

## Phase II: Mutual Aid

### ABSTRACT

*The paper investigates the role of mutual aid in the provision of social protection. Methodological triangulation involving survey interviews, focus group discussions, in-depth interviews, documentary reviews and participant observations were used to collect data. Findings show that mutual aid groups of different types have existed in different epochs during periods of peace, prosperity and even during calamities. Some mutual aid groups are organized on gender lines. These differences are also observed at the level of age groups, educational attainment, marital status and religious affiliation. Mutual aid groups in rural areas cover almost all kinds of contingencies while those in urban areas cover specified risks. Although mutual aid groups provide short-term protection against social and economic risks, their capacity for protecting members against long-term risks is impaired. The paper concludes by making suggestions for improving mutual aid groups so that they may provide adequate protection against all risks as well as for removing the inequities inherent in the system.*

### Introduction

For well over a decade there has been a growing interest among scholars on the topic of mutual aid (Wasserman and Faust, 1994). This interest has been driven by the importance of mutual aid in providing multiple sources of support to individuals. Some studies in a number of socio-cultural settings throughout the world show that mutual aid ensures the chances of survival for individuals as well as increasing the amount of welfare and enjoyment of life with the least waste of energy (Kropotkin 1902, House 1981). Others show that mutual aid based on neighbourhoods can best handle immediate emergencies (Murdock 1949, Sussman and Slater 1963, Sussman 1965, Litwark and Szelenyi 1969).

In addition, studies by Lomnitz (1968), Aldous (1969) and Wasserman and Faust (1994) show that members of mutual aid groups view their actions as interdependent. Each individual in the mutual aid group has ties to other individuals, each of whom in turn is tied to other people. Moreover, the relational ties or linkages between actors are viewed as channels for the transfer or flow of resources (material or non-material). The linkages between individuals are due to their perceived vulnerability to multiple risks from different sources such as illness, old age, death and bad weather. These shocks hit individuals in an unpredictable manner or cannot be prevented. As a result, individuals take precautionary strategies such as creating informal exchange-based risk-sharing mechanisms through extended families, mutual gift-giving and crop-sharing arrangements.

In societies characterized by a great incidence of risks and severe deprivation, a low degree of development of formal systems of social protection, the limited coverage of public support, resource constraints and the relative powerlessness of the poor and vulnerable, such as Tanzania, mutual aid is of great importance for the survival of members. Indeed, Burgess and Stern (1991) view mutual aid in developing countries as an indispensable mechanism for delivering support to the poor and vulnerable. These arrangements are backed by value systems and moral codes that emphasize the need for co-operation among people living or coming from the same community (Platteau 1991).

Literature on this topic with particular reference to the relationships between mutual aid and the provision of social protection in Tanzania is generally lacking. The few studies that deal with mutual aid have generally been limited to the definition, prevalence or characterization of mutual aid groups (Lugalla and Mbwambo 1999). Moreover, the nature of mutual aid groups, membership, mutual aid structures, their governance, the contingencies covered and the benefits offered to members, together with the extent of support given to members, remain to be specified. The goal of this paper is to illuminate these features to show that mutual aid arrangements have been providing much-needed social protection against social and economic distress for members of

the community. Before going into detail, methodological issues will be discussed in the next section.

### **Methodology and study areas**

This is a descriptive study carried out in the month of February 2001. The purpose of using this study design was to get information-rich cases in study communities but, at the same time, through focus group discussions and in-depth interviews, explore and confirm information on mutual aid activities. Secondly, it was intended to enable the research team to understand the whole socioeconomic and cultural picture of the individual members in various mutual aid groups under investigation. Thirdly, the research team wanted to understand how various mutual aid activities provide social protection to members in those study areas.

