

**COMMUNITY-FOCUSED SOCIAL WELL-BEING AND
DEVELOPMENT IN SUB SAHARAN AFRICA: A
CASE OF TANZANIA**

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Foreword and Acknowledgements

This special paper explores on community focused social well-being and development in Sub Saharan Africa (SSA), narrowing down to Tanzania, East African context. It is giving an insight on local safety net mechanism at grassroots in the most marginalized low income communities especially the pastoralists who are now being pushed in the erratic, marginal and least productive range lands. Nevertheless the concern of some development agencies is now peaking up for interventions to alleviate the situation. The information in this paper could in one way or another add to knowledge of readers (e.g. students in universities) with focus on social well-being in SSA.

The paper includes various information from several sources trying to build the historical context on the current status of the Tanzanian community social well-being and development at the grass roots. The local social safety net mechanisms, traditional mutual associations, micro-credit, micro-insurance, community fund, common assets management and labour contribution are issues narrated in the paper.

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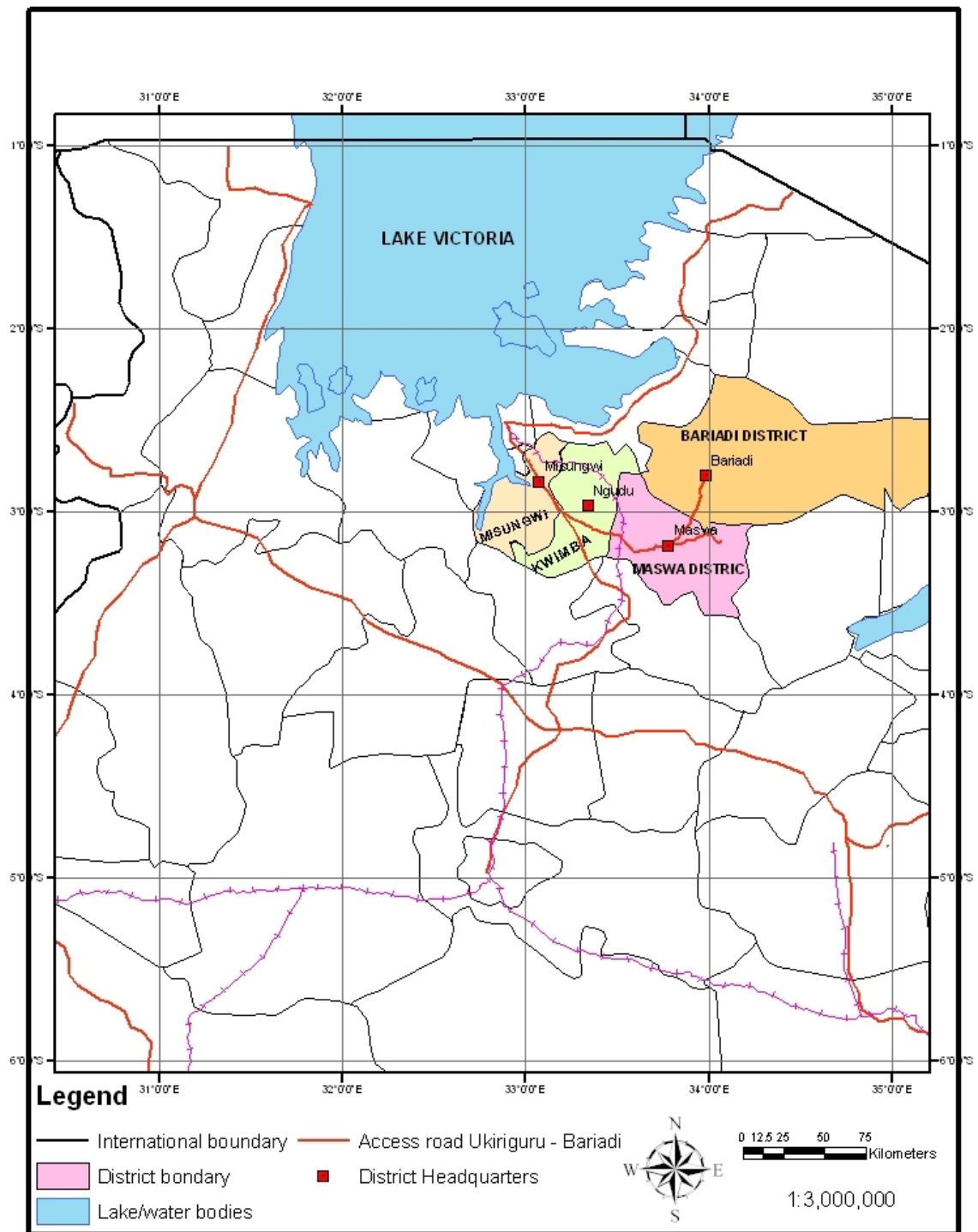


Figure 1: Map showing the selected districts and area of several Communal well-being cases of this Paper.

