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Challenges and opportunities of Village Community Networks within the neoliberal context: a case study of women's networks in Africa

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ABSTRACT

Given the fact that neoliberalism continues to affect the way people view today's world and it will continue to do so for sometimes, women and their networks need to make use of some of the opportunities presented by neoliberalism. In particular, the government of Tanzania has created an atmosphere to allow grassroots networks and NGOs to directly implement development interventions in Tanzania. The NGOs have implemented welfare interventions benefiting the entire communities as well as providing financial services to a limited number of people. As the role of welfare NGOs declines, there has been an unplanned surge of grassroots networks including VICOBA Women Networks following a government's call for community's ownership of the development process. Although VICOBA Networks are an unplanned change, they possess a potential which can be used to improve microfinance projects. Besides, the government of Tanzania has created a framework to recognize the role played by such networks in provision of social services to the public. This is a key opportunity that needs be utilized. Other key opportunities have been discussed in the article. The knowledge presented in this paper will benefit several fields including African studies, human geography, gender studies and community development both in the field and academia.

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1. Introduction

Neoliberalism refers to a strand of capitalism, officially established in late 1970s, focusing on maximization of entrepreneurial freedoms through private property rights, individual liberty, unencumbered markets (free trade), minimum government's role, expanding and complex marketing system, political pluralism, low taxes for the rich, globalization and commodification which leads to massive dispossession of the majority of population of their cultural and material wealth (Harvey, 2007, 2011, 2014; Steady, 2005). Neoliberalism creates crisis tendencies originating from emphasis on endless accumulation of material wealth which leads to reduction of social services for the poor, offence of human dignities, increasing levels of poverty and inequality. Despite the mentioned macro structural faults of

neoliberalism, individuals are expected to take personal responsibility to navigate the terrain. It is argued by Cahill (2011) and Primrose (2013) that neoliberalism remains dominant in contemporary world. Similar views are shared by Harvey (2007, p. 22) who acknowledges that neoliberalism has become, 'part of the common sense way we interpret, live in, and understand the world'. Further, neoliberalism serves as an engine of globalization, as revealed by Stiglitz (2006), symbolizing increasing global communication, flow of ideas and transfer of knowledge and technological innovations; and finally, relates to policies and practices that ensure the unfettered flow of global capital to maximize profits in the interest of few elites taking the form of knowhow, development aid, entrepreneurship and foreign investment (Cerny in Rosenau, 2003; Steady, 2005).

As it is the case in many other countries of the world (Harvey, 2007, 2011), the Tanzanian Government has adopted neoliberal policies since mid-1980s as summarized by Chachage, (2003, pp. 9–30):

... What is now popularly known as an era of globalization has reorganized the concepts for classifying, ordering and making sense of our social realities and the world in general. Neo-colonialism and imperialism has been re-baptized and dubbed 'globalization'. Exploiters are called 'investors' or better still, 'the vital force of our nations'. Selling of public and national rights under the guise of privatization is 'injecting sound economic policies'. The unemployed are said to be in the 'informal sector'. Those who are poor are in that condition not because they are exploited, powerless, dominated, persecuted and marginalized, but because they are work-shy, and thus a problem for the rest of the society, since they cannot budget, save and invest ...

Neoliberalism has created a neoliberal context initially showcased through adoption of World Bank's and IMF's Structural Adjustment Programs (SAPs) in mid-1980s in the form of development aid and later on through welfare interventions by NGOs from 1990s to 2000s, which all together led to minimized role of the government. This has led to more exploitation of the marginalized people and women in particular. An important thesis in this regard is given by Connelly, Li, MacDonald, and Parpart (2000, p. 62) who reveal that neoliberalism often-times goes hand in hand with patriarchy by socially shaping men's and women's gender roles to the disadvantage of women. For example, 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. And no less clear, communities continue to practise patriarchal domination by socially assigning gender roles in such a way that women continue to be exploited (Parpart, Connelly, & Barriteau, 2000, pp. 53–56). This equally happens in Tanzania despite the fact that the National Women and Gender Policy of 2000 –that advocates for incorporation of gender equality in all development interventions – has been in place for over 16 years (TGNP, 1997, 2013, 2015; URT, 2008, p. 3).

