarcity of rainfall. Therefore, we have to plant a lot of trees to conserve the environment. Inadequate rainfall greatly affects women whose lives depend on rain-fed agriculture. Moreover, some of the traditional water resources have dried up. Consequently, women walk over long distances to search for water and this affects them severely. Finally, the trees will enable women to engage in bee production and this is going to add to their incomes (VCONE Chairperson, Iguguno ward, 30<sup>th</sup> April, 2015).

The statement make known that VCONEs serve as an avenue from which women get political, social and economic power to speak out for their interests which, among other things, relate to environmental conservation. Similarly, FGDs in Iguguno and Kinyangiri wards (13/05/15) as well as those at Kikhonda and Msingi wards (14/05/15) have highlighted that Women feel to be more responsible in the protection of the environment because they, among other things, cultivate, fetch fire wood, and collect water from the surrounding environment. For instance, women become the first ones to notice any destruction of the environment. Moreover, whenever women do not have adequate resources to support their household, they usually cut trees for sale, as firewood, in village town centres. This leads to deforestation.

Neoliberalism is driven by a passion to exploit nature to the point of destruction that leads to increased environmental degradation of countries (Harvey, 2011; Harvey, 2014). Destruction of the environment has already been observed in Tanzania. In view of that, increased participation of women in VCONE can promote environmental conservation as highlighted by the findings of this study. Besides, ensuring environmental sustainability is required in the transformation of Tanzania

into a middle-income country by the year 2025 (URT, 2011). Sustainable use of environment is also important in community development efforts (URT, 1996a).

### 5.3 Role of VCONEs in Improving Gender Relations

VCONEs in Mkalama District do improve gender relations among network members and their spouses (see Table 5.3). They, among other things, increase respect of network members in their households; reduce domestic violence; improve intimacy relationships; and grant women more freedom to do things that interest them.

**Table 5.3:** Role of Women's Networks in Gender (N=178)

Role of VCONE	Ward	Members of VCONEs		Spouses	
		Freq.	Perc. (%)	Freq.	Perc. (%)
Increase respect of women	Ig.	25	100	19	95
	Kiny.	25	100	21	100
	Kikh.	25	100	16	84
	Ms	25	100	15	83
Reduce domestic violence	Ig.	25	100	20	100
	Kiny.	25	100	21	100
	Kikh.	25	100	19	100
	Ms	25	100	18	100
Improve intimate relationships	Ig.	24	96	20	100
	Kiny.	22	88	20	95
	Kikh.	19	76	17	89
	Ms	20	80	18	100
Grant women more freedom	Ig.	25	100	18	90
	Kiny.	25	100	21	100
	Kikh.	25	100	17	90
	Ms	25	100	17	94

Source: Survey Data (2015)

**Key:** Freq=frequency, Ig.= Iguguno, Kiny.=Kinyangiri, Kikh=Kikhonda, Ms.= Misingi

Choices presented in Table 5.3 were developed following pre-test in Iringa and review of secondary data in Mkalama District. The choices were then improved with some data from qualitative data collection. In other words, qualitative data were

collected first before the open-ended questionnaire. The choices which were replied by 100% are in agreement with the views of the majority of the respondents. The opposite holds true. By and large, poor gender relations lead to gender inequality because gender relations determine how the needs of people are recognised. Gender relations determine whether women have control over their lives and can realize their rights. This also holds true to men.

Neoliberalism and associated globalisation have transformed gender relations resulting to, among other things, unequal burdens for unpaid work in the household for women leading to poor health and insufficient rest for women and girls. Moreover, national policies have been changed to go hand in hand with the market economy. This has led to reduction of funds for health and education with disproportionate negative impacts on girls' and women's access. Even more, globalization has led to rise in violence linked to the changing political economy of nation states in the international order (Sen and Östlin, 2007). Responses presented in Table 5.3 covering a situation in Mkalama District are further explained in the following sub-sections.

### **5.3.1 Women's social status**

The findings of this study divulge that VCONE members have relatively higher household income than non-members. This increases the respect for the members by their spouses. All respondents (100 VCONEs) of the questionnaire claim to have gained respect from their male spouses. Over 80% of male spouses from across all four wards support the view (see Table 5.3). Apart from the findings highlighted in

Table 5.3, this view was equally captured in other data collection tools. For instance, Secretary of VCONE at Iguguno ward said that:

...My husband values VCONEs because VCONEs have been not only instrumental to the lives of our children but he has benefitted directly. For example, using the funds accrued from my VCONE, I managed to support his studies at an agricultural college. He graduated successfully with a diploma in agricultural sciences. The support increased my respect and value, as woman, in our household. Although I have gained more respect in my household, my community has equally benefitted greatly from agricultural expertise gained by my husband. My husband is an agricultural extension officer working for the local government at the district main office. Henceforth, the entire district benefits from his expertise. In short, a woman with membership in VCONEs access more opportunities which can boost her respect at home and in the community than it is the case with a non-member woman working at home. Women without entrepreneurial businesses are being nick named as goal keeper waiting for free hand-outs from their husbands (Secretary of VCONE, Iguguno ward, 11<sup>th</sup> May 2015).

The income gained through membership in VCONEs, as revealed in the above quotation, is used to meet traditional male responsibilities such as feeding the household and meeting of education expenses for the children. Similarly, FGDs conducted at Iguguno, Kinyangiri, Kikhonda and Msingi wards (on May, 2015) as well as paraphrased responses from semi-structured questionnaires (conducted from August to November, 2015) divulged that Women's contribution to households adds increases their social status. Women, despite their traditional role as caretakers and men's dependants, are seen as key players in the welfare of the entire household. Men in Mkalama District have accepted the power gained by women in exchange for household support. And this is because men's resources are increasingly diminishing within the neoliberal context making it harder for them to provide required household support without women's support. Men's ability to remain household breadwinners is declining. This is because the opportunities which were available in



favour of men are fast diminishing within the neoliberal context. For example, in the past men were required to spend less in household expenses. However, following withdrawal by the government and welfare NGOs in provision of free and subsidized social services, men need more financial resources to support their households. Subsequently, women who have not taken bold steps to be less dependent on men are oftentimes subjected to domestic violence. In other words, requesting for support from men who have no means to provide such support is seen as an insult to such men.

Diminishing of conventional resources for men as breadwinners emanates from rising influence of neoliberalism in Tanzania whereby men's sources of income are taken by a few male elites with capital. For example, Tanzanian men needed an adequate plot of land to marry several women before market reforms. At that women, managed to feed themselves from labouring at a plot owned by their husbands. However, the situation changed with the onset on neoliberal market reforms. People with capital have purchased large portions of land leaving a significant number of impoverished men with land. Subsequently, gender roles socially assigned to men and women were redefined because women have to engage in productive roles to meet increasing financial needs (Staudt, 1984; Ngaiza and Koda, 1991; Tripp *et al*, 2009).

Patriarchy remains strong in Mkalama District and where. However, there is ample evidence that there is a crisis of patriarchy in countries which have adopted neoliberalism (Chant, 2000; Kabeer, 2007; Mannon, 2006, 2010; World Bank, 2012).

Simply put, neoliberalism has redefined gender roles assigned to men and women. It is important to note that the situation is contextual and not similar across countries. Although, some men in Mkalama District expect their wives to join VCONE to support their households, the situation is perceived differently elsewhere. Men in North West Costa Rica perceive increased participation of women in the labour market as giving too much power to women (Mannon, 2006, 2010). The situation also holds true in other developing countries (Chant, 2002).

### **5.3.2 Domestic violence**

Another important role of VCONEs in improving gender relations is highlighted through reduction of domestic violence in the household. All of the VCONE members and male spouses who responded to the semi-structured question agree with the statement (**see Table 5.3**). Similar responses were equally revealed through other qualitative methods to include observations, Focus Group Discussion, in-depth interviews and transect walks specifically done so as to probe the issue further. Findings from multiple sources (FGDs, Kinyangiri ward, 12/06/2015 and 13/05/15; FGDs at Kikhonda and Msingi wards on 14/05/15; observations, in-depth interviews and transect walk) disclosed that intimate relationships among VCONE members and their husbands have improved significantly. VCONE members whose incomes have increased do not disturb their husbands with frequent requests for money to purchase minor household's food needs. Minor household food needs include but not limited to items such as salt, tomatoes, onions, cooking oils and spices. Moreover, the members assist with payment of some of the social service expenses such school fees for our children. The contribution leads to the reduction of domestic violence. Most notably, the key source of domestic violence in the study area is the demand by

women for cash from husbands with lessening incomes to meet the needs of a household. Given rising household expenses coupled with cost sharing expenses for social services provided by government, no wonder men's ability to support their household has been diminishing.

The findings of this study support a phenomenon developed by Möller-Leimkuhler (2003:1) known as, "maladaptive coping strategies." Following a study of men living in advanced industrialised and transitional economies, Möller-Leimkuhler's study highlights men's vulnerability emanating traditional masculinity whereby men yield to desperate and at times violent coping strategies such as emotional inexpressiveness, reluctance to seek help and even alcohol abuse. Similarly, a man who fails to provide for his household in Mkalama District using traditionally "male income generating activities" is subjected to similar severe stress which results into domestic violence. Moreover, the worst side of patriarchy, results into husbands fleeing away from their families.

A similar influence has affected some "patriarchal women" who think that men who fail to adequately provide for their household are worthless. Reports of separation from their husbands by such women have been reported across the study area. For instance paraphrased open-ended responses of male spouses of VCONE members, 2015 have revealed that gender roles in Mkalama community have not remained the same. Specifically, it highlights that increased power to women might have both negative and positive consequences to both men and women. Although generally male spouses have improved their intimate relationships with their wives who are members of VCONEs, some women with membership to such networks have broken

their marital bondage. This follows a rise in their income gained from their participation in VCONEs. Consequently, there is a call for provision of public education to such women on good marital relationships. This is meant stop the tendency of such women to despise their husbands whenever they gain additional incomes. Nevertheless, a significant number of members of VCONEs have chosen to collaborate with their husbands in their businesses and they find such collaboration worth.

Indeed, the reverse of the gender roles is inevitable and has taken place. Nevertheless, members of VCONEs in Mkalama District have successfully managed to handle the transformation through compromising with their husbands. It is generally argued here that VCONE members need to create family cohesion, keep their husbands from running away and improve their businesses. Simply put, the findings of this study do not support the popular credence that poor husbands refuse to give permission to their wives to engage in productive activities because they need to maintain their authority to women. Kabeer (2007: 17-18) presents a thesis that power within marital relations in widely differing contexts of Latin America, sub-Saharan Africa and Asia, rests on female dependence on men. Men maintain their power by, among other things, refusing to give their wives permission to go out to work, despite household poverty or their own unemployment. Older studies by Sender and Smith (1990) in Kabeer (2007) highlight that Tanzanian husbands refute their wives entrance into wage labour to foster women's dependency on men and control over the household economy. It is only female household heads -relying on their labour efforts for survival- who freely join the waged labour force.

The negative phenomenon has started to change in Mkalama District. However, married women need to be creative in arriving at a compromise that is likely to enable them secure the needed permission to engage in VCONEs and other entrepreneurial ventures. The tendency of arriving at a compromise with husbands – at times when there is a shift in gender role- is not a new phenomenon. Kabeer (2007:18) argues that wives need to overcome their husbands’ opposition through, “strategic use of local discourses of domesticity as well as their own intimate knowledge of their husbands to reassure their anxieties.” In this respect, the women in Mkalama have attained this through collaborating with their husbands in their businesses (cf. section 5.3.3 on details for the collaboration between VCONE members and their spouses).

### **5.3.3 Status of intimate relationships**

Over 75% of VCONE members and over 80% of male spouses of VCONE members are of opinion that they have managed to improve intimate relationships with their spouses (see Table 5.3 for details and disaggregated data for each ward). A strong relation happens in a household whereby men do not have to worry about being belittled for failing to meet expenses of their household. They find it worthy to be involved in their spouses’ businesses (cf. section 6.3.2.). Moreover, transcribed questionnaire open-ended responses of male spouses of VCONE members disclose that Male spouses of VCONE members collaborate with their wives by engaging in a variety of activities. Although it might be considered shameful to stand at a stall in market, men feel respected whenever they travel to suppliers to purchase merchandize for their wives’ businesses. Noteworthy, husbands maintain the respect

as men but in reality they have created a family business whereby women have higher decision making powers. Members of VCONEs who involve their husbands in their businesses have managed to mask a declining role of men as breadwinners by involving men in traditional patriarchal tasks such as travelling to market towns to purchase merchandise as well as transporting agricultural produce from the farm to the market. This has improved collaboration among VCONE members and their spouses.

The reward for increased collaboration between VCONE members and their male spouses is improved relationship. Stated in a different way, following deep rooted patriarchy in Mkalama District, men do not necessarily enjoy the increased power gained by their women. However, the benefits associated with women's participation in VCONEs are worthy. This view is equally supported by in-depth interviews that probed further into the issue as paraphrased here:

...Successful businesses owned by VCONE members, are those which accommodate participation of male spouses. Women continue to perform many of the household chores. Therefore, it is difficult for them to engage in some labour intensive activities. For example, transporting grain from farms to market towns requires one to use an oxen cart. The task is difficult for women. Accordingly, a significant number of women entrepreneurs collaborate with their husbands to gather grains from farms during harvest time and during sale of the same at price pick time." (Leader of a Local NGO, Kinyangiri ward, 26<sup>th</sup> June 2015)

The above quotation exposes that gender roles are being redefined in Mkalama District. Although the changes are in favour of women, it is still important for both men and women to collaborate to attain maximum gains for previously explained reasons.

#### **5.3.4 Freedom for women**

VCONEs have increased freedom for the members. This view is supported by 100 VCONE members (100%) and 70 (90%) of male spouses of the members (see Table 5.3 for details and disaggregated data for each ward). Women in Mkalama District are expected to be caretakers of their households and not men. Ideally, men are the ones who are supposed to be breadwinners of their households. However, the contrary holds true. Nearly, all women engage in productive activities mainly agriculture and petty businesses and this grant them more freedom to do things which interest them.

FGD, held at Msingi ward (on 23rd July 2015) divulged that VCONEs have transformed lives of VCONE members. For example, a significant number of women have gained freedom to travel to different places to purchase merchandize for their businesses. They usually travel to market towns with cheaper prices. The freedom gained gives them some exposure to network with other female entrepreneurs. They are also free to collaborate with other women and learn many good things from them. Consequently, they have managed to develop more entrepreneurial skills to engage in profitable businesses. The profits gained has enabled the households to meet social expenses including sending both girl and boy children to school. In the past Mkalama women used to send their girl children (primary school leavers) to urban areas such as Arusha and Dar es Salaam to work as housemaids. This denied the girls' right to further their education either at secondary or vocational training schools. The main purpose was to accrue remittances from the girls. Nevertheless, with increased

profits from VCONEs, Mkalama District is no longer seen as a hub of house girls for urban areas as it was the case in the past because women's ability to send primary school leavers to secondary schools has increased.

The findings are further elaborated in the following ways. Firstly, women, among other things, have more freedom to join more than one women network. On average all members of women networks have membership in two to four VCONEs. This allows women to get access to membership benefits from the networks. For a woman bound to the household, life becomes more difficult because they have to depend on men with diminishing incomes. As a result, they are likely to be subjected to domestic violence in case they demand more than what husbands can provide.

Second, women, among other things, have more freedom to collaborate with other women in businesses. VCONEs provide women with opportunities to collaborate with one another. For instance, women who belong to the same network often exchange business information on potential customers. They also share information on places to get merchandize for their businesses and support one another in case of emergency. Here, women watch over one another's business if one temporarily attends other duties. They also share business premises. For example, members of a VCONE in Kinyangiri ward take turns to operate a small cafeteria.

Third, women, among other things, have more freedom to travel away from their homes and get exposed to various opportunities. For instance, VCONE members in Mkalama District travel to Singida municipality and Igunga town to purchase



merchandize for their businesses. This happens during the dry season after harvesting season. The dry season starts on June of each year. Fourthly, women, among other things, have more freedom to send their children, regardless of sex, to school. One of women's key interests rests in the welfare of their sons and daughters. This is not necessarily the case for men who, as mentioned earlier, are likely to abandon their households. Simply put, women spend a significant amount of their income to address the needs of their children regardless of their sex.

The findings of this study contradict those of Buvinic (1986). Buvinic in an analysis of several case studies conducted in Global South countries, including Tanzania, presents an argument that women networks, and saving and credits (microcredit) networks in particular, preserve, a traditional welfare focus that leaves things as they are. Specifically, Buvinic argues that developmental interventions targeting women are usually transformed into welfare projects by the beneficiaries to extend women's reproductive gender. For that reason they continue to perpetuate deep rooted patriarchy and fail to economically empower women. It is argued here that VCONEs do economically empower women and has successfully transformed gender relations in favour of women.

#### **5.4 Emerging issues on Role and Gender Implications**

Although VCONEs have played a key role in the transformations of gender relations, communities in Mkalama District continue to socially assign roles to community members along gender lines. This has been the case elsewhere in the Global South (Parpart *et al*, 2000: 53-56). This happens despite the fact that the Tanzanian

National Women and Gender Policy of 2000, that advocates for incorporation of gender equality in all development interventions has been in place for 16 years. Simply put, the policy has not been fully integrated into communities in Mkalama District and subsequently, neoliberal market policies exacerbate difficulties experienced by women. This supports a thesis given by Connelly *et al*, (2000:62) that neoliberalism and patriarchy socially shape men's and women's gender roles to the disadvantage of women. Specifically, women's material conditions are perpetuated society's norms and values. This holds true with regards to patriarchal authority enjoyed by men. On the contrary, VCONEs have disclosed that gender relations are not natural and they can be transformed for the betterment of both men and women.

Despite the many benefits of VCONEs, Communities in Mkalama District associate them with reproductive gender role. Reproductive gender roles are care taking roles assigned to women. Stated in a different way, the phenomenon that VCONEs play a key role in taking care of communities and households is widespread. They are increasingly seen as women's role. In view of that, patriarchal men do not seek membership in such networks.

Nevertheless, men think that women need to participate in such networks so as to be in position to support their households. For instance, 78 (100%) of male spouses of network members who responded to questionnaire were of the opinion that women should join VCONEs instead of staying at home. 72% of the male respondents thought that women need to continue to collaborate with their husbands in their

businesses for them to be successful. 28% of male respondents, on the other hand, were of opinion that it is not necessary for the women to collaborate with their husbands in their businesses as long as they remain transparent. In this context, women are expected to share issues with their husbands on their participation including informing them whenever they take loans from VCONEs to improve their businesses. It is unwise for a woman to inform her husband after a business has collapsed. The view that members of VCONEs need to collaborate with their spouses is a good one. According, Connelly *et al*, (2000:62), gender empowerment can be attained, if development interventions focus on improving relationships between women and men, not on women alone.

## **5.5 Chapter Summary**

This thesis argues that any community is a reflection of networks of individuals, groups, sectors and agencies. Particularly important, this chapter has highlighted the role of VCONEs in community development as understood within the Tanzanian context (URT, 1996a) and other contexts (Jones and Silva, 1991). Jones and Silva (1991) see community development as a means and an end in that community development must involve three things to include problem assessment, followed by community building to address the problem, and finally addressing of the problem by the community. For community development to take place, one needs to strengthen networks existing in a particular community (Gilchrist, 2009).

VCONEs have also successfully managed to channel important resources to women. According to UNICEF (2007) increasing resources to women leads to community

empowerment in the areas of child survival, nutritional status and school attendance. These can lead to reduction in infant and maternal mortality rates. Similar views are shared in the Community Development Policy of Tanzania (URT 1996a). The findings of this study support the mentioned views.

VCONEs have increasingly become instrumental in community development efforts at Mkalama District. This follows adoption of neoliberal policies (which led to the withdrawal of provision of free social services) and more recently, beginning from 2010s, on the “second withdrawal” by welfare driven international NGOs such as World Vision. The welfare NGOs provided free and subsidized services to the community. The problem associated with the withdrawal of free services -clearly understood by the Mkalama community- prompted community members to form VCONEs. VCONEs have become useful community platforms. Maser (1997) argues that community development refers to those efforts aimed at empowering people to work together, as one collective, for the common good. A most significant indicator of the role of VCONEs is that it has become extremely difficult to get housemaids from the district. It used to be relatively easier to get them in 2000s and early 2010s.

Generally, the microloans that women access from VCONEs serve as communal resources which are invested for the betterment of members and their families. The majority of members have experienced an upward social mobility. Here, the networks serve, in Narayan’s (1999) and Putnam’s (2000) terms, as “bridging or vertical” networks. They serve as bridges towards a better standard of living for members. Moreover, the culture of saving from own sources, serves as cultural shift

away from increased dependency on government's resources and those of welfare driven international NGOS.

Women entrepreneurs have been prompted to develop an entrepreneurial mind-set to utilize the loans but at the same time make a profit out of them. This serves as evidence that development in a community can take place without reliance on external assistance. VCONEs widen women's ability to access important social services in the district especially at this time when men's ability to support their household has declined in Tanzania and elsewhere.

Finally, neoliberalism and associated globalisation has transformed gender relations resulting to unequal burdens for unpaid work in the household for women. This has led to poor health and insufficient rest for women and girls. Nevertheless, VCONEs play an instrumental role by improving gender relations among network members and their spouses. They, among other things, increase respect of network members in their households; reduce domestic violence; improve intimate relationships; and grant women more freedom to do things that interest them. The created peaceful environment is for the betterment of women and the entire household given women's socially assigned care giving role. This milestone achievement of VCONEs serves as a blueprint towards a more gender equal society. The next chapter focuses on problems, challenges and coping strategies of women's networks.

## **CHAPTER SIX**

### **CHALLENGES AND COPING STRATEGIES OF VCONEs**

#### **6.1 Introduction**

This chapter examines coping strategies of women's networks within the neoliberal context. However, disadvantages, problems and challenges are discussed first for one to understand the extent of the coping strategies employed by VCONEs within the neoliberal context. Specifically the chapter focuses on disadvantages of neoliberal market policies (6.2.); problems for women's networks within market economic reforms (6.3); challenges of women's network within market economic reforms (6.4.); Opportunities of the Neoliberal Market Context (6.5); and coping strategies of women's networks (6.6.). The chapter is then finalized by focusing on emerging issues emanating from problems, challenges and coping strategies as well as a conclusion. Some of the findings of this chapter have published in a paper titled, 'Challenges and opportunities of Village Community Networks within the neoliberal context: a case study of women's networks in Africa. The title of the international journal is African Identities. This chapter focuses on objective three of the study which examined problems, challenges and coping strategies of self-created women's networks within the neoliberal context. The key question which has been answered in this chapter is what are problems, challenges and coping strategies of self-created women's networks within the neoliberal context?

#### **6.2 Disadvantages of VCONEs within the Neoliberal Context**

Generally, the findings of this study make known that community members of Mkalama District are aware of the neoliberal market economic reforms. The reforms

have led to the diminished role of government in provision of free social services to communities (cf. section 2.3.2). Community members understand that they have to meet educational expenses of their children<sup>22</sup>; pay for health services at government's health facilities; and participate in community managing activities such as construction of schools and health facilities. The fact that community members have to be responsible for their development as individuals and as a community, as proposed in the Community Development Policy of Tanzania (1996) and masked in the market economy doctrine, is widespread in the district. FGDs held at Iguguno and Kinyangiri wards (on 30/06/15) as well as those held at Kikhonda and Msingi wards (on 01/07/15) and Nduguti ward (on 27/07/ 2015) divulged that the government has withdrawn from provision of free services as it used to be the case during socialist era (i.e. 1967 to 1986).

Consequently, earning a living is increasingly becoming unbearably. The citizens of Mkalama District have to incur cost-sharing expenses for them to access key social services. Those who fail to meet such expenses have nowhere to get help. Community members have learned to either become entrepreneurs through VCONEs or to seek for casual labour from well-off families. The reforms are well known among the citizens. Moreover, there is a cultural shift among members belonging to the same clan. For example, the usual financial support from relatives has diminished. Every member of a clan is responsible for his/her expenses and those of his/her family. The free services from NGOs are also no longer available.

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<sup>22</sup> School fees have been waived beginning on January 2016 by the newly elected government. However, there are cases whereby parents are required to contribute some money for the purchase of school facilities. Parents remain responsible for students' personal expenses such as school uniforms and supplies.

Community members have to perform community managing roles such as collecting stones for construction of government health facilities. Simply put, community members are required to work hard to meet life's expenses at home and in the public sphere. Indeed, the context has increased difficulties to people. Nonetheless, there are no any other options but to face those difficulties. This is the main reason for the women to join VCONEs. Simply put, the neoliberal economic context has been an established norm in the district.