1. Introduction and background

In principle social security means any kind of collective measures or activities designed to ensure that people of a particular society meet basic needs and are also protected from contingencies to enable them maintain a standard of living consistent with social norms. Social security could also be explained at the focus of social protection.

According to Frank *et al* (2009), social protection describes all public and private initiative that provides income or consumption transfers to the poor, protect the vulnerable against livelihood risk, and enhance the social status and right of the marginalized; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalized groups.

However, risk is another word which can describe vulnerability. Risk is defined as exposure to uncertain and potentially unfavourable consequences. Risk is more than mere uncertain, much less probabilistic uncertainty, which stems from imperfect knowledge but has no particular value assessment about consequences (Hardaker *et al.*, 1997). Nevertheless social protection aims at all sorts of vulnerability and their measures against the expected consequences to the community.

2 Local social safety net mechanisms

Social safety net mechanism has been a discussion of importance within various scholars for the low-income countries. (Frank *et al.*, 2009). In Tanzania social safety net is traditionally focused on social security, which at large means any kind of collective measures or activities designed to ensure that members of society meet basic needs and are also protected from contingencies to enable them maintain a standard living consistent with social norms. Tanzania abides to International Labour Organisation

(ILO) which defines social safety as, the protection measures which society provides for its members through a series of public measures against economic and social distress that would otherwise be caused by the stoppages or substantial reduction of earnings resulting from sickness, maternity, employment injury, unemployment disability, old age, death, provision of medicare subsidies for families with children (Devereux and Sabates, 2007). ILO has set an instrument, which was adopted in its 35th session in June 1952 that is popularly known as the Social Security (Minimum Standard) convention number 100, itemized number of contingencies and benefits required which include, old age, invalidity, survivorship employment injury, maternity, Medicare, sickness, unemployment and death. Tanzania and many Sub Saharan African countries had for years established Social Security Schemes for a sole purpose of protection to benefit target members. On the other hand in Tanzania there have been efforts to make presence of certain policies to ensure subsidies of food retail price as popular means of ensuring that all citizens could afford enough to eat. Nonetheless, food subsidies as form of social protection is now not in favour due to the fact that there are bureaucratic and inefficient management of markets leading to loss of credibility. This means that after thorough analysis it came to be noted that subsidies were fiscally unaffordable, and that favoured only urban consumers (Frank *et al.*, 2009). Already Tanzania is suffering a grain crisis as maize for fuel use in developed countries is becoming a challenge to such policies in future (Science Daily, 2007). Tanzania is now one of the countries using a strategic grain reserve system for her poor citizen, which support them for procurement of food rations from these government grain reserves using prices below market levels. (MAFSC, 2009). But it has been indicated that already rising real prices in world food markets could lead to revised social protection policies as the situation could not sustain such initiative in future.

3. Tanzanian social evolutionary changes

Tanzanian society has been undergone evolutionary changes since before colonial era. However the most important one is the phase before colonial era. Before colonial era Tanzania society was under local chiefdoms. This clustered several clans with common vernacular language, norms and culture. During this time every chiefdom had her own rules and regulations for safeguarding each and every member of the community. However, each clan had sub norms and culture to safeguard members within such clan. During this period several scarce resources like grazing range lands were communally owned. For example for peasants who depended much on crop and livestock production for their daily food, had demarcated their land resources into families and clan ownership, while rangeland for livestock pasture was communally owned by the entire community. However, the distribution of other resources like land for crop production among members of the community was not allocated that much fair as some individuals in the society were landless peasants. Conversely these were the ones who survived by food for work through locally and culturally well established community schemes, but also good will was rendered by their fellow well-off peasants. There were guidelines, rules and norms which were meant to provide social protection to all members of the community. For example hungry families were covered through special programmes by the Chief which offered them food for work initiatives. However some of these social set up were disrupted during colonial era as the colonial masters ignored local societies' organisations, networks and federations' role in social protection (Heemskerk and Wennink, 2004).

Furthermore even after colonial era things did not favour local communities' initiatives that much. It is therefore important to describe the various changes of social structure of the Tanzanian society in this context. This is due to the fact that such changes contributed to various changes or influence on social protection in one way or another. Immediately after