As neoliberalism and patriarchy continue to disempower Tanzanian communities, development and empowerment of rural communities through networking and networks have equally become part of Tanzania's Government commitment to creation of a pro-poor development environment that enables rural communities achieve sustainable livelihoods within the neoliberal context. In consequence, women in Tanzania have been relying on networks, to cope with difficulties associated with neoliberalism including, among other things, government's withdrawal in provision of free social services. Similar coping strategies have been reported elsewhere (Alders, Haverkort, & Velhuizen, 1993; Archambault, 2010; Buskens, 2002; Cook-Craig, 2010; Eisenstein, 2010; Jackson, 2008; Kristof & Wudunn, 2009; Parpart et al., 2000).

Accordingly, this article, based mainly on unpublished PhD field data, focuses on challenges and opportunities of Village Community Networks famously known as Village Community Banks (VICOBA) within the neoliberal context, to shed light to policy-makers and practitioners working in rural areas of Africa and Tanzania in particular. The term VICOBA was coined for the first time in the world in Tanzania in year 2002 and it has successfully been mainstreamed into the Tanzanian urban and rural culture. Often times, VICOBA are led and dominated by women who have been brought together for the common collective good of one another. VICOBA networks are voluntarily self-selected networks of people which save money through purchasing shares. The savings are usually invested in a loan cumulative 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 communities which do not have access to formal financial services. In so doing, this article showcases the long-term benefits of micro-finance for women as individuals and for their communities at large. Similarly, the article showcases how community members take relatively sustainable self-initiative by creating VICOBA networks to fill the gap created following the withdrawal of welfare services by welfare NGOs. This phenomenon (of studying effects of developmental projects, 6 years after closure) isn't often covered in contemporary development literature.

Further, despite the many shortcomings of neoliberalism, it has been revealed in this article that the neoliberal context has created opportunities for rural inhabitants and members of women networks in particular. Yet, such opportunities have not yet been adequately documented.

2. Theoretical framework

The theoretical framework which guided data collection and associated analysis of the study is Gender And Development (GAD). This is a feminist international development theory which emerged from the work of feminist civil societies particularly those residing and interested in developing countries (Moser, 1993; Parpart et al., 2000). According to Connelly and co-authors (2000, p. 62), GAD synthesizes issues of, 'materialist political economy' such as neoliberalism, 'and the radical-feminist issues of patriarchy and patriarchal ideology' to showcase that (p. 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 ...

Simply put, GAD is in a better position to examine a context created by interplay of neoliberalism and patriarchal domination.

Further, Moser (1993) acknowledges that a focus on gender equally pays special attention on gender relations among men and women, when designing measures to help women in the development process. Men are brought on board so as to focus on the actual problem of women's subordination to men so as to curb such oppression. 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, they can reduce prevailing gender inequalities whereas practical gender needs are those which have to do with material needs of women (UNESCO, 2003).

GAD, enshrined in the Tanzania National Women Development and Gender Policy (URT, 2000), emphasizes on collective efforts such as women's networking which benefits all community members regardless of their sex. This view is different from women in Development (WID), GAD's competing theoretical framework, which emphasizes on incorporation of individual women in the development process because firstly, networking of individual women is seen as non-entrepreneurial and secondly, women are regarded as a source of cheap labour in the profit making industry (Eisenstein, 2010). Similarly, GAD has been selected to guide this study because it addresses the shortcomings of the major theoretical approaches to development theory including WID, modernization theory, underdevelopment, dependency theory and more recently the Market Economy (also referred to as neoliberalism) (Harvey, 2005, 2007, 2011; Sarker, 2006). GAD, as a theory, has informed several scholarly studies including Jockes (1987), Mitter (1986) and Park (1993).