**Table 6. 1: Problems of VCONEs (N=178)**

Problem	Ward	Members of VCONEs		Spouses	
		Freq.	Perc. (%)	Freq.	Perc. (%)
<b>Direct Relationship with Neoliberal Policies</b>					
Unfair price for crops produced by VCONE members	Ig.	25	100	20	100
	Kiny.	25	100	21	100
	Kikh.	25	100	19	100
	Ms	25	100	18	100
Unfair competition with fellow entrepreneurs	Ig.	25	100	20	100
	Kiny.	25	100	21	100
	Kikh.	25	100	19	100
	Ms	25	100	18	100
<b>Indirect Relationship with Neoliberal Policies</b>					
Delayed loan repayment by some members	Ig.	24	96	16	80
	Kiny.	23	92	15	71
	Kikh.	21	84	11	57
	Ms	25	100	13	72
Temporary relocation of indebted Members	Ig.	9	36	2	10
	Kiny.	11	44	2	9
	Kikh.	14	56	1	5
	Ms	16	64	4	22
Changing patterns of rainfall	Ig.	25	100	20	100
	Kiny.	25	100	21	100
	Kikh.	25	100	19	100
	Ms	25	100	18	100

Source: Survey Data (2015)

**Key:** Freq=frequency, Ig.= Iguguno, Kiny.=Kinyangiri, Kikh=Kikhonda, Ms.= Misingi



Accordingly, it is important to engage in a discussion of the disadvantages and problems (see **Table 6.1**) of the neoliberal context before focusing on opportunities within the neoliberal context. The chapter will be concluded by focusing on coping strategies of VCONEs. Foremost, choices in Table 6.1 were developed following pre-test in Iringa and review of secondary data from both Civil Societies and Local Government Authorities in Mkalama District. Additional choices were then added to the semi-structured questionnaire following collection of qualitative data by the use of FGDs, in-depth interviews, and observations. If a choice receives 100% by the respondents of the semi-structured, it means that it was selected by all the respondents. This opposite holds true in that members who didn't select the option thought that the option missed direct relationship to the issue presented. The options were developed to get a numerical picture of the extent of support of the mentioned choices.

By and large, it has been learnt from the findings of this study that neoliberalism has created structural issues which repudiate vulnerable people their full right to citizenship. This is a common phenomenon across countries with similar policies. For instance, in Latin America a significant number of people have been imprisoned following adoption of neoliberal policies (Müller, 2012). The structural issues will be discussed in the following subsections. Specifically, the discussion will focus on disadvantages of the neoliberal context as experienced by communities in Mkalama District. Some of the disadvantages of the neoliberal context were also listed as problems of the same.

### **6.2.1 Prices of agricultural products**

Unfair price for agricultural products has been listed as both a disadvantage and a problem of the neoliberal market policies. All 100 VCONE members and 78 spouses of VCONE members (see Table 6.1) listed unfair prices by the middlemen as a key disadvantage and problem of the neoliberal policies. Neoliberal market economic reforms have created an ample room for middlemen's exploitation. The middlemen set unfair prices for agricultural products of the farmers and block their progress.

During colonial period, as explained in section 2.4.1., Tanzanian peasants faced a similar situation. However, they successfully formed networks to deal with the middlemen as well as to advance social and political goals to mitigate colonial oppression and exploitation. The middlemen were later on suppressed by socialist policies after the Arusha declaration in 1960s (Archambault, 2010). With the onset of market economic policies in mid-1980s, middlemen with similar exploitative agenda sprung up again. Middlemen are a reflection of a poorly managed and immature market economy. A mature market economy is the one which has developed markets as institutions. Well-developed market institutions are required to enable farmers to sell their products at fair prices.

Tanzania's neoliberal context can be compared to the nineteenth century classical capitalism in USA as explained by Langlois (2007: 51):

...the American system of production and distribution in the early years of the nineteenth century was indeed coordinated by the invisible hand of the market. The high cost of inland transportation created many isolated local markets, leading to a fragmented and decentralized system of production and distribution. To the extent that it was possible to aggregate demands, it was the independent merchant or middleman who did so...value chain reflected a low level of

specialization, just as one would expect in a thinly populated country with poorly integrated regional markets.

The statement highlights that in absence of strong institutions in the market, middlemen emerge to aggregate demand in the market. In particular, USA middlemen played a significant role in the creation of the manufacturing sector by lowering transaction costs through aggregating outputs and demands from widely dispersed producers and consumers. They also provided capital for the growth of manufacturing. However, as the manufacturing expanded, the middlemen's ability to support the industry was not adequate. They were instead replaced by in-house purchasing and marketing units (Langlois, 2007).

Unlike US middlemen, Tanzanian middlemen support the manufacturing industry at the expense of peasants' lives because the peasants have low bargaining power to negotiate prices. Moreover, they do not have strong institutions to bargain on their behalf. Absence of market institutions especially in rural areas, coupled with high transaction costs and weak transport infrastructures, increases production costs of agricultural products. Consequently, poor farmers become victims of middlemen's exploitation (TGNP, 2013). In other words, middlemen own capital and they use it to exploit farmers who, following extreme poverty, cannot transport their agricultural produce to reliable markets with fair prices.

The bargaining power of farmers decreases significantly at harvest time. As a result, middlemen get an opportunity to set unfair prices for agricultural products and this affects them severely. Paraphrased open-ended responses (of a semi-structured

questionnaires administered from August to November, 2015) from Iguguno ward, highlighted that middlemen are immoral people. First, they weigh cereals using the wrong scales and in so doing steal from the farmers. The wrong scales enable the middlemen to get more cereals. This translates to more profits for the middlemen than for the farmers. Moreover, middlemen set prices of cereals in their favour during harvest time. This is the time when the market is flooded with cereals from the farmers' harvests. At this time, farmers do not have many options. It would have been fair for them, if they could reach many markets. However, they do not have enough capital to transport the cereals to reliable markets.

By and large, although farmers are free to sell and set the price of their agricultural produce within the neoliberal context, middlemen set price whenever supply is high. Given the fact that, all members of VCONEs are farmers, they are in one way or another greatly affected by such practices.

### **6.2.2 Accessibility to social services**

Focus Group Discussions and in-depth interviews revealed that cost sharing, an outgrowth of neoliberal market economic reforms, limit people's access to important public services such as education<sup>23</sup> and health. These services used to be free during the socialist era before 1990s (Abel-smith & Rawal, 1992). Although cost sharing practices have become an accepted phenomenon in the district, they disproportionately add an extra burden to the women who are seen as caregivers to their households (**see BOX 6.1**).

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<sup>23</sup> The newly elected government has made primary and ordinary secondary school free in government schools since January 2016. This happened after the data were collected in the field in year 2015.

### **BOX 6.1: Negative Effects of Cost-sharing**

*Cost-sharing for social services is good because it is geared at improving such services. Even though, cost sharing is burdensome to women whose main responsibility is to take of the entire household. It was disclosed that significant amount of funds from VCONE members' investments in agriculture and petty businesses are used to meet cost sharing expenses. The common assumption is that both men and women meet the cost sharing expenses. Nonetheless, the contrary holds true. Consequently, women are disproportionately affected.*

**Source:** FGDs in Iguguno and Kinyangiri, 30/06/15; Kikhonda and Msingi 01/07/15; Nduguti, 27/07/ 2015

Referring to section 4.6.2 men in Mkalama District do not feel culturally obligated to take good care of their household and in case of financial difficulties they oftentimes abandon their families for greener pastures. Subsequently, neoliberal economic cast a disproportionate burden to women in Mkalama District not men.

#### **6.2.3 Inflation**

Female respondents of a questionnaire (78) and of male respondents (72) mentioned that the value of Tanzanian shillings keeps on falling and this gravely reduces their purchasing power. This view was equally shared by participants of Focus Group Discussions and In-depth interviews. And this happens to the disadvantages of network members, their spouses and the rest of community members following increasing levels of household expenses. Stated differently, as Tanzania currency depreciates the values of imported goods increases and this makes life unbearable. For instance, FGDs held Iguguno ward (15/05/2015) and paraphrased Questionnaire responses made known that earning a living in Mkalama District is increasingly becoming unbearably. The reason is skyrocketing rates of inflation and depreciation of the Tanzanian currency. For example, when an entrepreneur travels over long distance to purchase merchandize for her business, she oftentimes ends up in

frustration following increased prices of such merchandise. The entrepreneurs are left with no option but to purchase the merchandise at overpriced rates. Consequently, they face severe opposition from their customers whenever they increase prices. It becomes difficult to sell the merchandise.

In other words, although community members of Mkalama District somewhat find neoliberal economic reforms advantageous, their ability to earn a living within such context is continuously challenged. According to Honohan and Lane (2003) and Enoma (2011), depreciation of currency leads to increased inflation rate. Subsequently, negative consequences of the practice are felt by disadvantaged people. For instance, it has been revealed by UNDP (2015) that inflation lead to falling standard of living in Tanzania particularly in the informal sector. Informal sector is the mainstay of rural people and women in particular.

UNDP (2015) further acknowledges that poverty in Tanzania remains a rural phenomenon. The living standards in rural areas remain worse off compared to those of urban households. For example, while the use of electricity for lighting has doubled from 10% in 2002 to 21% in 2012, usage in rural areas is only at 8% out of 100% (compared to 49% out of 100% in urban areas). People living in urban areas have relatively fair means of dealing with inflation and depreciation of the Tanzanian currency. Yet, farmers in rural setting and particularly Mkalama District have limited options. For example, well-established businessmen at market towns can instantly increase prices to compensate losses incurred from inflation and depreciation. Peasants and other rural people are left with nothing but low bargaining power. This

phenomenon leads to increasing gap between the rich and the poor and this is a major shortcoming of neoliberal economic policies.

Worse enough, the resources that community members own do not increase in quantity and quality. The ability of community members to get out of income poverty keeps on diminishing following neoliberal policies (UNDP, 2015). If the situation continues in similar manner, the government and other development agencies will end up in an emergency situation. They will be required to spend more funds to address problems of people in Mkalama District and elsewhere in rural Tanzania.

In short, a key emerging issue here is that free market economic policies are functionless in a society with scarce resources. For a market economy to be functional, resources in terms of people, goods, and capital need to be available. Having people without goods to supply to the market and adequate capital to invest in production of such goods, as it is the case in Mkalama District, will only result into a deep economic hole. A simple rule of the thumb is that people without capital can neither invest nor buy goods from the market (Harvey, 2007, 2011, 2014). It even gets worse, for gender insensitive and patriarchal communities such as those living in Mkalama District. Men, as an important human resource, do not fully participate in the development of their respective communities.

#### **6.2.4 Corruption and corrupt practices**

There has been rising a level of corruption in Mkalama District following unfamiliarity with the way neoliberal context operates. Within the neoliberal context, community members are required to organize themselves into groups to access certain services from government, donors, NGOs and other development stakeholders (Steady, 2005). Moreover, such supposedly community owned associations are seen as a means towards achievement of community development as equally shared by Steady. In relationship to one of the corrupt SACCOS in Iguguno ward serving community members from Kinyangiri, Iguguno, Msingi and Kikhonda wards, a leader of a VCONE at Msingi ward complained about corrupt leaders by giving the following remarks:

...Leaders of SACCOS are big rogues. Although they have been unjust to members of SACCOS and women in particular, there is nothing we can do to them. Those leaders practice witchcraft. If you interfere with their corrupt practices, you may end up being bewitched and lose your life. The only thing that we do is desperately looking at them doing nothing. (VCONE leader, Msingi ward, 17<sup>th</sup> July 2015).

The statement discloses that there is not much which can be done by the community members to eliminate corruption. The issue has to be addressed with the support from the Central Government in charge of the neoliberal reforms. According to UNDP (2015: xvi), neoliberal reforms have led to increased level of corruption in Tanzania. For example, UNDP (pg xvi) reveals that, “corruption increased as business people started seeking public office, and those in office started seeking business ventures” and a result, “...the level of human development declined.”



Similarly, donors, NGOs and private sector are seen as the most responsible in supporting Tanzanian communities to attain community development by developing capacities of such communities to identify their problems, plan ways of solving them and participate in decision making (URT, 1996a; Steady, 2005; Wasira, 2015). However, a significant number of such community associations have their progress curtailed by corruption, bribery, nepotism, tribalism, poor leadership, mismanagement and fear of witchcraft. For instance, a few local elites, with leadership positions, take advantage of poor awareness on new associations by others and purposely mismanage such associations through corruption, bribery, nepotism, and tribalism. To solidify their position such elites intimidate other members through witchcraft as supported by observations and In-depth interviews. The case of JUWAKI is an exemplar of such practice. FGDs held at Iguguno ward (on 15/05/2015), observations and paraphrased questionnaire responses divulged that some leaders of JUWAKI<sup>24</sup> stole over 17 million Tanzanian shillings. The stolen funds were used for personal gains by the leaders. One of the leaders used the funds to campaign for a political position in the ruling party. Another leader used the funds to construct her new house. The victims did not take any action against them for fear of being bewitched because the leaders are believed to be witches. Intimidation, tribalism and witchcraft were mentioned as key issues stopping others from taking actions against those corrupt leaders. The view was also shared by one of the VCONE leaders:

...the majority of women with membership in JUWAKI decided to stop their membership and joined VCONEs following mismanagement of funds and corruption in the organization. Leaders used the funds for construction of their houses and in political

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<sup>24</sup> JUWAKI is an umbrella organization networking groups of women entrepreneurs.

campaigns to get political posts. Those leaders have used witchcraft, tribalism and intimidation to stop any uproar from members against them.”(VCONE Treasurer, Iguguno ward, 15<sup>th</sup> May, 2015).

The use of witchcraft oratory might be a mechanism to scare members from taking action against corrupt leaders. More importantly, the findings of this study have highlighted that VCONEs are best managed because they are organized in such a way that all members participate in decision making leaving no loopholes for local corrupt elites to seize power (**cf. CHAPTER 5**). Cases of witchcraft, intimidation and corruption were not reported among VCONEs. These were controlled by adherence to rules and regulations of VCONEs. In view of that, VCONEs are in a best position to address challenges of people and women in particular within the prevailing socio-economic context.

### **6.2.5 Competition in the market**

Neoliberal policies have led to severe competition among community members in Mkalama District. Community members with scant resources including network members have flooded goods to the market more than the market’s ability to consume and this curtails their businesses. Presence of stiff completion among VCONE members and other entrepreneurs was also mentioned as one of the key problem emanating from neoliberal policies. Table 7.1 divulges that all 100 VCONE members (100%) and all of the 78 spouses of VCONE members (100%) are of opinion that neoliberal policies have increased competition among them. The need to meet increasing household financial needs has prompted some community members to engage in petty businesses. A VCONE Chairperson at Kikhonda ward provided some evidences which can be summarized as follows: It has increasingly become

difficult to do business in Mkalama District because there are more entrepreneurs in the market than it used to be the case in the past. The situation has increased competition among entrepreneurs leading to diminishing profits. For example, some of the entrepreneurs sell their products door-to-door. They move from a door of one household to the door of another selling their products without paying taxes to the government local authorities. Those who sell products without paying taxes get more returns. For those who are stationed at kiosks or stalls at the market play pay taxes which reduce some of their earnings. They also reach out to more customers than the ones who are stationed at one place. The new phenomenon has never been experienced in the district before 2010s (Personal correspondence with VCONE Chairperson, Kikhonda ward, 20th June, 2015).

It is generally argued here that to stimulate competition by encouraging everyone in rural areas to become an entrepreneur is not fruitful. Simply put, Mkalama District is rural whereby inhabitants depend on agriculture with scant sources of incomes. Dependency on agriculture as a key source of livelihood is not profitable (cf. 6.2.1). Henceforth, farmers do not have enough money to purchase lots of products brought to the local market. Moreover, the market, if there is, one is problematic because peasants cannot compete among themselves other than waiting for middlemen to come and purchase their agricultural produce to be sold elsewhere. It is important to note that women are disproportionately affected (see **BOX 6.2**).

### **BOX 6.2: Disproportion Negative Effect of Competition**

*There is an on-going campaign to encourage Mkalama community members and women in particular to be self-reliant by becoming entrepreneurs through forming VCONEs. For that reason, the number of small scale entrepreneurs and women in particular who compete for the same customers in the local market, has increased significantly. Members of VCONEs experience severe competition among themselves because they engage in more or less similar businesses. Consequently, they find such businesses increasingly less remunerative. It has become increasingly clear that competition within such contexts does not improve quality of services but rather make life for competitors unbearable. The women are disproportionately affected because they are breadwinners who strive to support their households. Women who fail to compete in the market find it difficult to meet financial needs of their households. Participation in business is about surviving for the women and their loved ones. Neoliberalism creatively destroys livelihoods of the disadvantaged people in Mkalama District. For that reason, an additional intervention is needed to mitigate the situation.*

**Source:** FGDs in Iguguno and Kinyangiri, 30/06/15; Kikhonda and Msingi 01/07/15; Nduguti, 27/07/ 2015; Observations; District's Secondary Documents

Moreover, VCONE members who fail to compete at a local market fail to pay their loans. Delayed loan repayment is exacerbated by market led economic principles that demand everyone to compete in a market. Indeed, promotion of competition has taken place but it is not leading to economic development as expected in a neoliberal economic context (TGNP, 2013). Generally, this leads to exacerbated competition among the entrepreneurs for too few customers.

The modus operandi is that loans provided by VCONEs need to be invested into viable businesses and repaid with an interest. In view of that, women who join VCONEs need to engage into profitable businesses, produce profits to repay their loans, sustain their businesses as well as meet their personal expenses and those of their families. Given the socio-economic context of Mkalama District and the ever increasing number of entrepreneurs, creating a profitable business is extremely difficult.

To conclude this section, neoliberalism in Mkalama District has diverged from its ideals. Ideally, neoliberalism invests in competition as a way to attain development. Within this milieu, everyone is encouraged to become an entrepreneur and compete in the market. Those who fail to compete are considered lazy and responsible for their poor fate (Harvey, 2005, 2007, 2011, 2014). Communities in Mkalama District have done their best to participate and compete in the market. However, the market is not welcoming. Members of VCONEs and other disadvantaged peasants are at a disadvantaged position because they do not produce enough agricultural products to fairly compete in the market.

It has been revealed by TGNP (2013) that neoliberal policies are not in favour of disadvantaged rural women and other people. Neoliberal measures, including modernization of agriculture and industry, have become priorities of government over and above social development of people. For example, peasants such as those at Mkalama District are expected to transform themselves into either large scale commercial agribusiness men or agricultural labourers. However, the government does not provide capital to all peasants. In other words, the government is interested in economic development led by the private sector dominated by those with capital. This view is clearly expressed by the government (Wasira, 2015).

As a way forward, VCONEs need to upscale their operations to, among other things, jointly sell their agricultural produce at a market, to minimize further suffering from neoliberal policies and practices. However, they need to operate commercially to be able to effectively compete in the market. VCONE members, as a collective, need to

directly communicate with large capitalist consumers and ensure constant supply of selected agricultural products. This might be a stepping stone towards making VCONEs competitive in the market.

Alternatively, the government and other stakeholders can borrow some insights from Light (2007). Light argues that the market needs to be controlled by strict conditions which can limit dishonest individuals such as middlemen and instead channel benefits to weaker players including women. Here, market transactions should not be influenced by certain players to the detriment of others. Buyers and sellers, among other things, need to be well informed and neither should monopolize the market.

### **6.3 Problems for VCONEs within the Neoliberal Context**

A simple definition of a problem is a thing that is difficult to deal with or understand (Hornby, 1992). One may be tempted not to find solutions for problems simply because they are naturally difficult to deal with. However, the definition treats problems as natural phenomenon. For that reason, the blame of failure to address problems rests on natural inabilities of individuals. On the contrary, difficulty of addressing problems is neither natural nor based on personal shortcomings (Irwin, 2001). Henceforth, problems can be addressed. The process of problem solving refers to self-directed process by individuals or groups to come up with effective solutions for problems they encounter (Nezu and D’Zurilla, 1981). It is important to note that inability of individuals to solve problems is greatly affected by the way societies are structured. Moreover, social problems such as gender inequality or

natural disasters such as climate change are exacerbated by social structures of societies. A sociological analysis of problems is thus required.

Table 6.1 presents problems that VCONEs face within the neoliberal socio-economic context. In particular, the networks experience: i) unfair price for crops produced by network members; ii) unfair competition with fellow entrepreneurs; iii) delayed loan repayment by some members; iv) temporary relocation by indebted members and men in particular; v) changing patterns of rainfall. The mentioned problems interfere with the smooth operations of the networks and in view of that, delay women from attainment of a better standard of living.

Generally, observations of Table 6.1 reveal that unfair price for crops and competition directly relate to the policies of neoliberalism as enshrined in the market economic policies. The mentioned problems are related in that they result from bad behaviour of players in the market. However, the remaining problems to include delayed loan repayment, temporary relocation, and changing patterns of rainfall, have an indirect relationship to neoliberal policies. Simply put, neoliberalism exacerbates the difficulties of such problems. Details of commodity prices have been thoroughly discussed in section 6.2.1. This also applies to “competition in the market” and “delayed loan repayment,” which have been discussed in section 6.2.5. The remaining problems are explained in the following sub-sections.

### **6.3.1 Rainfall patterns**

Rainfall patterns cause both natural and social problem. Natural problems of rainfall are out of the scope for this dissertation. Henceforth, this section focuses on the social problems caused by rainfall patterns because social problems can have social solutions. Generally, changing patterns of rainfall reduce agricultural production and household incomes (cf. section 4.3). 100 (100%) of all female questionnaire respondents (VCONE members) and 78 (100%) of all male respondents (spouses of VCONE members) believe that changing patterns of rainfall exacerbates social difficulties caused by neoliberalism (see Table 6.1). Although incomes of VCONE members double on average during years with adequate rainfall, they incur significant losses whenever there is inadequate rainfall. This worsens the social situation of women and men in the area. Transcribed findings from multiple sources (FGDs in Iguguno and Kinyangiri, 30/06/15; Kikhonda and Msingi 01/07/15; Nduguti, 27/07/ 2015; VCONE Chairperson, Kinyangiri ward, 27/06/ 2015) disclose that the situation of households in Mkalama District worsens whenever the district experiences inadequate rainfall and low harvest. Families fail to meet various life expenses because they do not receive any aid from both donors and government. The families become severely affected because they fail to meet medical and educational expenses for their families and those of their children in particular. They also fail to get adequate funds to invest in VCONEs. This interferes with VCONE's normal functioning worsening the already fragile situation.

The above findings make known that the situation of women with care taking roles disproportionately becomes worse. Simply put, women, severely hit by food



shortages from inadequate rainfall, have to pay school fees and other cost-sharing expenses. The government does not intervene to rescue women from the situation. This is in line with Tanzania's neoliberal policies whereby women must compete to improve their wellbeing regardless of the situation (UNDP, 2015). The not-for-profit industry -as ideally expected to intervene in such situations in accordance with the neoliberal doctrine (Steady, 2005) - has also not intervened. Support from the industry used to be available before 2010s. At that time, the welfare driven not-for-profit NGOs operated in the district. Given the fact that rural women and their husbands, have to meet those expenses at whatever cost without any external assistance, one can comfortably argue that their difficult situation is exacerbated by neoliberal policies.

### **6.3.2 Relocation of spouses**

Over 36% (36) female respondents (VCONE members) from across the selected wards are of opinion that husbands of VCONE members temporary migrate to other regions upon failure to repay loans. However, 16 (64%) of respondents at Msingi ward support the view (see Table 6.1). It is also important to note that 7 husbands of VCONE members (which is the highest number of all four wards) were not found at Msingi ward. They had migrated to other regions either to run away from unpaid loans or to look for greener pasture. Sadly, wives of such husbands are forced to compensate for losses incurred including paying the unpaid loans. A VCONE Secretary at Iguguno ward claimed that:

...One of our fellow members encountered a problem after her husband disappeared. He disappeared because he failed to repay a loan. Although our VCONE allows membership to a few trustworthy men, the husband's conduct proved that he is not trustworthy. The

husband did not invest the loan wisely. Instead, he spent the funds lavishly. The husband disappeared following failure to repay the loan. He passed the burden of providing care of his household to his wife. Moreover, his wife had an obligation, as an official beneficiary, to repaying his husband's loan. Shamelessly, the husband returned after his wife repaid the entire loan using her personal funds. This is unfair exploitation of women (VCONE Secretary, Iguguno ward, 22/05/2015).

The statement highlights how women experience double burden exploitation from both patriarchy and neoliberalism. As far as patriarchal exploitation is concerned, irresponsible husbands spend loans lavishly and pass the burden of repayment to their wives. This is also applied when women handle over their VCONE loans to their husbands to invest on their behalf. Particularly important, women are further distressed because they have to meet neoliberal cost sharing expenses, as one of the outgrowths of the economic reforms, for health and education of their children. In other words, irresponsible behaviour of patriarchal men is oftentimes exacerbated by market economic reforms.

#### **6.4 Challenges of VCONEs within the Neoliberal Context**

A challenge simply refers to a “stimulating task” which prompts an individual to take some action (Hornby, 1992:185). Nonetheless, the word “challenge,” in an academic context, was used for the first time in 1946. The champion of the term was a UK based scholar called A.J Toynbee who came up with a “challenge-response” theory. In short, every challenge requires a good response to benefit the people concerned. A good response to challenges creates opportunities. The word “challenge” refers to some unpredictable factor or event that poses a threat to the ways in which a group of people have made their livelihood in the past. It is important to note that a

“challenge” is not always negative because challenges present opportunities, if one deals with them constructively (Toynbee, 1946; Schmandt and Ward, 2000). In view of that challenges are necessary and if addressed productively, they can encourage communities to be innovative within the prevailing context and in so doing attain progress. Challenges can never disappear. Instead, they lead to an inevitable situation that requires change of traditional lifestyles. Neoliberalism has been a challenge in Tanzania since mid-1980s (cf. **Section 2.3**). Table 6.2 presents views of members of VCONEs and their spouses on challenges of VCONEs. Observation of the table discloses that VCONEs face a number of challenges that directly relate to the neoliberal context.