The study was carried out in Mwanza, Dodoma, Dar es Salaam and Kilimanjaro. The reasons for selecting these study sites included portraying the existence of people engaged in different economic activities namely, cattle-herding, farming and fishing and with different kinds of mutual aid activities. For example, Dodoma was selected because of its central position in the country and the existence of pastoralists and farmers and the area experiences drought in some years. Mwanza has farmers, pastoralists and fishermen, besides being the second largest city in the country and the centre of the Lake Zone region. Kilimanjaro was selected because of the existence of farmers and strong mutual aid activities. Dar es Salaam was chosen because it is the largest city in the country, with various types of mutual aid activities and inhabitants of various ethnical backgrounds.

The methods of data collection used included structured and semi-structured interviews, in-depth interviews, focus group discussions, participant observation and documentary reviews. Survey interviews were administered to a total of 200 respondents selected by purposive sampling. The research team initially visited village chairpersons and introduced themselves and the purpose of the study. The team asked the village chairperson to introduce the team to members of the com-

munity. After establishing a rapport with the community, adults aged 18 years or above who were found to have mutual aid experience were asked to participate in the study.

The study focuses on the experience of people in mutual aid activities. A total of four focus group discussions (FGDs) were held in each study site. FGDs were divided in two groups, namely, men and women. Each of these groups was subdivided into groups of young people (18–35 years), adults (36–59 years) and old people (60 years or above). The size of FGDs ranged from 7 to 12 participants. The criteria for selecting participants in the FGDs included their membership in a mutual aid group or activity, their residence in the study site and their ability and willingness to participate in the discussion. Discussions in the FGDs lasted between one and half and two hours.

### **Characteristics of respondents**

A total of 200 respondents were interviewed. Out of these, slightly over half (54%) were men. Two in five (40%) of the respondents were 25–34 years old while nearly a half (49%) were 45–54 years. Respondents who were aged 15–24 years constituted 6.5% of the total study population and only 4.5% consisted of people aged 55–64 years. The education level of respondents varied considerably. Over half (54%) of the respondents had primary school education and slightly over a third (38%) had secondary education. Very few (5.5%) of the respondents had adult education and the remaining 1% had post-secondary education. Nearly three quarters (73%) of the respondents were married while 13% were single, 13% were widowed and 1% were divorced. Slightly over half (50.2%) of the respondents were Christians, 48.3% were Moslems and the remaining 1.5% were traditional.

### **The nature of mutual aid groups (*kiwili*)**

According to Kropotkin (1902) and Smith (1999), mutual aid of various kinds have been practised in different epochs during periods of peace, prosperity and even during periods of calamities. In modern times it is common to find people jointly constructing roads and canals, building health facilities and schools. Findings from all four study areas

**Table I: Membership size of mutual aid groups**

For % of respondents	Nos. of people in your mutual aid group
20	61+
40	30-60
20	11-29
20	5-10

indicate that some of the mutual aid groups have been in existence long before the participants in the study were born. For instance, *Bacheye*, *Basumba batale* and *Bagalu* groups in Mwanza have been operating in the study areas for some time, as reported by Mzee Mabula who said, "My grandfather belonged to a *Bacheye* group when I was born in 1939. He remained a member until he died five years ago." In Kilimanjaro, particularly in Same and Mwanga, similar mutual aid groups called *makamba* exist. Other mutual aid groups are of recent origin. The *Wacheza Mpira* group, for example, was established in 1995 while *Umoja wa Kanda ya Ziwa, Dodoma* was established in December 1998. Similarly, *Umoja wa Wanakaskazini, Dodoma (UWAKA)* was established in 1998. All the above testify that mutual aid was found all over the study areas and this is still the case in these areas today.

The size of mutual aid groups varies greatly. The smallest consists of five or less people and the largest has 100 members. In some parts of Same District such as Mpinji, Kirangare, Bwambo and Mhero, for example, about 80% of all households belong to a mutual aid society. The typical mutual aid society, known as *kiwili*, consists of three male heads of household and their wives (see Table I).

Discussions in various focus group discussions indicated that medium-sized mutual aid groups are preferred for two reasons. First, given the technology used and problems in organizing labour, a large unit will hinder the efficient performance of tasks. Secondly, it is easier to manage and control small or medium-sized groups. According to Tischler (1994) large numbers threaten the nature of the group. In addition, there are always fears that the larger the size, the greater the

chance of resistance to socialization in group norms by some of the members, thereby undermining the group's solidarity. This is disastrous to social protection that is hinged upon mutuality and trust.