Finally, social networking theory has equally been taken on board. Alders et al. (1993, p. 9) reveals that 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 organizations 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, 2001; Woolcock & Narayan, 2000). 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.

2.1. Data collection

This study is based on a PhD study at the University of Dar Es Salaam whereby data were collected from April 2015 to November 2015 at Mkalama district, Singida region, Tanzania located in Central Tanzania. Data collection methods which were used include field participant observations by living among the study population, in-depth interviews, face to face interviews, focused groups discussions, documentary reviews and semi-structured questionnaires. The mentioned data collection tools were complemented by video and tape recording as well as photo taking so as to preserve data collected in their original form as much as possible. Action research was equally applied in that the researcher collaborated

with several VICOBA Women Networks to create a forum for further collaborating and networking beyond the PhD study. This has paved way for the findings to be immediately put into action for the betterment of the study population. This is not a new phenomenon as it has been applied elsewhere and with good results (Chevalier & Buckles, 2013). The forum has been coordinated by a local not-for-profit NGO called JUWAKI (Jumuiya ya Wafanyabiashara Wanawake Kinyangiri) which is an Association of Women Entrepreneurs in Kinyangiri in collaboration with AGEN&AGEN-USA Inc (www.agentz.org) which is a not-for-profit NGO founded by the author).

Mkalama district has a total of fourteen administrative wards. However, only five wards namely Iguguno, Msingi, Kinyangiri, Nduguti and Kikhonda were selected for the study (see Table 1). A total of 13 Women VICOBA networks (see Table 1) from the mentioned wards were selected. 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 5 years. It should equally be noted that networks in the selected wards without such features were excluded from this study.

Moreover, the wards were purposively selected following existence of organized networking and umbrella networks such as *Jumuiya ya Wanawake wafanya biashara Kinyangiri* (JUWAKI) for over 15 years. 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, 2000).

Finally, it is underscored here that choices in Table 2 were developed following a pre-test in Iringa region and review of secondary data from both Civil Societies and Local Government Authorities in Mkalama district (study area). The choices were further refined during the process of qualitative data collection which started from April, 2015 across all selected wards and then was subsequently followed by face to face interview using the semi-structured questionnaire. This applies to all of the tables. If a choice receives 100%, 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.

Table 1. Women networks in selected wards of Mkalama district.

Ward's name	Women's network name	Number of members
Iguguno	Upendo Care	30
	Family Care	30
Kinyangiri	Upendo	30
	Nzalilya	30
	Jikomboe	23
	Juhudi	31
Msingi	Uchumi-Msingi	22
	Tumaini	11
	Nguna	22
Kikhonda	Jitume	40
	Tupendane	30
	Faidika	30
Nduguti	Mwanzo Mgumu KIKOBA Namba Moja	36
Total of participants		363

Source: Survey data (2015).

Table 2. Challenges of women's networks ($N = 178$).

Challenge	Members		Spouses	
	Frequency	Percentage	Frequency	Percentage
i. Inadequate information on reliable markets	61	61	59	75
ii. Absence of formal financial institutions and services	100	100	78	100
iii. Inadequate or lack of funding from government	100	100	78	100
iv. Lack of funding from international donors	100	100	78	100
v. Inadequate leadership skills by network leaders	90	90	30	38
vi. Inadequate entrepreneurship skills by network members	100	100	66	84

Source: Survey data (2015).

3. Findings and discussions

3.1. The general context of the study area

Mkalama district is one of the remotest districts located in central Tanzania. The District was established in July, 2012 after dividing former Iramba District. 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 (Records from the office of the District Executive Director, August 2015).