independence, socialism or Tanzanian “*ujamaa*” mode of living was by then advocated by the first government. Initially people were mobilized to undertake self-help projects. People organized themselves to build education classrooms, maintain roads, and undertake all sorts of development projects of which it was a good move. Nonetheless this spirit was killed during the subsequent village formation special programme. During this programme the government persuaded people to move to the by then so called “development villages” promising them to provide all essential social service (De Vries, 1978). The government spirit of providing all essential social services increased recurrent spending, which led to collapse of services sector from budgeting constraints. This couldn’t happen if various actors could be involved including people at grassroots. Once again some cultural norms were somehow disrupted, and this had an effect on the self reliance spirit. During this time there were government programmes which aimed at facilitating the by current policies. For instance government formed some parastatal organisations each with some special development goals. An example was the Tanzania Rural Development Bank (TRDB) which aimed at providing credit support to farmers in rural communities. Still TRDB did not perform at her level best to support the rural communities with the expected loans. There was no proper planning on networking the clients and other various stakeholders. The system did not capitalize on studying the traditional set up of rural communities who saw the modern institution as having a bureaucratic system. Rural communities however used their own local and culturally accepted micro-credits which are locally known as *Ifogon’go* (Bagachwa, 1994). This happened due to the fact that the government institutions by then did not give attention for the traditional innovation systems, as most of them were based on “Western” experience and research styles. It is after this failure then that the governmental and non- governmental organisations has realized the importance of traditional organisations, networks and federations in community development (CARE Tanzania, 2008). Some NGOs like CARE Tanzania are now taking the opportunity of

the indigenous and traditional organisation to modernize and improve the operations of such micro-credit.

4. Tanzanian initiatives on poverty challenges

After Tanzania had faced several poverty challenges already mentioned, it had decided to implement several changes. One of the major changes is the one which started in 1986. This is when the country started to implement various programmes with focus on economic reforms. This strategically aimed at stabilizing the macro economy at large, but also introduced markets and trade liberalization. This is when the state reduced her direct involvement in production and marketing activities. Following such adjustments, agriculture markets were liberalized, subsidies on fertilizer and other goods were removed, state enterprises were closed or privatized, and exchange rate was devalued and allowed to float (IFPRI, 2006). This was a blow to the rural poor who depended on agriculture inputs subsidies.

Other policy adjustments are those which aimed at implementing the goals of Tanzanian National Strategy for Growth and Reduction of Poverty (NSGRP). One of the objectives of NSGRP is to ensure vulnerable people with Social Protection. Several rural communities are vulnerable and live below poverty line. Nevertheless children and old people are commonly considered to be among the most vulnerable groups. Aspects such as impoverishment, ill health, social exclusion are referred as to cause vulnerability to the above mentioned most vulnerable groups. Vulnerability is said to occur because of lack of control. These groups are more affected by vulnerability due to the fact that they depend on others to provide them with most basic needs. It is therefore the role of NSGRP is to implement action plans to counteract such vulnerability conditions.

Nonetheless it has been reported that shortly after starting the implementation of such policies, Inflation has been reported to drop to less than two digits and the annual growth has increased to about four percent, and foreign direct investment increased five fold as a percent of GDP. The analyses indicate that poverty trends across different type of households have declined from 47 percent in 1991 to 38 percent in 2003 (IFPRI, 2006). However rates of decline for male-headed households have declined more rapidly than female-headed households, leading to a widening gap between them. This finding already justifies that there is a snag in implementation as some individuals especially those in rural areas like female-headed households are still vulnerable. Although further research is needed for this finding, the reasons for worsening the situation could have been the ravage brought by HIV/AIDS epidemic.

On the other hand, when using Human Development Index (HDI) which is an index based on health, education, and nutrition, which are basic need indicators being monitored by United Nations Development, it has been indicated that the index has been dropping from 0.435 in 1990 to 0.422, 0.416 in 1995 and 2000 respectively, before slightly raising to 0.418 in 2005 (figure 1). This implies worsening conditions especially in rural areas, although slightly increase between 2000 and 2005 could be due to some recent policy adjustments which are currently insisting on rural communities' empowerment (Heemskerk and Wennink, 2004).

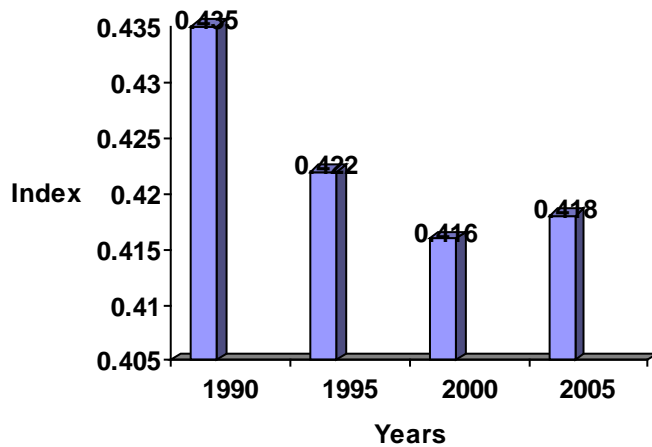


Figure 2: Tanzanian Rural Human Development Index

Source: IFPRI (2006)

