

# The Role of Peasantry Women Initiated Networks in the Promotion of Community Development in Mkalama District, Tanzania

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## Abstract

*Community development is a phenomenon referring to communities that can attain and sustain a better standard of living for every community member. Although the thinking is advocated by the proponents of community development, the opponents throw their trust and thrust on the market. They are of opinion that the market is the driver and engine of development, not communities. Individuals are driven by self-interest and not those of the community. On the contrary, the proponents of community development assert that communities are drivers of their development. They advocate for the development of the capabilities of communities for them to collectively take care of their development. Networking is one of the community-centred strategies to deal with the shortfalls of the market and to promote community development. However, the literature focusing on the role of women networking in addressing some of the shortfalls of the market economy is scant. As such, this study employed an exploratory research design and, an embedded multiple-case study research method, to explore the role of Village Community Networks (VCONEs), as self-initiated peasantry women's networks, in the promotion of community development at selected wards of Mkalama District. VCONEs are networks of female peasants who engage in agricultural production during the rainy season and petty businesses during the rainy and dry season. Overall, the findings indicate that VCONEs serve as tools which enable community members to address some of the challenges of the market by collectively working together to build a better standard of living, increasing access to modern technologies, recognizing their problems, as well as attaining self-reliance and empowerment. It is recommended that the government, in collaboration with other stakeholders, need to create a platform to up-scale VCONEs to the rest of farming communities in Tanzania to boost community development and agricultural development through the mitigation of some of the shortfalls of the market economy.*

**Keywords:** Village, Community, Development, Networks, Tanzania

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## Introduction

Community development is about communities collectively taking charge of their development. According to Flora *et al*, (1992) and Christenson & Robinson (1989) community members who work together can attain a better standard of living for everyone. Even though, community members need to learn to handle conflicts to stay united (Robinson, and Green, 2010). That is, communities can attain community development if they work together and possess skills to stay united. Community development is a phenomenon

referring to communities that can attain and sustain a better standard of living for every community member. Although the thinking is advocated by the proponents of community development (Flora *et al*, 1992; Christenson & Robinson, 1989; Robinson, and Green, 2010), the opponents throw their trust and thrust on the market (Harvey, 2005, 2007, 2011). They are referred to as the proponents of neoliberalism. According to (Harvey, 2005) neoliberalism advocates that the market as the driver and engine of development, not communities. Individuals are driven by self-interest and not

those of the community. As such, individuals should not work collectively. Instead, they must compete among themselves in a market context. Neoliberalism promotes individualism and self-interest (Harvey, 2005). Neoliberalism advocates for the withdrawal of government from the provision of social services to the communities to boost competition and stimulate community development. The advocates of the market are of opinion that communities can develop only if the role of the government is limited. A limited role of the government allows competition among community members. In turn, competition allows communities to develop (see Harvey, 2005, 2007, 2011).

Within the mentioned milieu, communities have to purchase social services at the market. Ideally, the government must sell social services at the market as one of the providers in an attempt to stimulate competition. The government also remains as a regulator of the market through formulating policies, and guidelines to promote participation, and allow fair competition among actors in the market. There is sufficient evidence that the market 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 (see Harvey, 2005, 2007, 2011).

On the contrary, the proponents of community development advocate for the intervention of the government, and other actors in building the capacities of local communities for them to be in position to drive the development of their communities (Frank and Smith, 1999). Phillips and Pittman (2009) state that community development is a process and an outcome that develops and enhances the ability of community members to act collectively to improve their community in any or all physical, environmental, cultural, social, political, and economic realms. A starting point is uncovering community level capacities and assets which communities can mobilise to utilize a particular opportunity (Mathie and Peters, 2014). That view in line with the latest strand of community development known as Asset Based approach to Community Development (ABCD). ABCD diverges from the conventional starting point of problems, needs, and deficits that relies on the

outside assistance and externally driven projects (Mathie and Peters, 2014). The proponents of community development assert that a free market and fair competition are not sufficient in developing the capacities of local communities. Communities are drivers of their development whose capabilities are essential for them to be able to collectively take care of their development (Gilchrist, 2009; Mathie and Peters, 2014). Networking is one of the community-centred strategies that bring community members together. In so doing, they are in a better position to deal with the shortfalls of the market and to promote community development. This article has adopted a definition by Alders *et al.*, (1993:9) who argue that a network is any group of individuals and/or organizations who voluntarily organize to exchange information or goods and/or implement joint activities.