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 will be attained through a Mission Statement calling for participation of the community and all other stakeholders in quality services delivery through good governance and efficient utilization of available natural resources. The main priorities of the district for the next five years are: improving service and reducing HIV/AIDS infections; enhancing, sustaining and effectively implement national anti-corruption strategy; improve access; quality and equitable social services delivery; good governance and improving social economic infrastructure. The district's planning for its community is thus reflected in 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, August 2015; Records from the office of the District Executive Director, August 2015).

Mkalama District Council covers an area of 3365.5 km² 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 2200 ha of suitable land for irrigation is being utilized (see Figure 1). Unlike many other rural districts in Tanzania, Mkalama district is diverse with several indigenous tribal communities of Khoisan, Cushitic, Nilotic and Bantu origins. They include Nyilamba, Nyaturu, Nyisanzu, Iraq and Sukuma ethnic groups. Each of the ethnic group has a unique sub-culture and vernacular language. The mentioned groups live in villages relatively isolated from one another. Nyisanzu's vernacular language is a mixture of Kinyilamba spoken by the Nyilamba and Kinyanturu spoken by the people of Nyaturu ethnic group. Nyilamba, Nyaturu and Nyisanzu are the dominant tribes in study area. The main occupation of the three major ethnic groups, including Wanyiramba, Wanyisanzu and Wanyaturu is agricultural production. The main food crops are maize, millet, sorghum, paddy,

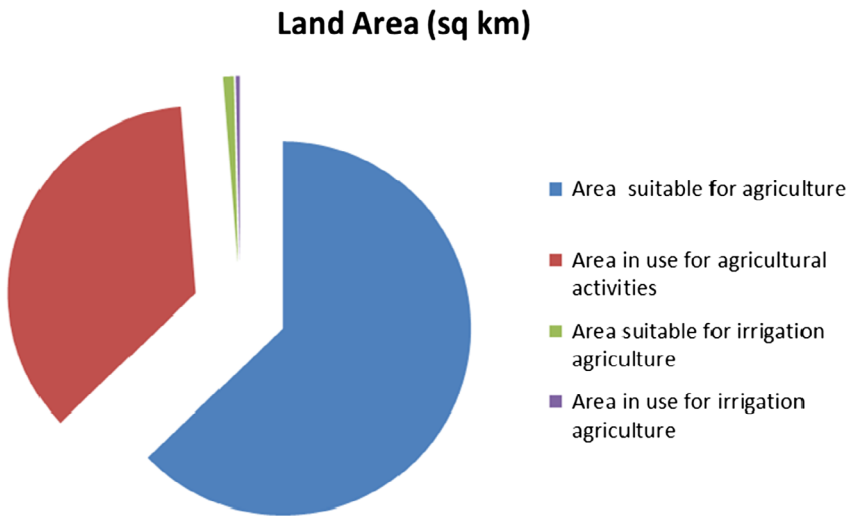


Figure 1. Land area of Mkalama district. Source: Mkalama District Planning Department (2015).

beans, cassava and sweet potatoes. Major cash crops include sunflower, cotton, onions and groundnuts.

The 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 ethnic groups engage in animal husbandry. In particular, they keep cattle, goats, pigs, sheep, donkeys and chicken. There is a total 705,437 livestock in the district (see Figure 2). Cattle bulls and donkeys are used for farming and transportation.

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, 80–100 cattle on average are being slaughtered daily, while about 35–45 are being auctioned at public markets across the district (Records from Mkalama District Executive's office, August 2015).

