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Mastergradsoppgave

Holdninger til NGOer, og deres initiative rettet mot fattigdomsreduksjon i Tanzania: En case fra Musoma Distrikt i Mara Region.
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Tittel (norsk)

Attitudes towards NGOs' and their initiatives aiming at alleviating poverty in Tanzania: The case of Musoma District, Mara Region.
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Tittel (engelsk)

William Manyama
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Forfatter (Student)

Veiledere: Ole-Bjørn Rekdal og Karen-Marie Moland

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In the first place, I thank God, the Almighty, for good health he has granted me since I started my Master's degree in community work and especially when I started working on this thesis. Without good health this work would have not been accomplished.

ABSTRACT

The general objective of this study was to examine beneficiaries' attitudes towards NGOs' initiatives aiming at alleviating poverty. Other specific objectives were; to identify the activities done by NGOs, to identify the main socio-economic problems facing the NGO' beneficiaries, to explore the NGOs' and locals' definitions of poverty and development, and to examine the knowledge, experiences, and perceptions of the beneficiaries on NGOs' initiatives. Data were collected by using four methods which included in-depth interviews, Focus Group Discussions, observation and documentary review. The findings showed that the main economic activities in Musoma District are crop cultivation, animal husbandry and small business. The main socio-economic problems are poverty, low marketing plus fluctuating prices, expensive inputs, lack of accessibility to credits, HIV/AIDS and vagaries of weather. In order to alleviate poverty NGOs such as ACCODEO, ADM, FINCA and PRIDE are engaged in the fields of education, health, HIV/AIDS, and income generating activities. The study revealed that there were duplications of interventions, selectivity, disempowerment, non-participatory approaches, corruption, and negligence of local knowledge among the NGOs. The study found that many of the NGOs' beneficiaries have generated negative attitudes towards NGOs' initiatives. Moreover, a recap of the major issues in the findings is provided. These are; on the definition of poverty and development, on community participation, on empowerment, on sustainability of the project and on local knowledge. The study concludes by re-visting the theoretical framework (agency theory) to establish whether the theory used has enabled this study to unravel the beneficiaries' attitudes or not.

CHAPTER ONE

INTRODUCTION

What is 'maendeleo' (development)?

An NGO in Mara region in Tanzania built three demonstration houses because they thought people were living in poor houses that were a threat to their health and development. After a period of time two of the demonstration houses were turned into cowsheds to keep livestock such as goats and sheep and the families moved back to their previous houses. When one of the heads of the families was asked why his family moved back to its old and substandard house, he said, 'maendeleo' (development) to him implied having a large number of wives and livestock and not a modern house.

The story illustrates a recurrent problem in development work related to the relevance of an intervention. Basic in community work is the idea of community involvement; involving the stake holders in setting the agenda and defining the goals. This involves being ready to let go pre-defined 'truths' and take people's values and priorities seriously. This study focuses on perceptions and experiences of so-called 'beneficiaries' of NGOs' activities in a national context characterized by a local context of increasing/continued poverty. The above story was told by my undergraduate teacher during a course in community development.

The first chapter covers aspects such as the background of poverty in Tanzania, the failure of the state and the mushrooming of NGOs[1] in Tanzania, statement of the problem, study objectives and a research question. An attempt is also made to give an account of the general and specific significances of this work, and finally describing the structure of the thesis.

1.1 Background of poverty in Tanzania

Poverty is a serious social problem in Africa in general and in Tanzania in particular. Just like development, poverty is a concept that is complex and multidimensional in nature (Narayan-Parker & Narayan, 1997:314). Fifty years after attaining independence in 1961, Tanzania remains one of the poorest countries in the world. Estimated GNP[2] per capita was US$280 in 2000, and its growth rate was around 0.3% per year on average over the preceding decade

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[1] NGOs Non-Governmental Organizations
[2] Gross National Product

(Ellis & Mdoe, 2003:2). Assessment of Poverty and Human Development Report (PHDR) in 2009 regarding the status of economic growth and poverty reduction in Tanzania indicates that there have been insignificant changes in poverty eradication process between the years 2000 and 2008 in Tanzania (REPOA, 2005:5). The assessment was done in order to see the progress of Tanzania's development goals as set by the National Strategy for Growth and Reduction of Poverty 2005-2010 (MKUKUTA)[3].

Assessment of trends and targets under MKUKUTA's Cluster I, focuses on indicators of national economic growth and reduction of income poverty in the areas of employment, export, imports and foreign direct investment, domestic credit and interest rates, infrastructures etc. Taking income poverty rates for example, the review has shown that the poverty rate has remained highest in rural areas where 37.6% of the rural households live below the poverty line compared with 24.1% of households in other urban areas and 16.4% in Dar-es-Salaam. Furthermore,

> "The percentage of households in Mainland Tanzania living below the basic needs poverty line declined by just over two percentage points from 35.7% to 33.6% between 2000/01 and 2007. This small reduction means that MKUKUTA targets for poverty reduction by 2010 will not be met" (REPOA, 2005:11).

1.3 Tanzania's concern about poverty eradication

The efforts to alleviate poverty in Tanzania cannot be properly understood without tracing the country's post independence history, notably from the 1960s. *Ujamaa* (socialism) and self reliance policies were introduced during that period and followed by villagilization policy in the 1970s in order to eliminate classes and make full exploitation of the scattered resources, particularly in the agricultural sector in rural areas. Nevertheless, the government initiatives to alleviate poverty faced many economic problems in the 1970s. The 1970s were characterized as the decade of shocks and crises. Consequently, Tanzania and other African countries were forced through SAPs[4] to downsize and withdraw from key social and economic sectors between 1980s and 1990s (Mtatifikolo & Mabele, 1999:37). The crises Tanzania faced in the 1970s and 1980s can be tabulated as follows:

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[3] MKUKUTA Mkakati wa kukuza uchumi na kupunguza umasikini Tanzania The Strategy for Growth and Reduction of Poverty (SGRP).
[4] SAPs Structural Adjustment Programmes

Table 1: Tanzania's economic crises during the 1970s

Crises	Years
Budget Mini-Crises	1971-1972
First world oil shock	1973-1974
Major drought	1974-1976
Disruption of economy by villagization	1974-1976
Break-up of the EAC[5]	1977
Second oil shock	1978-1979
War with Uganda	1979-1980
World recession	1979-1982

Source: (Mtatifikolo & Mabele, 1999:37)

Currently, the government of Tanzania is undertaking various explicit initiatives towards poverty eradication and attainment of social economic development. Founded within a broad policy framework, the Vision 2025 stipulates the vision, mission, goals and targets to be achieved with respect to economic growth and poverty eradication by the year 2025. To operationalize this vision, the government formulated the National Poverty Eradication Strategy (NPES), which provides overall guidance and framework for co-operation and supervision of the implementation of policies and strategies of poverty eradication. The Poverty Reduction Strategy Paper (PRSP) was then formulated as a medium-term strategy of poverty reduction, in the context of the enhanced Highly Indebted Poor Countries (HIPC) initiative. Other strategies are Tanzania Assistance Strategy (TAS), MKUKUTA and MKURABITA (URT, 2000).[6]

1.4 NGOs in Tanzania

The colonial era saw the development of civil society in Tanzania–with ethnic associations, co-operative movements and trade unions. However, after independence these initiatives were suppressed by the socialist state under CCM[7] as the ruling party, claiming to create a strong

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[5] EAC East African Community
[6] MKUKUTA means "*Mkakati wa Kukuza Uchumi na Kupunguza Umaskini Tanzania*" –The Strategy for Growth and Reduction of Poverty (SGRP) and MKURABITA means "*Mkakati wa Kurasimisha Rasilimali na Biashara Tanzania*" –Property and Business Formalization Programme (PBFP).
[7] CCM Chama cha mapinduzi (the revolutionary party).

public sector and an egalitarian, self-reliant and socialist economy. During that time, the only institutions that continued to have a certain degree of autonomy were religious organizations. Despite all these initiatives, the independent socialist state increasingly failed to deliver the promised social services (Lange, Wallevik, & Kiondo, 2000:5; Mercer, 1998:247).

As it has been indicated in table 1 above, during the 1970s, there was severe deterioration of the Tanzanian economy triggered by the doubling of oil prices, war between Tanzania and Uganda (1978-1979) which led to doubling of defense expenditure, and the break-up of East African Community which implied a substantial increase in infrastructure related imports, the decline in agricultural production. Consequently, Tanzania was forced by IMF on the bases of structural adjustment programme in the 1980s (Gibbon, Chachage, & Kiondo, 1995:10; Sarris, Van Den Brink, & Food, 1993:27). Between 1971 and 1980 NGOs started to emerge as the development panacea for social and economic problems that faced Tanzania. Within a short period of time, Tanzania had 25 registered NGOs. The mushrooming of NGOs was due to the demonstrated failure of the state in social services provisioning especially during the 1970s which forced the government to accept SAPs[8] and realize that those conditions could only be achieved through the private sector (Mercer, 1998:247).

1.5 The failure of the state and mushrooming of NGOs

Following the implications of social and economic crises that Tanzania encountered during the 1970s and 1980s, its capacity to stamp out poverty was substantially reduced and therefore was to be supplemented by NGOs. For example, between 1974 and 1988 real wages fell considerably and the state was unable to provide even the minimum standard of social services. Achievements in the health and education sector were reversed. In response to this, more people became self employed, and many organized themselves in welfare organizations that could be based on religious, regional, ethnic or professional affiliation (Lange et al., 2000:5). The recognition of these welfare organizations were due to the national union which had been consolidated since independence and secondly, the government failure regarding service delivery (Lange et al., 2000:6).

Due to the failure of the state, the private sector became important in social service provisioning. For instance by 1986 the government went further calling upon churches and other non-governmental organizations to play an even greater role in the provision of

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[8] SAPs Structural Adjustment Progrmammes

education and health care services. In less than ten years (1984 – 1992), the number of NGOs run schools tripled from 85 to 258. Security, the basic state responsibility was taken over by the people themselves as the police force was said to be bribed by criminals. The defense teams were organized all over the country under different names, the most common being *Sungusungu*. *Sungusungu* were organized by the youth found in the communities. Later, after prolonged negotiation, trade unions and cooperatives were detached from the ruling party. They became legally free to set up their own constitutions and elect their leaders. The government had realized that due to the conditions of structural adjustment, the non-governmental sector would have to play a significant role in the delivery of services (Lange et al., 2000:6).

In the beginning of 1980s the donors supporting Tanzania decided to channel their aid through international and locally based NGOs in order to avoid the accused inefficient and corrupt state bureaucracies. NGOs gained popularity and trustworthiness as they were believed to be more efficient, less corrupt, and operating more closely with the grassroot level. The Tanzanian government responded positively to this by establishing independent parastatal organizations that were run by civil servants. In this respect, the government appointed regional officials that had the responsibilities of encouraging and motivating women's activities and helping them to acquire funds from donors.

In the 1990s, living conditions worsened, unemployment rose, and as people realized the willingness of donors to give direct support to NGOs and Community based organizations (CBOs), the number of organizations exploded. Following this, The World Bank launched the World Development Report in 1992. The report presented a new role to NGOs as promoters and protectors of civil society. Therefore, civil society were considered as integral to effective development and "vital for holding governments to account, ensuring the maintenance of functioning democracies, protecting human rights, and articulating the needs of the poorest" (Jennings, 2008:27-28). Therefore, the 1990s is regarded as the era of good governance. This has provided a lesson on how best NGOs could have a wide influence from postcolonial era until now. According to the registrar of civil societies in Tanzania, there has been a tremendous increasing number of NGOs from 1990s up to early 2000s (FES, 2001:79). That progress can be tabulated as follows:

Table 2: The increasing number of NGOs from the years 1990 to 2000

Intervals of years	Number of NGOs
1990	41
1990-1993	224
1993-1996	6000
September 1998	8499
December 2000	10000

Source: FES (2001:79).

1.6 Classification of NGOs

The directory of Tanzanian NGOs was established in 1995 to monitor and co-ordinate the NGOs' activities. The directory classified the local NGOs in accordance with their main activities. By 1995 there were 198 District Development Trusts, 155 Religious organizations, 106 Social service organizations, Professional/educational organizations, 64 Environment organizations, 56 Women groups, 43 Health organizations, 26 Youth organizations and Umbrella organizations. Geographic distribution studies have shown that developmental NGO activities are concentrated in Arusha, Dar-es-Salaam, Dodoma, Iringa, Kilimanjaro, Mbeya and Morogoro. These are the most developed regions in the country (Lange et al., 2000:7; Mercer, 1998:249).

> "NGOs can also be classified according to their socio-political alignment. Four different types can be distinguished in this typology: Tanzania government organized NGOs (GONGOs), foreign NGOs (FONGOs), local NGOs (LONGOs) that are mostly foreign funded (FFUNGOs) and People's Organizations (POs)" (Lange et al., 2000:7).