Tanzanians, among other things, networked in pre-colonial societies (Rockel, 2000) and continued to do so during colonial times (Meghji *et al.*, 1985). 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; Madaha, 2014). Similarly, networks and networking played a key role in the attainment of the independence of the country in 1961. Tanzanians from all works of life voluntarily came together to fight colonialism. In this light, the networks of peasants and colonial government employees served a base for the nationalist movement to attain independence (Koda, 1987; Geiger, 1997; Madaha, 2014). Following the attainment of independence, the networks, in various forms, were integrated into efforts aimed at national building through Ujamaa policies. The efforts were not in line with some of the members' interests because they focused on the promotion of Ujamaa policies. That is, the national building agenda was not necessarily in line with the interests of farmers and government employees who were part of the nationalist coalition (Koda, 1987; Meena, 1991a&b; FAO, 1997; URT, 1996a, 1997; Chachage and Mbilinyi, 2003; Shayo, 2005 and Tripp *et al.*, 2009).

However, networks and networking continued rather informally. In 1990s, some

of the networks transformed into formally registered Non-Governmental Organizations (NGOs) and cooperatives mainly Saving and Credit Cooperative Societies (SACCOS) through central government ministries (URT, 1997; Tripp *et al*, 2009). The mentioned efforts are out of the scope of this study and have been adequately covered elsewhere (Madaha, 2014). A significant number of the networks have not taken the “cooperative and NGO” path. Instead, they either sought recognition or got registration at the local government levels (Madaha, 2014). Some records of such networks can be found at ward or district government offices. An initial review of secondary sources on a variety of women networks at Mkalama District revealed the presence of women networks with unique features. The author labelled the networks Village Community Networks (VCONEs). The VCONEs are either registered or known by local government authorities at the ward and village level. VCONEs are composed of vulnerable people who engage in peasantry, and small scale income generating activities. VCONEs are self-created and owned by the members who are predominantly women. The autonomy of the VCONEs prompted the author to conduct the study to document them. As such, the aim of the study was to explore the possible roles of VCONEs in the attainment of community development. Detailed findings on VCONEs will be provided in the findings and discussion section.

### **Theoretical framework**

Social network theory synthesizes the way people network to deal with their day to day challenges (Gilchrist, 2009). Social network theorists state that networking gives individuals and communities ability to deal with day to day challenges (Gilchrist, 2009; Cook-Craig, 2010). Social network theory has informed the study. Thus, networked communities are stronger than communities and individuals working in isolation. 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

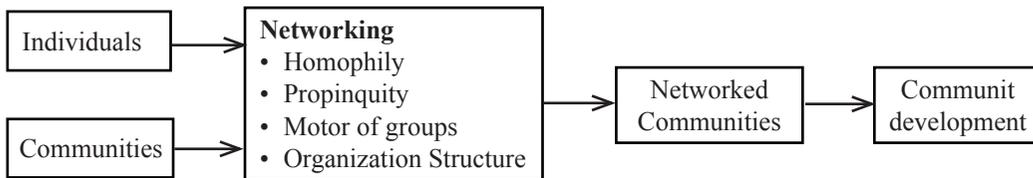
same, individuals and entities are likely to connect to others with whom they share similar characteristics such as victims of neoliberalism and associated market economic reforms. Propinquity refers to the assumption that other factors being constant, individuals and entities are likely to connect with 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).