Findings from survey interviews in Mwanza, Dodoma, Dar es Salaam and Kilimanjaro indicate that eight different types of mutual aid groups existed, namely, those dealing with farming, livestock-keeping, business, house-building, carpentry, cooking, wedding and funeral activities. Nearly a third (31%) were involved in activities related to funerals; 18% to weddings, 24.4% to business while 16% to farming activities. Most of these groups were confined to rural areas.

Women predominated in mutual aid groups dealing with business and cooking. Men predominated involved in activities considered to be physically demanding, such as farming. In study sites where pastoralism is the main economic activity, all the respondents involved in herding livestock were men. In groups involving house-building, 3% of the respondents were men and only 1.6% were women. Nineteen per cent of respondents dealing with wedding groups were men, while 16.5% were women. Men constituted 32% of respondents in groups dealing with funerals while women constituted 29.7%. All this can be explained by gendered division of labour, although this cannot be generalized to all mutual aid activities. In the case of *kiwili*, for example, both men and women participate in building stone terraces in Mamba and Chome areas in Same District. Women collect stones and help in moving soil as well as cook for members of the mutual aid group, men break the stones and build the terraces.

When mutual aid groupings are analysed in relation to age groups, a different picture emerges. Respondents aged 15–24 predominate in groups dealing with business (65%), while 27.8% of the respondents aged 55–64 years predominate in groups dealing with farming. The level of education attainment may explain the differences observed. Most respondents aged 15–24 years have had primary school education and are therefore better able to deal with business activities. Respondents aged 55–64 years are seldom literate and therefore able to deal mainly with farming. Respondents aged 45–54 years predominate in group dealing with wedding ceremonies. This can be explained by the fact

that this age-group has sons and daughters of marriageable age and therefore have to participate more than other age groups in wedding ceremonies. Respondents aged 25–34 years and those aged 55–64 years predominate in funerals groups. Energetic young people have to dig the graves and perform the funeral ceremonies while elderly people have to attend. In areas such as Mwanza old people are associated with witchcraft. If they fail to attend funerals they are suspected of bewitching the deceased person.

The education levels of respondents seems to influence their involvement in mutual aid group activities. Respondents with no education tend to be involved in group activities related to agriculture (37.5%), business (38%) and funerals (37.5%), while those with post-secondary education level tend to be involved in activities dealing with weddings more than in other mutual aid group activities.

The religious affiliations of the respondents also influences the types of mutual aid activities they participate in. Respondents who are traditional are involved more in agriculture (38%), weddings (24%) and funerals (38%) than in other activities. Christians are involved in business (27.6%) and Moslems in carpentry (3.6%) and cooking (4.6%). The marital status of the respondents also influences the types of mutual aid activities they participate in. Single respondents tend to engage in agriculture (19%) and business (31%) and married respondents in weddings (18.5%) and funerals (33%).

### **Reasons for participating**

Members explain that they participate in group activities in the expectation that, in the future, they may also find themselves in difficulty and in need of rescue. As noted by a participant in a FGD with male adults in Mwanza,

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*It is important to help each other, particularly when your colleagues are in difficulties. This is because I, myself, might be faced with a similar problem in future. If I am they will also assist me or bail me out.*

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Other motives mentioned in the study sites include emotional comfort, showing cohesion or integration and avoiding social exclusion.

### **Membership in a mutual aid group**

The process of becoming a member in a mutual aid group is not hard. Members make contact with someone who is already a member. Findings from Mwanza, Dodoma, Dar es Salaam and Kilimanjaro revealed that 75% of the respondents knew somebody who was already a member in a mutual aid group. These included relatives such as sisters, uncles, brothers and aunts; friends and neighbours.