Lange et al. (2000:8) classify NGOs into two major categories. The first category comprises organizations active in social service delivery. These are District Development Trusts (DDTs) and religious organizations. The second group comprises all other local NGOs, labeled "interest organizations". Although all NGOs ultimately do fall into this category, these organizations differ from the above in that they do not usually engage in large-scale service delivery projects. This group is subdivided into three groups: Community Development Activity, Organizations working for the rights of their membership and Elite-based advocacy organizations that work for others (Lange et al., 2000:8). 850 District Development Trusts, similar to "Hometown associations" are said to have been formed between 1960 and 1991, the most active period being from 1980 onwards. Religious organizations are such as the Muslim Council (BAKWATA), the Christian Council of Tanzania (CCT) and the Tanzania Episcopal

Conference (TEC). CCT and TEC collaborate under the umbrella of the Christian Social Services Commission and in 1994, these organizations were running 154 secondary schools, ten-times as many as those run by Muslim organizations. The quality of the schools varies, but some of them are considered the best in the country. Both Muslim and Christian Organizations are funded by foreign benefactors.

"Community Development Activity organizations (CDAs) are community based collective income generating projects and they are almost entirely organized by women. Typical projects are sewing, brewing, milk production and processing, shop-keeping and guest houses" (Lange et al., 2000:11). Organizations working for the rights of their members are such as MVIWATA. MVIWATA is a network for small scale farmers established in 1993. Among the central organizations concerned with health are Tanzania Association of the Disabled, Tanzania Association for Mentally Handicapped and WAMATA (working for the rights of people living with HIV/AIDS). In late 1999 Tanzanian Union of Journalists (TUJ) was formed. As of May 1999, around 300 000 workers were organized in 12 unions, the two largest unions being Tanzania Teachers Union (110 000 members) and Tanzania Union of Industrial and Commercial Workers which has 81000 members (Lange et al., 2000:11-12)

There are also elite based advocacy organizations working for others. Tanzania Gender Networking Programme (TGNP). TGNP is a non-governmental organization whose ultimate objective is to support social transformation and respond to the needs and interests of poor and disadvantaged women and grassroots communities" (Lange et al., 2000:13). Generally, these organizations are staffed by university educated people, and their major activity is advocacy in their respective fields of concern. Tanzania Women Lawyers Association (TAWLA), Women's Legal Aid Centre (WLAC) and Legal and Human Rights Centre (LHRC), for example, all deal with law questions. In 1997 TAWLA joined together with other NGOs to lobby for the new land bill. After this intervention, all new laws are brought to them for comments, something that indicates that they are taken seriously by the government (Lange et al., 2000:13).

1.2 Statement of the problem

The efforts to alleviate poverty commenced soon after independence in 1961 and have been involving local, national and international actors. Among these are NGOs. Many different policies and strategies to alleviate poverty have been adopted. Among these policies and

strategies are *ujamaa* (socialism) and self-reliance policy; MKUKUTA-The strategy for Growth and Reduction of Poverty (SGRP); and MKURABITA-Property and Business Formalization Programme (PBFP); and Structural Adjustment Programmes (SAPs) championed by World Bank and IMF. Despite different efforts and strategies, poverty has not been alleviated. Many people in Tanzania still live in extreme poverty. This study seeks to examine the beneficiaries' attitudes towards NGOs' initiatives in poverty alleviation in Tanzania. In this work, attitudes denote knowledge, views, opinions, thoughts, perceptions, experiences, belief, and values. These attitudes can broadly be categorized as negative or positive. When beneficiaries have positive attitudes means that they appreciate or value the role of NGOs' initiatives while negative attitude implies that beneficiaries depreciate or devalue the role of NGOs' initiatives in the process to alleviate poverty.

1.3 Objectives of the study

1.3.1 General objective

The general objective of the study is to examine the beneficiaries' attitudes towards NGOs' initiatives in the process to alleviate poverty.

1.3.2 Specific objectives

- To identify various activities done by NGOs
- To identify the main socio-economic problems facing the NGOs' beneficiaries
- To explore the NGOs' and locals' definition of poverty and development.
- To examine the knowledge, perceptions and experiences of the beneficiaries on NGOs' poverty alleviation initiatives.

1.4 Research question

The study was guided by the following research question:
- What are the knowledge, perceptions and experiences of the beneficiaries on NGOs' initiatives aiming at alleviating poverty?

1.5 General significance of the study

In the academic realm, the experiences that will be drawn from this study may contribute to knowledge on how NGOs' beneficiaries in Tanzania perceive NGOs' initiatives in the process to alleviate poverty. Beneficiaries' agency (the role the poor people play themselves) might be one of the intriguing issues emerging out of this study because the process of examining their views, opinion, knowledge, perceptions etc stems from how they define their own situation and the resources they have when working with NGOs. Therefore, the study can contribute to the existing body of knowledge, especially on empowerment and participation, local knowledge, and critical consciousness as key community developmental issues in the contemporary time. This can hopefully stimulate more studies in this area to see whether experiences gained from ACCODEO[9], FINCA, PRIDE and the Anglican Diocese of Mara in Musoma (ADM) District diverge or converge with the practices in other local and international NGOs in Tanzania and elsewhere.

1.6 Selection of the topic and its utility to community work

First of all, the choice of the topic was based on curiosity as I was asking myself why poverty flourishes while there is a rapidly growing number of NGOs which aim to alleviate poverty in Tanzania. Secondly, I find this topic useful to community work because NGOs work directly with people in their communities. This observation was also made by Kang (2010:224) who points out that NGOs activities are based in the community and are aimed at improving people's lives. Then, after going deeper into this topic, I found that many NGOs use participation, empowerment and sustainable development as their key developmental strategies or so as to bring development to the community.

At the same time, I was inspired by the guiding philosophy of community work that its ideological foundation advocates for change, collective action and autonomy. In the words of Twelvetrees, "Community work is the process of assisting people to improve their own communities by undertaking autonomous collective action" (Twelvetrees, 2008:1). In order to narrow down this broad theme on the relationship between NGOs and communities, I decided to focus on the community side. As a prospective community worker, I was interested in knowing how the community perceived the NGOs' initiatives in the process to alleviate poverty. This was done as a learning exercise to understand various dynamics, tensions and

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[9] ACCODEO AIDS control and Community Development Organization

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dilemmas that revolve around the communities. Secondly, to understand possibilities and constraints for change. In community work, we aim at building strong communities by creating opportunities, social interaction and realizing resources with the intention of promoting changes.

Questions might also be raised here on what community I am talking about. This is because there are many different communities in Musoma District. These communities are for example, the large geographical community of Musoma District, communities of interests, communities of organizations and their clients e.g. NGOs' beneficiaries focusing on poverty alleviation, communities of shared experiences, communities of stakeholders, communities based on religious, tribal backgrounds to mention a few. All these communities have common attributes namely interdependence, interaction, consensus and conflicts, overlap etc. Thus, it may be difficult to separate them. In this thesis, detaching the NGOs' beneficiaries from other communities was done for the purpose of taking a sample.

More concretely, Musoma District consists of other small communities which overlap with each other. NGOs' beneficiaries are found within the larger geographical community of Musoma District. Even though NGOs' activities target certain individuals or groups of people, their activities are basically taking place within the geographical boundaries of Musoma District. For example, the building of classrooms, health centers, water wells to mention a few, are meant to help the people of Musoma District. Notwithstanding, by implications the entire geographical community of Musoma District is indirectly affected. Thus in this work, the NGOs' beneficiaries are viewed as direct beneficiaries while other communities like the geographical community, communities of shared experiences, communities of stakeholders etc. are regarded as in-direct beneficiaries.

1.7 Organization of the thesis

This work is divided into 6 chapters. Chapter one covers an introduction which consists of aspects like background of the study, poverty alleviation in Tanzania, historical context of NGOs' development in Tanzania, statement of the research problem, objectives of the study, research questions, significance of the study, and organization of the thesis.

The second chapter mirrors the theoretical part of the study. In this chapter, there are discussions of poverty and development together with short review of other relevant literature.

Theories discussed in this chapter are modernization, dependency and agency. In chapter three, there is research design. This chapter contains aspects such as research approach, study area and population of the study, sampling procedures, sample size determination, methods of data collection, methods of data analysis and processing, ethical considerations, validity and reliability of data and limitations of the study.

Chapter four contextualizes the study area (Musoma District in context). In this chapter, various issues have been presented. These issues include presenting social, economic and political profiles, major social and economic impediments and activities done by NGOs.

The fifth chapter focuses on the beneficiaries' perspectives and experiences towards NGOs' initiatives in the process to alleviate poverty in Tanzania. Presentation of research findings is guided by analytical concepts such as participation, empowerment and local knowledge. This is a large chapter which constitutes the main empirical findings. Finally, chapter six gives a summary and conclusions of the study, linking theories and findings, bringing in emerging issues from the study, and showing the limitations and suggestions for further research.

CHAPTER TWO

THEORETICAL FRAMEWORK

2.1 Introduction

Creswell (2003:131) writes that theories provide a lens to guide the researchers as to what issues are important to examine, and the people that need to be studied. In the following, I will discuss the usefulness of modernization theory, dependency theory, and agency theory as different ways to approach development. These theories are overarching and they have influenced or framed development thinking in Tanzania. Two major development discourses will be reflected in the discussions of this section. The first is to consider people as objects of development and the second is to consider people as subjects of development. Modernization and dependency theories are macro theories while agency theory is a micro one.

2.2 Modernization theory

One of the key scholars in modernization theory is Rostow (1960) who in *The stages of Economic Growth* proposed that progress in the world can only be realized through the spread of modernity or modernism at the expense of the traditional forms of life. The key problems facing poor countries are the backward elements engendered by traditional systems (Rostow, 1960:4). This perspective draws its intellectual heritage from sociologist Ferdinand Tonnies (1855-1936) and his theory of *gemeinschaft*. Tonnies was interested in contrasting primitive communities (*gemeinschaft*) with modern industrial (*gesellschaft*) societies. Community (*gemeinschaft*) is characterized by a predominance of close personal bonds or kinship relations while society (*gesellschaft*) is characterized by a predominance of more impersonal or business type relationships (Wallace & Wolf, 2006:30).

It also drew its ideological foundation from Emil Durkheim (1984) who in *The Division of Labour in Society* maintains that the world was divided into two broad kinds of social formations namely, *the modern* and *the traditional*. In contrast to the modern, traditional societies are backward-looking (if not primitive), and lack the dynamism required for economic success. In this kind of society there is what is called mechanical solidarity. Mechanical solidarity is characterized by similarity of work and traditional social formations which are rigid forms of social structures and organized along lines of kinship. Such societies

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preclude the type of social mobility that would lead to innovative and efficient economic activity. Therefore, transition is a fundamental change to the consciousness of mankind as it is a breaking of bonds, and establishment of new ones (Durkheim, 1984:84). So, in order to develop there must be different forms of diffusions like technology and capital. Underdevelopment is a condition which all developed countries have passed through. Poverty is conceptualized in terms of inadequate goods and services. Development on the other hand is brought by broadening the pipe that allows the flow of consumer goods (Rostow, 1960:3).

Modernization theory is criticized because the theory failed to make distinctions between countries, regions, structural conditions or specific historical experiences (Roberts & Hite, 2000:10). Furthermore, modernization is labeled ethnocentric by emphasizing that the nation's internal problems are the causes of underdevelopment. It blames the victims themselves for their poverty while important external causes of poverty and underdevelopment are ignored (Roberts & Hite, 2000:11). This approach is in a way congruent with the approaches used by the first president of Tanzania, Mwl. Julius Kambarage Nyerere's conceptualization of poverty. Nyerere did not consider poverty as a real problem of the modern world. To him the real problem was the division of mankind into rich and poor. This division laid down the foundation of the process of unequal distribution of world resources between the rich and poor nationally and internationally (Nyerere, 1977:10-11).

Therefore, at independence of mainland Tanzania the hitting slogan was "*Uhuru na kazi*" (Freedom and work). This aimed at identifying the three main national enemies, poverty, ignorance and disease though there were no overt operations against poverty during both the 1962 – 1964 First Three Year Plan and the 1964–1969 First Five Year Plan. The policy of *Ujamaa* and self-reliance came in this context (Jennings, 2008:49). The early 1970s were featured by the government expenditure on free social amenities such as construction of primary schools, health centers, dispensaries and water schemes. Two health workers in senior positions interviewed by Songstad (2011:6) on 29 March 2007 and 14 April 2007 in Mbulu District regarding job satisfaction and availability of social services in the 1970s expressed themselves that;

> *In the [19]70s the situation was good. In those days medicines were issued for free ...and we treated our people for free… the patients were even given food three times a day.*

I could build a house at home, I could furnish my house. And I had some surplus in the bank at the end of the year ... after some two years I had a wife ... That was [19]72 to [19]78 ... But thereafter the [government] salary was no longer [sufficient] to survive on.