Farrington and Nelson (1994) views networking as the motor of the work of groups with a common goal or need. Networking exists solely to provide organizational structure, and information sharing. Networking incites communities to act. 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.

Social network theory is also framed within the belief that men and women are not isolated individuals in their communities because they always network to cope with crises of different kinds (Wellman, 1997; LeCompte and Schensul, 1999; Cook-Craig, 2010). If one wants to understand a particular community, he or she needs to identify networks and networking processes existing in that community. 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). Granovetter (1985: 487) in Buskens (2002) argues that people do not act as individuals in isolation; they instead get influenced in a cobweb of networks in which they belong. In particular, Jackson (2008) argues that networks determine how people act. The 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.

administration crafted the Ujamaa doctrine. Ujamaa was the first vision of an independent



**Figure 1: Conceptual Framework**

*Source:* Wellman, 1997; LeCompte and Schensul, 1999; Cook-Craig, 2010

### Networking and community development

Community development has to do with the ability of communities to collectively take action and attain development. Community development has to be crafted and owned by the communities. Networking is a prerequisite for community development because people network first before they can successfully take a collective action to attain any real progress. Poorly networked communities are uncoordinated to the extent that their development becomes stunted (see Gilchrist, 2009). Effective community development is about establishing and maintaining effective and inclusive networking, and networks (see Gilchrist, 2009).

Community development is not a new phenomenon in Africa, and elsewhere. Community development was used to facilitate national building and uplifting living standards of Africans in 1950s and 1960s. These efforts were spearheaded by nationalist African governments and the United Nations (Briggs *et al.*, 1997). Nevertheless, those efforts were less successful because they were hindered through adherence to the modernization doctrine that put emphasis on the development of things, not of people (Nyerere, 1973; Wharf, 1999). Beginning in the late 1970s, a conventional form of modernization referred to as neoliberalism managed to influence community development efforts but further hindered real progress (see Gilchrist, 2009, Harvey, 2005, 2007, and 2011; Rottenberg, 2013).

Concerning Tanzania, the first President is the champion of an African version of community development. The African version of community development approach was initiated in the late 1960s. The then President Nyerere's

United Republic of Tanzania. The doctrine was adopted in 1967 through the Arusha Declaration. Using supposedly African socialist principles, the *Ujamaa* doctrine was committed to wipe out western capitalist economic systems (see Hyden, 1980; Cranenburgh, 1990; URT, 2000; Chachage & Mbilinyi, 2003). Nonetheless, economic crises of 1980s, and the emergence of neoliberalism at the same period gravely curtailed its implementation (see Hyden, 1980; Harvey, 2005).

Despite the curtailment of the *Ujamaa* socialist community development efforts, the *Ujamaa* values have been embedded in the culture of Tanzanian communities. There is a famous saying, for example, which states that, "*Fimbo ya wanyonge ni umoja wao*" In English it states that, "A pillar of the oppressed people is their unity." The saying calls upon oppressed Tanzanian communities to collectively work together, as a network to deal with oppression and for that reason build their community. A unique attention is drawn to women's networks.

Women networks, among others, allow members of rural Tanzanian communities to form networks and collectively work together and for that reason address challenges they face in their villages. This perspective is shared in the Community Development Policy (URT, 1996a). Although some studies have focused on women's networks and collectives (see Koda, 1987; Meena, 1991a&b; FAO 1997; Narayan, 1999; Putnam, 2000; Shayo, 2005 and Tripp *et al.*, 2009), they have not explored recent forms of women networks and the potential embedded in VCONEs in particular. Some studies on networking (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 this regard, the potential of VCONEs to bond women together for social benefits and bridge them to access economic benefits has been understudied. Increased participation in such self-help networks may add greatly to community development efforts. VCONEs are created, owned and operated by the members themselves.

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).

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 (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 the absence of donor's funding.