Over half the respondents said their mutual aid societies had no newly-recruited members and only slightly over two in five said that their mutual aid group actively recruited new members. Findings from Mwanza and Dodoma indicated that there are regulations governing the admission of new members in the mutual aid groups. Potential members normally approach existing members and get acquainted with other members, the group's activities and the terms of reference for membership. Thereafter the potential members submit an oral or written (especially for burial societies) application for membership. The applicant must have a referee who also acts as a guarantor from a member within the mutual aid group. The mutual aid group leaders consider the application. If found suitable, the potential members will be admitted into the group. Potential members must also possess their own capital. The guarantor acts as a character reference.

Apart from considering the behaviour of the potential recruit, other qualities examined include: the person's attitude to work, non-quarrelsome behaviour, a sound mind and the ability to keep secrets. It goes without saying that in this kind of co-operation members will always avoid the less motivated and problematic person. In addition, in urban-based mutual aid groups new members must pay membership fees and regular members must pay monthly premiums. For example, *Umoja wa Kanda ya Ziwa, Dodoma* has imposed a membership fee of Tshs. 3000 payable before admission to the group. In addition, a monthly contribution of Tshs. 1000 is required. *Umoja wa Wanakas-kazini, Dodoma* admits people from Kilimanjaro and Arusha regions



only. Widowed women from other regions whose husbands come from Kilimanjaro and Arusha regions can be admitted and women from these regions who are married to husbands from other regions are also allowed to join. In addition, a member pays admission fees and annual contributions and must contribute money whenever burials occur. A penalty is imposed or membership is frozen if this rule is broken.

### **The structure and governance of mutual aid groups**

Evidence from the study areas suggests that mutual aid groups consist mainly of close friends, relatives and acquaintances coming from the same community. They are people who know each other well and who have common interests. In rural areas, these people have known each other since childhood. The groups display a feeling of solidarity and group identity, of intimate relationship, together with the wish of members to keep in close contact with one another and stay with one another.

There are two types of leadership in mutual aid groups. The first are leaders who participate in group activities. Ninety-two per cent of the respondents said their leaders occupied the top place in the hierarchy of their group. Eighty-four per cent of farmers, 57% of livestock-keeping groups, 47% of housing construction groups and all business, road construction, wedding and funeral groups were constituted in this way. Most (88%) of the respondents said their leadership is permanent. Of these, 50% said their mutual aid group has one leader: the remainder have two leaders. When asked how the leaders of their mutual aid groups came into power, 54% said they were already in office when they joined these groups. The remaining 21% said their leaders were elected. Participants in a FGD with men in Nyanghomangho Village, Mwanza Rural District, also said that farming mutual aid groups elected their leaders. At the apex there is *Malamala*, below whom is the King. Next is the *Mtemi* then *Mtwale* and *Lunashi* or messenger. When there is farming activities, *Mtwale* informs the *Mtemi* and sends the *Lunashi* to inform members of the mutual aid group.

The second category of mutual aid groups consists of those in which all members of the group were equal, with temporary leaders.

Leadership is bestowed on a member for a particular activity for the course of that task. About 8% of the respondents in the study areas mentioned this kind of mutual aid group.

Mutual aid groups have in-built democratic procedures based on shared community values. As noted by a participant in a FGD with women aged 18–34 years in Buhongwa Village,

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*When there is an issue, all members of the group are informed of the meeting and the time and the venue of the meeting. They all discuss and deliberate the issue until they come to a consensus. Once the decision is made, it binds all members.*

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Survey interview data shows that these members participate in the planning and implementation of group activities. All respondents in farming groups participate in the planning and implementation of their group activities, as do all members in livestock-keeping groups, funeral, wedding, housing and road construction groups and 71% of those in business groups. When asked how members participate in governance and administration, 42% said they participated in planning how to execute the work, 58% said in decision-making and 100% said in attending meetings.

### **Constraints: relationship with local government**

Despite the seemingly good governance at grassroots level, there are a number of constraints in the relationship between mutual aid groups and local government. According to the Human Development Report, Shinyanga Region, Tanzania (1998), the relationships between government institutions and other institutions at the village level vary. Whereas in some villages traditional institutions have been incorporated into the formal structure of village government, in others they have not. In some cases, the government is reported to have undermined the operations of traditional institutions. In some cases communities are satisfied with some formal and informal institutions, but in others they are not.