As far as mineral extraction is concerned, Mkalama District has mainly copper which is being extracted at Ibagwa ward. The area that is rich in copper is estimated to be 2500 m². 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

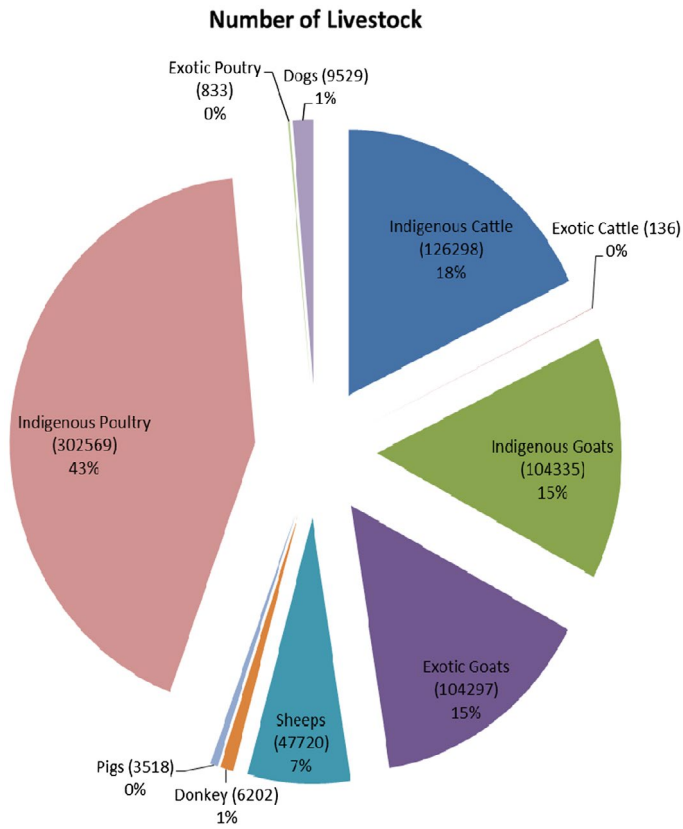


Figure 2. Number of livestock in Mkalama district. Source: Mkalama District Council Livestock Department (2015).

permit from the Ministry of Mineral and Energy. In addition, there is 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 mentioned 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 season which is usually around February to May of each year. Fishermen use fishing nets and canoes for fishing. 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 several Civil Society Organizations which include World Vision, Small Enterprise Development Agency (SEDA), PRIDE, Sustainable Environment Management

Action (SEMA), ILO and Hauho Municipality Friendship Association.¹ However, members of VICOBA women networks were, at some point in their lives, beneficiaries of development projects by the mentioned NGOs. The organizations have a variety of interventions including 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 1065 female members (55%). Total savings and shares are worthy Tanzanian shillings 50,646,595 and Tanzanian shillings 36,866,524, respectively. Although some members of VICOBA Women networks (the focus of this study) have or had membership in those cooperatives, VICOBA women networks operate independently from the mentioned cooperatives (the other previously mentioned civil society organizations). Experiences shared by the women, with membership in those cooperatives, are not promising and are simply dismissed as unproductive. In short, it was revealed that the cooperatives (as compared to VICOBA networks) are poorly managed with bureaucratic procedures for one to access microloans and other social services. Moreover, there are incidental expenses associated with getting a loan from the cooperatives. The cooperatives also suffer from patriarchal domination, corruption and nepotism. Accordingly, the majority of women in Mkalama district either avoid membership in such cooperatives or withdraw in case they have already joined such cooperatives. The next sub-section focuses on other challenges existing in the district.

3.1.1. Major development challenges for the district

There are key challenges that the district faces and these include but not limited to the following: inadequate and less skilled LGA (Local Government Authority) staff, poor revenue collection, inadequate and poor road infrastructure, land disputes, 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 (Official District Records from the office of the District Executive Director, August 2015). This study has revealed that VICOBA women networks are invaluable asset the government and other development agencies need to invest on so as to address some of the mentioned challenges. The next section will focus on the specific challenges of VICOBA women networks within the neoliberal context.

3.2. Challenges of women networks

According to Oxford Dictionary (Hornby, 1992, p. 185), a challenge simply refers to a, 'stimulating task' which prompts an individual to take some action. In view of that challenges are necessary and if addressed productively, they can encourage grassroots people to be innovative within the prevailing context and in so doing attain progress. Table 2 presents views of members of VICOBA women networks and their spouses. Observations of Table 2 reveal that women networks face a number of challenges that directly relate to the neoliberal context and specifically the withdrawal of government and welfare donor institutions from the study area.