An important criticism on the mentioned studies is presented by Dill (2010) who argues that conventional forms of networking developed elsewhere 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 of networking 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 the opinion that such committees are not helpful. The views of Dill suggest that Tanzanians need to advance their ways of temporary traditional networking to more permanent forms of networking.

### **Methodology**

The study was conducted in Mkalama District which hosts self-created and semi-autonomous VCONEs. 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 article is extracted from a PhD study 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." The data were collected through an exploratory research design and, an embedded multiple-case study research method (see Nachmias & Nachmias, 1992 in Yin, 2009:26; McClean, 2000). The primary unit of analysis for this study was a network. The secondary unit of analysis was a household hosting spouses of members of selected networks.

Four administrative wards out of fourteen wards in Mkalama District were selected for the study. The wards include, Iguguno, Msingi, Kinyangiri Kikhonda and Nduguti. The study targeted all VCONEs in the selected wards. Nduguti was added for additional focus group discussions and key informant interviews following advice by the District Community Development Officer during data collection. Take note that, focus group discussions and key informants were also conducted in the remaining ward.

Primary data were collected using a variety

of research methods to include structured interviews using a semi-structured interview schedule, transect walks, informal mapping, key informants' in-depth interviews, observations, and focus group discussions. The respondents of the interview schedule were obtained through snowball sampling whereby 25 network members and their respective husbands from each of the four selected wards participated. VCONEs were a new phenomenon in Mkalama district. As such, the authors used snowball sampling to identify VCONE members who had the information required to address the objective of the study. Snowballing is the best way to locate respondents with certain attributes necessary in a study including classes of deviance social structures such as VCONEs (Berge, 2001; Heckathorn, and Cameron, 2017). Although 50 respondents (i.e. 25 men and 25 women) were selected from each of the selected wards with exception of Nduguti, a total of 100 female and 78 male respondents were available for the focused interviews (as a reminder, Nduguti was not part of the structured interviews because it was proposed by a Community Development Officer during the data collection process). Even though, 22 husbands did not participate in the study because they were not present at their households. There were two sets

of semi-structured interview schedules: one for the members of the VCONEs and the other for their husbands. The husbands were included to explore gender relations in the mentioned households. The study did not target female headed households because the emphasis was on exploring gender relations. Another study can focus on female headed households.

Secondary data were obtained from archival records from the field to include memoranda, minutes of meetings, written reports of events, proposals submitted to Local governments 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. The study was mainly qualitative. As such, content analysis was used to analyse the qualitative data. 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 mainly used to highlight the extent of a particular phenomenon among the respondents.

## Results and discussion

Table 1 one presents the number of VCONE members. Overall, the findings highlight that

**Table 1: VCONEs in Selected Wards of Mkalama District**

Ward's Name	Women's Network Name	Number of Members
Iguguno	Upendo Care	30
	Family Care	30
	Upendo	30
Kinyangiri	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
<b>Total</b>	<b>13 Networks</b>	<b>363 members</b>

*Source:* Survey Data (2015)

The findings of the structured interviews (see Table 2) reveal that 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 (see Table 2). The triangulation of the structured interviews is in line with other data sources. FGDs held at Iguguno and Kinyangiri as well as at Kikhonda and Msingi divulged that VCONEs have enabled members to come together and address their problems. They do so through pooling their resources to increase their household incomes. The 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 2). Table 2 presents the roles of VCONEs.

The findings of the study are in line with those of Gilchrist (2009) who acknowledges that a community is a product of strengthened networks of individuals, groups, organisations, sectors and agencies. FGDs further highlight

**Table 2: Role of VCONEs (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

**Source:** Survey Data (2015)

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

that VCONEs are a response to the diminishing role of international welfare NGOs (see BOX 1).