**Table 6. 2: Challenges of VCONEs (N=178)**

Challenge	Ward	Members of VCONEs		Spouses	
		Freq.	Perc. (%)	Freq.	Perc. (%)
Absence of formal financial institutions and	All	100	100	78	100
Inadequate or lack of funding from government	All	100	100	78	100
Lack of funding from international donors	All	100	100	78	100
Inadequate information on reliable markets	Ig.	17	68	15	75
	Kiny.	20	80	11	52
	Kikh.	11	44	18	94
	Ms	13	52	15	83
Inadequate leadership skills by network leaders	Ig.	25	100	7	35
	Kiny.	18	72	10	47
	Kikh.	22	88	8	42
	Ms	25	100	5	27
Inadequate entrepreneurship skills by network member	Ig.	25	100	16	80
	Kiny.	25	100	17	80
	Kikh.	25	100	18	94
	Ms	25	100	15	83

**Source: Survey Data (2015)**

The challenges emanating from the neoliberal context that VCONEs in Mkalama District need to address (see details at Table 6.2) are: i) inadequate information on reliable markets (as viewed by 68% of respondents of a semi-structured questionnaire); ii) absence of formal financial institutions and financial services (as viewed by 100% of respondents of a semi-structured questionnaire); iii) inadequate or lack of funding from government (as viewed by 100% of respondents of a semi-structured questionnaire); iv) lack of funding from international donors (as viewed by 100% of respondents of a semi-structured questionnaire); v) inadequate leadership skills by network leaders (as viewed by 67% of respondents of a semi-structured questionnaire); and vi) inadequate entrepreneurship skills by network members (as viewed by 93% of respondents of a semi-structured questionnaire).

As a reminder, it is underscored here that choices in Table 6.2 were developed following a pre-test of the semi-structured questionnaire in Iringa and review of secondary data from both Civil Societies and Local Government Authorities in Mkalama District. The choices were further refined during the process of data collection by the use of qualitative data collection tools to include FGDs, Key informant interviews and observations. The qualitative tools were used from April, 2015 to end of July, 2015 across all selected wards. Then, the semi-structured interview (August, 2015 to November, 2015) concluded the data collection process whereby female 100 VCONE members and 78 male spouses of VCONE members participated. This has applied to all of the tables in this thesis. If a choice receives 100%, it means that it was selected by all the respondents. This opposite holds true in

that members who did not select the option thought that the option missed direct relationship to the issue presented.

Challenges number ii, iii, and iv have all to do with inadequacy of funding required to successfully support members' businesses. These include absence of formal financial institutions and financial services in the district (as opposed to informal arrangements by VCONES); inadequate or lack of funding from government; and lack of funding from international donors. The researcher, through in-depth interviews and Focus Group Discussions, probed further on the issue and learnt that previous interventions, with welfare approach, created dependency on such services. Documentary review of World Vision (WV) reports<sup>25</sup>, disclose that the organization invested a total of US dollars 1,314,000 from year 2005 to 2009 in the selected wards. Specifically, WV came up with "community empowerment" which put greater emphasis on welfare interventions. The approach capitalised on utilization of locally available resources including local people's labour and resource contribution. The WV empowerment approach launched community interventions focused on agriculture, livestock development, health, education and water. However, the financial contribution of WV was larger than that of community members who contributed less than 10% of total project expenses. In view of that, withdrawal of such huge funding had a significant impact on the lives of men and women in the district.

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<sup>25</sup> WVT, Kinyangiri ADP Unpublished Annual Report 2007; WVT, Kinyangiri ADP Program Design Document, 2003

By and large, the WV empowerment approach led to creation of an “artificial” formal and informal employment for a significant number of community members in the study area. This in turn created a “fake” base of potential customers with ability to purchase various services and products from entrepreneurs doing business in the district. However, WV phased out its programs at the end of year 2009. Consequently, the end of WV programs resulted into unemployment of a significant number of people and loses of the customer base (that depended on WV funds) in the district. Recommendations on how to address the mentioned challenge are given in the recommendation section of this thesis.

Finally, challenge number v) and vi) on inadequate leadership skills by network leaders and inadequate entrepreneurship skills by network members respectively, can also be addressed by network members. Details on the mentioned challenges are provided on section 4.7.4 and 4.7.5. As previously mentioned a VCONE, known as “*Mwanzo Mgumu KIKOBA Namba Moja*,” (see section 4.5.3 for details) has made some special arrangements to address the two challenges for others to emulate. As mentioned earlier, the network sets aside some funds to send a few members to attend short-term training on leadership and entrepreneurship. The trained members are then required to disseminate the acquired training to the rest of the network members. This helps the network keep abreast with the latest practices on entrepreneurship and leadership.

A general observation with regards to addressing the challenges is that 10 VCONEs out of 12 from across the four wards do not take self-initiative measures to provide

members with information on markets. This greatly affects members of the networks. According to UN (2015:13), for SDG Goal 2 stating, “End hunger, achieve food security and improved nutrition and promote sustainable agriculture,” can only be achieved in a context whereby there is proper functioning of food commodity markets and their derivatives. There is also a need to facilitate timely access to market information, to limit extreme food price volatility. In view of that, VCONEs need to take bold measures to explore the market and get information. For instance, Uchumi-Msingi and Tumaini VCONEs located in Msingi ward have taken some innovative measures to address the challenge that other VCONEs can emulate from. They specifically gather cereal crops from members during harvest time, monitor prices on the market and sell them when prices are high. This is one of the coping strategies whose details will be discussed on chapter eight on Coping Strategies of Women’s Networks.

In conclusion, communities which refuse to positively respond to challenges perish. This was the case in North Africa, Egypt and Mesopotamia in the past. Specifically, the region was struck by inadequate rainfall. The natural calamity seriously affected traditional lifestyles of hunters and gatherers who lived at the regions. The communities responded differently (Toynbee, 1946; Schmandt and Ward, 2000). Some communities rejected to change their social structures and held on to their traditional lifestyles. They eventually perished. Others migrated to other regions with adequate rainfall to maintain their traditional lifestyle and survived. The interesting group is the one which remained behind. The group capitalised on inventing the domestication of plants and animals, irrigated agriculture, and cities to deal with inadequate rainfall. The group survived but at the same time led to the birth of a new

and better civilization. It is important to note that the interesting group changed its social structure to accommodate the new challenge. Subsequently, the situation of the group became better than it was the case during years with adequate rainfall. The world has learned a lot from Egyptian civilization.

Likewise, neoliberalism has presented many new challenges to many inhabitants of Mkalama District and those living elsewhere in the world. The inhabitants do not have an option to migrate to regions without neoliberalism because neoliberalism is everywhere. Nonetheless, neoliberalism is a social calamity which presents an opportunity for the inhabitants to reshape their social structures and form a better civilization. They, among other things, have to confront the neoliberalism by making use of the available opportunities. The next section is going to focus on the opportunities available for VCONE to capitalize on.

### **6.5 Opportunities of VCONEs within the Neoliberal Context**

Neoliberalism will continue to affect the way people view contemporary world (Harvey, 2007; Wallerstein, 2011b) for quite sometimes. Neoliberalism is a challenge that communities in Mkalama District need to adopt. Henceforth, women and their networks need to make use of the opportunities presented by neoliberalism to address the mentioned challenges. In particular, there are some key opportunities of neoliberalism which can be utilized to address the mentioned challenges. The opportunities can lead to improvement of lives of men and women in the district. The following sub-sections focus on some of the opportunities of neoliberalism.



### **6.5.1 Freedom in setting prices**

Although during harvest time network members have their bargaining power limited by presence of middlemen, they maintain the freedom to set prices for their crops and sell them whenever they want. This is considered as a key advantage of the market economic reforms (shared by all male and female respondents of a semi-structured interview) in the district. Restriction of prices by government and other regulatory bodies is seen as invasion of personal freedom that is likely to interfere with the welfare of communities. Paraphrased open-ended responses of semi-structured questionnaires administered at Iguguno ward highlight that VCONE members invest their funds on agricultural production and petty businesses. Accordingly, ability of farmers to set prices is of paramount importance. Here, they, as members of VCONEs and entrepreneurs, are expected to repay their loans to VCONEs. They, as parents, are supposed to pay school fees and meet other pertinent household expenses. In view of that, it is important for them to quickly unlock funds invested either in agriculture or petty business. To be more specific, it should be noted that investments of VCONE members follow a to and fro cycle of “petty business” and “agricultural production.” For instance, a loan goes first to agricultural production during rainy season. Then, they get their funds, either with a profit or loss depending on a rainfall pattern, during harvest time. Some of the food is reserved for the family and the remaining is sold to the market. The remaining funds obtained from the sale are then reinvested in VCONEs. These are used as loans to be invested in petty business during dry season. The cycle is repeated with the onset of the rainy season.

By and large, it is unwise for community members' funds to permanently remain in either of the two businesses. Firstly, the two businesses are seasonal Agriculture thrives during the rainy season whereas petty businesses thrive during harvest time. Secondly, the capital that communities own is relatively small to be locked in one business. Besides, agriculture is their main source of livelihood. In other words, land is the main capital that communities own (cf. section 4.3). Henceforth, they have to utilize land to get funds for investing in other sources of livelihood.

### **6.5.2 Accessibility to communication technologies**

It was observed, during the data collection process, that all of the respondents of the questionnaire either own or have access to a mobile phone. For instance, they provided a phone number that they owned. Alternatively, they provided a number from which they could be reached. Buying and maintaining a phone is affordable to many of network members and other community members in Mkalama District as revealed by 5 of key informants interviewed.

Increased accessibility to imported mobile phones resulted from market economic policies which have opened Tanzanian borders to relatively cheaper mobile phones. In turn, this has made communication relatively easier among community members living in different wards of the district. Mobile phone services are used both for personal use and business. As far as business is concerned, network members communicate with suppliers for their merchandize and get the merchandize delivered at their business sites. They also communicate on availability of certain products that they need and places where they can be obtained. This serves them from spending

unnecessarily on transportation expenses. This has indeed transformed business in the rural setting.

### **6.5.3 Accessibility to transportation facilities**

Market economic reforms have led to improved availability of motorised transportation facilities in the district. Until early 2010s, the major means of transportation by inhabitants of Mkalama District was bicycles for individuals moving from one village to another and ox carts pulled by oxen for transportation of agrarian goods such as crop harvests. Although such facilities are still being used in some remote places, their usage has been declining over the past decade. Instead, they are being replaced by motorised vehicles such as Chinese made motorcycles and trucks. This has improved the lives of people in Mkalama District.

Multiple sources of data (FGDs, Kinyangiri ward, 19th June, 2015; Field Observations across all wards, April to November, 2015) divulge that public transportation in Mkalama District has been improved significantly. For example, motorcycles could be found all over the district. One can visit any village in the district. If one cannot get to a village using minibuses and buses, he or she can count on motorcycles. Increased availability of motorised transportation facilities has reduced the time required to travel from one location to another to the extent that one does not need to wait for long. Moreover, there are buses which connect the district to all regions of Tanzania. For example, one can get direct buses from the district to the cities of Dar es Salaam and Mwanza. Some community members have made use of the increased accessibility to transportation to import merchandise from abroad.

Improved transportation has indeed increased the standard of our living of the community members.

The above findings disclose that neoliberalism have made it easier for businessmen and businesswomen to import transportation facilities from abroad and make them available to rural inhabitants in the district. In view of that, lives have been improved. Accordingly, entrepreneurs in Mkalama District need to make use of such opportunities to earn extra income. For example, they can travel to neighbouring towns to purchase merchandize and bring them to the district. Similarly, they may also transport products produced in Mkalama District to other regions and sell them with a profit.

#### **6.5.4 Small scale entrepreneurship**

Neoliberal reforms have led to a rise of small scale entrepreneurs owning private businesses in the district. Despite stiff competition among them, the businesses play a key role in the provision of important daily needs of the inhabitants of the district (see **BOX 6.3**).

#### **BOX 6.3: Improved Transportation Facilities**

*Entrepreneurs in Mkalama District sell their merchandize in market towns such as Iguguno, Kikhonda, Msingi, Nduguti and Kinyangiri. Each of the market towns has public market days. This allows some women engage entrepreneurship by rotating from one public market to another. Although this kind of venture brings services closer to citizens across the mentioned wards, it is an opportunity for the women to engage in entrepreneurship and increase their household income. This will in turn enable women entrepreneurs to improve their standards of living.*

**Source:** FGDs, Kikhonda ward, 11<sup>th</sup> June, 2015; Field Observations, 2015

The findings highlight that small scale entrepreneurship among women has started to take place and these impacts lives. Such entrepreneurs distribute various products across the district through weekly and monthly markets. This makes such products available to people living in more remote places. The entrepreneurs travel to different cities and towns to purchase merchandise for their customers. They mainly travel to Igunga, Singida, Arusha and Dar es Salaam. Long vehicles on their return from western Tanzania (travelling back to the port in Dar Es Salaam) bring with them some merchandize and mainly food staff such as fishes, sardines, ripe and unripe bananas and rice. The entrepreneurs buy these and sell them at local markets. The bottom line is that, presence of such small scale entrepreneurs serves as an opportunity to women entrepreneurs in the district. Accordingly, women should either become small scale entrepreneurs themselves or identify the needs of those entrepreneurs to make them their customers.

#### **6.5.5 Rise of Networks**

Mushrooming of networks is another advantage of neoliberal policies (Tripp *et al*, 2009). There has been a push for the minimized role of government in the district and increased role of NGOs and civil societies as it is the case everywhere in Tanzania (Chachage and Mbilinyi, 2003; UNDP, 2015). Consequently, the government has created an atmosphere to allow NGOs to directly implement development interventions in the district. NGOs which have implemented development interventions in the district include previously mentioned World Vision (WV), SIDO and National Microfinance Bank (NMB). Although World Vision

focused on welfare interventions, other mentioned NGOs focus on provision of financial services to a limited number of people.

These interventions, particularly those by World Vision have, among other things, led to construction of schools, water bore holes, health centres, and cattle dips. Transcribed findings from multiple sources (Rebecca (not real name), VCONE Chairperson from Kinyangiri ward, 30th June, 2015; Secondary Sources from World Vision; Field Observations, 2015) have made known that the welfare interventions by NGOs cannot be underestimated. They have increased access to water and education to the entire community of Mkalama District. The government had no funds to construct such facilities. Without such interventions, communities in the district will be living in horrible situation. Moreover, the welfare NGOs executed capacity building projects aimed at empowering community members to engage in entrepreneurship. Although the capacity building projects were weakened by provision of free services to community members, they enabled them to development some entrepreneurship skills. The skills played an important role in bringing together members of community. One of the obvious outcomes has been the formation of VCONEs.

By and large, the mushrooming of VCONEs is an indirect product of such policies. These can play a vital role in community development (Gilchrist, 2009; Acquaaah, 2011) especially at this time when local government authorities in the district (so it is the case elsewhere) have been open to philosophies which minimize the role of government in provision of social services. As explained in section 2.3, CARE

international has played a key role in the district to introduce the Grameen philosophy on savings and credit networks since late 2000s. Consequently, local government authorities continue to use the philosophy to date to encourage community members, including women, to network among themselves.

## **6.6 Coping Strategies of VCONEs**

This section focuses on the coping strategies of women's networks in Mkalama District. The section highlights measures taken by VCONEs to survive within unpredictable market context. This is coupled with unpredictable weather patterns which severely affect agricultural production. Noteworthy, agriculture is the main source of household income in the district. Data collection methods which have played a significant role here include field observations by living among the women entrepreneurs, in-depth interviews, face to face interviews, focused groups discussions, documentary reviews and semi-structured questionnaire.

To ensure accurate recording of the data, video and tape recording was sometimes used to record longer sessions of FGDs and in-depth interviews. However, the recordings were destroyed after transcription of the data. Action research was equally applied in that the researcher collaborated with several VCONEs to create a forum for further collaboration and networking. The forum will be coordinated by a local not-for-profit NGO called JUWAKI (*Jumuiya ya Wafanyabiashara Wanawake Kinyangiri* which is an Association of Women Entrepreneurs in Kinyangiri). This helped the researcher to further build rapport with the VCONEs and long-term relationship in which the researcher would use findings of the study to improve the performance of VCONEs in the district and elsewhere. The researcher has also

linked the VCONEs to an NGO he founded. Details of the NGO can be found at [www.agentz.org](http://www.agentz.org).

To begin with, choices in Tables 6.3, 6.4, 6.5 and 6.6 were developed following pre-test in Iringa and review of secondary data from both Civil Societies and Local Government Authorities in Mkalama District (for details see section 4.5). The choices with 100% response rate are considered by all members as coping strategies. Those with less percentage were applied in some places and not others. Nonetheless, they were common practises known across the district.

Table 6.3 presents the most important coping strategies in the opinion of the respondents of the semi-structured questionnaire. The coping strategies are joint marketing of members' agricultural produce (100% of both male and female respondents) and blocking men from holding leadership and decision making positions (100% of female respondents and over 85% of male respondents).

**Table 6.3: Two Most Important Coping Strategies of VCONEs (N=178)**

Challenge	Ward	Members of VCONEs		Spouses	
		Freq.	Perc. (%)	Freq.	Perc. (%)
Blocking Men from Holding Leadership and Decision Making Positions	Ig.	25	100	18	85
	Kiny.	25	100	17	85
	Kikh.	25	100	17	89
	Ms	25	100	0	100
Joint Marketing for members' agricultural produce	All	100	100	78	100

Source: Survey Data (2015)

**Key:** Freq=frequency, Ig.= Iguguno, Kiny.=Kinyangiri, Kikh=Kikhonda, Ms.= Misingi



On one hand, joint marketing is not a new phenomenon because joint marketing increases economies of scale by reducing marketing costs, improving chances of penetrating into new markets, reducing transaction costs and increasing negotiating power of farmers. This can also raise consumers' awareness on farmers' products (Louw *et al.*, 2008; Larreina *et al.*, 2011). Members of VCONEs can also benefit, if they come together for that purpose. On the other hand, VCONEs need to do more than, "blocking men from holding leadership and decision making positions" to cope with negative forces of neoliberalism. Women need to focus on the root cause of such attitude. Men in Mkalama District value patriarchal practices. Those are the ones which have led to the development of irresponsible patriarchal behaviour among men. In what follows the coping strategies are grouped into three categories to include political coping strategies (Table 6.4); economic strategies (Table 6.5); and social strategies (Table 6.6).

### **6.6.1 Political coping strategies**

Political coping strategies are presented in Table 6.4 and they include blocking men from holding leadership and decision making positions; supporting politicians who share VCONE members' visions; and finally, diverging funds provided by foreign donors and other investors to some other uses.

**Table 6. 4: Political Coping Strategies (N=178)**

Coping Strategy	Ward	Members of VCONEs		Spouses	
		Freq.	Perc. (%)	Freq.	Perc. (%)
Blocking Men from Holding Leadership and Decision Making Positions	Ig.	25	100	18	85
	Kiny.	25	100	17	85
	Kikh.	25	100	17	89
	Ms	25	100	0	100
Supporting politicians who share their visions	All	100	100	78	100
Diverging funds provided by foreign donors and other investors to other uses	Ig.	11	44	7	33
	Kiny.	2	8	4	20
	Kikh.	4	16	3	15
	Ms	3	12	1	5

Source: Survey Data (2015)

**Key:** Freq=frequency, Ig.= Iguguno, Kiny.=Kinyangiri, Kikh=Kikhonda, Ms.= Misingi

The political coping strategies are further discussed in the following sub-section.

### *Gender Preferences in Leadership*

100 VCONE members (100%) and over 60 (85%) of VCONE male spouses discourage participation of men in key leadership of VCONEs (see Table 6.4). This coping strategy is also mentioned by the majority of network members (see Table 6.3) as the most important coping strategy. As explained in section 4.6.2, some men in Mkalama District portray patriarchal domination in that they are stubborn, uncooperative and untrustworthy. For instance, they are untrustworthy because they have developed a tendency of running away from their respective villages once they fail to repay loans. The tendency is accompanied with stubbornness and uncooperative behaviour whenever attempts are made to make them pay the loans. They also abandon their households and pass the burden of debt to their spouses who

in turn work tirelessly to repay the loans. This is a living evidence of the crisis of patriarchy in which men, following on-going economic reforms and increased financial responsibilities, fail to support their households. The shame associated with this is to run away from their respective families.

Despite the crisis of patriarchy, communities in Mkalama District remain patriarchal. The mushrooming number of VCONEs appears to posit a threat to patriarchal values of those communities. Accordingly, it is likely that patriarchal men may take significant steps to block progress of VCONEs and some men might have attempted to do so already. It is underscored here that one needs to understand that patriarchal values go hand in hand with neoliberalism in that those reforms favour a few men to the disadvantage of grassroots women and men (Bond, 2005; Brenner, 2014; Calkin, 2015). Although women cannot directly confront neoliberalism, they have to confront patriarchy to minimize the negative effects of neoliberal reforms (see BOX 6.4).

#### **BOX 6.4: Gender Preferences in Leadership**

*Patriarchal men show up in the villages as middlemen underpaying women for their agricultural produce, as corrupt leaders of cooperatives misusing women's funds, as tax collectors charging fees to women's petty businesses and agricultural produce, and as corrupt local government leaders ignoring interests and needs of women. Specifically, VCONEs have managed to survive in the district by taking specific measures to ensure that men are either completely excluded from participating in the networks or entirely blocked from holding key decision making positions in case they are permitted to join the networks. Even though, some VCONEs have started to admit a small number of trustworthy men (10% to 19% of all members). Nevertheless, those men are not permitted to hold decision making positions in the networks.*

**Source:** Paraphrased open-ended responses from semi-structured questionnaires in Iguguno ward, August to November, 2015

The findings of this study have shown three key reasons for VCONEs to admit men in their networks: a) some patriarchal husbands doubt the benefits associated with their wives participation in the networks. In view of that such men are granted membership to provide them with an opportunity to learn from the operations of the networks. This is a long-term strategy that will eventually enable wives of such husbands to participate fully in those networks; b) other men are allowed to participate in the networks to bring men's experiences and knowledge to the networks. Such experiences and knowledge are believed to be useful in dealing with contemporary challenges. These men are also used a means to access some gender challenging services that men can easily access; c) a few men are allowed to participate in VCONEs as an attempt by the VCONEs to clear the myth that such networks are the engine of gossiping in those communities and that women cannot do anything progressive.

Traditionally, women collectives are seen as focal centres for gossiping and fighting. For instance, it is believed that women hate one another and if brought together, in any kind of collective, they end up engaging in unresolved conflicts. FGDS held at Msingi ward (on 17th July, 2015) arrived at a conclusion that Women are new entrants into entrepreneurship. Moreover, VCONEs have increased in 2010s to replace the welfare interventions of international NGOs. For that reason, women lack conflict management skills to address conflicts among themselves in absence of men. Men are the ones who engage in resolving conflicts among communities in the district. Consequently, they have developed good skills in conflict management. In view of that, some VCONEs have granted membership to a few wise men to make

use of their skills in conflict management. They also been granted membership to clear the myth spread by some patriarchal men about VCONEs. However, some VCONEs with strong leaders have not granted membership to men. For instance, of the three VCONEs at Msingi ward, only one with 30 members had admitted 5 men.

On the other hand, continued survival of VCONEs in Mkalama District indirectly hold men to their communities by ensuring that households are relatively sufficient with food and other important needs. In view of that, men do not have to abandon their households and subsequently subject their spouses and children to human trafficking, prostitution, HIV/AIDS and lowly paid casual labour.

### ***Operating Rules and Regulations***

VCONEs have created a set of strict rules and regulations to guide its day to day operations. The rules can be seen at a “Table of Rules and Penalties for VCONEs” on section 5.7.6. An interesting practice is that the rules and regulations go into a cycle of “strict adherence and leniency” depending on individual member’s situation concomitant with that of the community. As far as strict adherence is concerned, the networks penalize all those who fail to observe rules and observations. Here, those who have been penalized are required to pay certain penalties. Although such penalties play an important role in increasing the cumulative fund, they help network members to stick together as a network. In view of that, network’s sustainability can be attained. This is a cultural revolution to the inhabitants who have oftentimes been slow in paying loans given by developmental agencies in the past.

On the other hands, VCONEs relax strict implementation of rules and regulation depending on member's previous performance on repayment. For instance, a member with good record of repayment is likely to be given additional time to repay a loan, if she fails to repay it at the allocated time. However, such exemption is given to a member following presentation to the entire group where genuine reasons for the failure are presented. On the contrary, members with bad record are either removed from the network or have their shares cut at the end of an annual cycle. Within such setting, members of VCONEs have to arrive at a consensus to make a final decision. This arrangement enables VCONEs to retain the best members and ensure their sustainability.

### ***Political Clientele***

Field data collection for this study happened at the time when there was an on-going presidential election campaign in Tanzania i.e. year 2015. This allowed the researcher to equally have an opportunity to observe interplay between politics and women networking activities. Some of the political contestants approached VCONEs leaders and promised them that they are going to support them, if they are elected. For example, one of the politicians running for Member of Parliament position in the district approached a group of network members who were participating in a transect walk with the researcher and gave some promises:

...I promise you, that I will give five million Tanzanian shillings to each VCONE in Mkalama District, if I get elected. Every Member of Parliament is provided with two hundred million Tanzanian shillings for development projects. I will dedicate all of these funds to women empowerment in the district (Member of Parliament contestant, 13<sup>th</sup> August, 2015).