In 1974 people had settled in villages through the villagization campaign. The logic behind these villages was that it could be easier to provide social services, mainly education and health services, as well as water. "*Elimu kwa wote*" (Education for All) in education and "*Mtu ni Afya*" (Man is Health) in health were slogans that characterized this time (Jennings, 2008:45-50). The villagization policy in Tanzania is regarded as coerced participation as it offers a limited chance for the masses to participate in decision making, believing that the poor and oppressed people have to be influenced by the outside agencies (Midgley, 1986:27). The use of force to bring development to people was criticized by a number of external organizations and observers. The World Bank report in 1972 highlighted the use of compulsion in gaining compliance, noting that "in the early years of *Ujamaa* development, over-zealous officials exerted pressure on farmers to form villages" (Jennings, 2008:53).

The strength of modernization theory is that it attempts to identify the socio-economic pre-requests for development such as borrowing, imitations, importation and rationalization of capital and technology (Roberts & Hite, 2000). Back to Tanzania, as it has been pointed out earlier, the *ujamaa* villages were seen as the most important units for the provision of social services to the majority of the people. Under the policy of education for self- reliance, these villages became very important centers for the promotion of the literacy among both adults and children. By the early 1980s, even in the face of economic difficulties, Tanzania was one the African countries with the highest number of literate people. In every village there was at least one primary school (Ibhawoh & Dibua, 2003:71).

2.3 Dependency theory

Dependency theory emerged from Latin America. One of the eminent figures in this theory is Andre Gunder Frank (1966) *The development of underdevelopment*. Dependency theorists decline the orthodox that the key problem facing the poor revolves around their failure to advance capitalism. The major proposition advanced by this school of thought is that modernization theory does not reflect the real situation of the poor people in third world countries. Rather, to them poverty in the third world countries is triggered by a myriad factors related with the development of capitalism which resulted in colonialism in Africa. That is to

say, there have been unequal terms of trade where the periphery countries are exploited by the capitalist countries (Roberts & Hite, 2000:12).

So, the logic is that the poor people simply because the external contact arrested the self contained development of the third world countries through slave trade and colonialism (Frank, 1966:38-50). The strength of this theory is that it attempts to situate poverty in the historical contexts and thus NGOs embracing this perspective have the possibility of reflecting the local knowledge in defining poverty and causes of poverty. Since this perspective contends that poverty is not originated from within, it shows a certain degree of flexibility. For example, dependency theorists have paid special attentions to explaining the great inequalities in poor nations, tying them to colonial histories of those regions and to current economic and political systems of exclusion and repression of the masses (Roberts & Hite, 2000:12).

Dependency theory has been widely criticized on the basis that they do not really offer any feasible solutions. They lack mechanisms for analyzing change. For example, when dependency theory suggests that capitalism produces permanent unalterable relationships, it fails to explain why there appear to the greater level of exploitation overtime or why there are significant differences among poorer countries (Roberts & Hite, 2000:13). Back to Tanzania, this theory was especially at issue when the first president of Tanzania embarked on a campaign to detach the Tanzania economy from the external world. Nyerere did not like to take the loans from bretton woods institutions because of fearing the influence of neo-liberal economy. Thus, he rejected SAPs as he considered it being detrimental to his ideology and the well being of his people. As the situation became worse following more and more pressure exerted by these institutions, he resigned as the president of Tanzania in 1985. In other words, Mwl. Nyerere's resignation as the head of the state happened to allow IMF and World Bank to assist Tanzania through the loans and its associated conditional ties (Hyden, 1999:3).

Nyerere's ideology was also oriented to dependency thinking by attempting to prevent dependency through the means of isolation in the 1960s. Unfortunately, this ideology could not produce expected results either as it undermined the peasants' knowledge, which followed the neo-liberal and Marxist ideologies. Ibhawoh and Dibua (2003:75) remarked that;

Neo-liberal and Marxist/dependency discourses on development which swept across post independence in Africa in the 1960s and 1970s were caught in the same discursive field and patterns of knowledge which objectified African peasants and rural dwellers

as hapless victims of underdevelopment who needed to be emancipated to higher levels of social and material well being.

2.4 Agency theory

Shilling (1997) conceptualizes agency as the peoples' capability of doing things. That means actions depend upon the capability of the individual to make a difference to a preexisting state of affairs (Shilling, 1997:741). Fuchs, like Shilling, maintains that the conceptual core of most agency theories is knowledge and capability that people have. They may have certain natural rights, entitlements, and privileged mental states. With their minds and conscious experiences, human actors are the ultimate source of social and cultural meaning and realities. It is persons who mean something, intend this or that, and then do something about it. This process is in other words known as agency. Agency requires consciousness and free will and reflexivity. Consciousness allows humans to think about what they are going to do, to compare various alternatives, and to anticipate possible outcomes (Fuchs, 2002:26-27).

According to Kabeer, agency is concerned with one's ability to define her/his goals and pursue them. It includes observable (activities) and unobservable actions like the meaning, motivation, motives/drives of individuals in their activities. Agency can also be termed as 'power within the individual.' Its measurement can be done through assessing 'individual decision making' potentialities. It also encompasses a wide range of purposive actions such as bargaining, negotiation, deception, manipulation and some more intangible cognitive dimensions such as reflection and analysis. Agency has both positive and negative meanings in relation to power. In the positive connotation, it takes the form of 'power to'. This is the people's capacity to define their life choices and pursue their own goals even in the presence of external opposition. The negative meaning of power implies 'power over', i.e. the ability of an actor or group of actors to over-ride the agency of others. This can be through hostility, coercion and intimidation (Kabeer, 2001:15-20).

Conradie (2008:1) points out that one of the central questions in the field of poverty alleviation is what role the poor and marginalized can and do play themselves to address their difficult situation. Conradie holds that government policies and interventions on their own cannot create the possibility for development alone. Conradie regards human actors as main drivers of change through their practices. The underlying assumption is that peoples'

discovery that they have the right and the ability to control their destiny, their lives and their environment is the basis of political change.

Some agency-related concepts can also be useful to understand NGOs and beneficiaries in their everyday interactions in order to capture their attitudes. These constructs are such as beneficiaries' participation in the NGOs' projects, beneficiaries' capacity and empowerment, beneficiaries' knowledge and critical consciousness, beneficiaries' resources when working together to alleviate poverty. To begin with participation, when talking of beneficiaries' participation, we look at the way people take part in decision making for enhancing their wellbeing. Green (2000:68) points out that participation entail the recognition of the importance of individual agency in bringing about social transformation. People have their own view of participation. They always come together, identify their problem and then find the solution to that problem (Green, 2000:68-70). Furthermore, "people participate for what they get out of it" (Twelvetrees, 2008:58).

The widely acknowledged conceptualizations of empowerment relate empowerment to power, freedom of choice (autonomy in this context), access to information, resources etc. (Kabeer, 2001:18). Power entails the individuals or groups ability to make choices, to speak and to be heard or having and using the opportunity to take power into their own hands (Cooke & Kothari, 2001:141; Ife & Tesoriero, 2006:66). Empowerment can also refer to a social action process for people to gain mastery over their lives and the lives of the communities (Minkler, 2005:35). Conversely, the missing of power of freedom, access to information can generally be considered as disempowerment. The assumption is that those who wield little power have limited opportunities to express their interests and needs are generally excluded from key decision making processes and that their knowledge is considered insignificant (Cooke & Kothari, 2001:142). Kabeer (2001:19) contends that people who are constrained by poverty have limited chances of exercising their choices. This is actually due to the fact that people's ability to exercise their meaningful choices is suppressed when they have insufficient means to meet their primary needs.

Blanchet-Cohen conceptualizes capacity as the people's ability to understand, focus, define their own experiences and play active roles in determining their lives (Blanchet-Cohen, 2008:259). Capacity refers to the ability of people to work together, organize and mobilize resources to solve problems of common interest. Often outside the reach of formal systems, poor people cooperate to solve their everyday problems. Poor people often tend to organize

themselves in informal groups, for instance, a group of women who lend each other money or crop produce. The groups may also be formal, with or without legal registration, as in the case of farmers' groups or neighborhoods groups. The assumption here is that organized communities are more likely to have their voices heard and their demands met than unorganized communities (Masue, 2010:41). Capacity can also be useful to understand the beneficiaries' point of views, how they organize themselves and manage their affairs when working with NGOs to alleviate poverty.

For the NGOs' beneficiaries the term of participation entails involving project beneficiaries in the identification of the problem, planning and implementation process often through fairly brief and selective consultation procedure (Green, 2000:73). Beneficiaries participate also in monitoring and evaluation. In this sense, it is believed that people reveal their problems which enable NGOs to play their role. Empowerment may also mean that people's capacity is built in order to make them be fully fledged to participate. Solving the problem as a form of empowering people means that people are provided with goods and services that were formerly difficult to access. It is envisaged that as people are empowered, they gain an ability to pursue development activities better than before. Some advocates of participation have argued that participation is a pre-requisite for empowerment and therefore a pre-condition for development facilitation (Green, 2000:78).

Another construct to look at is critical consciousness. It refers to the stage of consciousness needed for empowerment to collectively act in relation to a wider contexts of power from local to global (Ledwith, 2005:102). Here, we see that people are aware of what development is. That's why two of those who benefited from the NGOs' support turned back to their previous house. Other concepts that might be essential ingredients in understanding attitudes are beneficiaries' self autonomy. Ledwith tries to elucidate the significance of individuals' self autonomy which enables people to discover who they are. In this process, there is people's ability to take more control of their lives. To have freedom to ask and exert influence on their lives reflects their degree of personal autonomy (Ledwith, 2005:7).

Local knowledge is another area of agency demonstration. Scholars like Green (2000) and Jennings (2008) who have written about poverty alleviation in Tanzania argue that the local knowledge is an important input in the process to alleviate poverty. Despite this, what has always been an assumption is that correct ideas come from the development experts and sometimes the reigning ideology. The development experts often treat the people as passive

subjects. So long as they are passive, they have been seen as obstacles to their own development. Therefore, to bring development, development experts strive to weaken what they call people's conservativeness (Green, 2000:71-72).

What is obvious in development practice currently is the conflict between "experts" and "local knowledge". The former often claims to be more powerful. When expert knowledge is merged with indigenous knowledge, it enhances the capacity of the local people to understand their situation and identify opportunities. This would mean that people can effectively own and control the development (intervention) process (Green, 2000:71). Development to the people begins with local people themselves who must be the ones to first identify the needs or problems of their community, discuss them formally and informally with each other under the guidance of the leaders who also come from within that community (Green, 2000:70).

However, NGOs have their own rules, and ways of doings things. They have their objectives, visions and missions that in the long run have to be met. There is a combination of top- down and participatory approaches. NGOs should ideally be the voice of the people. In Tanzania, however, NGOs tend to be formed by resource persons who reach out to the grassroots and not the other way round (Lange et al., 2000:14). Valuing local knowledge is imperative for the ideal change from below. This lies at the heart of community development in many projects (Ife & Tesoriero, 2006:161). Furthermore, Cooperrider and Whitney (2001:2) advocate for "appreciative Inquiry" as NGOs' approach to development and poverty alleviation. The emphasis is "development done by people themselves". Appreciative Inquiry seeks to enquire what "strength" is in the society and appreciate it through deliberate efforts that result in development whereby the external hand comes in only to accelerate the process (Cooperrider & Whitney, 2001:2-3).

This new approach is a move towards a policy development from within. However, some theorists have slightly different views in response to this approach. Theorists like Ibhawoh and Dibua (2003) advocate for *integrated approach* and argue that better and more effective means of realizing development have to involve the experiences of both experts and the locals (Ibhawoh & Dibua, 2003:78). Freire's (1970) notion of 'conscientisation' is a prime source of inspirations for the agency theory. Freire's major concern here is framed on the role of knowledge. The common ground is that codifying the local knowledge is a necessary first step towards beneficial social change. Therefore, more participatory approach does not necessarily means ruling out the relevance of the experts. Freire illustrates this by making a careful

analysis of the teacher-student relationship and later suggesting *problem-posing education approach*.

Problem-posing education is an approach to education where teacher and student approach a problem together. Student-teacher and teacher-students work together to solve the problem. Freire establishes that this has implications for total liberation as it treats people as persons who can take their place in society as thinking beings while a banking approach is oppressive because it, as Freire says 'files them away'. In problem-posing education the students and teacher are both active participants, subjects and discover the truths while in banking approach students become passive participants and objects and vessels to be filled. Freire writes that problem-posing education bases itself on creativity and stimulates true reflection and action upon reality, thereby responding to the vocation of persons as beings who are authentic only when engaged in *inquiry* and *creative transformation* (Freire, 1970:60-67).

Agency is also related to willingness of the people to act. Masue (2010:42) contends that Individuals need to utilize the opportunity structures and enabling environments created by the government or NGOs to act effectively in transforming their lives. For example, while the government establishes local level institutional frameworks for people to participate in decision making, it is the responsibility of individual citizens to make use of them and participate. Or, while the NGOs, the Government and other actors advocate on involvement of citizens in planning and implementation of various development actions at the local levels; the individuals there must in the first place have confidence and willingness of making use of the opportunities to change their lives. Therefore, the main idea here is that no matter how much the Government, NGOs and other change agents may catalyze actions and create favorable environments for people to build their capacities and in turn   attain the highest quality of life; sustainable development cannot be achieved until people as individuals, groups or communities willingly and enthusiastically take appropriate initiatives to exploit the opportunities created to develop themselves.