**Joint recognition of problems and solutions**  
VCONEs in Mkalama District have, among other things, enabled communities to collectively

### Box 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 over to the local communities. This means that the communities have to run those projects using their locally available resources. However, the communities have not managed to sustain the projects. The donors initiated groups to collaborate with the local communities. The majority of the VCONEs members were members of the groups. That is, the withdrawal of the donors led to the emergence of VCONEs as an alternative to donor funded groups. 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 the welfare organization has affected women disproportionately because women are the ones responsible to provide care to their families.

*Sources:* FGDs in Iguguno and Kinyangiri, 13/05/2015, Kikhonda and Msingi 14/05/2015.

The findings suggest that the beneficiaries of the donor funded project could not sustain the donor projects. Instead, they used the skills gained during the project implementation to create VCONEs. VCONEs are relatively sustainable because they were driven by the communities themselves, not the donors.

The emergence of VCONEs is in line with 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.

The findings are in line with those of 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. This is supported by findings of this study as captured through structured interviews, observations; transect walks, and in-depth interviews. The roles of VCONEs in Table 2 are further discussed in the following sub-sections.

and voluntarily recognize their problems and address them (see Table 2 to learn about extent of support of this role by respondents of the questionnaire). This supports the views of Alders *et al* (1993) 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.

In line with the views of Dill (2010) who calls for complementarity between desired conventional forms of networking and existing social norms, VCONEs have managed to serve as context specific set up to address local challenges. Paraphrased open-ended responses from semi-structured interview schedules administered across all wards made known that VCONEs help members to go through difficult times. Specifically, VCONEs have set context

specific 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 severe illness and death. The practice allows members to collectively a social challenge of the members in need. 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 is 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 accumulated from the VCONEs.

All VCONEs from across the selected wards have also established a community fund to address their context specific problems and those of their. FGDs held at Iguguno and Kinyangiri wards as well as at Kikhonda and Msingi wards disclosed that members contribute to a community fund on a weekly basis. The contribution ranges from Tanzanian shillings 500 to 1000 per week. The fund is never shared at the end of an annual cycle. VCONEs collectively identify vulnerable members of the community. Those who receive the support include orphaned children, elderly, mentally ill, widow and children living in poverty. The fund is used to, among other things, send those children to school. The fund is also issued to members and their immediate family members in case of sickness and death.

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

VCONEs in Mkalama District serve as bridge members through widening their access to locally available economic opportunities. According to Woolcock and Narayan (2000) 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. They enable members to collectively use available resources to increase their incomes (see Table 2). In so doing, they serve as bridging

networks. Information derived from two key informant interviews revealed that the majority of 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. More importantly, community members are of the opinion that development that is seen in their villages is strengthened by the presence of VCONEs.

#### **Promotion of upward social mobility**

Community development is also about experiencing an upward social mobility. Narayan (1999) and Putnam (2000) highlight that "bridging or vertical" networks help members experience upward social mobility. The findings have revealed that VCONEs in Mkalama District promote upward social mobility of members and their families by increasing their abilities to meet some of their basic needs such as food, clothing, energy, and health services (see Table 3).

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 3). The remaining (see Table 3) associate their rise in standard of living with membership to VCONEs.

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 public or

**Table 3: Distribution of Respondents by a Rise in social mobility (N=178)**

Rise in social mobility 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)

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). Giving opportunity to impoverished people to climb the economic 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.

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

The findings of the study highlight that VCONE members are of opinion that VCONEs have led to the attainment of self-reliance and empowerment of members in the district. Further, a major cultural shift away from increased dependency on government's resources and those of welfare driven international NGOs, has been observed. That is, VCONEs emerged to fill the gap following the withdrawal of donor driven projects (see box 1). Gilchrist (2009: x) acknowledges that, "networking the networks" and actively nurturing the more difficult connections in communities," has to be the main focus of community development work.