5. General status of social security in Tanzania

While analyzing the social security reforms in Tanzania, it is important to note that there are six formal Social Security Institutions (SSI). However, these institutions cover only a defined category of people or sector and each operates under certain special guidelines and rules as they were established by different legislation with different objectives (Baruti, 2008). These SSI cover less than five percent of the entire population. On top of that most of these SSI have inadequate packages for rural poor, inadequate regulated investment activities and have limited coverage. For example according to Dassu (2009), Tanzania has a population of about 38 million people, of which the majority is in rural areas. Furthermore the country has an active labour force of about 27.7 million people, of which only 6.5 percent of the labour force is covered in only one form of social security programmes which is made by the mandatory social security scheme. It is therefore obvious that this formal sort of social security system covers only four percent of the entire population. These data indicate that majority of the population of Tanzanians, which includes the self employed and the informal sector of employees; remain without any

form of such formal social protection (Dassu, 2009). Implicitly, most of the Tanzanians are vulnerable to social and economic insecurity, and so vulnerable to poverty. Due to this fact, the society in rural areas have adopted their own traditional safety net systems, which have been built through traditional legal frameworks with their tradition, families with their property and histories, cultures of art and architecture, the sense of history and identity that particular communities i.e. ethnic, national or religion, develop (Tony *et al.*, 2002).

6. Social Security System at grassroots

After the historical analysis of the general Tanzanian community focused social well-being, it is now important up to this juncture to fine tune to the social security system at grassroots. It is therefore important to shed light on the most disadvantaged local communities. There are several vulnerable communities in Tanzania, and it requires us more time and space to analyse them entirely. For the matter of this special paper pastoralist or agro-pastoral communities are of interest. These are the most disadvantaged communities discussed in this paper, and are now endangered societies due to some expansion of some investors' estate farms now mushrooming in the country. The major ethnic groups discussed under this paper are *Sukuma*, *Maasai* and *Taturu*, which are predominantly and historically pastoralists. Tanzanian pastoralists normally live in low and highly unpredictable rainfall, through spatial fragmentation and dispersion of their herds, species diversification, transhumant and migration, and complex lending and exchange relationship among kinship groups. These kinship groups are enhanced by rules of clan that assures social relationship. Pastoralists are somehow conservative to change because the system has not been that much kind to safeguard their welfare. As has been specified before, pastoralists have

been conservative to change because links to existing social asset for innovation, whether traditional or newly established remain weak (Heemskerk and Wennink, 2004). Having noted such snug the pastoralist communities at grassroots have perpetuated their local cultural rules and norms by making several sustainable safety nets. The following are the concepts on such safety nets.

6.1 Traditional mutual association

There are social practices that are regularly and continuously exercised, legitimized and maintained by social norms in such societies. Things like language, legal frameworks, rituals in traditional religions with their cultures of art and architecture, the sense of history and identity that particular communities of whether ethnic, national or religious, are concrete issues which have developed within society for years. This establishment of context has been continuously repeated and therefore true that such established social context has been solid and real social institution. As sociologists (Durkheim, 1976; Weber, 1964) identified that social institutions are not constraining on individual, but rather those frameworks make social life possible, provide common language and understanding so that society can communicate well, or develop culture which makes one society to have something in common with others, and laws and rules which make one individual not harmed by the selfish actions of others. This has also been a common phenomenon in Tanzanian society. The behaviour of society members is attached to beliefs, values, ideas, purpose and goals. Societies within such communities in Tanzanian are therefore characterised by complex, more or less definite networks of relationships, institutions, organisations, groups and practices. There are important shared cultural norms and values and symbols interwoven into these social arrangements and into the consciousness of individual members. It is therefore true that members of society work out their lives individually and collectively by

drawing on shared ideas about what is desirable or undesirable, appropriate or inappropriate, good or bad, and right or wrong.

The most obvious illustrations of this are laws systematically codified legal rules with formal social sanctions attached to them in the form of graded punishment and retribution, with designated agencies responsible for their construction, interpretation and enforcement. There is, then, a “reality” to law and the legal system. On the other hand, most of the social rules that are followed by the members of the community are not that much legally enforced, and although normally do not have formal laws to back them up, they do have persuasive power. It is well known that customs, conventions, fashions, and so on, constrain individuals, even though their violation is subject to no formal sanctions and few informal ones. Nevertheless it is true that only few individuals can dare to violate such customs and conventions. This is due to the fact that they feel shameful as such violation can incur sanctions by their fellow society members through whispers or sarcastic laughter in traditional dances and songs of traditional groups like *Bagobogobo*, but also traditional peace keepers like *Sungusungu* could take local actions embedding sanctions of let say removing protection to such violating people and the like. So with such cultural life style, there are well laid down communal assistance like *Buyobe and Bagobogobo*, traditional lending of cattle for poor families locally known as *Kubirisa*, traditional micro-credit like *Ifogon'go*, and traditional peace keeping schemes by *Sungusungu*, as they are narrated in this paper.