The challenges emanating from the neoliberal context that women networks in Mkalama district need to address (see Table 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).

Essentially, it has been learnt that the majority of VICOBA women networks do not take self-initiative measures to provide members with information on markets and in particular for their agricultural produce. This greatly affects members of the networks. According to UN (2015, p. 13), for SDG Goal 2 stating, 'End hunger, achieve food security and improved nutrition and promote sustainable agriculture', to be achieved,

... there is a need to adopt measures to ensure the proper functioning of food commodity markets and their derivatives and facilitate timely access to market information, including on food reserves, in order to help limit extreme food price volatility.

Noteworthy, Uchumi-Msingi and Tumaini VICOBA women networks located in Msingi ward have taken some innovative measures to address the challenge that other VICOBA women networks 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.

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 VICOBA women networks themselves); 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 welfare services. For instance, documentary review of World Vision reports, reveals that the organization invested a total of US dollars 1,314,000 from year 2005 to 2009 in the selected wards. The interventions focused on agriculture, livestock development, health, education and water. In view of that, withdrawal of such huge funding has a significant impact on the lives of men and women in the district.

Moreover, given the 'community empowerment' approach of World Vision, greater emphasis had to be put on the welfare interventions through utilization of locally available resources including people. As a result, the 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. Consequently, the end of World Vision programs resulted into unemployment of a significant number of people and loses of the customer base (that depended on WV funds) in the district. Unexpected outcome of the withdrawal, as briefly explained earlier, is creation of self-help VICOBA networks to cope with the withdrawal of the welfare services by welfare NGOs. This study has revealed that the microfinance services of the 'donor unsupervised' VICOBA Networks are better in reaching out to more women than the donor funded microfinance services of the welfare NGOs. Interestingly, Kabeer (2005) criticises the approach used by some donor supported

microfinance projects for the poor and proposes a supposedly better approach embedded in the design of financial services based on an empirically based understanding of the relationship between context, approach and impact. The study presents us with a different picture rooted in an argument that microfinance services need to be initiated and run by the poor themselves. For instance, self-created VICOBA Women Networks have managed to operate for over 7 years. Donor funded microfinance projects could not survive for a year following donor's withdrawal. Thus, the role of outside intervention needs to be limited as much as possible. Specifically, it should not go beyond training and provision of useful information to the poor, not funds. In other words, this study has filled a gap proposed by Kabeer (2005) that called for longitudinal study to examine the long term impacts of microfinance projects.

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. For example, VICOBA Women Network, known as 'Mwanzo Mgumu KIKOBA Namba Moja,' has made some special arrangements to address the two challenges for others to emulate. Specifically, 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. Closure of a discussion on challenges associated with neoliberalism, opens a door to focus on the opportunities created by neoliberalism in the district. This is covered in the next section.

3.3. Opportunities of the neoliberal market context

Given the fact that neoliberalism will continue to affect the way people view today's world (Harvey, 2007) for sometimes as shared by Wallerstein (2011), women and their networks need to make use of some of the opportunities presented by neoliberalism to address the neoliberal challenges (see Section 3.1). In particular, there are some key opportunities of neoliberalism which can be utilized to address the mentioned challenges and in view of that lead to improvement of lives of men and women in Mkalama district. Accordingly, the following sub-sections are going to focus on some of the opportunities of neoliberalism that women's networks can make use of to better their lives.

3.3.1. 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 100% of the respondents of a semi-structured interview) in the district. Restriction of prices by government and other regulatory bodies is seen as an invasion of personal freedom which may interfere with the welfare of communities.