The above statement shows that politicians and VCONEs make some deals. Specifically, VCONEs are seen as a powerful political force which cannot be ignored. In other words, women tend to align with politicians who support their interests. In an attempt to gain support from members of VCONEs, one of the female politicians with membership to VCONEs said the following words in one of the Focus Group meetings:

...I have always been at the forefront in fighting for the rights and interests of women networks. For example, I, as a councillor, demanded that women get funds from the district this year. Subsequently, the women networks were provided with three million Tanzanian shillings. Moreover, I have been a good advisor to several women networks including spending money out of my pocket for the networks and providing food to network member to facilitate meetings of such networks”(Ward counsellor contestant from Iguguno ward, 13<sup>th</sup> August, 2015).

The participants of the focus group discussion clapped their hands as the politicians spoke the words in the above statement. This equally highlights that the VCONEs have become a powerful political force in the district. The findings of the semi-structured interview unanimously (**100% of both male and female respondents**) support this view as a mechanism used by VCONEs to cope with on-going economic reforms (see Table 7.4). In other words, if VCONEs continue to actively participate in politics, they are going to have their voices heard.

#### ***Diverging Funds from Profit Making Institutions***

44% of VCONE members at Iguguno ward and 33% VCONE male spouses from the same ward gave a view that it is acceptable to use donors' funds for some other purposes not related to those of the donors (see Table 6.4. for details on views of other respondents). There are some financial institutions such as SEDA, SIDO, and

PRIDE which target community members and specifically women in the district in an attempt to make some profit but at the same time provide affordable services meant for the poor.

Multiple sources of data (FGDs in Iguguno and Kinyangiri, 30/06/15; Kikhonda and Msingi 01/07/15; Nduguti, 27/07/ 2015; Ward Community Development Officer, Iguguno ward, 26/05/2015) have disclosed that Using a market oriented approach, the financial institutions in Mkalama District launched profit driven small scale projects at the end of 2000s and early 2010s. However, they have failed to upscale the projects following, among other things, “dependency culture” and hypocrisy by people to use those funds. The financial institutions used to support many groups in Mkalama District. However, those institutions have withdrawn and keep only a few groups instead. For example, SIDO, PRIDE and SEDA remain with one group of approximately twenty members each. In the past, the institutions used to have more than five groups. Moreover, the institutions charge relatively higher interest rates and employ complicated procedures as compared to those of VCONEs. For instance, a borrower has to incur around 22% of the total loan to be considered by one of the mentioned financial institutions. This further curtails the operation of the institutions. However, self-established VCONEs, depending on members’ resources, have their performance better than the mentioned institutions. In short, those who take loans from the institutions hypocritically use those funds for personal gains. They relate these institutions to the welfare institutions which used to provide free services to communities in the district.



The findings shows that members of VCONEs indirectly boycott the services of financial institutions and successful curtail them. Ideally, the institutions are good because they provide rooms for the formalizations of the financial market in the district (TGNP 2013). However, the institutions are seen as outsiders ignoring interest of the local people. In view of that, community members do not repay the loans not because of poverty but they do not feel ownership of such institutions.

In sum, some members of VCONEs have sought membership in groups organized by profit driven market institutions. On one hand, the message spread by members, at least through symbolic interaction (Macions, 2003; Giddens, 2007; Macionis and Gerber, 2008; Kendall, 2007) to one another, encourages those members not to repay those loans. On the other hand, the opposite message is being spread in relationship to repayment at VCONEs. Generally, self-established VCONEs need to be promoted as opposed to formal financial institution.

### **6.6.2 Economic strategies**

Economic coping strategies are presented in Table 6.5 and they include: joint marketing for members' agricultural produce; providing women with entrepreneurship training; and providing members with soft loans. The coping strategies are going to be discussed in the following sub-sections.

**Table 6. 5: Economic Coping Strategies (N=178)**

Coping Strategy	Ward	Members of VCONEs		Spouses	
		Freq.	Perc. (%)	Freq.	Perc. (%)
Joint Marketing for members' agricultural produce	Ig	0	0	2	10
	Kiny	0	0	4	19
	Kikh	0	0	0	0
	Ms	25	100	18	100
Providing members with soft loans	All	100	100	78	100
Providing women with entrepreneurship Training	All	100	100	78	100

Source: Survey Data (2015)

**Key:** Freq=frequency, Ig.= Iguguno, Kiny.=Kinyangiri, Kikh=Kikhonda, Ms.= Misingi

### ***Joint Marketing for Members' Agricultural Produce***

Searching for markets and marketing information was proposed by all (178) questionnaire respondents (see Table 6.3) as one of the two most important coping strategies to address neoliberal market economic reforms. These views are worthwhile because women in Mkalama District depend on agricultural production. For instance, joint marketing is the best tool that can directly confront negative effects of the market economy such as those which have to do with pricing. Although members of VCONEs have mentioned joint marketing for members' agricultural produce as important (see Table 6.3), all VCONEs across all four selected wards, with exception of *Uchumi-Msingi* and *Tumaini* VCONEs located at Msingi ward, have not taken stringent measures to implement joint marketing. *Uchumi-Msingi* and *Tumaini* VCONEs serve as evidence that VCONEs, within Mkalama context, have the potential to deal with unfair prices by middlemen (all of the 25 female

interviewees and 18 male interviewees in Msingi ward including 4 from Kinyangiri and 2 from Iguguno ward said that their VCONEs employ joint marketing as presented at Table 6.5). On the contrary, individual members of the other VCONEs have hardly managed to deal with the problem since the onset of VCONEs in early 2010s and in view of that they continue to be exploited. The networks need to take significant steps to address the issues. The innovative measures taken by Uchumi-Msingi and Tumaini VCONEs located in Msingi ward need to be emulated by others. FGDs held at Msingi Ward (on 01/07/15) divulged that VCONEs gather cereal crops, mainly maize, from members and non-members during harvest time usually in June of each year and jointly sell the cereals beginning on February to April when prices are relatively higher. At harvest time a 100kg bag of maize costs Tshs 30,000. Nonetheless, the price of a bag of maize more than doubles (ranges from Tshs 70,000 to Tshs 90,000) on months of February, March and April.

Joint marketing makes business in agricultural products the most remunerative of all businesses done by grassroots people in the district. There are two main challenges associated with this business and they include storage expenses and adequate capital to purchase additional cereals. However, VCONEs have the potential to gradually overcome them.

### ***Provision of Soft Loans***

All of the VCONEs provide soft loans as supported by all of the interviewed VCONE members (See Table 6.5). A VCONE which fails to offer soft loans ceases to be a VCONE. One of the main reasons that VCONEs exist is that they are

structured in such a way that they continue to provide affordable and convenient soft loans to the disadvantaged people in Mkalama District and disadvantaged women in particular. Sustainance of provision of loans is a coping strategy by those networks because those networks which fail to sustain provision of loans collapse (see the quotation below).

...VCONE is an appropriate approach that enables us to access loans without complicated bureaucracy of banks and SACCOS. For example, whenever I need a loan the only thing that I do is to inform leadership of my network. If there are funds in the cumulative fund, I am provided with a loan on the same day. Moreover, whenever there are funds in the cumulative fund, the treasurer informs all members that there is enough money to be disbursed as a loan. She does that to encourage members to take loans. VCONE procedures are simple: Banks require an applicant to travel over a long distance to apply for a loan and then pay more interest for the same. More important, VCONE provide affordable loans without bureaucratic procedures to keep their members. There are so many VCONEs around. Members can have multiple memberships in more than one VCONE. In so doing, members can stop their membership in networks which fail to adequately address their needs and join those which can. (VCONE Chairperson, Msingi ward, 27<sup>th</sup> July 2015).

The above statement highlights that VCONEs compete for customers in the district. This is one of the features of neoliberalism that enable VCONEs to compete and improve quality of services. Besides, women entrepreneurs are not bound to a single membership but they can join as many networks as they can. The opposite holds true in that women are free to abandon networks with poor performance. The competition in a way leads to improved performance by the VCONEs in the provision of services to women entrepreneurs in the district. Accordingly, VCONEs have adapted to the competition by ensuring that they provide, as a network, affordable loans and avoid unnecessary bureaucratic procedure for accessing loans. This in turn, enables them to compete with financial institutions in the market. Other details on access to loans are given on section 4.6.1.

### ***Provision of Entrepreneurship Training and Mentorship***

VCONEs provide both formal and informal training on entrepreneurship to members. 100 (100%) VCONE members and 78 (100%) of VCONE spouses who responded to the semi-structured questionnaire agree that VCONEs' survival depends on provision of training (see Table 6.5). Possession of entrepreneurship skills is essential in a market economy because network members need to be able to sell products and compete in a competitive market by themselves. Participation in a market is of paramount importance for community members to survive because the government and other development stakeholders no longer issue free services to them.

It is important to note that development stakeholders increasingly come up with interventions which are business oriented. Here community members are seen as customers and not beggars. This is further reinforced by policies of the country such as Community Development Policy which emphasizes that government only plays a facilitative role to enable citizens to take responsibility of their development. The catchphrase of this is "cost sharing" which was established in late mid-1980s following the introduction of market economic reforms engineered by the World Bank and International Monetary Fund (IMF) (Chachage & Mbilinyi, 2003).

Formal training is met by setting aside educational funds. The funds are used to train selected group members at special training sessions aimed at boosting their leadership and entrepreneurship skills. These are expected to return to their networks and disseminate the knowledge gained, as part of informal training, to the rest of

group members. Moreover, members informally share gained knowledge through life experiences to the rest of group members. Accordingly, members of VCONEs are in a better position to deal with negative effects of market economic reforms than non-members. Therefore, provision of training is one of the best coping strategies by VCONEs.

### 6.6.3 Social strategies

Social coping strategies are presented in Table 6.6 and they include creating social security fund to support members during hard times; and providing members with moral support during difficult time.

**Table 6. 6: Social Coping Strategies (N=178)**

Coping Strategy	Frequency	Percentage of 178
Providing members with moral support during difficult times	100F, 78M	100
Creating social security fund to support members during hard times	100F, 78M	100

(F= Female, M=Male) Source: Survey Data (2015)

Details of each of the mentioned coping strategies are going to be covered in the following sub-sections.

#### *Creating a Community Fund*

All of the respondents of the open ended questionnaire (see Table 6.5) agree that VCONEs cope with neoliberal reforms by supporting members during hard times. This is attained through individual contributions and community funds. VCONEs depend on individual members' contributions for them to function and survive. In other words, individual members need to be assisted by their respective networks during hard financial times for them to sustain their membership. Since it is common for human beings to experience some form of disaster in their lifetime, networks

need to take this into account, if at all they need to be sustainable. Natural and social disasters happening to individual members are unavoidable and worse enough create shocks to the entire network. If these shocks are not addressed properly, the entire network collapses.

Particularly important, VCONEs across all wards have created community funds to deal with individual shocks. As mentioned in section 4.5.3, the community fund firstly, serves as a Safety net to address emergency needs of members and their families; secondly, serves as community cohesion tool designed to address the needs of disadvantaged people including orphan children, elderly, mentally ill and widows in the community. As mentioned in section 4.5.3 disadvantaged people are usually provided with basic needs whereas the children are provided with education. This strategy is employed by the networks so as to build their public image.

Thirdly, the community fund can be dispatched as an emergency loan to those who need it. The practice diverges from the conventional VICOBA scheme developed in Bangladesh. The VCONE model suits the context in Mkalama District. The model serves as a potential tool to address social shocks resulting from neoliberal reforms and climate change. The two social problems make agricultural production economically difficult for many of the inhabitants. Nevertheless, VCONEs cannot address large-scale disasters such as extended drought of 3 to 4 consecutive years. So far, there are no prevailing networks which have managed to survive such disasters. Besides, there are more 'ultimate' guarantors, such as the Government of Tanzania to assist the networks following their informal arrangement. Given the role of VCONE

in community development, the government needs to come up with a solution to this problem.

***Provision of Moral Support during Difficult Times***

Table 6.6 discloses that VCONEs socially cope within the neoliberal context by providing members with moral support. Simply put, women, among other things, join VCONEs to access moral support (cf. section 4.5.3). Accordingly, VCONEs strive to ensure that they create an environment that sustains provision of reliable moral support to members during hard times. VCONEs which do not provide such an environment cannot sustain themselves. In other words, VCONEs which provide relatively reliable moral support are stronger than those which do not as explained by one of the respondents of an In-depth interview at Kinyangiri ward:

...All members of our VCONE participate fully in assisting a member who encounters a social disaster. For example, if a member is admitted at a local health centre, she is provided with Tanzanian shillings 15,000. However, if she is admitted at a hospital she is facilitated with Tanzanian shillings 25,000. Whenever a close family member dies, she is provided with Tanzanian shillings 100,000. More importantly, all members participate in providing moral support to members facing difficult times related either to death or illness. The provision of moral support is what makes women get attracted to join our network (VCONE Treasurer, Kinyangiri ward, 14/06/2015).

Provision of moral support is employed by VCONEs as a coping strategy to compete with increasing number of VCONEs in the district. Findings from multiple data sources (FGDs in Iguguno and Kinyangiri, 30/06/15; Kikhonda and Msingi 01/07/15; Nduguti, 27/07/ 2015) reveal that Women quit their membership in networks with poor mechanisms for provision of moral support and then join those which provide relatively better moral support to members. Specifically, the VCONEs



ensure that they provide moral support to members facing social disasters by spending time with them and encouraging them to move on.

In sum, disasters created by neoliberalism and climate change are mitigated by the presence of VCONEs. According to Flora and Flora (1993) complex social and natural disasters require collective human action (Flora and Flora, 1993; Patterson, 1994; Buskens, 2002; Cook-Craig, 2010).

### ***Community Managing Roles***

VCONEs perform some community managing roles in an attempt to keep members from leaving. They have managed to come to terms with religious taboos in the interest members. Although exact statistics could not be found, observations, and FGDs highlight that there is a significant number Muslims among all communities living in Mkalama District. Christianity and Islam are two dominant religions in the district. Muslim communities do not live in isolation from Christians. They collaborate with one another on day to day basis. There were no religious tensions which have been reported. Christians and Muslims are found in all tribes living in selected wards of the study and it is therefore difficult for members of such communities to engage into religious conflicts. Moreover, intermarriage among Christians and Muslims is common. However, parents tend to discourage it (see Box 6.5).

### **BOX 6.5: Emergence of Christianity and Islam in Mkalama District**

*Islam was brought to the district by Arabs who firstly settled in Kinyangiri ward and spread the religion to other wards in the district. They arrived in the district during slavery era before colonial rule. At that time, Arabs convinced local communities to convert to Islam and avoid Christianity because Arabs told local community members that if they convert to Christianity they would end up on cross as Christians' Lord JESUS himself. Such fear instilled into local communities paved the way for the spread of Islam in the district. Christian missionaries arrived in the district during Germany colonial rule and settled at Ruruma street in present day Iramba town. Ruruma is a two hours' drive away from Kinyangiri. It appears that German missionaries settled in Ruruma to avoid competition with the Arabs. However, they later moved to Ihambi, Kinampanda and Kinyangiri to reach out to the Muslim communities. They spread Lutheranism with roots from Germany. This attributes for more Protestants than Catholics in the district.*

**Source:** FGDs in Iguguno and Kinyangiri, 30/06/15; Kikhonda and Msingi 01/07/15; Nduguti, 27/07/ 2015

Particularly important, VCONEs have devised a coping strategy to bring on board Muslim women who are required by Islamic Teachings to disengage from any dealing that charges interest. Simply put, those who engage in such dealings lose in reality and interest gained goes to waste (Inter-Islam, 2015). Subsequently, a significant number of Muslim women do not join VCONE. A specific strategy which has been used by VCONEs is change use of the term “interest” (*riba in Kiswahili*) to “profit” (*faida in Kiswahili*). In other words, Islamic teachings allow Muslims to engage in a profitable business and gain profits. For instance, VCONEs posit themselves to Muslim women as profitable businesses that can help Muslim women gain a profit following some small investments in terms of interest paid for loans and shares bought to create a cumulative fund. From this perspective, Muslim women are requested to treat interest as part of an investment that will be given to them as a profit.

## **6.7 Emerging issues on Problems, Challenges and Coping Strategies**

This section focuses on emerging issues in relation to problems, challenges and coping strategies. Foremost, it is mentioned in the Community Development Policy of Tanzania (URT 1996a:4):

...One can go to many places in Tanzania and find communities with abundant livestock and yet, by any development indicators, their standard of living is very low. Likewise, there are some farming communities with sizeable incomes but their lives continue to remain poor because they squander their income on drunkenness and other unnecessary luxuries

The mentioned statement is an excuse for not doing enough to maintain the status quo. Specifically, it is an excuse for not coming up with interventions for the betterment of disadvantaged communities. The findings of this study have shown that patriarchal men in Mkalama District are irresponsible and are likely to squander household resources in drunkenness and unnecessary luxuries. For instance, some of them migrated elsewhere in search of greener pasture leaving their families. However, women feel obligated to provide care for their households. Henceforth, they do not migrate.

It has been discovered that the main problem lies in patriarchal culture which makes men irresponsible to their household and communities. In addition, it has also been learnt that neoliberalism has indeed led to crisis of masculinity as per the thesis of Chant (2000) by making vulnerable men lose their possessions including passing their socially assigned role as household breadwinners to their wives.

Secondly, it has been learnt that free market policies are functionless in a society with scarce resources. Ideally, the neoliberal market economy calls for imaginative markets, free trade and minimum government's role (Stiglitz, 2006; Harvey, 2007, 2011). Specifically to Tanzania, neoliberalism, as explained in the National Investment Policy of 1996 (URT, 1996b), focuses on the creation of a favourable environment for the private sector, abandoning reliance on control mechanisms for a predominantly market-oriented environment. Within this context, disadvantaged poor people in rural areas of Mkalama District and elsewhere in rural Tanzania are further excluded from participating in the development process.

Thirdly, members of VCONEs who engage in petty businesses experience severe competition among themselves. Consequently, they find such businesses increasingly less remunerative and fail to improve quality of services as expected in an ideal market economic context. For instance, the market economic model makes life for competitors and women in particular unbearable. Here, women with increasing financial responsibilities find it difficult to sell their products and services at the local market. It has to be borne in mind that women in Mkalama District are breadwinners who strive to support their households. Simply put, participation of women in entrepreneurship has increased the supply of the mentioned services and products in the market.

Fourthly, many of the problems, associated with women's increased household responsibilities, are exacerbated by neoliberalism. Simply put, women continue to perform dual responsibilities both in the private sphere as care givers and public

sphere as petty entrepreneurs. Maintaining dual roles as both small entrepreneurs and household caregivers is extremely demanding to them.

The fifth emerging issue is that VCONEs have managed to cope with neoliberalism mainly because they have taken on board the local context. Therefore, VCONEs have created a platform which accommodates context specific needs and interests of women in the district. Within the neoliberal context in Tanzania, people can only rely on their collective efforts to deal with the difficulties by collectively recognizing their problems and use locally available resources to earn and increase their income as well as build a better life for all members (URT, 1996a). Contrary to that, they will continue to be part of a socio-economic context which leads to massive dispossessions of populations (Harvey, 2011) through linkage to complex interconnected exploitative global systems (Veron, 2010; Eisenstein, 2009; Hayter & Barnes, 2012).

The sixth emerging issue is that VCONEs, among other things, have instilled a cultural revolution to the inhabitants of the district by changing the way they do things. Particularly important, women have established VCONEs without depending on external assistance either from donor agencies or the government. This used to be the case before 2010s. In view of that, VCONEs have served as a grassroots engine to revolutionize communities in Mkalama District to survive within the neoliberal context. This attitude supports the Community Development Policy of 1996 whose major objective is to enable all Tanzanians to collectively bring about development for all people and at all levels. A special emphasis is given on empowerment of

communities to build them based on prevailing customs and traditions of cooperation.

Moreover, VCONEs have proved to be critical in mitigating inequalities among Tanzanians. In view of that, they can serve as potential community development and empowerment tools. VCONEs further foster traditional cooperation among inhabitants of Mkalama District by capitalizing on collective efforts of community members (seen as strength) as opposed to isolated individual efforts (seen as a weakness).

Another important emerging issue is that VCONEs serve both bonding and bridging roles diverging from the thesis by Narayan (1999) and Putnam (2000). Narayan and Putnam present an account that bonding networks are different from bridging networks. However, they have not mentioned a category with of network with bridging and bonding features. Particularly important, VCONEs connect women with strong communal obligations that have to do with their socially assigned role as care givers. Members of VCONEs include close friends, family and closely related groups. The bridging part of the VCONEs is that family members and friends go beyond bonding to one another by joining others with similar interests of combating rising living expenses. Consequently, VCONEs, as a mixture of bridging and bonding features, are composed of relatives, friends, colleagues, neighbours, and other community members who need to improve their standard of living. Furthermore, VCONEs offer linking services as it is the case with bridging networks (Woolcock and Narayan, 2000; Woolcock, 2001) by allowing members to be linked

in their attempt to create a cumulative fund for loaning. In view of that, members gain inspiration and resources outside their usually spheres.

Finally, this study has revealed that the local context in Mkalama District is not similar to contexts elsewhere. Accordingly, it is argued that there is a need to pay adequate attention to local realities on people as might be argued by Mercer (2002). Mercer (2002) strongly disagrees with universalism without thorough consideration of local contexts. It is equally argued that networks in Mkalama District need to learn from others as argued by Sandoval (2004:142) to address their local contexts after thorough observation of strengths and weaknesses of prevailing frameworks. Simply put, people in Mkalama District might be able to make use of tools which have been successful elsewhere to address challenges of neoliberalism in their local contexts.

## **6.8 Chapter Summary**

Neoliberalism has been institutionalized in governance structures of Tanzania and it cannot be removed overnight. In view of that, women's networks are weakened. This context is best understood through an examination of its disadvantages in relationship to the welfare of VCONEs and associated problems. An assessment of the challenges of neoliberalism is also important. It has been learnt that two key neoliberal problems that VCONEs in Mkalama District directly face as a result of neoliberalism include unfair price and unfair competition emanating from an immature market economy. Communities in Mkalama District do not have many options but to adapt the situation.

Further, life difficulties faced by rural people are fuelled by the neoliberal context and women are affected disproportionately. For instance, the neoliberal context has led to the creation of a poorly managed and immature market economy in Tanzania exposing women to exploitation by owners of capital including middlemen and large capitalists. It can thus be argued that Tanzania has adopted capitalist economy without firstly creating a supportive infrastructure in favour of the poor as it would have been the case in a social democracy (cf. section 2.3.4). This serves only to reinforce the rising inequality gap between the haves and have-nots.

Similarly, the women are expected to compete in a market to better their lives. For instance, members of VCONEs and other underprivileged peasants are at a disadvantaged position because they do not produce enough agricultural products to meet the demand of the market and for that reason unfairly, compete with one another. Simply, market institutions to enable farmers in the district to jointly bargain for a reasonable price in the market are either in their infancy stage or non-existent. Accordingly, there is a call for farmers to jointly and commercially sell their produce in the market. For example, farmers, as a collective, can directly communicate with large capitalist consumers and ensure constant supply of selected agricultural products.

Progress of VCONEs is further curtailed by local elites living with them in rural areas. Those elites and particularly those who hold leadership positions engage in corruption, bribery, nepotism, tribalism, poor leadership, and mismanagement. For instance, they take advantage of poor awareness by members of VCONEs to exploit



them. It is equally emphasized here that women in Mkalama District also suffer from external forces in the global market. For instance, they have suffered from depreciation of the Tanzanian currency which has resulted into increased inflation rate. The findings have equally been shared by those of UNDP (2015) focusing on the entire country. Specifically, it has been learnt that inflation has led to falling standard of living standards of Tanzanians employed in the informal sector. Informal sector is the mainstay of rural people and women in particular. Although community development is facilitated by networking, the ability of community members to get out of income poverty keeps on diminishing following implementation of neoliberal policies.

For a market economy to be functional, resources in terms of people, goods, and capital need to be available. Having people without goods to supply to the market and adequate capital to invest in production of such goods, as it is the case in Mkalama District, result into a deep economic hole. It even gets worse, for gender insensitive and patriarchal communities such as those living in Mkalama District. Men, as an important human resource, do not fully participate in the development of their respective communities. Noteworthy, VCONEs need to make use of the opportunities presented by neoliberal socio-economic context to survive within the neoliberal context. Some of those opportunities include freedom in setting prices, increased access to communication technologies, increased access to transportation facilities, increased small scale entrepreneurship, increased number of networks and networking.

More importantly, VCONEs have taken some initial steps to cope with neoliberalism. For that reason, they have somewhat reduced the negative effects of neoliberalism. Among other things, VCONEs have allowed only a few men to participate in the networks as an attempt to clear the myth that women's networks are, "centres of gossiping" where women waste time. Similarly, the rules and regulations of the networks go into a cycle of "strict adherence by all members and leniency" to some depending on individual member's situation concomitant with that of the community.

Likewise, the networks have gained political power by manipulating politicians to get their interests recognized. At the same time, they have diverged external loans offered by profit making institutions such as SEDA, PRIDE and SIDO. The financial institutions have come up with formal microfinance schemes to reach out to the poor in the district. However, the schemes do not give full ownership to the local communities as it is the case with VCONEs. For that reason, such profit making group lending schemes are curtailed.