Last but not least, it is resources. According to Kabeer, resources are conceptualized in a broader perspective, encompassing the conventional economic resources such as land, equipment, finance and working capital as well as human/social dimensions that nourish one's ability to exercise choice. The human resources' are within the individual, and they include their individual knowledge, skills, creativity, imagination and the like. Human resources do not end up there. They also constitute claims, commitments and expectations inherent in the

relationships, networks and contacts that take place in the day to day operations and long term activities in various areas of life (Kabeer, 2001:3).

2.5 Concluding remarks

From the above theoretical discussions, one can get a picture that the opinions, ideas, views that people have on the definition of poverty, interventions to alleviate poverty, definition of development, approaches to development are pivotal in order to alleviate poverty. This can be an entry point which enables us to understand beneficiaries' attitudes towards NGOs' initiatives aiming at poverty alleviation in Tanzania. It is no doubt that these theories can provide this study with different stances between the community and NGOs on the definitions of poverty and development which inform the NGOs' performances. The theory which I think might be the most useful in this thesis is agency theory which regards local people as capable and pertinent stakeholders in the process to alleviate poverty. The concepts which I find most appropriate are such as community participation, empowerment, capacity, critical consciousness, resources, willingness and local knowledge.

CHAPTER THREE

RESEARCH DESIGN

3.1 Introduction

Research design or methodology is regarded as the engine of the study. It guides the study and shows how to approach and execute the study in the process to find the reality. It also maps and provides a link between a theoretical part and empirical findings. In this chapter, I have to a large extent employed Creswell's (2009:5) methodological point of views. Three important components of research design according to Creswell are *philosophical worldviews*, *strategies of inquiry* and *research methods*. In trying to operationalize my research topic, I have in the first place mapped out the research design and give an account of the motives behind the selection of qualitative research. The chapter also indicates the reasons why I have opted for case study as a strategy of inquiry. Consideration was also made in setting research methods like selection of data collection methods and data analysis, selection of study area, sampling or inclusion criteria. The chapter ends up by presenting study limitations and challenges and the strategies which were used to overcome those limitations.

3.2 Study design

Research design refers to a research plan that guides implementation of a research project (Yin, 2009:18). This plan or procedure that guides the research indicates the decisions from broad assumptions to detailed methods of data collection and data analysis. Creswell (2009:4) also puts forward that research design involves the intersection of philosophy, strategies of inquiry and specific methods. The design for this study is a qualitative design involving studying of four selected NGOs in Musoma District. The decision to adopt a qualitative design is premised on the need to have an in-depth discussion which enabled this study to uncover the knowledge, opinions, views that people have when working with NGOs in the process to alleviate poverty in Tanzania. The use of this design is engendered by its capacity to explore and describe the complexities of social reality. Qualitative design takes into consideration the complexity of the reality about social phenomena and their social construction (Mason, 2002:1). Therefore, qualitative research design was embraced so as to facilitate obtaining the underlying beneficiaries' attitudes towards NGOs' initiatives in the alleviation of poverty. I employed a qualitative approach in order to get an in-depth insight of

the beneficiaries' attitudes towards NGOs' initiatives by capturing the subjects' feelings and perspectives in that regard.

According to Creswell (2009:174), qualitative research has numerous advantages. Creswell's views on qualitative research were incorporated in this study as follows; first, it enabled me to study the NGOs' beneficiaries' attitudes relatively deeply. For example, it was possible to explore specific issues in detail, such as understanding the way they are involved in the process to alleviate poverty. Second, the approach permitted data collection from a variety of NGOs' beneficiaries and sources (triangulation of methods and sources) and hence making the data more credible. Third, the informants involved in the study had a wider opportunity to tell their story through discussions in focus groups and face to face interviews. The interviews provided me with a room to probe the beneficiaries' views and capture individual opinions and feelings.

Fourth, I opted for qualitative research design because it is situation specific. Participants were able to describe how they are involved in decision making when working with NGOs to alleviate poverty and explained the means of interaction amongst themselves. Their explanations helped me to get data on the nature of their quotidian interactions. These descriptions generated significant knowledge and insights. Data patterns and emerging issues were captured, enriching the understanding of how NGOs work with the people to alleviate poverty since the ambition of the research work was not to test theory but to add meaning to existing knowledge, which calls for a qualitative research design. Primary data (raw data from the field) were collected using In-depth interviews and Focus Group Discussions. Secondary data (available data which have been collected and analyzed by other researchers) were collected through documentary review.

Figure 1: A sketch of research design

The following diagram illustrates the research design that guided this study;

Selected strategy of inquiry

Philosophical worldview

Social construction

Qualitative strategies: -Case study

Research design

Qualitative

Research methods

Questions
Data collection
Data analysis
Interpretation
Write-up
Validation
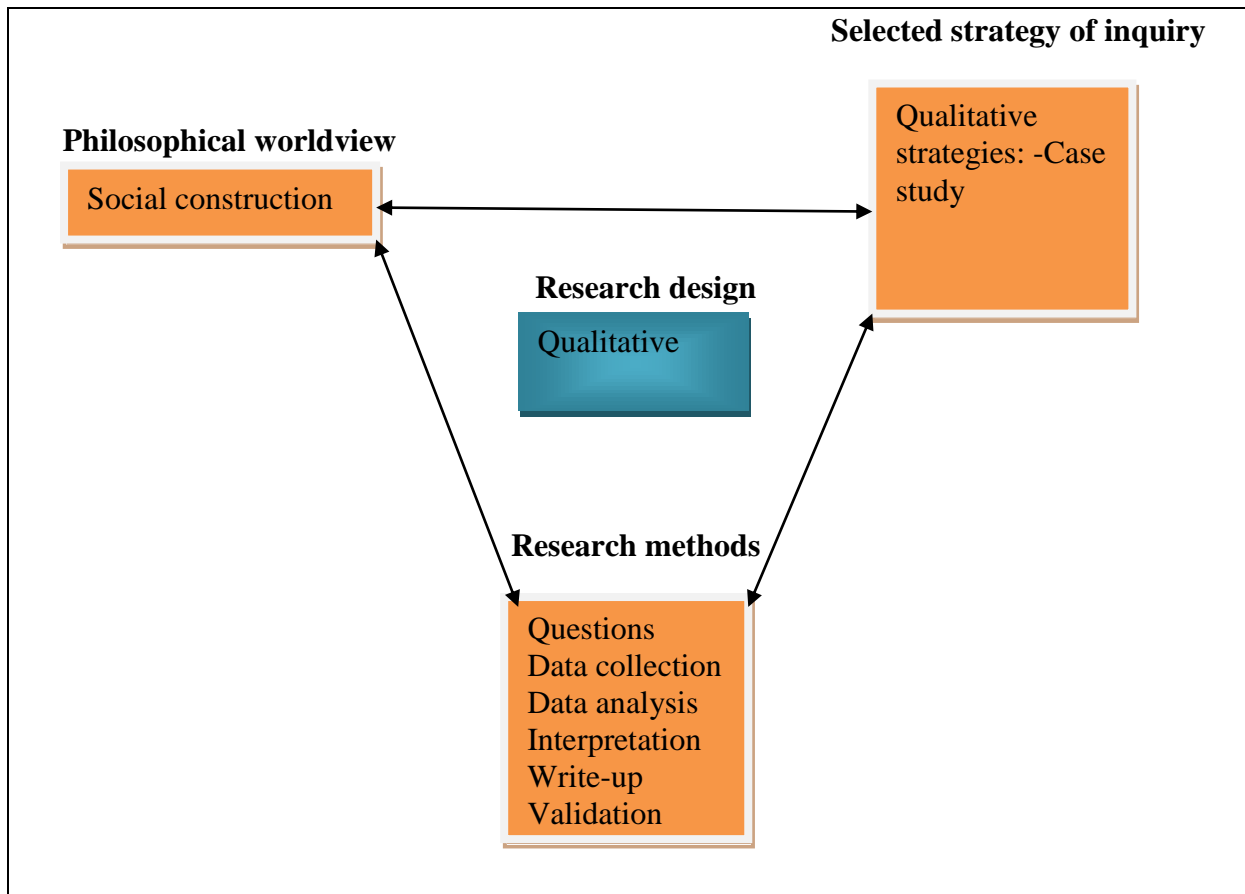
Source: Derived from Creswell (2009: 5) A framework for Design- The interconnections of Worldviews, Strategies of inquiry, and Research Methods.

3.3 Philosophical worldview

Creswell (2009:6) conceptualizes worldviews as general orientation about the world and the nature of research that a researcher holds. As it is indicated in the diagram above, the philosophical view which guides this research is *social construction*. Creswell (2009:8) further contends that constructivism as a philosophical worldview consists of aspects like understanding, multiple participant meanings, social and historical construction, and theory generation. In other words, social construction holds that individuals seek *understanding* of the world in which they live and work. Individuals develop *subjective meanings* of their experiences and often meanings directed towards certain things or objects. These meanings have variations and are myriad, which in turn make a researcher to have a look at the

awkward issues. The research process relies on the participants views of the issue under investigation.

In order to clearly link this philosophical worldview (social construction) with my study, I divided it into three sorts of claim in social science namely ontology, epistemology and methodology.

Table 3: Ontological, epistemological and methodological stances of social construction

Social construction	Underlying assumptions
Ontology	Reality is socially constructed
Epistemology	Knowledge is subjective
Methodology	Hermeneutical/interpretive approach

Source: Developed from Denzin and Lincoln (2003:256)

3.3.1 Ontology

Ontology refers to what exists or what is there in the social world (Hollis, 1994:8). In this worldview (social construction), reality is considered as locally and specifically constructed. The main assumption is that the way NGOs' beneficiaries perceive their NGOs in Musoma is not the same to other people and elsewhere. In that regard, reality is an intersection of the local environment and the prevailing values that people attach to get meanings. An attempt to explore beneficiaries' experiences and perceptions when working with NGOs in their daily interactions was regarded as a prominent way to obtain reality. That is why Creswell contends that reality is subjective. Drawing from Creswell's (2009:8) perspective, it can be underscored that subjective meanings and social reality raise the questions of the assumptions I had regarding the way in which NGOs operate and beneficiaries views attached to NGOs' initiatives.

Secondly, the question I had regarding the way I perceive the world is inclined to the use of bottom-up approach. I see that the notion of beneficiaries' agency is embedded in this ontological point of departure (reality as subjective and socially constructed). This is because the way in which reality is viewed cannot be separated from those who constitute that reality. In other words, beneficiaries are considered as actors who have the capacity of changing their

lives when working with NGOs to alleviate poverty (beneficiaries as subjects of development). As it was pointed out earlier, this philosophical point holds that reality is subjective and socially constructed. Thus, beneficiaries' attitudes were interpreted in the light of the existing meanings they attached to development and the way I perceive them (beneficiaries as social actors).

3.3.2 Epistemology

Epistemology refers to the theory of knowledge (Hollis, 1994:9). Therefore, this sort of claim constitutes acceptable knowledge in a field of study. The knowledge of this study was obtained by using interpretive stance. This philosophical perspective holds that it is necessary for a researcher to understand human roles and social action. This gave me the opportunity to take closer look for example, at the aspects of power relations; empowerment, community participation, and local knowledge that helped this study get a grip of beneficiaries' attitudes. Interpretive dimension refers to the way we as human attempt to make sense of the world around us. Given the fact that my research revolves around beneficiaries' attitudes, the interpretive paradigm enabled me to make sense of the means by which beneficiaries expressed their views, opinion regarding NGOs' initiatives within the areas they operate. Therefore, the knowledge was subjective and the findings I got in the field responded or reflected the informants experiences and perceptions.

3.3.3 Methodology

Methodology refers to a way of thinking about and studying social reality (Strauss & Corbin, 1998:2). Social construction as a paradigm uses interpretive and explanatory method to get the reality. This research aimed at studying the meanings beneficiaries attach to development and making interpretations. It aimed at showing how the NGOs' beneficiaries as subjects of development perceive NGOs' initiatives. Interpretive stance holds that it is necessary to understand differences between humans in our roles as social actors. As it was already observed above, Creswell puts forward that the goal of the research is to rely as much as possible on the participants' view of the situation being studied. Therefore, I posed many broad questions in order to have a wider range of interpretations. Creswell further argue that in order to understand historical and cultural settings of the participants, researchers have to recognize that their own backgrounds shape their interpretation, and they position themselves in the research to acknowledge how their interpretations flows from their personal, cultural

and historical experiences. I see that Creswell's point (2009:8) is in line with the environments in which I conducted my research. First of all I was born at the study area, lived there and thus I had experiences to easily interpret the cultural and historical experiences.