Noteworthy, all of the respondents invest their loans on agricultural production and petty businesses. Accordingly, ability of farmers to set prices and sell their agricultural produce is of paramount importance. Here, they, as members of VICOBA networks and entrepreneurs, are expected to repay their loans and as parents, pay school fees including meeting other

pertinent household expenses. In view of that, it is important to unlock funds invested in agriculture through selling the harvest, for them to spend such funds in household expenses.

To be more specific, it should be noted that funds of VICOBA women network members are invested into 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 funds obtained from harvest are then reinvested in VICOBA networks and for loans to be invested in petty business during dry season. The cycle is repeated with the onset of the rainy season. The profits accrued through this process are spent in household needs and educational expenses of children.

3.3.2. Accessibility to communication technologies

It was observed, during the field data collection, that all of the respondents of the questionnaire either own or have access to a mobile phone. For instance, all of the 178 respondents of the questionnaire provided a phone number from which they could be reached. Moreover, buying and maintaining a phone, as revealed by 5 of key informants interviewed, is affordable to many of network members and other community members in Mkalama district.

Increased accessibility to imported mobile phones results 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. Finally, all of the mobile phone companies have provided their customers with mobile financial services whereby member can receive and send money to one another. This has indeed transformed business in the rural setting of Tanzania.

3.3.3. Accessibility to transportation facilities

Market economic reforms have led to improved availability of motorized transportation facilities in the district. Until early 2010s, the major means of transportation by inhabitants of Mkalama district were 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 significantly declining. This has improved the lives of people in Mkalama district as summarized in the following quotation from a Focus Group Discussion:

... transportation has been improved significantly nowadays. For example, motorcycles are all over Mkalama district. You can literally go anywhere in the district. If you cannot get there using minibuses and buses, you can count on motorcycles. There are also many minibuses nowadays and one does not need to wait for many hours to travel from one location to another. There are buses which connect the district to all regions of Tanzania. Improved transportation has indeed increased the standard of our living."(A participant of focus group discussion from Kinyangiri ward, 19 June 2015).

The above quotation reveals that free market economic reforms have made it easier for businessmen to import transportation facilities from abroad and make them available to rural inhabitants including those living in Mkalama district. 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 at a cheaper price 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.

3.3.4. Small scale entrepreneurship

Free market economic 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 Mkalama district. Moreover, the entrepreneurs sell their merchandize in market towns such as Iguguno, Kikhonda, Msingi, Nduguti and Kinyangiri as revealed through observations made at the time of data collection. This view was equally shared in a Focus Group Discussion:

Some women engage entrepreneurship by rotating in public markets. Although this kind of venture brings services closer to citizens, it is an opportunity for women to join the venture and increase their household income. This will in turn enable women entrepreneurs to improve their standard of living.”(Participant of a focus group discussion from Kikhonda ward, 11 June 2015).

The quotation reveals 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 public markets. This makes such products available to people living in more remote places. Such weekly markets are also found in Iguguno, Kikhonda, Msingi and Kinyangiri market towns or villages. The entrepreneurs travel to different cities and towns such as Igunga, Singida, Arusha and Dar es Salaam to purchase their products. Long vehicles on their return from Tanzania mainland 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 a local market. Accordingly, the women should either become small scale entrepreneurs themselves or identify the needs of those entrepreneurs to make them their customers.

3.3.5. Networks and networking

Mushrooming of networks is another opportunity emanating from neoliberal policies (Tripp, Casimiro, Kwesiga, & Mungwa, 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 and the rest of the world (Chachage & Mbilinyi, 2003; UNDP, 2015). Consequently, the government has created an atmosphere to allow civil societies, networks and 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. These have been seen through observations. Moreover, one of the key informants said 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 a horrible situation, (Key informant from Kinyangiri ward, 30 June 2015).

Similarly, the mushrooming of VICOBA women networks is an indirect product of such policies. These can play a vital role in community development (Acquaah, 2011; Gilchrist, 2009) 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. For instance, CARE international, among many others, 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. The next section focuses on emerging issues in relation to challenges and opportunities within the neoliberal context.