Key informant interviews indicate that communities in Mkalama District created some dependency on free social services from the various donors and World Vision Tanzania in particular. Welfare projects, implemented by World Vision, in areas of education, agriculture, water and health, brought large funds in the district. The funds 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 the local communities living in the district. FGDs revealed that World Vision, among other things, bought catering services offered by women entrepreneurs. The views of all key informants indicate that although World Vision operated its programs in a locality for 15 years (i.e. from 1994 to 2009), the project attained inadequate community empowerment. That is, the beneficiaries created a dependency syndrome hoping for the endless continuation of such programs.

At the time when World Vision terminated its projects in the district, inhabitants of the district were affected. The majority of those whose business relied on the provision of services to World Vision, migrated to other districts in Tanzania in search of greener pastures. The majority of project beneficiaries 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, 4<sup>th</sup> May, 2015).

Similar findings have been presented by Fonchingong & Fonjong (2003) who argued that community collectives 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 (URT, 1996a).

Self-help approach has also enabled VCONEs to be sustainable. Focus Group Discussion held at Iguguno ward highlighted that VCONEs are more sustainable than groups established by international NGOs in 2000s. For example, although VCONEs are not provided with any financial aid from donors, the findings of the study imply that their performance is more than that of donor founded groups established in the past.

### **Health improvement**

Health services are among pertinent social services in rural areas. The findings of the study (Table 2) divulge 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 2). That is, they can afford to pay for health services. In so doing, they suffer less from the diseases. According to

The profits obtained from VCONE are spent in basic and health needs of the entire household including children. Subsequently, mortality rates in the district have been declining as shared by local government officials. One of the key informants, summarizing the views of other, 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. 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).*

Other useful findings are shared in Box 2.

### **Box 2: 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 attendants 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, 13/05/2015, Kikhonda and Msingi 14/05/2015; Paraphrased responses from semi-structured questionnaires, August to November, 2015.

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).

### **Conclusion**

Overall, VCONEs develop the capacities of community members because they are based on self-help approach as stipulated in the community development doctrine. VCONEs have diverged from the conventional Self-Help Group (SHG) model through allowing members to have full ownership of their development. Members of VCONEs, among other things,

make decisions on running the networks. This adds greatly to the theory of social networking. On the contrary, conventional Self-Help Groups are either under the supervision or influence of external agencies including government agencies, private entities and NGOs (Ghosh, 2014; Aikaruwa *et al.*, 2014). Such groups are formed either out of fear or hope of receiving some support from such agencies.

Unlike conventional SHGs and CeGs, VCONEs are self-initiated. Based on the findings, it is argued that the pressure from increased financial responsibilities of the neoliberal context and associated diminished availability of the 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 also argued by the Tanzanian government (URT, 2008), hinders attainment of community development.

The major concluding remark is that VCONEs have a higher chance to help communities attain community development despite the challenges of the free market economy than other forms of collectives. VCONEs, among other things, have played an instrumental role in improving relationships among members and bridging them to locally available opportunities. Further, VCONEs have led to the attainment of community development include self-organization, self-operation, increased spirit of volunteerism, ownership of the development process, participation, increased social mobility, decreased dependency on external resources, entrepreneurial mind-set to utilize VCONEs' resources to engage in entrepreneurial ventures. VCONEs have also increased women's access to various key social services which are health services, fare housing, education for children, and good nutrition. VCONEs have increased demand for and access to modern technologies which is an end product of successful efforts towards attainment of community development. Finally, neoliberal policies have led to the 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.

There are three recommendations worth noting. First, the VCONE approach is recommended to community empowerment and agricultural extension 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. Autonomous VCONEs will in turn boost the participation of members in agricultural and community development. Second, the government, in collaboration with other stakeholders, need to create a platform to up-scale the VCONE model to the rest of Tanzania. The emphasis should be on peasantry societies in rural Tanzania. The government needs to develop a policy that can accommodate the creation of VCONEs. Third, the findings of this study suggest that investing in social networks is worthwhile. 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. The view is in line with those of UNICEF (2007).

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