The Shinyanga Human Development Report reveals that existing institutional arrangements constrain the potential for good governance

at village level. Government structures are complex and overlap in functions. The government is characterized by excessive red tape and cumbersome procedures at all level of social service delivery. Indeed, existing structures do not work to promote self-governance at grass-roots level. The representatives of the people are unable to fulfil their objectives promptly or effectively simply because the issues discussed during full council meetings do not reflect the needs of people.

### **Contingencies covered**

Kropotkin (1902) argues that the purpose of mutual aid is to ensure the maintenance and further improvement of the welfare of their members. Individuals who adhere to the principle of mutual aid have the best chances of survival. Findings from the study sites show that a great number of mutual aid groups or associations are formed, covering many contingencies. Indeed, mutual aid in Tanzania, like in other developing countries, is part of daily life. For example, the main purpose of *Umoja wa Kanda ya Ziwa, Dodoma* mutual aid society is to help members whenever they are faced with a death and during funerals. The purposes of *Umoja wa Wanakaskazini, Dodoma* are broader and include strengthening co-operation among members, particularly in matters concerning death, funerals, burials, illness and social services. This society has even broader objectives, such as protecting and preserving the rights of members and ensuring that members have gainful employment. Indeed, these broad objectives of *Umoja wa Wanakaskazini, Dodoma* appear in their constitution.

The objectives of most mutual aid groups(83.9%) and societies in the four study areas centre around helping members in times of hardship as well as in times of celebration. In case of hardship, members come to the rescue of any other member who has fallen into distress owing to an event considered to be a misfortune such as illness or accident, death, crop damage by wild animals, destruction of a house or fields by floods or fire. The labour or any other kind of help provided under the scheme does not give rise to formal and immediate payment. Instead, assistance is offered against the promise of reciprocal help at any future indeterminate time.

Getting loans through mutual aid groups is cited as another objective (10.7%) and so is the include provision of credit and savings (2.6%) and ensuring the success of the activity (2.8%).

The objectives of groups are related to the types of contingencies covered. Discussions in FGDs with men in Buhongwa Village, Mwanza Rural District, indicated that they covered contingencies such as court fines, funerals, death and burials. One participant said:

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*If cattle belonging to a member of our group are stolen the responsibility of our mutual aid group will be to sit down and discuss how we can help by contributing either money or cattle. In cases where a member needs to have his or her farm cultivated, the group will jointly do so. Also we help members who have lost their dear relatives, sons or daughters through contributing money, food and all activities related to burials.*

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Other mutual aid groups and societies cover similar contingencies, including transporting the deceased person to his or her place of birth and helping with funeral arrangements.

Mutual aid groups are dynamic in the types of contingencies covered. Whereas they covered funerals, illnesses and weddings in the past, currently mutual aid groups focus on providing credit and savings services to members and help people threatened by hunger and funerals.

### **Benefits offered to members**

Findings from survey interviews in the study areas indicate that four main types of benefit are offered to members. These include food, capital, help with funerals and getting help at any time. Analysis of the types of benefits by gender indicates that provision of food was mentioned mostly by male respondents (36.7%). More female respondents (30.1%) than men (14.3%) cited the provision of capital as a benefit and it was mainly men who mentioned help with funerals.

In the case of the death of a member or the close relative of a member, financial benefits and assistance with all the necessary preparations for burial ceremonies in the form of labour services such as cooking, buying coffins and psychological assistance are provided,

as noted by a participant in one of the FGDs conducted in Dodoma: "We stay with those who have lost a relative so as to console them for three days while at the same time helping them with their domestic activities".

Data from UWAKA on the financial benefits offered to members faced with a death in their family show that between 1998 and 1999 a total of 43 deaths occurred. UWAKA contributes money as burial expenses ranging from Tshs 45,900 to Tshs 670,000 depending on whether the deceased is a baby or an adult.