3.4. Emerging issues

It is mentioned in the Community Development Policy of Tanzania (URT, 1996, p. 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.

It is argued here that the mentioned statement is an excuse for not doing enough to address the challenges of the disadvantaged communities. Simply put, although patriarchal men in Mkalama district are likely to squander household resources in drunkenness and unnecessary luxuries, the majority of women don't, as per the findings of this study, because they have been socially assigned a role as caregivers in their respective communities.

Accordingly, it has been revealed that the main problem lies in patriarchal culture which makes men irresponsible to their household and communities. It is therefore important for all development interventions to incorporate gender equality to deal with ongoing social construction of men's and women's identities in communities largely informed by patriarchy that exacerbates inequalities between the sexes (URT, 2008). In addition, it has 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. Nevertheless, patriarchy, as found in this study, continues to enable men in Mkalama to exploit their wives by being irresponsible. For example, it is common for men to run away from their families at the time they are needed the most and in particular during extended drought periods. This phenomenon in Mkalama slightly diverges from the popular view in similar microfinance projects located in Bangladesh whereby men remain powerful and maintain power over the loan obtained through such projects by women (Goetz & Sen Gupta, 1996). Thus, an interesting thing for further study is an examination of reasons behind the failure of neoliberalism to weaken patriarchy in Bangladesh.

It is therefore important for communities in Mkalama district to change this culture to attain progress. Here, both government and other stakeholders need to invest on people by providing them with capital and skills to make the best use of the district's natural

resources. Moreover, they need to provide education on gender equality and help the community transform itself into a gender sensitive one.

4. Conclusion

The paper has highlighted several challenges and opportunities from VICOBA Women Networks. It has been learnt, among other things, that there has been a push for the minimized role of government in the district and increased role of NGOs and civil societies. This has been the case everywhere in Tanzania and the rest of the world (Chachage & Mbilinyi, 2003; UNDP, 2015). Consequently, the government has created an atmosphere to allow civil societies, networks and NGOs to directly implement development interventions in the district. The NGOs have implemented welfare interventions benefiting the entire communities as well as provided financial services to a limited number of people. As the role of welfare NGOs declines, there has been a surge of grassroots networks including VICOBA Women Networks, as unplanned outcome of neoliberal interventions, following a government's call for community to own the development process. In line of with that, the government has created a framework to recognize the role played by such networks in provision of social services to the public. Therefore, it is has been argued in this paper, as a challenge to existing literature on microfinance, that self-help microfinance projects are more sustainable than those initiated with an external support. Thus, the role of government, NGOs and other development partners needs to be limited to creation of a friendly context that can help VICOBA networks and similar microfinance projects thrive by among other things limiting their interventions to offering training and useful information. Other key opportunities of neoliberalism have been discussed in the article.

Note

1. 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.

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No potential conflict of interest was reported by the author.

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Rasel Madaha is an academician, researcher, author, consultant and not-for-profit entrepreneur. He has over eight years experience in academics. He has over 17 years of experience in the not-for-profit industry in Africa and the United States of America including founding a 501 (c) 3 not-for-profit incorporated in both USA and Tanzania. He is a recipient of several prestigious awards including Fulbright, Champion of Women Economic Development for year 2012 and American Political Science Professional Development Award. Rasel is an advanced PhD candidate who has successfully defended his PhD thesis on May 2017. Further, Rasel holds MA Rural Development of SUA and MA Global Gender Studies of the State University of New York, USA. He also holds a BSc in Agricultural Education & Extension of SUA and Diploma in Education from Morogoro TTC. Apart from lecturing at university, Rasel maintains membership in reputable professional associations such as CODESRIA (The Council for the Development of Social Science in Africa) and APSA (American Political Science Association). Rasel has presented in reputable international conferences. He also engages in action research since 2003 and publishes internationally.

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