6.1.1. Communal assistance for farming operation of the poor family

Farmers in Tanzania have been innovating in agriculture for centuries through local traditional networks, often driven by food security, market forces and migration (Heemskerk and Wennink, 2004). Only in the last 100 years or so, has innovation development been supported through

extra-community organisations. In Sub-Saharan Africa which includes Tanzania, these developments in agricultural research are even more recent and initially were based on “Western” experiences and research styles, with little attention for traditional innovation systems.

It is however important to note that Tanzanian Traditional mutual association is built on the so-called social capital which normally is referred to the values of connectedness and trust between people and as such to one of five key assets (human, physical, financial and natural) for sustainable livelihoods, and these are defined as institutions, relationships, attitudes and values that govern interactions among people, and contribute to economic and social development (Heemskerk and Wennink, 2004). Social capital enables collective action, in this case could be in food security issues, income generation activities and agricultural innovation. The important features of social capital are: relations of trust, reciprocity and exchanges, common rules, norms and actions and, networks and groups or connectedness. Such networks are common to most tribes in Tanzania, but taking the examples of Sukuma people, there are the communal assistance working groups for farming operation of poor families like *Buyobe* and *Bagobogobo*. Another example is the common sharing of assets like local traditional livestock lending known as *Kubirisa*. Such community assistance is designed to safeguard the poor community hazards like food crisis. Nevertheless such systems are perpetuated by traditional well laid-down regulations, norms and culture.

6.1 1.1 communal assistance working groups (“Buyobe”)

This is a mutual association which is built on social capital values and norms. Normally these are organized groups in particular within an ethnic group, with a common goal of joining forces to assist each other in farm work like ploughing, harrowing and planting larger land using own resources like physical labour and draught animals. This is due to the fact

that sometimes such resources are owned by few individuals. However, in the extreme poor peasant hand hoes are commonly used. Nonetheless, *Buyobe* member who is benefiting from such service is obliged to prepare breakfast and lunch for the working labour force. Breakfast is simply porridge from maize flour and sweetened with sugar. Bites for such breakfast could be just sweet potato or pumpkins of which are easily available in the community. For the lunch rice and relish like mutton and vegetables is essential. In such operations large areas (about 10 to 20 hectares) owned by most beneficiaries are cultivated within short period to cope with the unreliable rainfall. Nevertheless there are relations of trust, rules, norms and actions, within networks and groups among the *Buyobe* groups. Every member is obliged to follow such laid down rules, norms and actions. Short of that some punishments like fines are taken for any misconduct. One of the rules could be efficient and timely attendance of the operation. Although few members could have oxen ploughs, such operation is of advantageous to poor peasants as all beneficiaries are treated equally.



Plate 1: Peasants within *Buyobe* group ploughing in one of *Buyobe* member's farm using draught animals from 12 families



Plate 2: Communal assistance to poor farmers for farm work (*Buyobe*) for light activities like groundnuts weeding.



Plate 3: Communal assistance for farm work (*Buyobe*) for ridge making.(heavy activity). Note: *Buyobe* number of people needed in a particular activity depend on work load.

6.1.1.2 Traditional dance and communal assistance working groups (“*Bagobogobo*”)

These are local dancer groups who normally entertain and educate the society in the area of jurisdiction with various issues like new innovations and policy brief. However these also have their rules built on norms and culture of *Sukuma* ethnic group which is the largest ethnic group in East Africa. During wet season they work together using hand hoes. They are masters of using hand hoes and can cultivate larger fields of food or cash crops. However they can be hired by any one group members in the society on cash basis. Conversely, this is one way of generating funds for their administrative activities. *Bagobogobo* are normally energetic youth who can work all the time. They sometimes utilize moonlight to work in their farms during night time. They say that during night time the weather is cool and they can cultivate with their hand hoes for many hours leaving large cultivated land ready for planting to owners. By so doing, poor farmers cope with the short period of rain season as they finish cultivation earlier. On the other hand, during harvesting time they compose songs which entertain the society, but also songs which discourage some evil practices which encourage spread of diseases like HIV/AIDS and their respective stigmatisation. By so doing, they contribute to HIV/AIDS control and relief to HIV/AIDS victims.