3.4 Strategy of inquiry-case study

The strategy of inquiry which was employed in this study was a case study. In this section, I adopted Yin's (2009: 3-63) orientation to case strategy. Case study refers to an empirical inquiry that investigates a contemporary phenomenon in depth and within its real life context. The case study is particularly useful when the aim is to develop a deep understanding of an issue, organization or phenomena (Yin, 2009:18). Here, the case was four selected NGOs namely, ACCODEO, PRIDE, FINCA and ADM. The decision to carry out a case study of was based on the need to have an in-depth discussion which enabled this study to bring to the surface the knowledge, opinion, views, perceptions and experiences that people have when working with NGOs in the process to alleviate poverty in Tanzania.

Secondly, Yin (2009:10) contends that case studies are conducted to address the questions of "why" and "how" in a study. This study focused on "how" and "why" questions as I was interested in finding out how beneficiaries perceive NGOs' initiatives and why they do so. For example, it was possible to draw a map covering the outcomes that beneficiaries expected. Things like improved or poor quality of life, prices for farm produce etc. would be useful to determine whether beneficiaries have positive or negative attitudes. It was also possible to use concepts such as participation, commitment, willingness and sense of ownership to show us how beneficiaries react to NGOs' activities.

Thirdly, according to Yin (2009:18), case study is a common strategy when a contemporary phenomenon is being investigated. Beneficiaries' attitudes towards NGOs' initiatives can be a contemporary phenomenon since there is a rapidly increasing number of NGOs in Musoma District which struggle to alleviate poverty.

3.5 Research methods

This section consists of other sub-sections like methods of data collection, study population, sampling procedures, methods of data analysis and interpretation, challenges and limitations of the study and issues of validity and reliability of research.

3.5.1 Methods of data collection

Four methods of data collection were employed. This was done in order to have a multiple sources of information for detailed and intensive analysis of my research question. This study therefore opted for in-depth interviews, Focus Group Discussions (FGDs), documentary review, and observation methods. Furthermore, these methods suit the nature of the research which aims at examining and capturing the beneficiaries' attitudes towards NGOs' initiatives in poverty alleviation.

3.5.1.1 In-depth Interviews

Interview refers to an inter-change of views or a talk between two persons conversing about a theme of mutual interest that has a structure and a purpose (Kvale & Brinkmann, 2009:2; Mats, 2011:19). From that conceptualization of interview, Mats singles out four important aspects. These are *structure*, *size*, *communication media* and *category*. When talking of *structure*, Mats (2011:9) writes that it is a matter of degree that can be division of interviews in terms of structured, semi-structured and unstructured. In structured interviews, the whole process is run according to a planned set of questions. In unstructured interviews, the researcher is open to the interview taking unexpected turns but at the same time targeting a broad theme. Semi-structured interviews are those combining both structured and unstructured, the interview is free to partly define and develop the relevant sub-themes or issues, but the interviewer presumably wants to avoid too wide departures from the overall of the research project.

This research adopted a combination of structured and unstructured interviews. The broad intention was to capture different angles of the subject under discussion. Mats (2011:9) contends that the *size* involves a choice between the single interviewee, a group of people, pairs (e.g. couples). This study opted for the single interviewee in order to capture in-depth views. When it comes to *communication media*, Mats contends that this varies respectively between face-to-face, telephonic or electronic. This study employed face-to-face interviews since the informants were available in their areas; telephone calls were only used to set appointments. When talking of *category*, Mats (2011:10) refers to differentiation between groups of people like children, old people, elites, ethnic groups, cultural diverse, men and women etc. All these points were observed in this research, for example, the language; speed

of posing questions and approaches differed substantially when the old people were interviewed.

The main advantages anticipated from the use of interviews appropriating Kvale and Brinkman (2009:1) were; firstly, this method attempts to understand the world from the subjects' point of view, to unfold the meaning of people's experiences. By using this method, it was possible to explore attitudes that beneficiaries have towards NGOs' initiatives as it helped this study to catch their views, perceptions, real life experiences, and stands on various dimensions regarding NGOs' initiatives in poverty alleviation process. More so, I chose this method because it is flexible and allowed me to study beneficiaries' attitudes in detailed level. Questions were posed and followed until I felt convinced that all possible areas concerning emerging issues were answered as some questions changed as the investigation progressed. Therefore, new insights were gleaned. Under strict ethical issues, I succeeded to interview 18 informants in Musoma District. This data collection technique went side by side with recording. However, to some of the informants who were afraid of being recorded, some points were then documented in the notebooks.

3.5.1.2 Focus group discussions (FGDs)

A focus group may be defined as an interview style designed for small groups. Focus Group interviews are relevant strategies in social researches since the lively collective interaction may bring forth more spontaneous expressive and emotional views than in individuals. They are further conceptualized as guided discussions addressing a particular topic of interest or relevant to the group and the researcher (Stewart, Shamdasani, & Rook, 2007:37). The three primary objectives of focus groups are; firstly, to understand better the group dynamics that affect individuals' perceptions, information processing, and decision making. Secondly, to stimulate interactions among group participants in order to generate more information (Stewart et al., 2007:9-10). Thirdly, to allow observations of how and why individuals accept or reject others' ideas. This argument is akin to Freire's (1970) and Hickey's *et al* (2004) concepts of dialogue and critical consciousness.

Within the concept of dialogue, we find two dimensions namely reflection and action. Here, Freire means that interactions make possible to enhance the knowledge that people have or make it more problematic. It is through this practice problem solving approach is made realistic (Freire, 1970:68). Hickey *et al* asserts further that reflect-based approach to

community development proceeds by engaging participants in dialogical discussions of their socioeconomic problems, and uses visual graphics to structure and depict the discussion key words emerge from these discussions, which then form the basis for literacy development (Hickey & Mohan, 2004:164). In the light of views provided by Freire and Hickey *et al* on FGDs, participants were encouraged to devise means of solving the problems, beginning with action points to be addressed. Therefore, it can be established that besides being a process, community work can play a significant role as a research method using FGDs.

Drawing from various pioneering authors' of focus groups, including Goldman (1962), Stewart *et al* (2007), have picked out four basic elements of focus group research. These are group, interview, depth and focus. A *group* is a number of interacting individuals having a common interest, while *interview* in this context implies the presence of a moderator who uses the group as a device for eliciting information. The term *depth* in this method involves seeking information that is more profound than what would be accessed by using other strategies at the level of interpersonal relationships. The term *focus* means that the interview is limited to a small number of issues. Furthermore, when Stewart *et al* (2007). reflecting the basics, structure, process and data of focus groups contended that focus groups can best be explained by focusing on their advantages, place, time, incentives, and number of participants as follows;

Advantages: Firstly, focus groups can provide data from a group of people much more quickly with a less cost if individuals were to be interviewed separately. With this strategy, I managed to assemble people and use short time maximum being two hours. It was also possible to organize a meeting and supply for example simple drinks like a crate of soda or juices that could be relatively cheaper than interviews. Secondly, focus groups allow the researcher to directly interact with respondents. This provides opportunities for clarification of some responses, for follow up questions and the probing of responses. In addition, it is possible for the researcher to observe nonverbal responses such as gestures, smiles, frowns and so forth. Interdependence between human interaction and body language helped me to read the informants faces, bodies etc when contributing. Henceforth, this helped to understand perceptions and experiences of the informants towards NGOs initiatives. Direct contacts with the informants added value in the process of collecting data. The focus groups were therefore an innovative and evolving strategy for gathering what might otherwise be fairly difficult-to-obtain information using other methods like questionnaires.

Thirdly, focus groups allow informants to react and build on the responses of other group members. This enabled this study to bring forth different viewpoints on an issue to understand individuals and group perspective. Thus, Focus groups discussions were vastly fruitful towards realizing, describing, analyzing and illuminating issues related to informants' collective knowledge and attitudes on the NGOs' poverty alleviation strategies in Tanzania.

Fourthly, Focus groups are flexible. They can be used to examine a wide range of topics with a variety of individuals and in a variety of settings. This method suited the purpose of this topic due to the fact that I could be in a position of probing more in order to get detailed information, bearing in mind that the motive behind choosing this topic is curiosity on how NGOs work in the community. I believe that this method helped to produce relevant information.

Inclusion criteria: According to Stewart *et al* (2007:51), focus groups are conducted to obtain specific types of information from a clearly identified set of individuals. This means that individuals who are invited to participate in a focus group must be both able and willing to provide the desired information. Thus, due to the expectation that each socio-economic group possesses varied experiences and perceptions on NGOs' activities, the first two focus groups were grouped into two categories according to their gender. The first being the group of young artists and the second being the group of women daily cattle. The rationale behind such categorization was to rule out the possibility of one gender to develop feelings of inferiority during the discussion as I had pre-conceived ideas that in Musoma District there is a problem of gender inequality which could probably inhibit some of the participants from expressing themselves freely.

This observation is similar to what Stewart *et al* (2007:51) suggest that particular care must be given to the composition of the group because the quality of the discussion and perhaps even if its direction may be determined by the interaction of the particular set of people who are brought together. However, after asking those participants about that situation, they revealed that gender inequality is now decreasing. Thus, the following group discussions consisted of different gender. The impression I had in those focus groups with mixed gender matched with the opinion of those who participated in the previous gender based groups. During the

discussion, the respondents felt free to express their attitudes and their knowledge on different issues raised by some of the participants and the researcher.

Location/place, Stewart *et al* (2007:57) contend that location is an important factor to consider when designing a group. Location may influence the dynamics of a group's interaction and discussion. For example, the closer the location to participants' homes or work, the more likely they are to participate. Location has also psychological implications. Focus groups held in familiar, well traveled areas are likely to be perceived as more attractive. Following Stewart *et al*, on the day of each discussion all participants collectively decided where to conduct the discussion. Tables and chairs were prepared for enabling the participants to feel more comfortable. No discussions were conducted inside the residential houses. Mostly, they were conducted at the primary school classrooms, under the nearby trees and at their work places.

Time, Stewart et al (2007:37) are of the view that a typical focus group session lasts from 1.5 to 2.5 hours. In this study, focus groups with mixed gender lasted for about one to two and half an hour. During the discussions, after introducing myself and stating the objectives of the study and the purpose of tape recording the discussion, participants discussed throughout the topics or subtopics that were introduces to them and I joined in sometimes to probe in some issues or to slow down the over talkative and motivate the less talkative or reorient the discussion according to the objectives of the study. Stewart et al, stress that one of the most important skills of the moderator is time management. This is to make sure that there is a balance between the exhausted topic and the coming topics so as to avoid yielding little new information (Stewart et al., 2007:96). Some of the focus groups were conducted in the morning hours between 1000 hrs and 1200 hrs and some in the afternoon between 1500 hrs and 1800 hrs depending on the agreed time of the informants. Three focus groups were conducted on the workdays while the other two groups (community members and daily cattle women group) were conducted in the weekends because most of them were free on those days.

Incentives, focus groups are time consuming activity for participants. Taking 2 or more hours out of one's life to talk to a group of strangers is not the most appealing prospect. There are varieties of incentives that may be used to encourage participation. These can be snacks or even a light meal if the group will be conducted near the meal time (Stewart et al., 2007:56). I

appropriated this aspect but in a different way. Instead of serving snacks as suggested above, I supplied some of my informants with soft drinks such as soda and juices. I also paid my research assistants and some of the informants who devoted much of their time in identifying and organizing these groups. Sometimes, they spent more 4 hours with me daily so as to facilitate arrangement of the focus groups. These informants had a big role to play in the research process as they made possible for the research team to meet the target group.

Language: Language is an aspect which is often overlooked by many authors who write about interviews and focus groups. Stewart *et al* (2007) like other authors have not adequately thrown light on this aspect. In this study, focus group participants were informed that the discussion was to be conducted in Swahili language although Jita (local language) and English languages were allowed as I could communicate in these languages.

Number of participants: A typical focus group session consists of a small number of participants ranging between six to ten informants under the guide of a facilitator usually called the moderator (Stewart et al., 2007:58). However, Stewart *et al* (2007:58) admit that the question of how many participants and focus groups are not bound to any general rules concerning their optimal number. When the research is very complex or when numerous different types of individuals are of interest, more focus groups will be needed. When the population of interest is relatively homogenous and the research question is relative simple, a single group or two may be sufficient. In this study, the number of participants ranged between four and eight since some of the groups consisted of participants who are working together. In this study, five FGDs were carried out. The first two covered two income generating groups sponsored by FINCA and PRIDE Tanzania, the third consisted of the participants in environmental protection and dam building projects sponsored by ACCODEO, the fourth one contained participants from HIV/AIDS orphans project sponsored by ADM and the fifth one consisted of dairy cattle farming women group by ADM.

Table: 4 Compositions of FGDs' and Interviews' members

Activities/ Occupation categories	Number of FGDs/Interviews	Group name/ informants' categories	Number of (group) members
Income generating activities	4 FGDs	• Tupendane dairy cattle farming group	5
		• Ujenzi youth group	4
		• Jitegemee artisans group	6
		• Garden farming group	6
	3 Interviews	NGOs' beneficiaries	3
Dam Construction	1 FGD	NGOs' beneficiaries/Community members	8
Agriculture: both crop husbandry and livestock keeping	4 Interviews	NGOs' beneficiaries	4
Fishing	2 Interviews	NGOs' beneficiaries	2
Others/Unspecified occupation	2 Interviews	NGOs' beneficiaries	2
Others	4 Interviews	Community members	4
NGOs' officials	5 Interviews	NGOs' employees	4
TOTAL			**48**

Source: Field work sample

3.5.1.3 Documentary review

This is a data collection method which deals with existing or available data that are originally recorded or left behind or collected earlier by a different person from the current researcher. Common types of secondary data are such as; personal documents, official documents, physical data, archived research data (Tashakkori & Teddlie, 2003:314).