Within the economic sphere VCONEs have employed joint marketing for members' agricultural products; provision of entrepreneurship training to members; and provision of soft loans to members. Joint marketing of agricultural products whereby women jointly sell their produce, is the most remunerative of all businesses among grassroots people in the district. The entrepreneurs buy extra cereals during harvest time and sell them whenever prices are high. Moreover, the women have developed entrepreneurial skills to sell products and compete in a competitive market

by themselves. Non-members find it difficult to participate in the market without the much needed entrepreneurship skills and networking.

An important social coping strategy of the networks is VCONE's Community Fund. The fund deals with natural and social disasters happening to individual members and other disadvantaged community members. Disasters cause shocks to communities. If the shocks are not addressed properly, the entire network collapses. Another interesting social strategy which has been used by VCONEs in Mkalama District is to change the use of the term "interest" (*riba in Kiswahili*) to "profit" (*faida in Kiswahili*) to accommodate Muslim members. Consequently, operations of VCONEs appear to be commercial enterprises allowing Muslim members to make profits.

In the short term, negative effects of neoliberal market policies can be minimized by blocking a few men in the networks from holding leadership and decision making positions because patriarchal values go hand in hand with difficulties associated with the neoliberal context. Oftentimes, patriarchal men show up in the villages as middlemen colluding with local men to underpaying women for their agricultural produce. They also show up as corrupt leaders of cooperatives misusing women's funds, and as tax collectors charging fees to agricultural produce of the women. In the long term, joint marketing of agricultural produce of members can empower women to compete in the market. It is argued by Stringfellow *et al*, (1997) that joint marketing can make networks succeed. The thesis of Stringfellow is based on a research conducted across Sub-Saharan Africa to improve access of smallholders to

agricultural services. Concomitant with that, the findings of this study divulge that prices of agricultural are low during harvest time and higher close to the end of the rainy season around May. Members of VCONEs are advised to purchase large quantities of agricultural products at that time and jointly preserve the products until when prices are high. This will allow them to raise their income using locally available resources.

## CHAPTER SEVEN

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 7.1 Introduction

The key arguments of the thesis are concluded in this chapter. Specifically, the focus is on summary of major findings (7.2), overall conclusion (7.3); new contribution to knowledge (7.4); policy implications (7.5); recommendations (7.6) and areas for further research (7.7). All of the sub-sections are structured in line with the study objectives. The overall objective of this study was to foster an understanding of the contribution of rural women's networks in the promotion of community development within the neoliberal context. Specifically, the study was guided by three objectives, namely to examine push and pull factors related to rural women's propensity to establish or join self-created women networks; to examine the role of self-created women's networks and associated gendered impacts in promoting community development; to examine problems, challenges and coping strategies of self-created women's networks within the neoliberal context. Moreover, the study has attempted to respond to the following research questions: what are the push and pull factors which influence rural women to establish and/or join self-created women's networks within the neoliberal context?; what is the role of self-created women's networks and associated gendered impacts in community development? And what are problems, challenges and coping strategies of self-created women's networks within the neoliberal context?

## **7.2 Summary**

This section summarizes major findings of this study.

### **7.2.1 Basic description of VCONEs and members**

VCONEs are self-created networks which provide social and economic support to members. They are owned by the members themselves. This gives more voice to them. Within this context, external agencies are consulted occasionally for technical advice and not supervision. In view of that, VCONEs are in a better position to boost sustained community development than conventional microfinance schemes. VCONEs in Mkalama District emerged around year 2010 after major international NGOs withdrew their welfare interventions from the district. This has been referred to as the “second withdrawal” following the first government’s withdrawal in mid-1980s. NGOs and financial institutions, including international ones, which came after the second withdrawal, are predominantly profit driven and are owned by external agents. Nevertheless, they have minimized their operations because they have not yielded expected profits. Consequently, VCONEs have emerged as the most reliable providers of affordable microloans in the district. Given the socially assigned role of women, as care takers of the household and the entire community, there are more VCONEs in the district than other forms of microcredit schemes. A summary of key findings is presented in following sub-sections.

### **7.2.2 Push and pull factors for VCONEs**

The first objective focuses on “push and pull” factors for VCONEs. There are several factors which encourage women to join VCONEs. These have been split into pull

and push factors. Pull factors are positive factors that pull people into entrepreneurship whereas push factors are individual negative situational factors that prompt people to join entrepreneurship (Verheul *et al.*, 2010). The main pull factors that draw women entrepreneurs in Mkalama District to VCONEs include the need to: a) collectively address their problems; b) use available resources to earn and increase household income; c) get moral support from other members during hard times; and d) implement joint activities. The main factors that push women to join VCONEs include: a) need for affordable microloans; b) reliability and faithfulness of women; c) need to exchange information and goods with other women; and d) need for training. Factors that keep women away from maintaining membership in VCONEs and for the non-members from joining VCONEs are lack of awareness, unsupportive husbands, poor leadership, community managing roles, poverty and conflicts among VCONE members.

### **7.2.3 Role of VCONEs**

The second objective focuses on the role of VCONEs, as self-created networks, in community development. This study has disclosed that VCONEs do play a key role in community development as understood in Tanzanian context (URT, 1996a) and other contexts (Jones and Silva, 1991). Specifically, the roles of VCONEs include: i) attainment of sustainable use of environment; ii) creation of platforms for using locally available resources to increase members' incomes; iii) increasing social and economic mobility of members to better standards of living; iv) attainment of self-reliance and empowerment; v) increasing demand and access to modern

technologies; vi) decreasing infant and maternal mortality rates; and vii) boosting communal recognition of problems and associated context specific solutions.

#### **7.2.4 Issues with VCONEs**

Sections 7.2.4 and 7.2.5 focus on the third objective of the study. Specifically, section 7.2.4 focuses on problems and challenges faced by VCONEs. By and large, it has been learnt that two main problems that VCONEs face in Mkalama District include unfair price and unfair competition. These directly emanate from the neoliberal context. Ancillary problems of VCONEs include delayed loan repayment, changing patterns of rainfall and irresponsible relocation of male spouses. The mentioned ancillary problems do not emanate from the neoliberal context. Even though, harshness of the ancillary problems is increased by neoliberal policies and context. This subjects women to further disproportionately suffering.

The challenges emanating from neoliberal context that VCONEs in Mkalama District need to address are: i) inadequate information on reliable markets; ii) absence of formal financial institutions and financial services; iii) inadequate or lack of funding from government; iv) lack of funding from international donors; v) inadequate leadership skills by network leaders; and vi) inadequate entrepreneurship skills by network members. The common denominator about all of these challenges is that VCONEs need to make use of the various opportunities presented by the neoliberal context to address the mentioned challenges. Dealing with the challenges constructively, can enable VCONEs to experience some growth.



### **7.2.5 Coping strategies of VCONEs**

Section 7.2.5 focuses on the second part of the third objective on coping strategies. The coping strategies of VCONEs are grouped into three categories and include political coping strategies; economic strategies; and social strategies. Political coping strategies include blocking men from holding leadership and decision making positions; supporting politicians who share women's visions; and finally, diverging funds provided by profit driven donors and other investors to non-economic uses. There are three economic coping strategies by VCONEs and these include joint marketing for members' agricultural products; providing members with entrepreneurship training; and providing members with soft loans. As far as social coping strategies are concerned, this study identified three of them. They include creating a community fund; provision of moral support during difficult times especially illness and death; and changing the use of business terms to serve Muslim women.

### **7.3 Overall Conclusion**

This section presents major conclusions based on the presented findings and study objectives (see sections 7.3.1; 7.3.2; and 7.3.3 for details on major conclusions for each objective). By and large, the findings of this study disclosed that neoliberalism and the movement on equality have their presence felt at Mkalama District. A famous outcome of the implementation of neoliberalism at the district and the rest of Tanzania is the withdrawal of government from free provision of some key social services. The withdrawal is a standard practice of governments which have employed neoliberal market economy (Harvey, 2005; Cahill, 2011; Hayter and Barnes, 2012). For that reason, local communities participate in the market to earn income and pay

for the social services. Moreover, the findings of this study supports the view that neoliberalism has a tendency of shifting crises from one community to another (Harvey, 2011, 2014). For example, depreciation of currency emanating from poor financial policies at the macro level affects grassroots people at Mkalama District.

Presence of the “movement on equality” was also felt at Mkalama District. Specifically, the movement has created a favourable context which enables local communities to form self-created networks and VCONEs in particular. The major outcome of the context created by the movement on equality is creation of VCONEs at the district. Similar networks might have been created elsewhere in Tanzania but they have yet to be documented. The networking of VCONE members adds to efforts aimed at attainment of community development. Simply put, the findings of this study agree with the thesis that developed communities are a product of well-networked people (Gilchrist, 2009). Finally, it is important to note that VCONEs have made use of some of the opportunities of neoliberalism to enable members mitigate negative effects of neoliberalism. The following sub-sections present major conclusions for each of the study objectives.

### **7.3.1 Push and Pull factors for VCONEs**

Major concluding arguments for first objective and research question one are presented in this sub-section. The objective was aimed at examining push and pull factors related to rural women’s propensity to establish or join self-created women networks. Overall, the findings of the study have made known that VCONEs are context specific entrepreneurial ventures which have successfully encouraged

community members in Mkalama District to engage in entrepreneurship and boost their incomes.

#### ***7.3.1.1. Pull Factors***

This sub-section presents concluding remarks on pull factors of VCONEs. Based on the findings, it has been concluded that VCONEs serve as bridges between agricultural and non-agricultural seasons by allowing members to continuously earn some cash to support their households. Similarly, VCONEs serve as reliable sources of incomes in the district by enabling members to access funds to be invested in agricultural production and petty businesses. Simply put, the findings of the study disclose that microfinance institutions which have attempted to offer financial services in the district face structural problems. For instance, the interests charged by the institutions are higher than those of VCONEs. Some community members cannot afford them. Moreover, the capital offered by the institutions is owned by the institutions not local communities. Therefore, this study has arrived at a conclusion that the microfinance institutions serve as neoliberal agents which further take away financial resources from the local communities. Nevertheless, the capital of VCONEs and associated interests are owned by the members. Therefore, the major conclusion is that VCONEs serve as community development tools which are better in the provisions of microfinance services than other conventional forms of microfinance schemes.

Third, the findings of this study serve as evidence to support the view that VCONEs are context specific. Unlike formal microfinance schemes, VCONEs offers increased

access to moral support during hard times and in particular during death and severe illness. Specifically, VCONEs have established a community fund for this purpose. They have also formed networks of friends who rely on one another for moral support during hard times.

Finally, the findings of the study indicate that the benefits associated with joint implementation of activities in a VCONE setting, pull women to join and then maintain their membership in VCONEs. Simply put, neoliberalism has increased financial responsibilities of impoverished households where women with increasing care giving role are disproportionately affected. In view of that, joint activities performed in collaboration with other VCONE members reduce household burden to female members. Subsequently, they get ample time to engage in other productive activities. The conclusion from the mentioned findings supports the thesis of socialist feminists such as Mohanty (2002), Eisenstein (2009), and Brenner (2014) who are of opinion that women need to join hands to address their interests within the exploitative neoliberal context.

In sum, the findings of this study show that VCONEs offer a cultural engrained platform for the women in Mkalama District to address their local problems and needs. They serve as empowerment tools which contribute to sustainable development of those communities. Simply put, communities which are capable of dealing with the problems using local resources, as might be argued by Ghosh (2014) are more likely to attain community development than those which do not.

### ***7.3.1.1. Push factors for VCONEs***

Based on the findings, it can be concluded that poverty increased significantly by neoliberal policies pushes women to join VCONEs as opposed to formal financial institutions. Simply put, formal financial institutions need to make profits for them to meet operating expenses. This leads to expensive loans. Besides, the findings indicate that it has become increasingly challenging for the formal financial institutions to make reasonable profits in the district. Accordingly, such institutions phase out from the district and invest elsewhere. Similarly, formal financial institutions charge relatively higher interests for loans. This is coupled with bureaucratic procedures which make it relatively difficult for the women to access loans from such institutions. That is to say, a significant number of women find it safer and fairer to join VCONEs, with low interest rates and somewhat relaxed regulations.

Second, it can be concluded from the findings of this study that patriarchal culture affects some men who, in turn, make it harder for some women to earn a living. The oppressive culture makes some men untrustworthy and undependable as disclosed in the study. Patriarchal men tend to be stubborn and uncooperative portraying patriarchal domination. In view of that, women who join men dominated networks become victims of exploitation because such networks fail to sustain themselves. For example, few patriarchal men, in mixed-sex ROSCAs, have a tendency of running away from their respective villages once they fail to repay loans. Sadly, female spouses, listed as beneficiaries, of such men are forced to pay for the loans. Women have more to lose than to gain, if they join mixed sex networks as opposed to joining

VCONEs. The bottom line is that patriarchy interferes with efforts aimed at attainment of community development. Instead, the vice leads to more suffering of marginalized women and men as viewed by social justice scholars such as Cahill (2011), Harvey (2014) and Rottenberg (2013).

Third, it is concluded from the findings that women who have been isolated in the private sphere cannot easily access information required for successful engagement in entrepreneurship. With increasing financial responsibilities emanating from neoliberalism, the study concludes that women are pushed to join VCONEs because of a need to exchange information and goods with other women. Simply put, some women in Mkalama District are accustomed to living like one family. They, among other things, share information and various goods including money and information through conventional networks such as *UPATU* and modern forms of networks such as VCONEs. Beginning from 2010s, VCONEs have been providing more improved settings for networking. Some women entrepreneurs have gone an extra mile by mixing two different group lending schemes to include VCONE and *UPATU* scheme. The scheme is termed as VCONE-*UPATU* scheme in this study. It is concluded that the VCONE-*UPATU* scheme has played an instrumental role in soliciting good relationships among some women living in the district. This is an important innovation that can be applied elsewhere to empower women. The findings enrich the social network theory and in particular symbolic interactionist perspective of social theory. For instance, the findings divulge that local communities do not adhere lavishly to existing social structure within the neoliberal context but they actively take part in shaping it (Jackson, 2008). Based on the findings, it thus

concluded that local women in the district have used VCONEs to challenge traditional social structures in their communities for their betterment.

Fourth, a conclusion of the findings indicates that some women join VCONEs to improve their entrepreneurial skills. Based on the findings, it is concluded that neoliberalism has created a context that demands people to possess entrepreneurship skills for their survival. For that reason, women are pushed to join VCONEs to access entrepreneurship training. In a VCONE setting, women have managed to easily access entrepreneurship training through local resourceful persons, government experts and other potential development agencies. They have also learned entrepreneurship through peer mentoring offered by more experienced members. The bottom line is that VCONEs have developed arrangements to sustain themselves. Newer members are mentored to take over the operations of VCONEs in the future. This adds to the socialist feminist theory which demands the need to address material needs of women and other marginalized people (Kendall, 2007; Brenner, 2014). The arrangements add to efforts aimed at attainment of community development.

### **7.3.2 Role of VCONEs**

Major concluding arguments for the second objective of the study are presented in this section. The second objective aimed at, examining the role of self-created women's networks and associated gendered implications in promoting community development. Based on the study findings, it is concluded that VCONEs manage to develop the capacities of community members because they are based on self-help

approach of networking. Specifically, they have diverged from the conventional Self Help Group (SHG) model in that VCONEs allow members to have full ownership of their development. Members of VCONEs, among other things, make decisions on how to make use of their funds for loaning and training purposes. They also select the kind entrepreneurship training that they need. This adds greatly to the theory of social networking. The mentioned attributes of VCONEs are a prerequisite for attainment of community development as advocated by Gilchrist (2009). Gilchrist argues that community development cannot take place in absence of well-networked communities.

On the contrary, conventional SHGs such as those in India -though embracing the spirit of self-help- are either under supervision or influence of external agencies including government agencies, private entities and NGOs (Banerjee and Ghosh, 2012; Ghosh, 2014). SHGs in some regions of Tanzania such as Shinyanga are formed out of the pressure from the government (Aikaruwa, Sumari and Maleko, 2014). Such groups are formed either out of fear or hope of receiving some support from the government. This study identified “CARE established Groups” (CeGs) which were established with the support of an international NGO called CARE International. Although CeGs have some SHG elements, they cannot operate independently. Instead, they depend on CARE technical support. Accordingly, CeGs have failed to evolve into local suitable forms of networking. All the CeGs in the Khikonda ward, for example, collapsed after the departure of CARE International. Similar groups at the district under the support of World Vision have also collapsed.



Unlike conventional SHGs and CeGs, VCONEs are self-created. Based on the findings, it is argued that pressure from increased financial responsibilities of the neoliberal context and associated diminished availability of free provision of key social services, contributed to the creation of VCONEs. On the contrary, support from external agencies as opposed to community members' own self-initiative, interferes with the functioning of the SHGs by increasing dependency on external agencies. Besides, increased external support diminishes communities' ability to own the development process. This as also argued by the Tanzanian government (URT, 2008a), hinders attainment of community development.

The major concluding remark is that VCONEs have a higher chance to help communities attain community development than other forms of microfinance schemes. VCONEs, among other things, have played an instrumental role in improving relationships among members and bridging them to locally available opportunities. In other words, the pillar of community development relies on both improved relationships among community members and the physical developments of those communities. Gilchrist (2009) and Zeuli & Radel (2005) acknowledge that the process (i.e. interventions) and the end product (i.e. increased household income) are important features for attainment of community development. Other key arguments of the specific roles of VCONEs towards attainment of community development are discussed in the following paragraphs.

First, based on the study findings, it is concluded that the key strength of VCONEs is that they are self-organized and self-operated by members who voluntarily come

together, without the supervision of an external agency, to address their problems. In this manner self-established VCONEs serve as an avenue from which members meet and brainstorm strategies for addressing individual members' and communities' structural difficulties. VCONEs are at a better position than other conventional microfinance schemes to come up with context specific solutions for context specific problems.

VCONEs allow member to voluntarily network but at the same time accommodates individuals' autonomy. Alders *et al*, (1993:9) acknowledge that at the core of successful networking is voluntary and democratic participation of members. There should not be any kind of pressure from developmental agencies and government. For that reason, self-mobilisation is a necessity for sustainability of any community developmental project (Pretty, 1994). Self-mobilisation, among other things, allows VCONE members to contact external agencies only when they need to do so. For example, VCONEs may seek external support for certain resources and technical advice as per their needs. However, they maintain control of the resources received. Conventional models of microfinance schemes such as Grameen Bank, CeGs and SHGs have been developed elsewhere to address problems faced by communities living at different contexts from that of Mkalama District. Accordingly, such models have failed to sustain their operations at the district.

Second, VCONEs serve as tools which enable community members to own and participate in their development. They are a grassroots representation of the movement on equality enshrined in the Tanzania National Community Development

Policy of 1996. Specifically, VCONEs are crucial towards implementation of the policy because the networks have enabled communities at Mkalama District to collectively bring about development at all levels and for all people. Further VCONEs add to the National Community Development policy in that they promote customs and traditions of cooperation among people. VCONEs have proved that community members need an enabling environment to participate in their development as opposed to close supervision by external agencies.

Third, based on the findings of the study, it is concluded that VCONEs serve, in Narayan's (1999) and Putnam's (2000) terms, as "bridging or vertical" networks because they enable members to increase their household income. However, they also maintain some attributes of bonding networks. Bonding networks, as opposed to bridging networks, bring together family members and friends but do not enable members to experience an upward social mobility. For instance, bonding networks existed in pre-capitalist communities in the western world. Bonding networks encourage members to hold social values to safeguard the social motivation of mutual care (Swantz and Tripp, 1996; Hyden, 1980). VCONEs, with bonding and bridging attributes, enable members to mutually take care of one another but at the same time serve as platforms for them to engage in entrepreneurship to increase household incomes. This also adds to the Social Network Theory. It is thus concluded that the kind of community development attained following participation in VCONEs is sustainable. Simply put, the process aimed at attaining community development is also important towards attainment of community development. This

view is also shared by Gilchrist (2009) and Zeuli & Radel (2005) as explained earlier.

Fourth, the findings indicate that VCONEs have the potential to bear a cultural shift away from increased communities' dependency on external resources such as those from government and welfare driven international NGOS. Specifically, VCONEs have enabled communities to develop entrepreneurial mind-set to utilize VCONEs' resources to engage in entrepreneurial ventures. Most significantly, this serves as evidence that development in a community can still take place without overreliance on external assistance. Neoliberal policies have served a good purpose by prompting community members to take more responsibility on their development. Although some challenges remain, VCONEs serve as important platforms to enable community members to mobilize locally available resources for the betterment of their lives. The finding enriches the social network theory and symbolic interactionist social theory in particular (Giddens *et al*, 2007)). The communities have not adhered lazily to useless cultural practices but they have vigorously taken part in shaping them. This also adds to efforts towards attainment of community development in the district.

Fifth, a contemplation of the findings indicates that VCONEs have increased women's access to various key social services which are health services, fare housing, education for children, and good nutrition. It is concluded that the mentioned social services are an end product of a successful community development process championed by VCONEs. Communities need to come up with

creative ways to access social services within the neoliberal context. Simply put, Chant (2000) disclose that marginalised communities across the developing countries experience do not easily access social services within the neoliberal context. They have to rely on locally available scarce resources through networking and organizing.

Sixth, VCONEs have increased demand for and access to modern technologies which is an end product of successful efforts towards attainment of community development. Community development calls for an increased access to modern technologies as understood in the Tanzanian context (URT, 1996a). Communication facilities such as mobile phones have become a necessity for VCONE members, not luxurious goods. Likewise, there are notable achievements in relation to transportation facilities such as motorbikes. These have enabled some VCONE members to travel outside Mkalama District for business purposes.

Seventh, study findings bear that neoliberal policies have led to a reduction of some of the free health services. This makes it harder for some of the families without reliable incomes to access basic health services. For that reason, VCONE members' households stand a better chance to deal with maternal mortality and infant mortality than households without VCONE membership. Although communities in Mkalama District still have a long way to go, reduction in infant and maternal mortality rates, serves as an indication that community development has started to take place in the district.

Eighth, VCONEs in Mkalama District serve as an avenue from which women speak out for environmental conservation. Women in the district feel more responsible to protect the environment because they, as care providers, rely on the environment to support their households. They, among other things, cultivate the land, fetch fire wood, and collect water from the surrounding environment. More powerful and distressingly, poor women, who fail to earn an income, cut trees for sale, as firewood, in village town centres. Simply put, they do not have adequate resources to include capital and entrepreneurship skills to support their households. On the contrary, VCONE members have an increased access to loans, networking and entrepreneurship training. This has enabled them to earn income from petty businesses as opposed to relying on environment. Accordingly, it is important that policy makers create an environment for empowerment of women to serve the environment.

Finally, it is concluded from the study findings that VCONEs play an instrumental role by improving gender relations among network members and their spouses. The conventional understanding on women's collectives is that they maintain the status quo of women as victims of patriarchal exploitation. On the contrary, VCONEs have proved to be useful in improving the lives of VCONE members. VCONEs, among other things, increase respect of network members in their households; reduce domestic violence; improve intimacy relationships; and grant women more freedom to do things that interest them. The created peaceful environment is for the betterment of women and the entire household given women's socially assigned care giving role. Overall, the findings of the study disclose that communities with

improved gender relations are more likely to attain community development than gender insensitive communities. Henceforth, the transformative characteristic of VCONEs is a milestone achievement which serves as a blueprint towards a more gender equal and developed community.

Further, although, VCONEs are seen as an extension of reproductive gender roles assigned to women, they have played a significant role in improving gender relations. Women with VCONE membership, among other things, hire the labour of their husbands for traditional male roles. In so doing, they shield their husbands from the crisis of masculinity fuelled by neoliberalism. Subsequently, they create family businesses for the betterment of the entire households as opposed to male owned businesses for the benefit of patriarchal men. Besides, VCONEs give women more freedom to engage in entrepreneurial ventures. In view of that, they serve as an important tool in tackling with patriarchy, neoliberalism and other forms oppression. Overall, following increasing presence of VCONEs, there appear to be a cultural transformation away from patriarchy.

### **7.3.3 Challenges and Coping Strategies of VCONEs**

Major concluding arguments for the third objective and research question are presented in this sub-section. The objective was aimed at examining problems, challenges and coping strategies of self-created women's networks within the neoliberal context.

### ***7.3.3.1. Concluding arguments on problems, challenges and opportunities***

This study arrives at a major conclusion that problems and challenges determine and shape the way communities cope with social calamities. Henceforth, problems and challenges of communities at Mkalama District need to be examined first for one to have a thorough understanding of coping strategies by those communities. First, it is concluded that problems should not be accepted as natural phenomenon. It is important to note that inability of individuals to solve problems is greatly affected by the way societies are structured. Moreover, social problems such as gender inequality or natural disasters such as climate change are exacerbated by social structures of societies. In other words, traditions and customs of communities can either help communities deal with challenges or lead to their demise. It thus argued that traditions and customs need to be better, if a community has to attain community development. In other words, harmful traditions and customs such as patriarchy and neoliberalism block communities from attaining community development.

The second argument is that challenges are not always negative. They have been the engines behind positive changes in many societies of the world. In view of that, challenges are necessary and if addressed productively, they can encourage communities to be innovative within the prevailing context. Subsequently, challenges, if dealt with productively, can help communities attain community development. It is also important to note that challenges can never disappear. Instead, they lead to an inevitable situation that requires change of traditional lifestyles. Neoliberalism has been a challenge in Tanzania since mid-1980s. Presence



of neoliberalism in Tanzania and Mkalama District in particular has been the reason for communities to start owning the development process through VCONEs.