Members of various mutual aid groups and societies get material and non-material assistance, such as helping sick members or their relatives with transport to health facilities, visiting a sick person who is hospitalized and giving food. The amount of benefits provided varies according to the magnitude of the crisis. As pointed out by one participant in a FGD with men in Nyanghomangho Village, Mwanza Rural District:

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*We provide assistance to a member according to the type of risk or amount requested by the victim. For example, if a member is fined Tshs. 20,000 by a court, the 40 members of the mutual aid group will be asked to contribute Tshs. 500 each. If he is charged Tshs. 100,000 each member will be required to contribute Tshs. 2,500.*

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It is evident from the above that some members, particularly the richer peasants, can get more benefits than others. Money accrued from various group activities is also spent on purchasing farming equipment to be distributed to members.

### **The capacity of mutual aid to provide social protection**

In this section an attempt is made to assess the capacity of mutual aid to provide adequate social protection to members. Available evidence from in-depth interviews and FGDs show that *kiwili* type of mutual aid group has helped in the past ten years to bring about agrarian change in the mountains of Same District. Single households without the capital to hire labour cannot build stone terraces, or do so very

slowly. Farmers in Mamba and Chome areas, Same District, however, know that these terraces, which retain higher moisture and manure, are very productive in this hilly terrain. The crop output and incomes have improved in the past ten years for households that have been able to build stone terraces through *kiwili* mutual aid societies. Peasants have increased their incomes by growing high-value crops like onions, Irish potatoes, ginger, wheat and beans as well as other crops, like maize and cabbage, on their stone terraces. They have thus helped to increase food security in these areas. This directly addresses the contingency of famine, which is a constant menace to poor peasants in Tanzania.

FGDs with men in Nyanghomangho Village, Mwanza Rural District and Mvumi Dodoma show that mutual aid support is adequate insofar as a member does not go hungry because of lack of food. Sixty-six per cent of respondents, consisting of 71.2% of the men and 61.4% of the women, said the benefits accrued from this aid was adequate. The reasons given for finding the benefit inadequate included the view that many social problems still needed to be addressed (53%) and that it depended on the weather (47%). During bad weather, members are likely to be affected by famine.

Various studies have shown that mutual aid helps to build strong and cohesive communities, fosters trust between citizens and helps develop norms of solidarity and reciprocity that are essential to stable communities. Our findings lend support to these propositions by showing that participants who were involved in mutual aid groups have developed solidarity and a group identity. They were ready to help each other in times of hardships as well as in times of happiness.

## **Conclusion**

The study has shown that mutual aid still plays a big part in Tanzania. Many people are involved in mutual aid activities of various types. They staunchly maintain their mutual aid activities and endeavour to reconstitute them where they have ceased to exist. Small and medium-sized mutual aid groups predominate due to the resulting efficiency and the ease of managing and controlling the groups.

Members of mutual aid groups make joint decisions after long deliberations in matters of mutual interest, including issues related to the social protection of members. Despite the seemingly good governance at grassroots level, the study discerned constraints in the relationship between mutual aid groups and local government institutions. As far as contingencies are concerned, the study shows that, with the exception of urban-based mutual aid groups, all risks are covered. The benefits offered to members vary according to the type of risk and amount of benefit. Mutual aid activities have enabled members to survive various hardships, especially lack of food, clothes and shelter. They have a better chances of survival than non-members.

The above notwithstanding, the efforts embodied in mutual aid are of little importance simply because they cannot substantially and still less permanently, alleviate the misery of most the people in Tanzania who are in poverty. If these groups, however, were given the necessary organizational and financial support they could provide much-needed long-term social protection of members against all social and economic contingencies.

As shown in the paper, mutual aid groups have a managerial and organizational advantage, simply because members know each other well and trust each other. They need only to be encouraged and guided as to how best to organize community-based social security schemes, using their own organizational structures. This requires, among other things, the formulation of a national social security policy. In this way, all community members can be attracted and protected against various social and economic contingencies both short-term and long-term.

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