Different sources of data were visited. These include various publications of central, state and local governments; books, magazines and news papers; reports of NGOs from their websites on the internet and reports prepared by research scholars. Before using these data, assessment were made to ensure their reliability, suitability and adequacy[10].

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[10] Kothari (1990:103) cautions that secondary data must be carefully used. This is because they are collected at a certain time, conditions and circumstances. Before being used one should ensure that they are reliable, suitable and adequate.

3.5.1.3 Observation method

This was carried out along with other data collection methods in order to have additional information. Observation is a data collection method which relies on the researcher to see, hear, test and smell. Observation maximizes availability of data as it produces a wide range of description of behavior, events and appearances of the phenomenon under investigation (Holliday, 2007:86). According to Patton, observation can be done in three ways that are *naturalistic observation* in which the research participants are not aware that they are being observed, *participant observation* in which the researcher is taking place in the informants' activities and *non-participant observation* in which the researcher is passive and merely takes notes on what is observed. Patton further notes that social science research is rooted in observation as it begins and ends with empirical observation. Therefore no other method can provide the depth of understanding that comes from direct observing people and listen to what they have to say at the scene (Patton, 2002:261).

In this study I was a *non-participant observer* and *naturalistic observer*. In the first place, I observed interactions between NGOs' staff and their informants. For example, in some few occasions, I witnessed informants running away to hide themselves when they saw NGOs' staff at the period of In-depth interviews and Focus Group Discussions. What the researcher observed was that informants were in state of fear because they had not returned the loans, but the reasons were not disclosed on the spot since I did not ask any questions on that incidence when that NGOs' staffs were there. Rather, I simply watched the situation and later integrated that situation with field notes and tape recorded information. Sometimes observation method provided me a chance to probe more on contradicting issues between what I observed and what was said. These practical observations of situations helped this study to unravel the real impressions.

Observation was also done to map the NGOs and their beneficiaries working environment. For example, areas of production, transport and communication, NGOs' facilities, the building of schools, dispensaries and their qualities, the construction of dam, tools of production. I was in a god position of describing for instance the problem and magnitude of poverty and road systems in the empirical chapters basing on what I observed. This helped me to establish the kind of environment in which NGOs and their informants live in. Broadly speaking, I employed observation method in order to capture both the reported and concrete situations.

3.5.2 Study area and population

The target population of this study is NGOs' beneficiaries living in Musoma District in Mara region in Tanzania. In other words, the study targets people who have experienced NGOs' interventions in alleviation of poverty in Musoma District in Tanzania. Selection of the study area and target population was based on convenience grounds. Taking into consideration that the study was for academic purpose and the fact that the time and financial resources for the study are limited, I had to ensure that I completed the study within the time and financial constraints. I assessed various options that could offset fieldwork costs and at the same time collecting adequate and pertinent data. Finally, I decided to select Musoma District where I was born. But equally, the entire District of Musoma seemed too big for me to have control within the resource and time constraints. Consequently, I selected four NGOs operating in the District. The four selected NGOs are known as Aids Control and Community Development Organization (ACCODEO), PRIDE Tanzania, FINCA Tanzania and the Anglican Diocese of Musoma for profundity analysis. These NGOs were chosen because they cut across several issues related with poverty alleviation campaigns, they have more members and their interventions are extensive and more pronounced. Thus, the study focused on the NGOs' beneficiaries who have experienced NGOs' interventions in areas of education, agriculture, fishing, health and income generating activities.

Figure 2: A map of Tanzania: Location of the study area (Musoma District)

Source: http://geography.about.com/library/cia/blctanzania.htm Accessed on 02.05. 2011.

3.5.3 Sampling Procedures

In this study purposive sampling technique was employed. Under purposive sampling the organizer of the inquiry purposively chooses the particular units of the universe for constituting a sample (Kothari, 2004:54). In other words, Creswell (2007:125) underscores that the inquirer select individuals and sites for study because they can purposefully inform an understanding of the research problem and central phenomenon in a study. Therefore, the informants were purposely chosen on the basis of the following criteria: First, exhibition of knowledge about the issue under study. In this criterion, the NGOs' employees helped me to identify active participants in their activities. Second, sector representation, given the fact that the sample consists of different people, groups etc, I decided to select informants from different areas of activities such as fishing, agricultural, small business, campaign against HIV/AIDS and other income generating activities such as carpentry and brick-making to meet this criteria.

Third, informants who showed consistency in attending meetings as reflected in the NGOs' attendance register. I analyzed the register and ranked the NGOs' members. Those who

appeared in the attendance register to attend the highest number of meetings and those who were active in returning the loans were given first priority. However, I also interviewed those who failed to return the loan so as to get diverse information. The rationale for this criterion was that I was interested in getting well informed responses. It has been suggested that qualitative designs may be problematic because of having a limited sample (Yin, 2003:52). In order to address this weakness I decided to choose as a specific phenomenon to which few people who were knowledgeable were then taken as sample.

3.5.4 Sample size determination

In qualitative research, it is not recommended to pre-specify a study sample in strict terms, as it might lead to an important person, variable, or unit of analysis being overlooked. Sampling in this case, should aim at covering adequate data to address the research question. In this context, the criteria for selection quite often evolve over the course of investigation, and investigators return again and again to the data to explore new cases or new angles. However, an initial sample size may be considered based on the selection criteria in mind, but can be modified as the study progresses. Creswell (2007:125) contends that the criterion for 'how many' and when to quit is when no new data are being obtained, sometimes referred to as redundancy or data saturation. In regard to the proposed study, the sample was 48 informants as shown in the table above.

3.5.5 Methods of data recording, processing and analysis

3.5.5.1 Data recording

Most of the data from the field were tape-recorded. Some of the data were documented in notebooks especially for the informants who were in fear of being recorded or when the researcher saw the necessity of doing so after a quick observation or learning of the situation. For this reason, the first step before data analysis was transcription of these data. The recorded data from the tapes were written on the papers in Swahili language. Then a careful translation to English was done.

The social scientist, Mason (2002:109) calls this step the *reading step* because qualitative data are a mass of apparently unconnected notes and scribbling, interview tapes, informal and formal conversations and documents. The essence is to facilitate easy understanding and interpretation of the data. In order to organize these materials physically there was a need for

thorough reading. Data were read at three levels: literally, interpretively and reflexively. Literally, the main issue was to deal with their literal form, content, structure and style in which they were provided by the informants. The words and language that were used in the sequence of interaction with my informants were identified. Interpretively, construction and documentation of versions of what, according to me, the data meant represented or what I inferred from them were carefully done. In this case, specific responses were selected to have answered a certain research question. Finally, a reflexive reading was made (Mason, 2002:109).

3.5.5.2 Data analysis

It is widely believed that data analysis starts right at the beginning of data collection. Creswell (2007:190) is of the view that data analysis is where the researcher continually reflects on the collected data, moving deeper to understanding and representing that data, and derive an interpretation of the larger meaning of the data. That is why this study started with one organization (ACCODEO) but ended up with a study of four organizations (ACCODEO, ADM, FINCA and PRIDE). First of all, the overall intention was to look at the content of the material gathered in order to make sure that the needed information is procured. Second, the need to move back and forth in the course of data collection processes for the same reason as above (in order to gather adequate and suitable information).

More so, this analytical approach matches with the sampling procedures (purposive sampling) I have embraced in this study. This is due to the fact that the end of data collection processes in qualitative research pivots on the saturation of data and constant comparison of key issues. Therefore, selection of the informants and preliminary examination of data went along the data collection processes. Evaluation and comparisons of the gathered data from the very beginning of the data collection processes convinced me to opt for multiple organizations.

Therefore, after recording the data, I transcribed them and coded them according to themes the process which later enabled me to formulate empirical chapters. Strauss and Corbin define coding as the analytic processes through which data are fractured, conceptualized, and integrated to form a theory (Strauss & Corbin, 1998:2). The themes based on the objectives of the study and other emerging and recurrent issues or concepts developed from the data.

These themes developed had further back up from analytical concepts obtained from the theoretical part of this study and the selected quotes. The purpose was to formulate sub-sections or sub-topics of the empirical chapters. Those analytical concepts are such as community participation, empowerment, agency and local knowledge. These analytical concepts related to or from the theory provided this study with an explicit direction and valuable inputs in making sense in terms of arguments and discussions of the massive material gathered. In other words, they were effective tools or torches that helped me in interpreting the data and understand connections between the empirical chapters and material much better. Analysis of the quotes was also done by similar procedures. The quotes used as epitomes in the empirical chapters were meant to substantiate the reality in the study area, subject under study and ensure the flow arguments. Most of them were recurrent ones in the texts. Others were those found more critical or intriguing to warm the discussions. Through this practice therefore, I managed to analyze, describe and interpret the data.

3.5.6 Challenges and limitations of the study

It is also believed that it is seldom to conduct research without coming across challenges and limitations. Thus, in this section I present the study limitations and give highlights of the alternatives that were used to handle the challenging situations encountered by the researcher in the study.

The first challenge revolved around the sensitivity of the chosen topic. The topic investigated beneficiaries' attitudes towards NGOs' interventions in the process to alleviate poverty. This shocked some of the NGOs' staffs who were the first ones to be interviewed. They thought that their activities would be jeopardized by the findings of this research. Due to this, releasing information was not so easy.

This problem was actually experienced when the researcher asked for the access to some documents and records despite the fact that I had already given them the copies of introduction letters from HiB and COSTECH that indicate that the purpose of the study is for thesis writing. Other NGOs' officials went far by saying that their records were destroyed by computer viruses. I overcame this challenge by providing extensive and clear clarification on the objectives of my study and later I succeeded to lobby them. Therefore they started to participate well in the study by supplying some of the publications, documents and became active in interviews and FGDs sessions.

The second challenge was that some of the informants who took place in interviews and FGDs meetings expected that I would pay them money commonly known as *posho* in Swahili language. Some of these informants could not turn up despite keeping promising. I realized that these informants were to be given motivations in terms of food, drinks, money etc. before and after the interviews. It was normal in the end of interviews to be asked questions like *"sasa mzee unaniachaje? si unaona hali yenyewe ngumu"?* Which literary means *"how do we depart here guy? I think you see how difficult the situation is".* That means informants of this kind wanted for example some amount of money, food, drinks etc.

I overcame this challenge by telling some of the participants in advance that no payment would be extended to them by taking part in either interviews or FGDs, but however, I prepared crates of simple drinks like soda and juices that was served during the discussions to them.

Another challenge connected with this was that some of the NGOs' staffs who helped me to identify their beneficiaries wanted also to benefit financially from the data collection exercises as they continually reminded me that they are usually paid in any research activities and since I am studying in Europe, they believed that I had good money. I weathered this situation by paying them at least half of what they are usually paid in such activities. Furthermore, they gave me a car from their office in order to ease mobility when looking for beneficiaries both in town and the nearby villages and thus I had to fill that car with petroleum whenever we had such trips. This was okay because I had field money that could finance data collection exercise. Despite the need for allowance, these NGOs' staffs had significant contribution in identifying informants as it was extremely difficult to do so on my own. Another advantage is that they told their beneficiaries that I am doing a very important work of evaluating the success and limitations of their projects that in turn would determine the future support to their beneficiaries. Thus, informant participated freely hoping that things will be better after this study. Some believed that I will connect them with other donors in Europe, so things went very smoothly.

Thirdly, some of the informants were not comfortable to use tape recorder during interviews and Focus Group Discussions sessions. They told me that they were not feeling free enough thinking that their standpoints would be disclosed to NGOs later and therefore risk their support from NGOs. This challenge was surmounted by first insuring them that the

information they were giving would not be revealed later to their NGOs since the intention of this study is to hear their opinion and then prepare a script for academic purposes. The other point was that this study would be useful to them because it is a way of giving their NGOs feedback so that they can do whatever necessary to ameliorate the situation. Thus, informants were able to participate freely. However, field notes were also taken to those informants who seemed uncertain, who failed to articulate their thoughts clearly. Sometimes, before starting the discussions, I learned the informants' environment, looking at their faces, and sometimes observing the first impressions. All these enabled me to decide either to use tape recorder or note book so as to ensure free conversations.

Fourthly, Musoma District is my home place. So, it was presumed that this would have the impact on the collection of data that many people would be reluctant to provide relevant information. But however, this District being my home became was an advantage to obtain many sensitive issues that have been used in this thesis.