It is further concluded that harshness of the problems (cf. 7.2.4) that VCONEs face is increased by neoliberal policies and context. This subjects women to further disproportionately suffering. It is underscored here that the mentioned problems are never natural and they need to be dealt with. The challenges (cf. 7.2.4) that VCONEs face serve as an opportunity for the communities to change and subsequently attain community development. Other opportunities presented by the challenges are develop marketing skills and earn extra income, take ownership of their development. The neoliberal context demands players to own capital. VCONE members need to make use of available opportunities to generate capital. For instance, they can wisely invest extra income, gained during years with adequate rainfall and good harvest, into profitable businesses, and some VCONEs have established a special fund to meet training needs of its network members. The process in return boosts the skill base of such networks.

Noteworthy, neoliberal policies cannot be rolled back overnight, VCONEs also need to make use of the opportunities presented by neoliberal socio-economic context to change and survive within the neoliberal context. Change of social structures of communities is inevitable. However, change needs to be embraced and initiated constructively. Some of the opportunities which can help communities attain positive change include freedom in setting prices, increased access to communication technologies, increased access to transportation facilities, increased small scale

entrepreneurship, increased number of networks and networking. It is time that communities should abandon traditions and customs which hinder them from making use of the mentioned opportunities. Instead, they need to develop new traditions and customs which allow them to make efficient and effective use of locally available opportunities. It is argued here that improving gender relations and community self-reliance are starting point towards sustainable community development for the betterment of all.

#### ***7.3.3.2. Concluding remarks on coping strategies***

Having presented major concluding arguments on problems, challenges and opportunities, it is important to finalize this section by presenting major concluding arguments on the coping strategies of VCONEs. By and large, there are a variety of coping strategies which are categorized into political coping strategies, economic coping strategies and social coping strategies. The arguments are going to be discussed in the following few paragraphs.

##### **i. Political Coping Strategies**

Based on the study findings, political coping strategies were identified to be those strategies which enable VCONEs to better manage themselves. For instance, strategies which influence the way decisions on use of VCONEs' resources fall under this category. The study led into an identification of three constructive political coping strategies. However, VCONEs have also adopted a fourth political strategy which is not progressive. First, VCONEs have taken specific measures to shield themselves from patriarchal exploitation. Specifically, VCONEs ensure that

patriarchal men are either completely excluded from participating in VCONEs or entirely blocked from holding key decision making positions. Only a small number of trustworthy and cooperative men have been allowed membership in some of the VCONEs. The main purpose of allowing limited men's membership is to clear the myth among community members that VCONEs are centres for gossiping among women. It thus concluded that efforts to eliminate patriarchy can allow women to thrive in a neoliberal context as argued by socialist feminists such as Mohanty (2002), Holmstrom (2002) and Brenner (2014).

Second, it is concluded that community networks need to manipulate operating rules and operations to accommodate the local context. For example, VCONEs manipulate operating rules and regulations into a cycle of strict adherence by all members and leniency to some depending on individual member's situation. The cycle allows affected members to recover from unexpected shocks and eventually repay the loans. The arrangements go hand in hand, with entrepreneurial counselling to such members on how to generate incomes. In view of that, affected members are able to smoothly deal with hard times but at the same time maintain their VCONE membership.

Third, it is concluded that VCONEs can serve an advocacy platform for members to gain some influence in political processes. For instance, VCONEs support like-minded politicians to access district resources such as government funds for the members. Some VCONE members, for example, have managed to hold leadership positions at village and ward councils. This further enables them to influence

decisions in their favour. Consequently, VCONEs have gained a larger space in politics by making political deals with politicians who promise to support them.

Fourth, it is concluded that VCONEs need not to adopt unethical coping strategies. For instance, findings indicate the some members of VCONEs, with membership to other microcredit schemes, misuse funds from profit making microfinance institutions. The strategy is meant to boycott exploitation of profit making institutions by refusing to repay loans. Nevertheless, the coping strategy is not progressive because it has scared some formal microfinance institutions from reaching out to the local communities. Consequently, some of the microfinance institutions have withdrawn their operations from the district. It is argued here that the withdrawal takes the much needed capital away from the district and hinders efforts aimed at attainment of community development.

## **ii. Economic Coping Strategies**

A major concluding remark is made that VCONEs need to remain competitive in the neoliberal market context whereby only those with capital have more choices to better their standard of living than others. Economic coping strategies need to be adopted for individuals to survive within the neoliberal context. Simply put, economic coping strategies are those which enable VCONEs to ensure sustained accumulation of capital as well as continued provision of financial services for the benefits of members. This study disclosed three economic coping strategies by VCONEs. First, some VCONEs can cope with the negative effects of neoliberalism through joint marketing. Joint marketing, as per the findings of this study, makes

business in agricultural products the most remunerative of all businesses done by grassroots people in the district. There are two main challenges which VCONEs have to address: they include storage expenses and adequate capital to purchase additional cereals. However, committed VCONEs which experience continued growth, through increased capital and members' entrepreneurial skills, have the potential to gradually overcome the challenges.

Another economic coping strategy by VCONEs is to ensure sustained provision of soft loans to members. In other words, some of VCONEs cease to exist after experiencing delays on delivery of soft loans to members. The study findings bear that successful VCONEs are the ones which have been structured in such a way that they continue to provide affordable and convenient soft loans to members. They also have adapted to the competition by avoiding unnecessary loaning bureaucratic procedure as it is the case with formal microfinance institutions. This in turn, enables them to compete with formal financial institutions in the market.

Members of VCONEs need to possess entrepreneurial skills for them to successfully maintain their membership. For instance, network members need to be able to sell products and compete in a competitive market by themselves. Participating in a market is of paramount importance for community members to survive because the government and other development stakeholders no longer issue free services to

them<sup>26</sup>. Possession of entrepreneurial skills by members enables VCONEs to remain competitive within the neoliberal context.

### **iii. Social Coping Strategies**

The findings of this study arrive at a conclusion that social coping strategies, among other things, enable VCONE members to act as a collective in dealing with neoliberal difficulties. Social coping strategies are those which enable members to stay together as human beings. Foremost, creation of a community fund, as a social coping strategy, serves an important role because disasters happening to individual members are unavoidable and worse enough create shocks to the entire network whenever they happen. If these shocks are not addressed properly, the entire network collapses. Particularly important, VCONEs have created a community fund that a) serves as a safety net to address emergency needs of members and their families; b) serves as community cohesion tool designed to address the needs of disadvantaged people including orphan children, elderly, mentally ill and widows in the community.

Second, it is argued that successful and united communities are those which are capable of taking care of their members. Within this context, VCONEs ensure continued provision of moral support to its members during difficult times especially those related to death and severe illness. Networks which put too much emphasis on economic gains as opposed to social needs of its members treat humans as commodities. Consequently, community members disown such networks leading to

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<sup>26</sup> The author learnt that the newly elected government has started to offer free education in government schools beginning from January 2016. This happened after data was collected. However, other services continue to be offered under cost sharing schemes.

their demise. Successful and sustainable VCONEs are those which strive to create an environment for provision of reliable moral support for members. VCONEs which do not provide such an environment oftentimes end up collapsing.

Finally, VCONEs, among other things, have redefined business terms to accommodate Islamic teachings. VCONEs, for example, have taken specific measures to accommodate needs of Christian and Muslim women with membership. Although Christianity does not limit women's participation in VCONEs, Islam does. Simply put, Muslim women must disengage from any dealing that charges interest because it is sinful. They are only allowed to make profits through engagement in commercial enterprises. VCONEs have adopted some features of commercial enterprises to allow Muslim members make profits. Interest fees are treated as operating fees. Making profits is acceptable in Islamic teaching. Moreover, the interest charged is redistributed to members at the end of an annual cycle and therefore it stays with VCONEs. This is different from formal financial institutions which take money from community members as a profit. The major concluding remark is that the VCONE lending scheme has to do more with service provision as opposed to profit making. This in turn can enable VCONEs to cope with the neoliberal context but at the same time add to efforts aimed at attainment of community development as might be argued by community development scholars Maser (1997), Robinson and Green (2010), URT (1996a), and Gilchrist (2009).

## **7.4 New Contribution to Knowledge**

This subsection covers contribution to major theories which have been used in this study.

### **7.4.1 Socialist feminism**

Socialist feminism criticizes patriarchy and neoliberalism as exploitative systems by paying a special attention to material conditions of marginalized people and women in particular. First, socialist feminists call for women to form collectives to deal with oppressive systems and meet their material needs. However, the conventional understanding is that people's collectives are "non-entrepreneurial" and overburdening to women. Obligation to the welfare of other members of society such as extended family and clan member blocks individuals from becoming successful entrepreneurs. Henceforth, women and other community members are encouraged to abandon collectives to become individual entrepreneurs. On the contrary, VCONEs have successfully instilled the spirit of entrepreneurship to members. Women, among other things, join VCONEs to gain entrepreneurial skills and become entrepreneurs.

Second, socialist feminists disagree with the view that every community member of community must become an individual entrepreneur and compete in the market. This study has highlighted that members of communities without adequate resources cannot successfully compete in the same market. For market to function properly there is a need for market institutions to be established in rural and remote areas. The institutions have a potential to shield petty entrepreneurs from exploitation of those with higher capital predominantly living in urban areas. Moreover, well established market institutions can connect members to markets beyond their local communities.



In turn, they can increase their customers and earn more profits. Simply put, a country without market institutions is an immature capitalist economy which cannot successfully implement neoliberal market policies. The findings of this study have disclosed that immature capitalist countries (such as Tanzania) which implement neoliberal market policies open door to corruption and exploitation of marginalized people and poor women without capital in particular.

Specifically, market led economic reforms have created an ample room for middlemen to set unfair prices for agricultural products of members of VCONEs and other farmers especially at harvest time. The middlemen, at least in the Tanzanian context, are an outcome of an immature market economy without market institutions. The situation is equivalent to the 19<sup>th</sup> century classical capitalism in USA (Langlois, 2007). Presence of middlemen, coupled with high transaction costs and weak transport infrastructures, increases production costs of agricultural products. Consequently, poor farmers become victims of middlemen's exploitation (TGNP, 2013). In other words, middlemen own capital and they use it to exploit farmers who, following extreme poverty, cannot transport their agricultural produce to reliable markets with fair prices.

It is equally important to note that difficulties experienced by women particularly those living in a rural setting, are exacerbated by market economic reforms. For example, oftentimes, rural communities face extended periods of droughts which lead to low household incomes and food insecurity. Given the neoliberal cost sharing

policies, communities, and women in particular, bear the blunt of educational and health expenses, even during drought years.

Another important issue in relation to neoliberal market policies is entrepreneurship in impoverished communities is increasingly becomes less remunerative. It also fails to improve quality of services as expected in an ideal market economy context. In an ideal market economic context competitions are expected to improve quality of service and consequently boost development (Harvey, 2005, 2007, 2011). On the contrary, market economic model has made life for competitors at impoverished communities unbearable.

Third, socialist feminists emphasize that there is strong connection between neoliberalism and patriarchy. In other words, patriarchy helps neoliberalism to exploit women and vice versa. Women experience double exploitation at home as wives and at the public as cheaper labourers. On the contrary, this study has divulged that neoliberalism has created a context which has disproportionately disempowered marginalized men as household breadwinners. For that reason, a vacuum has been created which has enabled women to leave the private sphere and engage in petty entrepreneurship. Specifically, VCONEs have played an instrumental role in mitigating the crisis of masculinity by improving gender relations between women entrepreneurs and their spouses. Women, among other things, have brought their spouses on board by working closely with them in their businesses. This has enabled some men to recover from the loss of patriarchal power. Within this milieu,

difficulties emanating from neoliberalism have served as challenges which prompted the redefinition of gender roles in Mkalama District.

Moreover, VCONEs have gained a caretaking role. Consequently, they are increasingly regarded as feminine. The phenomenon that VCONEs play a key role in taking care of communities and households is widespread in the district. In view of that, patriarchal men do not seek membership in such networks. However, they think that women need to participate in such networks to support their households.

Fourth, socialist feminists advocate for empowerment of women to free them from dependency on men and exploitative systems the findings of this study support the view and disputes the cash transfer theory. It is important to note that the major weakness of social transfer schemes is continuous provision of free funds to the poor. This creates dependency on the free cash by the poor. It is not progressive for the poor to remain idle because active poor people can come up with context solutions to deal with their challenges. Unfortunately, cash transfers do not offer such opportunities. A social cash transfer is one of the tools aimed at provision of social protection to vulnerable communities. According to OECD (2009) social cash transfers refer to regular non-contributory payments of money provided by government or NGOs to (2009:43):

...individuals or households, with the objective of decreasing chronic or shock-induced poverty, addressing social risk and reducing economic vulnerability. The transfers can be unconditional on households actively fulfilling human development responsibilities (education, health, nutrition, etc.) or else conditional on recipients providing labour in compliance with a work requirement. The transfers can be universal or explicitly targeted to those identified as poor or vulnerable.

Social protection, as revealed by OECD (2009: 43), refers to policies and actions targeting disadvantaged populations so as to improve their capacity to cope with difficulties associated with poverty. In other words, the policies are aimed at assisting vulnerable populations to better manage risks and shocks. Social protection schemes in Brazil, South Africa, Zambia, and Mexico have considerably reduced poverty and inequality (Samson *et al.*, 2004; 2006; Tembo *et al.*, 2008; Barrientos and Sabates-Wheeler, 2006). For instance, beneficiaries of cash transfer scheme in Zambia increased their participation in entrepreneurial activities including hiring labour for farm preparation (Tembo *et al.*, 2008). As far as women empowerment is concerned, social protection schemes have empowered women in Bangladesh, Brazil and South Africa. In particular, they have increased child survival, nutritional status, and school attendance including that of girl children. They have also minimized risk-coping mechanisms by vulnerable people (UNICEF, 2007; Samson *et al.*, 2004; 2006; Hormansdörfer, 2009).

The Government of Tanzania has equally established a social transfer scheme. According to URT (2013c:15) the cash transfer, referred to as PSSN, ranges from \$60 to \$200 per year for a household and is meant “...to protect vulnerable populations from the severest consequences of poverty by enabling households to purchase food, pay for medical care, and reducing the need to pull children out of school in the event of a shock.” Moreover, the scheme incentivises attendance of school and uptake of health services. The major shortcoming of such social protection policies both in Tanzania and elsewhere is continued supervision and monitoring by external agents such as governments and NGOs. Consequently,

communities cannot sustain such services in absence of such agents. Unlike conventional social protection schemes, VCONEs offer sustainable social protection service that is fully owned by the communities themselves without dependency on external agents.

#### **7.4.2 Social Network theory**

Social network theorists argue that a well-networked community is the one which is well-developed. The findings of the study add to the view. More important, self-help VCONEs add greatly to networking and community development efforts in Mkalama District by holding communities together as networks and serve as coping strategy to negative effects of neoliberalism. The main pillar of VCONEs is self-help. The self-help spirit distinguishes VCONEs from other kinds of rural collectives. VCONEs are formed by members who voluntarily come together to form a self-created saving and credit group. VCONEs have proved that self-help initiatives are context specific and suit the needs of the local communities. They have given more voice to local members as opposed to external driven initiatives. VCONEs members have enabled members to mobilize their resources and decide on the kinds of external support that they need. This has given ownership of community development to the people themselves. Community's ownership of the development process is more sustainable than externally driven community development also known as modernization.

Second, VCONEs are self-created microfinance networks. Social network theorists are opinion that networks can improve the standard of living of members (Gilchrist,

2009; Cook-Craig, 2010; Mohanty, 2002). The findings of this study have proved that networked microfinance scheme and VCONEs in particular are more likely to succeed and sustain their operations than it is the case with donor funded or externally supervised conventional microfinance schemes. The conventional microfinance model was championed in Bangladesh by Mohamed Yunus in year 1976. The model has evolved to suit particular contexts across the world including Tanzania. However, there is much criticism on its role towards poverty reduction. Although some scholars praise its role towards poverty reduction (Yunus, 2006), others have tarnished its image by disclosing that the conventional microfinance model has increased poverty among the poor. For instance, some of those who fail to repay their loans commit suicide as it is the case in India (Kabeer, 2005; Biswas, 2010). Conventional microfinance schemes are no longer seen as promoters of human rights for the poor but instead they have become tools for human rights violation.

Tanzania is not an exception. A variety of microfinance models exist in Tanzania. They were first introduced to the country around year 2002 by CARE International following successful refinement of the model for 10 years (i.e. year 1991 to 2000) at Maradi, Niger. A conventional microfinance is composed of two parts. On one hand, there is a Microfinance Resource Institution (MiRI) which owns microfinance knowledge and some funding. Examples of these are the conventional Grameen Bank, CARE International, PRIDE, FINCA, Tanzania Postal Bank and VICOBA Sustainable NGO. Some MiRIs such as FINCA, VICOBA Sustainable and PRIDE are profit oriented and gather interests from their beneficiaries. Other MiRIs such as

CARE International, IR-VICOBA (sponsored by Norwegian Church Aid) and AFRICARE do not gather interests from their beneficiaries. However, they maintain strong connection with the beneficiaries through monitoring, funding and provision of training.

On the other hand, there is a Microfinance Self-help Collective (MiSC). The MiSC is composed of grassroots people who have been brought together by a MiRI. A good example of a MiSC are CEGs (CARE established Groups). The rule of the thumb is that the MiSC creates a cumulative fund by buying shares and then access loans after buying an agreed number of shares. A loan is usually used to either start or improve an existing small business. The interest paid for each loan taken is shared among members depending on the number of shares possessed by each of them.

The difference between MiSC and VCONE stems from ownership of the microfinance scheme and associated knowledge. Members of MiSC maintain dependency on MiRI to run the microfinance scheme. Consequently, they fail to experience any real growth and collapse at the end of a MiRI project. Besides, they are usually brought together with the help of MiRI as opposed to voluntary will of the members as it is the case with VCONEs. On the contrary, VCONEs rely on their expertise to run their microfinance scheme. Members voluntarily come together to form a VCONE. For that reason, they own their microfinance scheme and continue to develop skills on how to run a microfinance scheme as per their specific contexts. They become sustainable. VCONEs are a newer and better form of context specific microfinance scheme.

Members of VCONEs, for example, have the ability to share profits gained and take away their shares deposited in a cumulative fund at the end of each year. There is no such a room in microfinance schemes operated by a profit driven MiRI. Although VCONE's ability to provide loans on continuous basis is slowed down, the approach enables members to have relatively adequate funds to meet context specific expenses associated with a new agricultural season and new academic year for their children. If there is a need to do away with the term microfinance to explain the new VCONE microfinance scheme, "Community Driven Finance" scheme (CODRIFI) is proposed. CODRIFI is a scheme which allows the poor to access financial services through informal schemes that they own. CODRIFI allows members to modify the schemes to suit their situation. CODRIFI are a new era of community owned finance which truly empowers the marginalized poor in a neoliberal context.

Third, social network theorists are of opinion that communities do not adhere slavishly to developmental interventions which are introduced to them. For instance, some developmental organisations such as CARE International have introduced microfinance schemes to communities at Mkalama District. MiRIs attempted to implement microfinance schemes developed elsewhere. The schemes did not fit into Mkalama's contexts. Therefore, some community members through their interactions and as per their social contexts created new schemes known as VCONEs. Blumer (1969:2) is of opinion that communities act toward interventions based on the meanings that the interventions have for them. For instance, communities were in an urgent need for loans. Therefore, they accepted that they need to pool their resources



to create a cumulative fund for loaning purposes. However, they experienced some difficulties during implementation of the conventional schemes because the meaning they attached to the scheme did not tally with the meaning of MiRs. Consequently, they came up with new meaning of microfinance out of, the social interaction that they had with fellow beneficiaries. Finally, they modified the microfinance schemes through their social interactions. This phenomenon is also referred to as social interactionism in sociological theory.

Fourth, the study enriches the social network theory by arguing that community members cannot act without the influence of their social context. It is argued by Granovetter (1985: 487) in Buskens (2002) that social scientists must avoid the atomization of communities because actions of community members are shaped through concrete on-going social relations among them. Although Granovetter highlights the critical role of networking in community development, VCONEs have managed to cope with the neoliberal reforms mainly because they have taken on board the local context to suit context specific needs and interests of women. They, among other things, have instilled a cultural revolution to the inhabitants by changing the way they do things.

Specifically, VCONEs organize women to collectively address their challenges and meet their needs by using locally available resources. Consequently, VCONEs have served as grassroots engines to revolutionize communities to survive within the neoliberal context. Stated in a different way, the government and other development agencies can capitalize on transformative character of VCONEs to facilitate

community development in impoverished communities. The next sub-section focuses on policy implications of the study.

## **7.5 Policy Implications**

This sub-section focuses on policy implications of this research. It focuses on gaps on government policies. A brief discussion on the policy gaps will enable policy makers to come up with better policies to boost community development within the neoliberal context. There are several policy implications which have been brought up in this study. They are going to be briefly discussed in the following sub-sections.

### **7.5.1 Policy Implications on Push-Pull Factors**

Major policy implications for first objective and research question one are presented in this sub-section. The first objective was aimed at examining push and pulls factors related to rural women's propensity to establish or join self-created women networks. The findings of this study propose to revisit the National Microfinance policy of 2000 to encourage local community members to join VCONEs. The policy overtly relies on NGOs and financial institutions to provide microfinances services to the poor. The findings of this study have disclosed the failure of such institutions in provision of the services. The institutions, among other things, have failed to take on board the local contexts. For that reason, the policy needs to be revisited to accommodate VCONEs. Simply put, VCONEs play an important role in encouraging local community members to join entrepreneurship.

### **7.5.2 Policy Implications on Role of VCONEs and Gender Implications**

Major policy implications for the second objective of the study are presented in this section. The second objective aimed at, examining the role of self-created women's networks and associated gendered implications in promoting community development. The key research question was what is the role of self-created women's networks and associated gendered implications in community development? By and large, the findings of this study enrich Community Development Policy of Tanzania. The policy is based on an understanding that (URT 1996:1): "true development is development of people not things." Development needs to concentrate on building the abilities of communities to bring about their development. For instance, development stakeholders, among other things, need to build the skills of people to apply recommended agronomic practices as opposed to applying agronomic practices on their behalf. For that reason, a sustainable scheme for the provision of financial services in rural and remote areas is the one developed by the people themselves. Therefore, the community development policy needs to encourage developmental stakeholders to build the capacities of communities to develop their credit schemes as opposed to providing them with such financial services.

As it currently stands, the community development policy puts much emphasis on conventional arrangements to bring about community development. For example, the policy calls for communities (URT, 1996:9), "to enter into the budget system and spend their incomes carefully and develop the habit of placing their savings in the bank." The policy has failed to take into account that banks have not been built at

remote rural areas including Mkalama District. VCONEs are a product of increased people's ability to address their financial needs in remote areas without banks. The policy needs to bring VCONEs on board because VCONEs build the capacities of communities. A way forward, might be to enable VCONEs to build banks that they own. The banks should be structured to address the context specific challenges that rural people face. The conventional banking does not fit into that equation. This in turn leads to sustainable community development.

### **7.5.3 Policy Implications on coping strategies of VCONEs**

Major concluding arguments for the third objective and research question are presented in this sub-section. The objective was aimed at examining problems, challenges and coping strategies of self-created women's networks within the neoliberal context. The study attempted to respond to the following research question: what are problems, challenges and coping strategies of self-created women's networks within the neoliberal context? By and large, communities in Mkalama District are affected by the neoliberal reforms which created the neoliberal context. The challenges and problems are caused and shaped by the neoliberal context. Likewise, the coping strategies of the communities are geared at responding to difficulties emanating from the neoliberal context.

There are several policies which have led to the creation of the neoliberal context and the associated market economy. However, the policy which clearly states that Tanzania has to transition into a market economy is the National Trade Policy of 2003. The policy highlights government's commitment towards reforming of

structures of its institutions to accommodate the market economy. The reforms go hand in hand with a shift of cultural norms and practices in economic activities to support an export-oriented market economy (URT, 2003). In other words, the government is committed to change the culture of Tanzanians to embrace a capitalist market economy. It is also committed to foster an environment in support of creation of neoliberal institutions.

Particularly important, the findings of this study divulge that there are structural problems within the neoliberal context which makes life harder for the communities at Mkalama District. For example, neoliberal has opened the door to middlemen's exploitation of the impoverished peasants communities. Simply put, the middlemen set unfair prices for the agricultural produce of VCONE members and those of other community members. Consequently, agricultural production has become less remunerative. The government needs to revisit the National Trade Policy of 2003 to mitigate neoliberal exploitation and foster creation of market institutions for the peasants which are owned by the peasants.

Likewise, the Agricultural Marketing policy of 2008 and National Agricultural Policy of 2013 calls for creation of marketing institutions but the policies have not been successfully institutionalized. For instance, the public marketing institutions, among others, face a number of challenges such as insufficient coordination; stagnant institutional reform process; insufficient financial resources; and low

institutional capacities. Moreover, the institutions have failed to adapt to changing policy environment and economy. Farmers marketing institutions face similar challenges leaving the farmers without any formal marketing institutions (URT, 2008d; URT, 2013d).