6.1.1.3 Traditional lending of cattle (“*Kubirisa*”)

This is another type of traditional mutual association. It is a common practice operational in the pastoralist clans, especially in *Sukuma* ethnic group. Despite of pastoralism *Sukumas* also depend on farming as important activity especially in places where land is fertile and has reliable rainfall. All the same, in such societies there is heterogeneity in livestock wealth (Kevin *et al.*, 2001). The major store of wealth and the principal source of income for pastoralist is livestock (Cattle, sheep and goats), with

most animal heading to terminal markets to Dar-es-salaam and Nairobi Cities which are Tanzanian and Kenyan capitals respectively. But other small cities like Mwanza and Nakuru are the target markets as well. Pastoralists in these areas however, deal with low, highly seasonal and unpredictable rainfall by making spatial fragmentation and dispersion of their herds, species diversification, transhumant and nomadic migration and complex lending, enhanced by rules of clan or sub-clan exogamy that assure social relationship (Majok and Schwab, 1996). In the *Sukuma* ethnic groups for instance about 55% of the population does not possess any livestock although have land to produce at least something to eat. Nonetheless the wealthier pastoralists on mutual relationship with their neighbors lend few animals to their poor colleagues using a common arrangement traditionally known as *kubirisa*. In this way the mutual benefit is through accessing milk as family food and draught animal power for the borrower (in this case the poor peasant); but also the wealthier person benefits for the general livestock management labour. This is due to the fact that the four basic challenges for the pastoralist are access to pasture, access to water, animal health and livestock marketing. Pastoralists have to decide upon grazing routes and watering schedules, maintain wells and water tanks, direct seasonal herd migrations, slaughter and selling of animals. This is even challenging for pastoralists with large stocks. Moreover it has been a common practice for most agro-pastoralist of Tanzania to strategically conserve pasture in the form of standing grass land locally and traditionally known as "*ngitili*" for use during the prolonged dry period. It is also possible that a poor peasant can strategically have conserved grass land (*ngitili*) which warrants him or her to access livestock through *kubirisa* terms. Even though conserving enough grass is demanding and therefore forces most pastoralists to enter *kubirisa* arrangements. Conversely pastoralists have opted to increase the number of drinking points through digging of extra shallow wells to mitigate against the water shortage crisis for both human being and their respective animals. The implication of such challenges for intervention is

now far reaching, as many Non Governmental Organisations (NGOs) and Government agencies today are searching for sustainable means of assuring “livelihood security” focusing on reducing such pastoralists’ constraints (Mazonde, 1990). These include construction of water sources and marketing infrastructures.



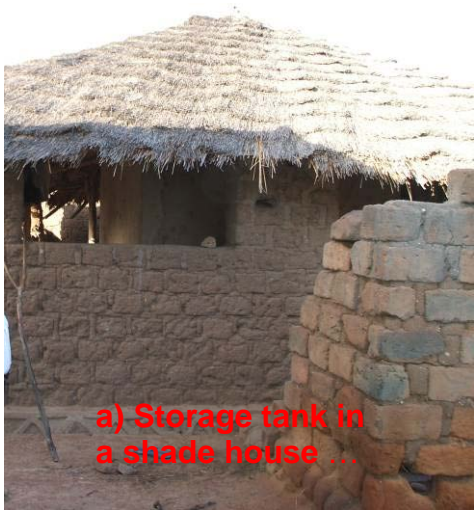
Plate 4: A portion of cattle lent to poor peasant grazing in conserved standing grass area (“*ngitili*”) during dry season.



Plate 5: Pastoralists in remote areas access some water by digging in rivers to get some remnants of water. Above a) and b) are dug sites for human and livestock water respectively.

6.1.1.4 Communal assistance (Food, Money and Asset for work)

The safety net philosophy is now being an agenda of importance in developing countries like Tanzania. However the challenge is the high global grain demand. As has been specified earlier that the living standards are rising fast to the challenge of the slow growth of many SSA countries' economy. It is therefore factual that food subsidies as form of social protection are falling out of favour due to unaffordable fiscal situation of most poor countries like Tanzania (Frank *et al.*, 2009). In Tanzania therefore some NGOs like World Vision, CARE Tanzania and Caritas have designed projects which give some capacity to somehow well-off peasants to produce food above subsistence and storing the surplus in grain storage tanks. These farmers assist other poor peasant in famine through food, money and asset for work schemes. Equally so the problem arises as such assistance is only restricted to able-bodied people and does not favour sick, old people and children, especially those vulnerable children orphaned by HIV/AIDS parents. So once again this has been a challenge to the society. Besides such schemes there is assistance where a poor peasant works under contract as labourer for a wealthier person for a specified period. This could be working as livestock herdsman at somehow well-off peasant for a year or so. The payment could be a heifer or equivalent money of about 300 US\$. This is working for money or assets scheme.



a) Storage tank in a shade house ...



b) Storage tank under roof.....



c) Storage tank grain outlet

Plates 6: Somehow well-off peasant's (Mr. Nkuba) grain storage tank at Bukangilija village. Above; a) the entire tank in the shade house; b) photo taken under roof; c) grain outlet door closed with a padlock.



Plates 7: Peasant's (Mr. Lupande) grain storage tank at Senani. Above; a) on the left is a metallic storage; while, b) is a brick made grain storage.