3.5.8 Ethical considerations

In this project, ethical procedures for getting permission before the data collection process were applied. I took with me an introduction letter from Bergen University College to enable me carry out the study in Musoma District in Tanzania. This letter was accompanied with another introduction letter (research permit) from COSTECH in Tanzania. Given the permission, I observed standard procedures for the protection of individuals by observing; informed consent, confidentiality, avoiding to harm and doing good, consequences and the role of the researcher was be highly considered (Israel & Hay, 2006:60-95). In this study, some of the statements and descriptions were modified to ensure anonymity. For example, when interviewing the NGOs' officials, instead of disclosing the names and the positions in their organizations, I wrote an interview with an NGO official. Under strict ethical issues of social research informants were able to give their views concerning their attitudes towards NGOs' initiatives in poverty alleviation in Tanzania.

3.6 The selected NGOs in Musoma District

3.6.1 AIDS Control and Community Development Organization (ACCODEO)

ACCODEO is a National non-profit making, non-partisan and non-religious humanitarian NGO based in Musoma, the headquarters of Mara Region in Tanzania. It was registered in

October 2001. ACCODEO was established in the year 1998 with the mission of promoting cultural, social and economic status of the people in Tanzania. ACCODEOs key development goals are: reversing the spread of HIV/AIDS, poverty alleviation, promoting human rights and gender equality, investing in children and ensuring environmental sustainability[11]

3.6.2 The Anglican Diocese of Mara

It is a church based NGO operating in Musoma District. It has over 1500 members who receive its support regularly. Through its rural agricultural extension centers, Mogabiri Farm Extension Center, and Buhemba Rural Agricultural Center, The Diocese cooperates with Heifer Project International in providing farmers loans in heifers and goats. Recently, there have been plans to incorporate the element of cash credit for the farmer groups assisted by the Diocese. Negotiations are going on with Afreda, an NGO based in Dar-es-Salaam for cooperation in establishing a savings/credit programme for these groups. According to its policies, ADM generally provides loans for business women in groups of 20 members; the individual loans range from 30, 000-5 million Tshs. and are returned on monthly basis with 20% interest, and presume a total loan before loan delivery. ADM provides also training for the groups involved.

Moreover, ADM provides support to people living in difficult conditions such orphans, widows, unemployed, HIV/AIDS infected etc.

3.6.3 PRIDE Tanzania

It is micro-finance institutions providing micro-finance services for small enterprises development. It started its activities in Mara region in 1998 and it has been active in Musoma.

Principles of operation

Loans are provided to 5 people "enterprise groups" who have their individual businesses. The applicants undergo a 5 week training session before getting a loan, and also start their saving activities (1500 Tshs weekly per member). Loan amounts increases after repayment, ranging from 50,000 to 5 million Tshs, with a loan term of 6 months-2 years. After a short grace period there are weekly repayments, and the interest is 30% per annum. As the groups have come to the office weekly for repayments and training sessions, loans are issued only to the

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[11] http://mercy-walk.org/mercywalk/?page_id=889 20.05.2010

groups' active in 5 km radius from the office. For these reasons, the majority of the clients are urban traders.

3.6.4 FINCA Tanzania

It is a U.S-funded NGO offering microfinance services to women traders. The head office in Tanzania opened in 1998 in Mwanza, and in 1999 activities started in Musoma District.

Principles of operation
The loans are administered through "village banks" -self formed women groups of 30-40 members with administrative structures, group by-laws, and a group account in a commercial bank. Loans are given to individual members with a group guarantee. There is no collateral. Before lending, the group is required to have saved at least 10% of the overall loan amount given to it, in the form of weekly deposits of 1000 Tshs per member. The first loan is from 30,000-50,000 Tshs. The loan term is 4 months, with 5% interest rate per month. The savings contribution continues during the repayment in the amount of 10% of the loan amount. Due to weekly repayments and short loan terms, most of the loans are taken for small business activities. The future plan is to start offering to smaller groups with stronger solidarity mechanisms, which would improve the rates of repayment. The programme is active in Musoma District. It has 68 groups, with 1900 clients. The main business activities funded include fish and cereals trade (e.g. between Musoma and Sirari), secondhand clothes, and various retail shops.

CHAPTER FOUR

MUSOMA DISTRICT IN CONTEXT

4.1 Introduction

Being one of the districts in Mara region, Musoma is classified a district which has both urban and rural characteristics. It is a place where poverty has dominated. For this matter, NGOs have intervened with the intention of reducing poverty. This chapter presents a description of socio-economic and political issues that characterize Musoma District. Being a study area, it is significant to present this rudimentary description in order to provide a view that will lead to a comprehension of the beneficiaries' attitudes towards NGOs aiming at poverty alleviation. A position to see the necessity of NGOs' initiatives and whether they focus on the most critical social and economic problems of the people follows after a thorough understanding of different issues from this chapter.

4.2 Political, social and economic profiles

4.2.1 Location and administrative set-up

Musoma District is situated in Mara region, in the north west of Tanzania with national boundaries on Lake Victoria to the west and Kenya to the north. It includes part of Serengeti national park to the east. Musoma urban District is administratively divided into 13 wards while Musoma rural has 27 wards. The town council is the main public sector responsible for economic development of the town. Out of this total annual budget, 72% is grant from the central government, 13% from Donor/NGOs agencies, 13% own resources and 2% from community contribution (URT, 2002:3-4).

4.2.2 Population and employment

Population data from Musoma District were found through documentary review. The present population of Musoma District is estimated at 115,172 of which 58,194 are males (51%) and 56, 978 are females (49%). According to two census reports (1988&2002), the population of Musoma District is increasing. There is an increase of 46, 636 people from the 1988 national census. Out of this population 1.5% is in public services and 98.5% are in private/informal. Low income in the formal sector pushes employees to engage in part-time jobs in the informal

sector like petty business, fishing, agriculture etc. unemployment rate is 40% of the total population (URT, 2002:3-4).

4.2.3 Economic activities

4.2.3.1 Agriculture/crop husbandry

In IDIs informants mentioned agriculture as a dominant economic sector in Musoma District. The government workers such as primary school teachers own small plots to raise vegetables and indigenous or dairy cattle. People who engage in more than one occupation budget their time to make sure they attend all activities. For instance the informant who was interviewed on 26th July 2010 owns vegetable plots and at the same he is a primary school teacher and he is able to attend all these occupations;

> *First of all, I would like to say that agriculture is the main economic activity here in Musoma District. Apart from working as a teacher, I am also engaged in agricultural activities. We took the loan from ACCODEO in order to support our communal vegetable farm where vegetable such as cabbage, carrots, tomatoes are grown. Some of us keep livestock such as indigenous and dairy cattle.*

In IDIs informants reported that the major food crops in Musoma District are maize, cassava, beans sorghum, and sweet potatoes. Informants also indicated that maize is more cultivated than other crops and it is mixed with other crops. A part from being the major food crop, the surplus of maize is also sold to enable the peasants to meet their daily needs;

> *Maize is the predominant food crop followed by cassava, beans, sorghum and sweet potatoes. The excess production of maize is mainly disposed of in the local markets. This helps us to purchase other household needs. While cassava ranks the second food crop, maize is gaining currency as a major food package with beans. Maize is normally inter-planted with beans (IDI: Peasant farmer 06th September 2010).*

In rural Musoma, informants in all FGDs and IDIs reported that cotton is the major cash crop. It is grown in homestead plots and the nearby surroundings. Most of the informants show that there is no clear differentiation between food and cash crops. This is because excess food crops are sold to supplement family incomes. Cash crops are sold to supplement the family income and purchasing food and other household necessities. Similar observation is also made by URT (2003:49) that the agricultural sector engages about 90% of the Mara Region economically active population in the production of food and cash crops. The 2002 population census estimated that about 64.2% of the region's population of 10 years and over was engaged in economic activities related to agricultural production. It was estimated that 58.4%

were cultivators, 5.6% were mixed farmers while 0.2% were agricultural workers. Agriculture contributes most the regions cash income, mainly from maize and cotton. The sector accounts for about 50% of the regions GDP (URT, 2003:50).

4.2.3.2 Animal husbandry/livestock keeping

Livestock keeping is also an important economic activity, although there is not much cattle in Musoma District as compared to Districts like Serengeti, Bunda and Tarime. Recently, there has been an increase in livestock trade in the District at the local and outside livestock markets (*minadas*).

Informants in FGDs reported that both indigenous and dairy cattle are kept in Musoma District. It was shown that dairy cattle are relatively new introduction among small holders. Farmers have been supplied these cattle by institutions like ADM, ACCODEO, MaraFIP, BRAEC etc. This was revealed when the researcher asked when the informants started to keep daily cattle and who supported them;

> *Actually, we started to keep daily cattle like six years ago, before most of us were engaged in indigenous cattle production. Some of us have obtained dairy cattle from Buhemba Rural Agricultural Extension Center and others from Mara Region Farmers Initiative Programme (MaraFIP) which is supported by the International Fund for Agricultural Development (IFAD), the Belgium Survival Fund (BSF) and the Government of Tanzania (Tupendane dairy cattle farming group, August 24th 2010).*

Other informants reported that institutions like MaraFIP among other thing caters for crops and livestock development, water source, and irrigation development, improvement of road infrastructure, health control and farmer group mobilization and capacity building. Due to the support of these organizations the number of dairy farming is increasing (IDI: 16th and 18th July with peasant farmers at Buhemba village).

4.2.3.3 Small business/Petty business

In Musoma urban, informants reported that small business is the domain of women and young men. Women engaged in selling *kokoto* (small stones), foodstuff like milk, local beer (*gongo*), *chapati, vitumbua,* fish, tailoring, industrial items in small shops, and charcoal, poultry keeping as well as garden products such as tomatoes, cabbages and onions (FGDs and IDIs between 15th July and 10th September). Women work as individuals or in small groups and are able to access loans from NGOs such as FINCA, PRIDE, ACCODEO and the Anglican

Diocese of Mara. The loan is to be revolved as capital. For instance, one IDI was conducted among women breaking stones at Kitaji ward on 29th July, 2010 informant reported that;

Here we are basically working individually and sometimes in groups. We split stones around our homesteads and later sell them to different people for building purposes. We are also engaged in producing annual crops such as beans, maize and peanuts and sell them to the market places and neighbor communities.

Other informants said that they deal with daily cattle farming and sell milk in order to support their families with items like salt, kerosene, cooking oil etc.

We are really trying to do small businesses my friend just because we have no body to rely on…though our businesses are difficult. Most of us have no husbands due to death. So, whatever we get helps us to provide our children with the necessary demands. Moreover, petty business helps to complement family income. It is from this business that household needs such as salt, kerosene, sugar, cooking oil and clothes are obtained (Said one of the informants in FGD on 08th August, 2010 at Mukendo ward).

More men deal with carpentry, handcrafts and tailoring. In FGD on 08th August, 2010 with a group known as young artisans the researcher wanted to know how the group came into existence, what the group does and how much does the group earn. The informants said that;

The idea of starting a group of young artisans (fundis) grew out from the Roman Catholic Vocational Training Center. The group makes furniture and trains other young people in the areas of carpentry and plumbing. Other group members are working as tailors and plumbers in addition to what we are doing here.

The wage for the group members ranges from 6,000 to12, 000 Tshs per week. The most profitable section is masonry, with a net profit of 20,000 Tshs per month, followed by carpentry 15,000 Tshs and plumbing. The market for the produce is Musoma furniture center and Musoma District office etc. (Said one of the young artisan's group members in FGD on 8th August, 2010)

However, the amount of money the group members have mentioned seems low when it is compared with the energy they invest. For example, 6-12,000 Tanzania shillings that group members get per week correspond to 50 Norwegian Kroner.

4.2.3.4 Fishing activities

Informants in FGD at Makoko ward indicated that fishing is one of the economic activities in Musoma District since the District lies at the shores of Lake Victoria in a big part. Most of the fishermen are males. There is a very small percent of women who take part in fishing activities. Most young men are engaged in selling fish especially small fish (*dagaa*) which are very much available in Musoma District. The small percent of women who are engaged in

this business have to walk a distance like 1-4 kms to Lake Victoria where they purchase them from the fishermen.

In Musoma rural, fishing is the primary activity especially near the lake shore. Almost all fish products in Musoma District are sold in village and ward markets directly to neighbors or bypassing traders. Other middlemen come to but fish from other District and regions often for rapidly opening fish processing factories on Lake Victoria shores. The fishing sector that previously served only subsistence needs is rapidly commercializing, setting new challenges for the fishing communities. The buyers come from Mwanza and Shinyanga regions, both private traders and representatives of fish factories.

4.3 Major social and economic impediments

4.3.1 Poverty

Informants reported poverty as the most constraining social and economic problem to the people of Musoma District. Firstly, a considerable number of people could not afford health services, balanced diet, education and many other essential household needs simply because they do not own things like farms, livestock, money etc. Secondly, items were made available by the market forces but still people could not afford to purchase them. Thirdly, people were even afraid of attending the village meetings thinking that they would be asked to contribute the money. Fourthly, people are poor to the extent that it is difficult to be trusted and loaned. This was also clearly expressed by some of the informants as follows;

Poverty is a problem my friend. It is difficult to get access to better services like education, health, clean and safe water, balanced diet etc. This is because we do not have farms, livestock or money that can enable us to produce more. For example, ownership of farms can be used to send children to school after harvesting, and it can also be used to buy another piece of land (FGD: Jitegemee handcrafts group, 29.07.2010).