The findings of this study support that view. Specifically, farmers fail to market their produce and are instead subjected to neoliberal exploitation by those with capital. Farmers need formal market institutions to compete in a market economy. However, the policy framework has failed to promote creation of farmers' owned market institutions. Besides, the government advocates for a transformation of the agricultural sector into a commercial one (URT, 2013d) without having clear strategies to accommodate over 90% of farmers who are smallholders. Besides, the government has moved away from a regulating role to supervising role. The shift undermines farmers' ability to form sustainable and farmer owned market institutions. There is a call for the government to adopt VCONEs because they are an exemplar of farmers' owned institutions. The government needs to create an atmosphere to allow them to thrive.

Moreover, the neoliberal context has increased financial responsibilities for the households. Consequently, women are disproportionately affected because communities at Mkalama District are patriarchal and they have assigned women the care giving role. There is a call for gender equality to mitigate the suffering of women. The National Women and Gender Policy of 2000 is a key policy which

advocates for gender equality in all development interventions. Although the Tanzanian National Women and Gender Policy of 2000, has been in place for over 16, it has not, as per the findings of this study, been fully integrated into communities in Mkalama District. Consequently, neoliberal market policies exacerbate difficulties experienced by women. This supports a thesis given by Connelly *et al*, (2000:62) that neoliberalism and patriarchy socially shape men's and women's gender roles to the disadvantage of women. The call is made here to ensure full integration of the Tanzanian National Women and Gender Policy of 2000.

There is also a need to incorporate specific strategies in the National Women and Gender Policy of 2000 to deal with some irresponsible patriarchal men. For instance, the findings of this study have divulged existence of patriarchal culture in Mkalama District. The culture makes men irresponsible to their household and communities. It is, among other things, common for men to abandon their families at the time they are needed the most. Husbands abandon their wives and children during extended drought periods. They also abandon their families whenever they fail to repay loans passing extra burden to their wives. Simply put, neoliberalism has prompted some pressure to communities which can serve as an opportunity to create gender sensitive communities. Men need not to run away from their families but they have to confront neoliberal challenges by collaborating with their wives. In other words, if men and women come together to form gender sensitive societies, they are going to be at better positions to address neoliberal difficulties and cope with them. Development interventions need to incorporate gender equality to promote social construction of favourable men's and women's identities away from patriarchy.

The government has a responsibility to create a context that can enable men and women to confront local challenges as opposed to running away from them. Employment creation can play a crucial role in such endeavours. The National Employment Policy of 2008 is the policy which has to be targeted. Overall, the policy emphasizes on self-employment to accommodate the large masses of unemployed people in urban and rural areas of Tanzania. One of the policy statements is that (URT, 2008c:22):

...Savings culture will further be promoted in communities and the formation of micro credit schemes like SACCOS, Community banks and other Micro-finance Institutions will be facilitated and strengthened to provide room for potential job creators and self-entrepreneurs to obtain capital for start-up businesses and strengthening the existing enterprises.

The statement underscores government's commitment towards community owned microcredit schemes. However, much needs to be done. The government, among other things, has not come up with a formal policy to accommodate such schemes and Community Driven Finance (CODRIFI) schemes in particular. Although there is a legal government's Act to accommodate SACCOS, as one of the microcredit schemes, there is none to accommodate CODRIFI schemes. CODRIFI are informally registered at LGAs by Community Development Officers (CDOs) without any legal expertise. Besides, the CDOs report to two government Ministries: MoHCDGEC and PORALG. This adds to the complexity. CDOs, as employees under PORALG, act as monitors and supervisors of grassroots community initiatives. As it has been the case with MiRIs, CDOs interfere with the sustainability of such initiatives. Simply put, CDOs have played part in the creation of MiSC as opposed to creating a context



which facilitates self-creation of grassroots collectives. For that reason, the government, through its National Employment Policy of 2008, needs to create such context.

It is underscored here that VCONEs have, among other things, instilled a cultural revolution to the inhabitants of the district by changing the way they do things. Women have established VCONEs without depending on external assistance either from donor agencies or the government as it used to be the case before 2010s. Consequently, VCONEs have served as a grassroots engine to revolutionize communities in Mkalama District to survive within the neoliberal context. The government and other development agencies need to capitalize on transformative character of VCONEs to attain community development in the district. Given the role of VCONEs in employment creation, there is a need to revisit the National Employment Policy to create a supporting legal framework. The current set up under PORALG is simply unsuitable. CDOs need to concentrate on promotion of community development and not registration of VCONEs and other microcredit schemes. Moreover, VCONEs should never be treated as premature SACCOS because they cannot become one.

Finally, Community Development Policy of 1996 is too old and it needs to be revisited. It has not taken into consideration developments in the field of community development and gender mainstreaming in particular. The findings of this study have highlighted the connection between community development and gender

empowerment. For instance, it is mentioned in the Community Development Policy of Tanzania (URT 1996a), that some farming communities with reliable incomes remain poor because they waste their incomes on luxuries. The findings of this study do not support the dominant view. The policy statement is a superficial claim and an overstatement of reality on the ground. Although patriarchal men are likely to squander household resources in drunkenness and unnecessary luxuries including abandoning their families, some women, as per the findings of this study, do not because they have been socially assigned a role as caregivers. They feel to be morally obligated to look after their households. This is not the case with men and patriarchal men in particular.

In other words, one needs to wear gender sensitive lenses before giving arriving at a conclusion. The conclusion on rural men's irresponsible behaviour is problematic. One needs to explore the communities further because any community is composed of men and women with different needs and interests. Accordingly, making generalizations that a particular community squanders resources through observing men's conduct is not appropriate. One needs to conduct a qualitative study for him or her to verify his or her claims. Moreover, the study findings have disclosed that some men have lost their traditional means of retaining patriarchal domination. Neoliberalism has dispossessed men and women of their wealth. Simply put, those with adequate capital are the ones thriving within the neoliberal context.

In sum, Tanzania has desperately been addressing its developmental challenges by looking for solutions from elsewhere. It is as if Tanzania waits for a Messiah from a

different world to come and rescue it from its development challenges. Tanzania and so are Tanzanians know that the neoliberal development model is not in position to foster moral, spiritual, ethical and civil values embedded in national unity, social cohesion, peace and stability. This is the time for Tanzania to importune for another viable and sustainable development approach. It is argued here that Tanzania needs to invest in VCONEs as a foundational step towards creation of a viable and sustainable development approach.

The bottom line is that for any development approach to be viable and sustainable, needs and interests of both women and men have to be accommodated. There should be no room left for patriarchy and neoliberalism to thrive as it is the case at the moment. In short, any proposed development approach needs to incorporate ideas developed by the movement on equality be it social democracy as it appears to be the case following the newly elected administration of President John Pombe Magufuli. The most critical point is that any development path to be followed has to be for the benefit of all people and communities leading to attainment of community development

## **7.6 Recommendations**

Major recommendations for all the research objectives and questions are presented in this sub-section. Generally, VCONEs play an important role in enabling communities in Mkalama District, to attain community development. The networks are structured in such a way that they provide some protection to women against neoliberalism and patriarchy. They also hold communities together and support to efforts aimed at the attainment of community development. Yet, there is a room for

the networks to attain their full potential. Accordingly, the following sub-sections present the recommendations for each of the objectives.

### **7.6.1 Recommendations on Push-Pull factors**

Women join VCONEs because of the challenges that they face within the neoliberal context. There are two major recommendations to help women join VCONEs. First, women need to join because VCONEs offer a cultural engrained platform for the members to address their local problems and needs. Specifically, they are highly recommended to marginalized people without access to form financial institutions for their ability to address problems using locally available resources. VCONEs are more likely to promote community development than other forms of grassroots collectives. Specifically, it is recommended to government and other development agencies to conduct mass awareness campaign to encourage local communities to form VCONEs.

Second, government community development officers in Tanzania and elsewhere in the developing world need to learn skills on promotion of VCONEs. Special emphasis should be to those who promote community members to engage in entrepreneurship. VCONEs are recommended for their ability to empower grassroots communities on sustainable basis.

### **7.6.2 Recommendations on role of VCONEs and gender implications**

A variety of community development efforts at Mkalama District have failed to lead to sustainable community development. Instead, those efforts have led to increased

dependency on external assistance. Community development practitioners, among other things, have been struggling on coming up with the best way to attain community development through the self-help approach. VCONEs present a self-mobilization phenomenon of communities and serve as a platform for community members to mobilize locally available resources such as funding and training. It is also important to note that the pillar of community development is improved relationships among community members rather than the physical developments of those communities. Several recommendations are offered the following paragraphs.

First, the VCONE approach is recommended to community empowerment practitioners. The practitioners need to make sure that they allow members of VCONEs to have full ownership of their development. They need not to supervise VCONEs as it has been the case with conventional microfinance schemes. Specifically, they need to encourage members of VCONEs to make decisions on how to make use of their funds for loaning and training purposes. Likewise, a platform needs to be created to allow members of VCONEs to select the kind entrepreneurship training that they need. The mentioned measures enable members to control VCONEs fully.

Second, the government of Tanzania has been struggling to come up with sustainable ways to attain community development (URT, 1996a). The government, among other things, has formed the Ministry of Health, Community Development, Gender, Elderly and Children and the National Economic Empowerment Council to speed up the attainment of community development. The two institutions in collaboration with

other stakeholders need to collaborate with each other to up-scale the VCONE model to the rest of Tanzania. Specifically, the Ministry needs to develop a policy that can accommodate creation of VCONEs. Similarly, the National Economic Empowerment Council should operationalize the policy and gather resources from all key stakeholders including the government to support VCONEs. Moreover, the institutions need to help VCONEs improve relationships among members themselves as well as bridge them to opportunities available locally.

Third, the Tanzanian government and civil societies have a vested interest in getting rid of exploitative traditions and customs including patriarchy. VCONE have transformative characteristics which can mitigate exploitative traditions and customs. They have, among other things, played a significant role in improving gender relations among beneficiaries of VCONEs. The government and other stakeholders need to encourage community members and men in particular to support their spouses' with VCONE membership in their entrepreneurial ventures. In so doing, husbands are shielded from the crisis of masculinity as fuelled by neoliberalism. Moreover, government and civil societies need to encourage female victims of Gender Based Violence (GBV) to join VCONEs to earn more freedom to engage in entrepreneurial ventures.

### **7.6.3 Recommendations on coping strategies of VCONEs**

#### ***7.6.3.1. Government and other Development Stakeholders***

The third objective was aimed at examining problems, challenges and coping strategies of self-created women's networks within the neoliberal context. The sub-

section presents recommendations to government and development stakeholders. First, although the Tanzanian government has embraced a neoliberal free market economy to attain the development of the country, the study findings indicate that neoliberalism causes more difficulties among grassroots communities and poor women in particular. In view of that, it is recommended that the government needs to revisit its national policy framework to come up with a people-centred framework that would address the present dilemmas. The proposed framework needs to control some of the power given to the market. The government, among other things, needs to control middlemen who exploit peasants through unfair prices of agricultural prices.

Second, a special recommendation is made to government and other development agencies interested in helping communities mitigate the negative effects of neoliberalism. The findings of this study clarify that problems and challenges define the best way to cope with neoliberalism. For that reason, it is recommended that the government and community development practitioners in particular need to conduct a close examination of the nature of problems and challenges of any community to be in position to propose sustainable coping strategies and solutions. A starting point for such an examination is a study of the social structure of communities which play a pivotal role in shaping the challenges and problems those communities face. Then, they need to initiate a cultural transformation of communities away from patriarchy in favour of gender parity and gender sensitive opportunities. After all, VCONEs offer such a platform. Specifically, they need to encourage community members to

either form new VCONEs or join existing ones. Other specific recommendations which focus on VCONEs themselves are given in the following sub-sections.

### ***7.6.3.2. Leaders and Members of VCONEs***

This sub-section presents recommendations which enable members to come up with sustainable coping strategies within the neoliberal context. First, some mature VCONEs have more capital than the needs of members. It is recommended that the VCONEs need to go an extra mile to offer affordable microloans to trustworthy non-members. Doing so would enable such VCONEs with cumulative capital beyond the consumption of its members, to make more profits. The initiative can also increase accessibility to financial services by marginalized community members without VCONE membership. The government, among other things, can create a legal framework to protect the funds given to non-members.

Second, VCONEs experience growth as members become more experienced in entrepreneurial ventures. As VCONEs grow, members gain additional incomes and new business skills under the mentorship programme. Accordingly, VCONEs, which have experienced some growth by increasing the value of the shares that they purchase, need to also improve the participatory monitoring system to oversee the project. Increased value of the share will increase the cumulative fund for loaning purposes which, in turn is going to allow members to put into action the entrepreneurial skills gained in real life situation. Stated in a different way, members can invest in relatively larger entrepreneurial ventures and gain more profits.



Third, although the government needs to address the shortcomings emanating from the free market economy, community members can take initial steps to address the challenges with inadequacy of capital. One of the steps that VCONEs need to take into account is acquiring additional skills on entrepreneurship and business management. Moreover, experienced and relatively successful members need to share their expertise on entrepreneurship. This can help the less experienced members to boost their entrepreneurial skills. This approach is not new phenomenon because women entrepreneurs in Nduguti ward have applied a similar approach and have been relatively successful.

Fourth, aspects of detrimental patriarchal culture, as observed in Mkalama District, which make men irresponsible to their household and communities, need to be uprooted. Thus, the government, VCONE leadership and other development agencies need to work towards changing this culture to facilitate the realisation of community development. Both government and other development agencies need to invest in people by providing them with capital and skills for them to make optimum use of the district's natural resources. Moreover, they also need to provide education on gender equality and help Mkalama community transform itself into a gender-sensitive community. Although VCONE offer many important advantages within the context of Mkalama District, non-members have a wrong perception of such networks. If development agencies execute awareness raising campaigns, a significant number of women are likely to join VCONEs and access the benefits associated with VCONE membership.

Fifth, the Tanzania Social Action Fund (TASAF) and similar institutions should undergo a major structural change in their operations. Specifically, the institutions execute programs which instil over-dependency of marginalized people on external resources by providing them with free cash. The institutions need to adopt the “*VCONE cash transfer*” model by abandoning the approach of providing free cash to impoverished communities. They should, instead, create a VCONE cash transfer special fund to be disbursed as a onetime cash transfer to members who have successfully created a VCONE. The proposed “*VCONE cash transfer*” model, as is the case with other cash transfer models, is grounded on the provision of social protection to communities. Details on the proposed model will be provided in the following paragraphs.

To begin with, VCONE members share profits gained and take away their shares deposited in a cumulative fund at the end of each year. The major weakness associated with this approach is that VCONEs have to spend not less than three months at the start of each year to contribute to the cumulative fund before fair amounts of loans can be disbursed. In other words, funds in the VCONE cash transfer cumulative kit need to be adequate for them to be disbursed as loans to a reasonable number of first batch loan applicants at the start of each year. In this regard, the special fund and associated profits need to remain undistributed. As such, the fund can be invested into a profitable project at a later time. This fund can enable VCONE members to have access to microloans throughout the year.

The VCONE cash transfer model offers bright prospects as the author had an opportunity to put this into practice with 6 VCONEs located at Mwangata ward, Iringa Municipality. Briefly, the networks have 140 members who benefit from the fund. The author applied for a grant from the government of the United States in 2011 and managed to get funds for the intervention. He then provided the Iringa grassroots entrepreneurs with one time fund worthy Tanzanian shillings 7 million in 2011 specifically for use as a revolving fund. The network has managed to swell the fund to Tanzanian shillings 46 million by August 2017. The special fund can be provided by either the government or not-for-profit organizations in terms of social cash transfer. The author formed a team of scholars and activities from across the world ([www.agentz.org](http://www.agentz.org)) to support this scheme and to disseminate the findings to the global audience.

The bottom line is that conventional social protection schemes both in Tanzania and elsewhere, are not sustainable because they rely on a continued external funding either from the government or from NGOs. For instance, the conventional TASAF scheme in Tanzania relies on donor funding. On the contrary, the VCONE scheme requires the government and development agencies to provide VCONEs with a onetime special fund to be used for loans (larger proportion of the fund) and monitoring (smaller proportion of the fund) for at least two years. Then, VCONEs are required to include the fund in the cumulative fund used for the provision of microloans. Whenever, funds from the special fund are disbursed as a loan, an interest has to be charged. Subsequently, the special fund can continue to grow as it has been the case in Iringa.

The pillar of the proposed VCONE cash transfer scheme is that women entrepreneurs, as this study has illustrated, oftentimes spend funds accrued from VCONEs to meet household needs, including those related children's health and education. This view is equally supported by UNICEF. Arguably, increases in resources extended to women, manifests in community empowerment, child survival improvement, improved nutritional status and better school attendance (UNICEF, 2007). Finally, if the fund grows to peak and sustainable levels depending on the VCONE's ability, it can be invested into a community project that provides services to members. The revenues from the project can then be shared among members and recycled back as loans. In this regard, UNICEF and other intergovernmental institutions need to adopt the VCONE cash transfer model to revolutionise the microfinance industry and boost community development efforts.

### **7.7 Areas for Further Research**

This study focused on networking among women for the attainment of community development. Further research could focus on networking among men within the neoliberal context. Moreover, as the approach taken by President Magufuli's administration (immediately after data collection of this thesis), aims to foster social democracy embedded in austerity measures and redistribution of wealth, there is a possibility for change to occur in the socio-economic context in Tanzania. As such, it would be a good idea to conduct another research on women's networking in the post president Magufuli's Administration.

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## APPENDICES

**Appendix 1:** A Questionnaire for Network Members and Network Leaders Including Chairperson and Other Executive Members

**UNIVERSITY OF DAR ES SALAAM**

**INSTITUTE OF DEVELOPMENT STUDIES**

**Title: Networking by the Rural Poor as a Mechanism for Community Development within the Neoliberal Context: A Case of Women Networks in Mkalama District, Singida Region, Tanzania**

**By**

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**Madaha Rasel, PhD Candidate, raselmpuya@gmail.com**

### **Introduction**

My name is Rasel Madaha. I am a graduate student from Institute of Development Studies (IDS) based at the University of Dar es Salaam (UDSM) Tanzania. As part of my PhD studies I am pursuing a research entitled: Networking by the Rural Poor as a Mechanism for Community Development within the Neoliberal Context: A Case of Women Networks in Mkalama District, in Singida Region, Tanzania. Overall, this research intends to examine the role of women's networks in rural Tanzania in the promotion of community development during the economic reform period.

More specifically, this research attempts to respond to three specific objectives namely to: -

- (i) Examine factors related to rural women's propensity to establish or join women networks
- (ii) Examine the role of women's networks and associated gendered impacts in promoting community development
- (iii) Examine problems, challenges and coping strategies of women's networks within the neoliberal context

You/Your organization has been selected to participate in this study because of your extensive experience. A semi-structured questionnaire has been prepared containing both open and closed ended questions that you are kindly requested to respond to. There is no wrong or right answer so kindly shares your views in confidence. All respondents' responses will be kept highly confidential and will be analysed cumulatively to get the overall picture. No names will be revealed and on the interview form itself, a number known only to me will identify you. I would like to thank you/your organization for agreeing to participate in this important study

Ward.....

Questionnaire No.....

Name of a Network .....

Respondents Phone number.....

**PART 1.GENERAL INFORMATION**

- 1.1. Member’s age
  - a. 18-25...
  - b. 25-35...
  - c. 35-45..
  - d. Over 45...
- 1.2. How many people are in your household? .....
- 1.3. What is your level of education? (tick only one)
  - a) No formal education at all...
  - b) Adult education...
  - c) Primary education...
  - d) Secondary education...
  - e) Post-secondary education...
  - f) Others (specify)...
- 1.4. What is the major source of income for your family?
  - a) Salary/wages...
  - b) Off farm activities...
  - c) Farming...
  - d) Others (specify)...
- 1.5. If farming is the major source of income in which activities are you engaged in? (Tick as many options as you can)
  - a) Groundnut production...
  - b) Sunflower production...
  - c) Maize production...
  - d) Millet production...
  - e) Others (specify)...
- 1.6. What is the estimated income per season from above activities? .....
- 1.7. If off farm activities, what type of activities?
 

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.....

.....
- 1.8. What is the estimated income per month from your off farm activities? .....
- 1.9. When was your Network formed? .....
- 1.10. Who initiated the formation of the Network? .....

**PART 2: PUSH AND PULL FACTORS FOR JOINING WOMEN’S NETWORKS**

- 2.1. In your opinion what makes members join women’s Network? (Tick as many options as you can)
  - a) To access soft loans ...
  - b) To access training...
  - c) To get moral support from other members during hard times...
  - d) Exchanging information with other members...
  - e) Exchanging goods with other members...

- f) Implementing joint activities...
- g) To collectively address our problems and use the available resources to earn and increase our income...
- h) Others (please specify)....

2.2. In your opinion what make members leave women networks? (Tick as many options as you can)

- i) Overburdening activities...
- j) Failure to repay loans...
- k) Unnecessary conflicts among members...
- l) Poor leadership...
- m) Nepotism.....
- n) Uncooperative husbands...
- o) Absence of donor funding...
- p) Others (please specify)....

2.3. In your opinion what make non-member women fail to join women networks? (Tick as many options as you can)

- a) Lack of awareness...
- b) Complicated entry requirements...
- c) Unsupportive husbands...
- d) Overburdening household chores by women...
- e) Others (please specify)....

2.4. List three main factors that pull women to women's Network as opposed to mixed sex networks:

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.....

**PART 3: ROLE OF WOMEN'S NETWORKS AND ASSOCIATED GENDERED IMPLICATIONS**

3.1. In your view what are three important achievements of women networks:

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.....  
.....  
.....

3.2. How do you see networks as important tools for community development and national building? (Tick as many options as you can)

- a) Enable communities to collectively recognize their problems...
- b) Enable communities to collectively use available resources to increase an income...
- c) Enable communities to collectively build a better life for all members...
- d) Facilitate self-reliance and empowerment...
- e) Facilitate increase in social services...
- f) Facilitate demand for modern technology...
- g) Lead to a decrease in infant and maternal mortality rate...

h) Lead to sustainable use of environment...

3.3. Please explain how women networks and networking shape the ways husbands relate to their spouses: (Tick as many options as you can)

- a. Increase respect for their spouses....
- b. Reduce domestic violence.....
- c. Improve intimacy relationships...
- d. Women are granted more freedom to do their things....
- e. Others (please specify).....

3.3.1. Give explanation for each of the responses given in 3.3. above.

.....

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3.4. Please list at least three community responsibilities and then explain how networks and networking assist members in meeting those responsibilities

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.....

3.5. In what areas have women's Networks improved women's standard of living? (Tick as many options as you can)

- a) Increased income... b). Access to good housing...c). Access to good health care ...d). Access to education for you and your children...e) Access to good nutrition...f) Access to clean environment...g) Access to sufficient clear and safe water...h) Decreased infant and maternal mortality...i) Increased demand for modern technology...j). Ensures sustainable use of the environment....

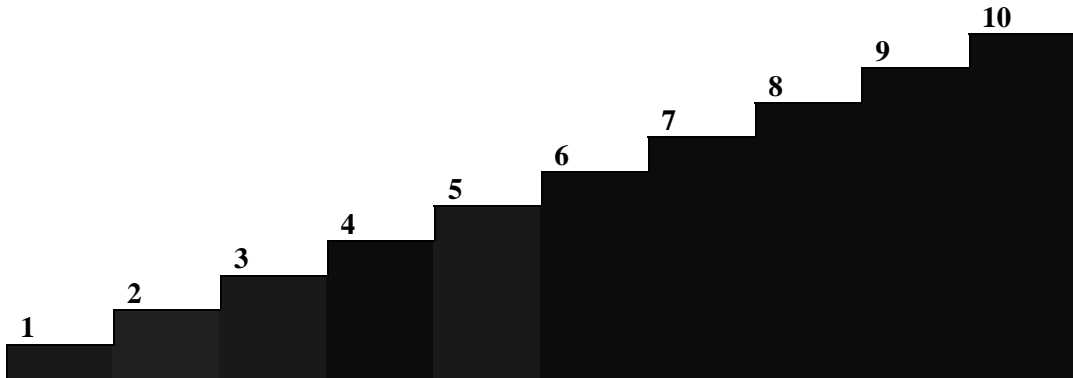
3.5.1. How do women's network help members get above mentioned services/assets? (Tick as many options as you can)

- i. Provision of loans....
- ii. Provision of training...
- iii. Networking opportunities...
- iv. Market for your products...
- v. Accessing information...
- vi. Joint marketing....
- vii. Others (please specify).....

3.6. Has your income increased after becoming a member of your Network? Yes/No. If yes how has the increase in income improve your day-to-day living (Tick as many options as you can)

- a. Reduced time required to search for casual labour...
- b. Improve food security in a household...
- c. Improved access to health services...
- d. Any other (specify)...

**Figure. 1.10-Step Ladder**



3.7. I am now going to ask you a series of questions on your life and how you feel about it. Here is a picture of 10-step ladder. Imagine that at the bottom, on the first step, stand the poorest and worst off people, and on the highest step, the tenth, stand the richest and best off. On which step of this ladder are you located today?

Step  Number

3.8. And on which step were you located before you joined your Network?

Step  Number

3.9. **(If there was a positive change)** what are the three most important factors that helped you move up?

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.....  
.....

3.10. **(If there was a negative change)** what are the three most important factors that contributed to this change?