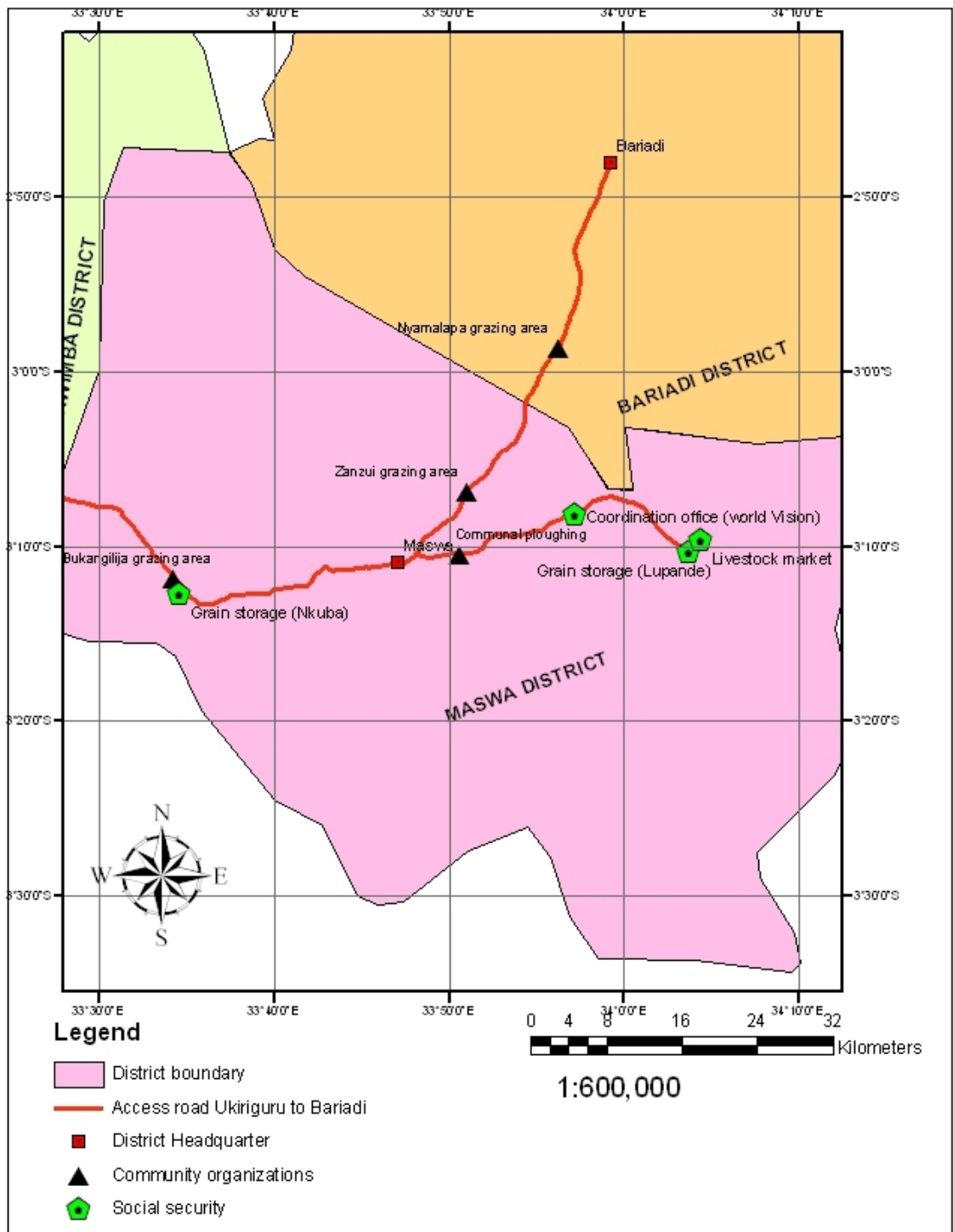


Figure 3: Maswa district map showing safety net spots for assisting some rural poor peasants. World vision coordinates some of such safety nets including livestock marketing issues

6.1.2 Community Organisations and Social protection against Conflict

Security nets are now becoming issues of interest in rural areas. This is due to the fact that strong security system is more concentrated in urban areas. For instance people in rural areas are now forming local security armed forces known as *Sungusungu*, which has a local mandate of piece keeping in village by protecting village community assets like water sources (water tapes and tanks), livestock and other personal belongings. Nevertheless these groups are not legally recognized by legal institutions as they are not even mentioned in the constitution armed forces article. Nevertheless *Sungusungu* have gained trust with people at grassroots in rural areas. It is so because the formal legal institutions have long and bureaucratic procedures.