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3.11. **(If there was no change)** what are the three most important reasons why there has been no change in your situation?

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3.12. And now imagine, please, another 10-step ladder, where at the bottom, on the first step, stand people who are completely powerless and without rights, and on the highest step, the tenth, stand those who have a lot of power and rights. On which step of this ladder are you today?

Step  Number

3.13. On which step were you before you joined your Network?

Step  Number

3.14. **(If there was a positive change)** What are the two most important factors that contributed to this change?

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.....

3.15. **(If there was a negative change)** What are the two most important factors that contributed to this change?

.....  
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**PART 4: PROBLEMS AND CHALLENGES FACING WOMEN’S NETWORKS**

4.1. Are you aware of economic reforms which minimize the role of government in provision of services to communities and increase personal responsibilities of individual community members? Yes/No. Please list at least three advantages and disadvantages of the economic reforms

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4.2. Does your network/networks assist you in reducing the negative impacts resulting from economic reforms? Yes/No. Please list two important issues that you consider to be assistance of assistance to you:

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4.3. What problems do women's networks face following market economic reforms?  
(Tick as many options as you can)

- a) Unfair price for crops produced by network members...
- b) Unfair competition with relatively well established business people including middlemen...
- c) Delayed loan repayment...
- d) Temporary relocation by indebted Members ...
- e) Uncommitted leaders...
- f) Others (please specify)...

4.4. Please provide details on two most pertinent problems mentioned above:

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4.5. What challenge does women's network face following market economic reforms? (Tick as many options as you can)

- a) Inadequate information on reliable markets...
- b) Absence of financial institutions and financial services...
- c) Inadequate or Lack of funding from government...
- d) Lack of funding from international donors...
- e) Inadequate leadership skills by network leaders...
- f) Inadequate entrepreneurship skills by network members...
- g) Others (please specify)...

4.6. Please provide details (including opportunities available to address them) on the two most pertinent challenges mentioned above:

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4.7. How do women's networks operate (organization)?

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4.8. How do network members work in network related activities?

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## **PART 5: COPING STRATEGIES OF WOMEN'S NETWORKS**

5.1. What are women network political responses to on-going economic reforms?  
(Tick as many options as you can)

- a) Encourage members to protests against issues seen as exploitative, e.g. too much taxation...
- b) Encouraging members to run for political positions...
- c) Support politicians who share their vision...
- d) Providing women with civic education and political rights...
- e) Misusing funding provided by government and other donors...
- f) Others (please specify)...

5.2. What are women network economic responses to on-going economic reforms?  
(Tick as many options as you can)

- a) Providing members with soft loans...
- b) Encourage members to identify and pursue income generating activities...
- c) Encourage members to take advantage of existing economic opportunities...
- d) Encourage women to open formal and informal financial institution such as SACCOS, Vicoba, *Upatu*...
- e) Searching for markets and market information for members' products...
- f) Denial for commodification...
- g) Joining multiple economic networks...
- h) Providing women with entrepreneurship training...
- i) Others (please specify)...

5.3. What are women's network social responses to on-going economic reforms?  
(Tick as many options as you can)

- a) Encouraging members to join or create another network ...
- b) Providing members with moral support during difficult times...
- c) Creating social security fund to support members during hard times...
- d) Others (please specify)...

5.4. What are your general views on the way womens' networks address negative impacts from on-going economic reforms? (Tick as many options as you can)

- a) They are incapable of dealing with negative effects...
- b) They provide women with loans and help them address short comings of the reforms...
- c) They help women get informed....
- d) They make use of opportunities (i.e. mobile phones) emanating from economic reforms...
- e) Others (specify)...

5.5. What are coping strategies of on-going economic reforms by individual members of a network? (Tick as many options as you can)

- a) Temporary relocation by male head of household (husband) leaving children under the care of his wife and relatively well-off relatives...
- b) Temporary relocation by a female head of household (wife) leaving children under the care of her husband and relatively well-off relatives...
- c) Temporary relocation by both parents male leaving children under the care of relatively well-off relatives...
- d) To engage in agriculture for food and cash....
- e) Working as casual labourers in farm and non-farm activities...
- f) Engage children in child labour....

- g) Transporting food to market towns such as Iguguno, Igunga and Singida...
- h) To engage in petty business....
- i) Selling food and other agricultural produce to local middlemen...
- j) Selling food and other agricultural produce to middlemen...
- k) Others (please specify)...

5.6. In your opinion, what are the two most important coping strategies that should be employed by women networks

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**THANK YOU**

**Appendix 2: A Questionnaire for Spouses of Members of Women's Network**

**UNIVERSITY OF DAR ES SALAAM**

**INSTITUTE OF DEVELOPMENT STUDIES**

**Title: Networking by the Rural Poor as a Mechanism for Community Development within the Neoliberal Context: A Case of Women Networks in Mkalama District, in Singida Region, Tanzania**

**By**

**Madaha Rasel, PhD Candidate, raselmpuya@gmail.com**

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**Introduction**

My name is Rasel Madaha. I am a graduate student from Institute of Development Studies (IDS) based at the University of Dar es Salaam (UDSM) Tanzania. As part of my PhD studies I am pursuing a research entitled: Networking by the Rural Poor as a Mechanism for Community Development within the Neoliberal Context: A Case of Women Networks in Mkalama District, in Singida Region, Tanzania. Overall, this research intends to examine the role of women's networks in rural Tanzania in the promotion of community development during the economic reform period.

More specifically, this research attempts to respond to three specific objectives namely to: -

- (i) Examine factors related to rural women's propensity to establish or join women networks
- (ii) Examine the role of women's networks and associated gendered impacts in promoting community development
- (iii) Examine problems, challenges and coping strategies of women's networks within the neoliberal context

Your wife and her organization have been selected to participate in this study because of their extensive experience. A semi-structured questionnaire has been prepared containing both open and closed ended questions that you are kindly requested to respond to. There is no wrong or right answer so kindly shares your views in confidence. All respondents' responses will be kept highly confidential and will be analysed cumulatively to get the overall picture. No names will be revealed and on the interview form itself, a number known only to me will identify you. I would like to thank you/your organization for agreeing to participate in this important study

Ward.....

Questionnaire No.....

Name of a Network .....

Respondents Phone number.....

**PART 1: GENERAL INFORMATION**

- 1.1. Member's age
- 18-25...
  - 25-35...
  - 35-45..
  - Over 45...
- 1.2. What is your level of education?
- No formal education at all...
  - Adult education...
  - Primary education...
  - Secondary education...
  - Post-secondary education...
  - Others (specify)...

**PART 2: PUSH AND PULL FACTORS FOR JOINING WOMEN'S NETWORKS**

- 2.1. In your opinion what makes members join women's Network? (Tick as many options as you can)
- To access soft loans ...
  - To access training...
  - To get moral support from other members during hard times...
  - Exchanging information with other members...
  - Exchanging goods with other members...
  - Implementing joint activities...
  - To collectively address our problems and use the available resources to earn and increase our income...
  - Others (please specify)....
- 2.2. In your opinion what make members leave women networks? (Tick as many options as you can)
- Overburdening activities...
  - Failure to repay loans...
  - Unnecessary conflicts among members...
  - Poor leadership...
  - Nepotism.....
  - Uncooperative husbands...
  - Absence of donor funding...
  - Others (please specify)....
- 2.3. In your opinion what make non-member women fail to join women networks? (Explain each of the selected options) (Tick as many options as you can)
- Lack of awareness...
  - Complicated entry requirements...
  - Unsupportive husbands...
  - Overburdening household chores by women...
  - Others (please specify)....
- 2.5. List three main factors that pull women to women's Network as opposed to mixed sex networks:
- .....
- .....

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2.6. List three main push factors that discourage network members from maintaining their membership in their networks:

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**PART 3: ROLE OF WOMEN’S NETWORKS AND ASSOCIATED GENDERED IMPLICATIONS**

3.2. In your view what are three important achievements of women networks:

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3.2. How do you see women’s networks as important tools for community development and national building? (Tick as many options as you can)

- i) Enable communities to collectively recognize their problems...
- j) Enable communities to collectively use available resources to increase an income...
- k) Enable communities to collectively build a better life for all members...
- l) Facilitate self-reliance and empowerment...
- m) Facilitate increase in social services...
- n) Facilitate demand for modern technology...
- o) Lead to a decrease in infant and maternal mortality rate...
- p) Lead to sustainable use of environment...

3.3. Please explain how women networks and networking shape the ways husbands relate to their spouses: (Tick as many options as you can)

- a) Increase respect for their spouses....
- b) Reduce domestic violence.....
- c) Improve intimacy relationships...
- d) Women are granted more freedom to do their things....
- e) Others (please specify).....

3.3.1. Give explanation for each of the responses given in 3.3. above.

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.....

3.3.2. Do women members need to collaborate with their husbands in their businesses?

- a) Yes.....b) No....Please explain your response

.....  
.....

.....

3.3.3. Should women join women only networks?

a) Yes..... b) No..... Please explain your response

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3.4. Please list at least three community responsibilities and then explain how networks and networking assist members in meeting those responsibilities

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3.5. In what areas have women's Networks improved women's standard of living? (Tick as many options as you can)

a) Increased income... b). Access to good housing... c). Access to good health care ... d). Access to education for you and your children... e) Access to good nutrition... f) Access to clean environment... g) Access to sufficient clear and safe water... h) Decreased infant and maternal mortality... i) Increased demand for modern technology... j). Ensures sustainable use of the environment....

3.5.1. How do women's networks help members get above mentioned services/assets? (Tick as many options as you can)

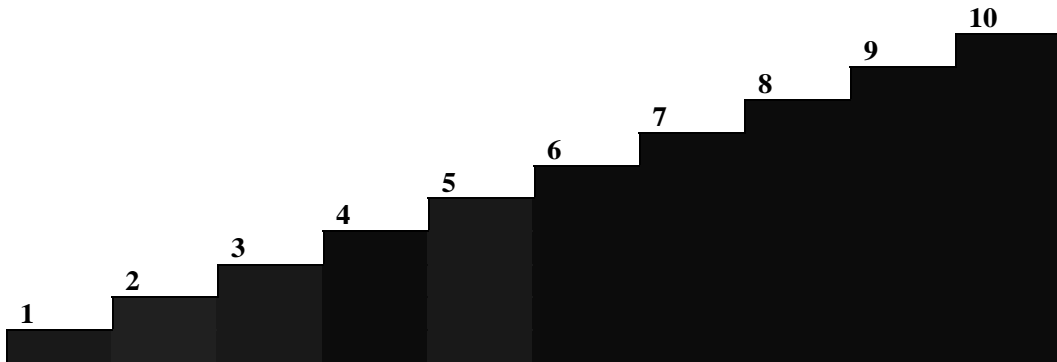
- a. Provision of loans....
- b. Provision of training...
- c. Networking opportunities...
- d. Market for your products...
- e. Accessing information...
- f. Joint marketing....
- g. Others (please specify).....

3.6. Has your income increased after becoming a member of your Network? Yes/No. If yes how has the increase in income improve your day-to-day living (Tick as many options as you can)

- a. Reduced time required to search for casual labour...
- b. Improve food security in a household...
- c. Improved access to health services...
- d. Any other (specify)...



**Figure. 1.10-Step Ladder**



3.16. I am now going to ask you a series of questions on your life and how you feel about it. Here is a picture of 10-step ladder. Imagine that at the bottom, on the first step, stand the poorest and worst off people, and on the highest step, the tenth, stand the richest and best off. On which step of this ladder are you located today?

Step  Number

3.17. And on which step were you located before your spouse joined women networks?

Step  Number

3.18. **(If there was a positive change)** what are the three most important factors that helped you move up?

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 .....  
 .....  
 .....

3.19. **(If there was a negative change)** what are the three most important factors that contributed to this change?

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3.20. **(If there was no change)** what are the three most important reasons why there has been no change in your situation?

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3.21. And now imagine, please, another 10-step ladder, where at the bottom, on the first step, stand people who are completely powerless and without rights, and on the highest step, the tenth, stand those who have a lot of power and rights. On which step of this ladder are you today?

Step  Number

3.22. On which step were you before your wife joined women networks?

Step  Number

3.23. **(If there was a positive change)** What are the two most important factors that contributed to this change?

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3.24. **(If there was a negative change)** What are the two most important factors that contributed to this change?

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**PART 4: CHALLENGES FACING WOMEN’S NETWORKS DURING ECONOMIC REFORMS**

4.1. Are you aware of economic reforms which minimize the role of government in provision of services to communities and increase personal responsibilities of individual community members? Yes/No. Please list at least three advantages and disadvantages of the economic reforms

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.....  
.....

4.2. Does your spouse’s network/networks assist you in reducing the negative impacts resulting from economic reforms? Yes/No. Please list two important issues that you consider to be of assistance to you:

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.....

4.3. What problems do women networks face following market economic reforms?  
(Tick as many options as you can)

- a) Unfair price for crops produced by network members...
- b) Unfair competition with relatively well established business people including middlemen...
- c) Delayed loan repayment....
- d) Temporary relocation by indebted Members ...
- e) Uncommitted leaders...
- f) Others (please specify)...

4.4. Please provide details on two most pertinent problems mentioned above:

.....  
.....  
.....  
.....

4.5. What challenge does women's network face following market economic reforms? (Tick as many options as you can)

- a) Inadequate information on reliable markets...
- b) Absence of financial institutions and financial services...
- c) Inadequate or Lack of funding from government...
- d) Lack of funding from international donors...
- e) Inadequate leadership skills by network leaders...
- f) Inadequate entrepreneurship skills by network members...
- g) Others (please specify)...

4.6. Please provide details on two most pertinent challenges mentioned above:

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.....  
.....

4.6. Please list opportunities available to deal with the challenges

.....  
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4.7. How do women's networks operate (organization)?

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4.8. How do network members work in network related activities?

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**PART 5: COPING STRATEGIES OF WOMEN'S NETWORKS**

15.1. What are women network political responses to on-going economic reforms?  
 (Tick as many options as you can)

- g) Encourage members to protests against issues seen as exploitative, e.g. too much taxation...
- h) Encouraging members to run for political positions...
- i) Support politicians who share their vision...
- j) Providing women with civic education and political rights...
- k) Misusing funding provided by government and other donors...
- l) Others (please specify)...

5.2. What are women network economic responses to on-going economic reforms?  
 (Tick as many options as you can)

- j) Providing members with soft loans...
- k) Encourage members to identify and pursue income generating activities...
- l) Encourage members to take advantage of existing economic opportunities...
- m) Encourage women to open formal and informal financial institution such as SACCOS, Vicoba, *Upatu*...
- n) Searching for markets and market information for members' products...
- o) Denial for commodification...
- p) Joining multiple economic networks...
- q) Providing women with entrepreneurship training...
- r) Others (please specify)...

5.3. What are women's network social responses to on-going economic reforms?  
 (Tick as many options as you can)

- e) Encouraging members to join or create another network ...
- f) Providing members with moral support during difficult times...
- g) Creating social security fund to support members during hard times...
- h) Others (please specify)...

5.4. What are your general views on the way womens' networks address negative impacts from on-going economic reforms? (Tick as many options as you can)

- a) They are incapable of dealing with negative effects...
- b) They provide women with loans and help them address short comings of the reforms...
- c) They help women get informed....
- d) They make use of opportunities (i.e. mobile phones) emanating from economic reforms...
- e) Others (specify)...

5.5. What are coping strategies of on-going economic reforms by individual members of a network? (Tick as many options as you can)

- l) Temporary relocation by male head of household (husband) leaving children under the care of his wife and relatively well-off relatives...

- m) Temporary relocation by a female head of household (wife) leaving children under the care of her husband and relatively well-off relatives...
- n) Temporary relocation by both parents male leaving children under the care of relatively well-off relatives...
- o) To engage in agriculture for food and cash....
- p) Working as casual labourers in farm and non-farm activities...
- q) Engage children in child labour....
- r) Transporting food to market towns such as Iguguno, Igunga and Singida...
- s) To engage in petty business....
- t) Selling food and other agricultural produce to local middlemen...
- u) Selling food and other agricultural produce to middlemen...
- v) Others (please specify)...

5.6. In your opinion, what are the two most important coping strategies that should be employed by women networks

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**THANK YOU**

**Appendix 3: Field Guide for Observations, Documentary Review, Transect Walks, Informal Mapping, In-Depth Interviews and Focus Group Discussions**

**UNIVERSITY OF DAR ES SALAAM**

**INSTITUTE OF DEVELOPMENT STUDIES**

**A. PUSHING AND PULLING FACTORS FOR JOINING WOMEN'S NETWORKS.**

- *Pushing factors for joining women's Network.*
- *Pulling factors for joining women's network*

**B. ROLE OF WOMEN'S NETWORKS AND ASSOCIATED GENDERED IMPLICATIONS**

- *Role of networks in shaping gender relations*
- *Role of networks in improving standard of living: increasing income, improving food security etc*
- *Role of networks in community development and nation building*

**C. CHALLENGES FACING WOMEN'S NETWORKS DURING ECONOMIC REFORMS**

- *Evaluation/critical views on on-going economic reforms by study population*
- *Problems for women's networks emanating from economic reforms*
- *Challenges for women's networks emanating from economic reforms*

**D. COPING STRATEGIES OF WOMEN'S NETWORKS**

- *How do women's networks politically, economically and socially react to on-going economic reforms?*
- *Strategies of women's network in addressing negative impacts of existing economic reforms*
- *Dynamics of networks following economic reforms*

**Appendix 4: Informed Consent Form On Research Titled Networking By The Rural Poor As A Mechanism For Community Development Within The Neoliberal Context: A Case Of Women Networks In Mkalama District, In Singida Region, Tanzania**

This consent form explains the purpose of this study. Please read it very carefully. Your participation is absolutely voluntary. Your refusal to participate will not bring you any harm, thus it is solely your decision to participate in this study.

You have a right to ask questions and express concerns about anything you do not understand. If you do not have any questions at the moment, feel free to ask anytime during the research.

**For questions about the research, please contact:**

This study is being conducted by Rasel Madaha, a student at the University of Dar es Salaam. Any questions, concerns or complains that you may have about this study can be answered by Rasel Madaha. Rasel Madaha can be reached through the Institute of Development Studies or by telephone at 0787737309. He may also be reached via email at [raselmpuya@gmail.com](mailto:raselmpuya@gmail.com).

If you have any questions about your rights as a participant in a research project, or questions, concerns or complaints about the research and wish to speak with someone other than the researcher, you should contact (anonymously, if you wish) either the Director of Institute of Development Studies, Institute of Development

Studies, P.O. Box 35169, Dar es Salaam or the Office of the Vice Chancellor of the University of Dar es Salaam.

**Purpose:** As you might be aware, women networks, such as yours, are increasingly becoming important in women empowerment nowadays. I would like to learn more about your network and the associated benefits. This will help me to better understand your project and possibly volunteer consultancy services in the future; give your network voice through thesis, conferences and publication produced; and provide recommendations which will help you better your network and enable other interested development partners to better assist your network.

**Procedure:** By agreeing to participate in this study, you will be asked to participate in the research. You will be asked to talk about your experience in line with the stated objectives and research questions. The interview can either take place in your household or at a convenient location identified by you. The length of the interview depends on what would you like to share, however it is designed to last not more than 30 minutes.

The questions to be asked are both closed and open-ended – we would like to understand your personal experiences and challenges as a member of the women's network.

**Risks and Benefits:** You may become distressed or upset at the time when you think about and/or answer interview questions. There are no benefits resulting from your participation other than those which will help network leaders, Development



agencies and Government officials to better address the needs of your networks. Shortly, this study envisions coming up with recommendations aimed at helping your network become more competitive in today's world whereby people from different nations increasingly interact. This study also aims at providing policy recommendations for gender equality and empowerment. Other benefits may include recommendation on how to improve your network's activities, publicity of network's activities in local and international journals and possibility that your network may be networked with other development agencies interested in women empowerment.

**Confidentiality:** Your individual privacy will be maintained in all published and written data resulting from the study. Any potential identifiers (e.g. names, location) will be removed from transcripts. All transcripts will only be coded with a code number. In other words, all notes and transcripts from this study will only be identified by a number, not by participant names.

**Subject statement:**

I have read and understand the above information. My questions have been answered. I agree to participate in this research.

---

Participant's Name

---

Participant's Signature

---

Date

---

Primary Investigator's Signature

---

Date

---

**Appendix 5: Translated Consent Form**

Kiambatisho A: Kukubali Kushiriki kwenye Utafiti kuhusu Mshikamano wa Watu wa Pembezoni katika Kuleta Maendeleo ya Jamii ndani ya Mfumo wa Soko Huria katika Wilaya ya Mkalama, Singida, Tanzania

Hii fomu inaelezea dhumuni la utafiti huu. Tafadhali soma fomu hii kwa uangalifu wa hali ya juu. Ushiriki wako katika utafiti huu ni wa kujitolea. Kukataa kushiriki katika utafiti huu, hakutakudhulu kwa namna yoyote ile, kwa hiyo uamuzi wako wewe binafsi ndio kiini cha wewe kushiriki na siyo vinginevyo.

Unahaki ya kuuliza maswali na kueleza dukuduku kuhusu chochote kile ambacho haukielewi. Kama hauna swali kwa sasa, uko huru kuuliza wakati wowote wa utafiti huu.

**Kwa maswali kuhusu utafiti, tafadhali soma maelezo hapo chini:**

Utafiti huu unafanywa na Ndugu Rasel Madaha, mwanafunzi wa udhamivu au Shahada ya Tatu, katika Chuo Kikuu Cha Dar es Salaam, Taasisi ya Maendeleo ya Jamii. Maswali, dukuduku au malalamiko yoyote ambayo unaweza kuwa nayo kuhusu utafiti huu, yanaweza kujibiwa na Rasel Madaha. Unaweza kumpata Rasel Madaha kupitia kwa simu namba 0787737309. Vilevile, unaweza kuwasiliana naye kwa barua pepe ambayo ni [raselmpuya@gmail.com](mailto:raselmpuya@gmail.com). Pia unaweza kuwasiliana na Mkuu wa Taasisi ya Maendeleo, S.L.P. 35169, Dar es Salaam. Lakini pia unaweza kuwasiliana moja kwa moja na ofisi ya Makamu Mkuu wa Chuo, Chuo Kikuu cha Dar es Salaam.

**Dhumuni:** Kama unavyoelewa, mitandao ya kinamama, kama huu wa kwako, inazidi kuwa muhimu katika kuwawezesha wakinamama sikuhizi. Ningependa kujifunza zaidi kuhusu mtandao wako na faida zake. Hali hiyo itaniwezesha kuelewa vizuri mradi wenu na ikiwezekana kutoa huduma ya ushauri wa kiutaalamu hapo baadaye; kuupa mtandao wako sauti kupitia ripoti ya utafiti huu; tamasha, washa na machapisho; na kutoa mapendekezo ambayo yatawezesha mtandao wako na kuwawezesha washika dau wengine kuusadia matandao wako.

**Taratibu:** Kwa kukubali kushiriki katika utafiti huu, unakubali kuulizwa maswali na mtafiti. Utaombwa kuzungumzia uzoefu wako kadri ya malengo na maswali ya utafiti huu. Dodoso laweza kufanyika nyumbani kwako au mahali popote ambako utapendelea. Urefu wa dodoso hili unategemea jinsi utakavyo changia, hata hivyo limeandaliwa ili lichukue dakika 30.

Maswali yatakayo ulizwa ni pamoja na ya kujieleza na kuchagua—tungependa kufahamu uzoefu wako na changamoto kama mwanachama wa mtandao wa kinamama.

**Faida na Hasara:** Unaweza kusumbuka au kuchoka wakati ambako unafikiria majibu na/au kujibu maswali ya dodoso. Hakuna faida utakazo pata kutokana na utafiti huu zaidi ya zile ambazo zitauwezesha viongozi wa mtandao, mashirika ya maendeleo na viongozi wa serikali kuweza kuyashughulikia mahitaji ya mtandao wenu. Kwa kifupi, huu utafiti ana maono ambayo ya lenga kutoa mapendekezo yatakayo uwezesha mtandao wenu kushindani katika ulimwengu wa utandawazi

ambako watu wa mataifa mbalimbali wanashirikaana. Utafiti huu pia analengo la kutoa mapendekezo ya kiseru kwa ajiri ya Usawa wa Kijinsia na uwezeshaji. Faida nyingine ni pamoja na mapendekezo ya jinsi ya kuboresha shughuli za mtandao, kutangaza shughuli za mtandao kwenye majarida ya ndani na yale ya kimataifa and uwezekano wa kuunganisha mtandao wenu na mashirika ya kimaendeleo yaliyo zamia katika maswala ya kuwezesha wakinamama.

**Usiri:** Mazungumzo haya ni ya siri na haya onyeshwa kwenye takwimu zozote zitakazo tokana na utafiti huu. Vitu vyote ambavyo vitakutambulisha (mf. Jina, makazi) vitaondolewa katika maandisha hayo. Maandishi yote yatawekewa namba, badala ya jina lako. Kwa maana nyingine ni namba tu ndio itatumika kutofautisha madodoso.

### **Tamko la Makubaliano**

Nimesoma na kuelewa maelezo yote hapo juu. Maswali yangu yamejibiwa.

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**Jina la Mshiriki**

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**Saini ya Mshiriki**

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Tarehe

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**Saini ya Mtafiti**

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Tarehe