It is true that conflict appear to be increasing in East Africa nowadays at almost all levels including macro-political level in war within states, and more local level in the form of contested resources access, banditry and cattle rustling. *Sungusungu* have been built on the basis of such actions like banditry and livestock rustling. However due to the fact that it needs some funds to perpetuate operations, some attached rules and norms have designed a system for the local community to generate some funds for *Sungusungu* administrative activities. The funds are used in procurement of night patrol equipments like weapons and food for the *Sungusungu* soldiers. The accumulated money can also enter micro-credit system for accessing interest in traditional microfinance.

6.1.3 Traditional micro-credit and micro-insurance

To most, micro-credit refers to a small loan to clients. Micro-credit can be offered, often without collateral, to an individual or through group lending.

Normally micro-credit clients are low-income persons that do not have access to formal micro-credit institutions. However, in most cases rural poor communities miss such opportunity as the poorer they are, the less likely that they qualify to access such micro-credit.

Recent research (Johnson and Rogaly, 1997) has revealed the extent to which individuals around the poverty line are vulnerable to shocks such as illness of the family food earner, weather, theft, or other such events. These shocks produce a huge claim on the limited financial resource of the family unit like micro-insurance institution. It is therefore obvious that absent of such financial service could drive a family to deeper poverty and vulnerability. Conversely, Tanzania is far behind in micro-insurance systems development for rural poor peasants despite several risks in the current global climate change sphere. High crop and livestock losses are incurred due to drought weather and floods in the country, but there are no efforts aimed at combating such calamities right at grassroots. It is due to this fact that people in rural areas have adopted systems to at least safeguard their livelihoods.

6.1.3.1 Micro-credit (“Ifogon’go”)

Due to skeptical vision of rural poor peasants to formal financial institutions communities in rural areas has adopted their own traditional micro-credit institutions at the grassroots. These are locally known as *Ifogon’go*. These emerged from the former clan norms before even colonial era. It used to be a system to assist members of clan during funeral or when one family in the clan faces famine. Initially contribution to such micro-credit system was in form of material things like grain and livestock. It is of recent that the societies have improved it to monetary system. It is of recent the system has extended to more than just clans rather to none clan groups. To sustain such system some cultural norms and rules are embedded in the system. The fact is also that such norms and rules in

most financial transaction are also extended to community funds like water development projects. In such projects the community contributes seed money 20% of the project initial cost, while the government or donor provides the remaining 80%. It is due to the community contribution where the sense of ownership is built, and this is what makes to regulate the funds transaction to traditional system. For instance the rules and regulations which controls the administrative set-up are those under *Sungusungu* sanction procedures for any violation. An example is the project popularly known as Health Sanitation Water (HESAWA) project which involves local legal action using *Sungusungu* sanction procedures. Normally shallow wells, water tapes and tanks are protected by traditional administration using traditional soldiers locally known as *Sungusungu*. However the community is obliged to construct a fence to protect the resource from livestock and other animals' trespass.



Plate 8: One of the important developments in Maswa rural areas is water supply which relieves women with household productive and reproductive activities burden.



Plate 9: Health Sanitation Water (HESAWA) shallow wells under *Sungusungu* protection. The fence prevents animals trespass at Malemve, Kwimba district.



Plate 10: Water source for irrigation and livestock. Have a look at irrigated maize on the background, and the two livestock water troughs in front of the tank. Such structures are important for the rural poor livelihood at Senani.



b) Goat housing

Plate 11: Some improved breeds of goats for alleviating food security constraints in rural poor households, being under Caritas project. General husbandry issues imparted to rural peasants.

7. Conclusion

This paper analyses the status of community social well-being in Tanzania. Social safety net requirement in Tanzania is more conspicuous in rural. The analysis indicate that majority of the population of Tanzanians is not socially protected by formal Social Security Institutions. Social protection is even seriously weak in rural poor societies where most people are below poverty line, and thus have adopted their own locally and informal sound safety nets. Nevertheless rural poor communities need their small firms and informal sector firms to be promoted, but it is unfortunate that most of policy makers in developing countries including Tanzania continue to view small firms and informal sector firm “as only” welfare, rather than something important of serious economic development. Strategies to deal with problems of social vulnerability require a transformative element, where “transformative” refers to the need to pursue policies that regulate power imbalance in society.

One of the issues could be on over looking the rural institutions like the indigenous MFI, which provide services to about 60% of the rural population. This view is reinforced by observing that the path to poverty

reduction must include empowerment of communities, households and individuals which allows them to seek their own solutions and welfare enhancing opportunities. Under the current situation Local government authorities, the organs at sub-district level are likely to remain docile, un-innovative and unaccountable to the grassroots levels they are supposed to serve, despite the reported few cases of success stories. This call upon a particular approach to make the organs at sub-district to be interested to cooperate with the organs at grassroots level and deal with them accordingly. Inadequacy of micro-finances and micro-insurance to small scale agriculture entrepreneurs in rural areas limits expansion and commercialization of agriculture right in rural areas. Even so indigenous and traditional safety net systems need to be strengthened technically.

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