People are absolutely poor. We scheduled to have a meeting between the school committee, teachers and all the villagers today from 8 a.m. But up to now, 11a.m only the chair person and her committee has come. People are afraid of coming. They understand that we shall ask them for money (IDI: Buhemba peasant farmer, 08 August 2010).

These words provide a mental representation of the kind of poverty that people are living in. informants went on identifying other social and economic problems that lead to more poverty among them. The low incomes obtained from maize sales and other food crops could not raise their purchasing power. This situation was expressed in the words of informants as follows;

We return home with our milk because the buyers are few at the market place. Look at us! People have no money to buy milk. They have so many household needs to purchase, such as food, kerosene, salt etc. Milk is seen as a luxurious item for the rich people. One may buy, just a fifty shillings cup of milk and drink it here. One decided to buy small fish (dagaa) that will suffice a number of his household members and leave milk. Boy! Poverty in our area is absolute! (FGD: Tupendane dairy cattle farming group 08 August, 2010 at Buhemba village).

These women sold milk at the village markets and their homes. They were returning home with their milk several times. This is because the customers' purchasing power was very low. Many people responded passively when they were told about contributions in monetary terms. If most of them did not have money to accomplish their needs, it becomes difficult if not impossible to contribute money for development activities.

4.3.2 Low marketing and fluctuation of crops and fish prices

Informants identified marketing as well as low and fluctuating prices as economic problems. Marketing arrangements were coupled with poor transport facilities. As a result, life is increasingly becoming difficult;

The lack of reliable market outlets inhibits the evolvement of permanent cash crops in Musoma District. The cultivation of cotton which was previously an important commercial crop has declined dramatically. This is one of the factors which actually have precluded us from developing and life becomes extremely difficult (IDI: Small holder farmer, 03rd August 2010).

Furthermore, informants revealed that food crops especially maize are currently sold to obtain cash often illegally to the neighboring countries especially Kenya. The same applies to fish and cattle products. Traders from neighbor areas have benefited more from these activities. They simply buy at low price here and sell them at dear prices in other areas. Informants also showed that crops fetch poor prices in both local and world markets. Worse still, these poor prices are fluctuating now and then. They tend to be high when the produce is low and tend to be very low when the produce is high. Cotton the main cash crop has been fetching low and fluctuating prices. In an IDI on 11th August 2010, one of the peasants said that;

Some peasants decided to cut down cotton trees because of the price fall. More people became impoverished because it is expected that money from the cotton sales is to complement family income and pay for education. Those who have a surplus have resorted to illegally sell them to the neighboring counties like Kenya. This is also happening to fish and cattle business. Many traders from neighbor regions like Mwanza and Kagera come to buy fish and cattle at a very low price and get more profit when they sell them to other areas.

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4.3.3 Poor transport and communication

Informants singled out also poor transport and communication as another bottleneck for their development. For example, the researcher observed that the Majita-Musoma road is untarmacked and it passes via many villages of this District. It starts from Bwasi, through Makojo and Busekera villages stretches further to Bukima and then Suguti point where this road meet Musoma road. Transport facilities such as buses and small buses (*daladalas*) making trips to and from Musoma do not use this poor road all the time. One of the informants remarked that;

> *As these facilities are privately owned, the owners cannot risk their property by making routes via such poor roads. The low quality of this road endangered their safety of the transport facilities. The small bridges across this road are also poor. They are made of trees and timber which are weakened during the rainy season (IDI: Peasant farmer 06th September 2010, at mwisenge center).*

Within this context, Musoma District is seen as a land locked area. Items that would be transported to other areas for sale remained within. This situation was more intense at the end of the crop seasons when yields were high such as cotton, mangoes and sweet potatoes. People cannot consume them all. Meanwhile there are no businessmen for purchasing them if they would, transportation would be a problem. For this reason, abundant resources are wasted. Informants explained that;

> *Peasants had earlier sold cotton to the regional cooperative societies like Mara cooperative society MARACOP. This regional cooperative society owned lorries that come periodically to unload the cotton stores. When MARACOP faced financial problems to the point of running bankrupt, the lorries and other assets were sold (IDI: Peasant farmer, 12.09.2010).*

Therefore, transporting cotton from the villages to Musoma town became a problem that affected farmers negatively. The study revealed a general vacuum in marketing structures after the decline of cooperative system. Most marketing cooperatives in Mara region have stopped functioning after the collapse of Mara Cooperative Union (MARACOP) in 1995/96. The very few marketing cooperatives still operating in the study area deal mostly with cotton and to a smaller extent coffee but their role in the local community is negligible.

4.3.4 High price of Inputs

In FGDs and IDIs informants showed that production is held in small holding, using rudimentary technology and family labor resulting to low quantity and poor quality of yields. Agriculture inputs are expensive. In recent years, considerable damage of cotton has been

caused by cotton weevils and lately by imported panama disease. Meanwhile in animal husbandry, animal husbandry is facing problems. Rampant livestock diseases have led to poor livestock health and even death. Tick borne diseases including heart-water and anaplasmosis cause up to 40% of animal diseases in both dairy and indigenous herds in Mara region as estimated by URT (2003:92). Most people engaging in animal husbandry in Musoma District are poor. They are unable to afford expensive veterinary services a consequence most cattle die or live with poor and unpromising health.

4.3.5 Lack of accessibility to credits

Informants revealed that the availability of capital for agricultural and non-agricultural production activities is among key factors for sustainable economic development and poverty alleviation in local communities of Musoma District. However, capital access has become the main problem for local farmers, fishermen and other micro entrepreneurs.

> *Access to capital is a big problem. There is no money to support our economic initiatives. It is even difficult for people to loan from micro finance institutions simply because they know that the possibility of returning it is very low, and it is because they know that you do not have any job or any other things that can be regarded as collaterals or even a guarantor. I believe that provision of appropriate microfinance and credit institutions will act as one of the solutions for poverty alleviation campaigns (Small holderfarmer, 03.08.2010).*

NGOs such as ACCODEO, FINCA, PRIDE and the Anglican Diocese of Mara in Tanzania (ADM) have initiated credit schemes. They provide loans to peasants and animal keepers with the aim of improving the quantity and quality of their yields/produce. However, it has remained difficult to improve the produce because people use the loans for buying food and other households' requirements. People tend to look at urgent needs other than a long term solution to their problems (IDIs, FINCA loan Officer, 10th August 2010). Similar views were also fronted by some of the beneficiaries as follows;

> *There are NGOs that provide loans (capital) to a few people preferably who work in groups. The loan is very small to suffice the business needs. Just imagine, you have to take the loan and return it at the same time you have to support your children with basic needs. So, you find even if you get it becomes difficult to repay it (IDI: Brick-maker, 12.08.2010).*

Commenting on accessibility to credit, Mohamed (2003:11) argues that one of the most effective ways to reduce poverty in Tanzania and other developing countries is to prioritize the agricultural sector. Nevertheless, the situation has remained cumbersome for many

decades. Small holder farmers worldwide and many of the rural entrepreneurs have little or no access to financial services. At the same time, the banks and other small microfinance institutions tend to advance loans only to those who offer lower risk and better security which implies that poor borrowers are left out. Capital access has become the main problem for local farmers, fishermen and other micro entrepreneurs after the breakdown of state subsidized input and marketing structures in the course of economic liberalization efforts in Tanzania.

Land in villages of Musoma District is held under customary laws. Most people have inherited land from their parents and grandparents. Those who buy land on themselves have only letters of agreement between the seller and the buyer as well as an eye witness. However, this is not recognized by the Tanzanian land laws. People seem to own land but in the real sense it is not theirs because the supreme landlord is the president. For this matter, rural Tanzanian land tenure is open. Rural people have no title deeds like urban dwellers, miners and commercial farm owners. Title deeds would help peasants to access loans from the banks. With the loans peasants would be in a position to afford extension services and high price of inputs, and consequently improve the quantity and quality of their produce (IDI: NGO loan Officer, 11th August 2010).

Mohamed (2003:12) contends further that inadequacy of unmovable resources pose specific problems to rural lenders. Land is fixed and not easily destroyed and therefore it is the most widely accepted asset for use of collateral. However, farmers work on land with a limited value, very small or those who have it may only possess unfruitful rights to use it. This impedes them from getting the loans. This remark appeared true to this research when informants were asked to tell to the size of their land. In FGDs and IDIs, many informants said that they have pieces of land between one 1 acre and 15 acres.

4.3.6 HIV/AIDS

According to the informants in the FGDs and IDIs many households in Musoma District have been affected by HIV/AIDS in different ways. Firstly, the effects of death or illness of a key agricultural producer disturbs and lessens the amount of food to be produced. Secondly, the increase of orphans has placed pressure across a network of households. Thirdly, some members of the families disappear. The consequences of their disappearance and the loss of assets involved leave a burden to those who remain (IDI: Nyasho primary school teacher, Musoma District, 29th July 2010). Drinkwater (2005) observes that in any examination of the

future of African agriculture, the impact of HIV/AIDS on rural livelihoods has to be taken into account. HIV/AIDS kills not only the key agricultural producers but also the supporters of agricultural production and other household necessities who reside in the urban areas. One of the researchers found that;

> *Better off households are supported by urban incomes. Typically, these remittances funded items such as agricultural inputs and school fees, and were critical in the maintenance of production and consumption levels across an extended family. The remitters though were the people most likely to be first affected by HIV/AIDS and the impact was devastating, with rural families losing their incomes support and gaining orphans instead… Thus the orphans might return to their grandparents households while another sibling of the deceased would be responsible for trying to meet the school fees, while at the same time decreased ability to obtain the agricultural inputs necessary to maintain reasonable production levels* (Drinkwater, 2005:38).

Peasant production in Musoma District hinges upon family labor and simple technology–the hand hoe. Production therefore, depends on the demographic characteristics of the household. Similar observation regarding peasant production has been eminently articulated by Drinkwater (2005) who maintains that because production is mainly for subsistence, the consumer producer balance determines the produce (Drinkwater, 2005:39). The death of the main agricultural producer lessens the number of producers and consequently leads to food inadequacy in that respective household. The producers left behind alive have to toil further to bridge the gap left by the deceased so as to meet the requirements of the household. With the increase of orphans, procuring food for them, challenges to pay for their education and health become more intensified. Worse enough is that the number of dependents and consumers in general increases. Therefore while the producers are bridging the gap left by the deceased they are also to produce for the increased number of consumers–the orphans. In both cases, food production declines in quantity and quality. This has implications to the household food security–mainly undernourishment and malnutrition (Drinkwater, 2005:39).

4.3.7 Unpredictability of weather

Informants also reported that weather is another problem in Musoma District. The amount of rain needed for maize, beans and cotton production gradually decreases and it is unpredictable. Similar observation has also been made by The USAID report (2010) in Tanzania indicates that the main rain usually come twice a year. But nowadays there is a short and less dry spell during January and February called *msimu*. If these periods come at the time which has been experienced for a long time, then there are no any effects to agriculture. The problems arise if these periods come late or prolong after commencement. Many parts of

Tanzania faced these abrupt changes of weather leading to food storage and scarcity. This has necessitated calling for food assistance from donor countries to salvage the lives of many Tanzanians who have been faced by such calamities (USAID, 2010:4)

These climatic conditions are well-experienced in Musoma District. The year, 2010, witnessed little rains and mainly came late for planting period in September. Peasants had to plant as they were used to. Then, rains stopped and prolonged and abnormal dry period followed. Many are going to bed on empty-stomachs. (IDI: Peasant farmer, 9th August, 2010).

4.3.8 Gender inequality

In FGD, the informants showed that women in Musoma District have for a long time been in a disadvantaged position. They do not own land because of patriarchy. They also lack power over male decisions on family and household issues. In the economic arena men control the family incomes especially cotton sales. Women are considered instruments for production and reproduction of the clan into which they are married. It was found that women were slowly gaining confidence. Small activities in which women have engaged for a long time are now becoming pivotal to the household needs and income.

> *Women are now dealing with selling milk and local brew (gongo), cultivating annual crops such as sweet potatoes and yams, as well as joining pooling groups. The latter attend wage labor in kulaks' farms. They also contribute a certain agreeable amount of money per agreed time and redistribute it to every member in accordance with their by-laws (FGD: Tupendane dairy cattle farming on 1st September, 2010).*

In addition, in IDI with an NGO director, the informant put forward that NGOs give priority to women and groups of women in terms of providing loans. Some of the groups of women now own dairy cattle provided by ACCODEO.

> *Women have a sole monopoly and decision over their cattle. Men are no longer preventing women from joining economic groups as it was in the past. Women believe that they will grow stronger and stronger to the point of making crucial decisions within the household. There are instances that have reduced male dominance while at the same time favoring women. While men were breadwinners, currently this is not so much the case.*

Further, the informants contended that these changes are attributed to global, social, economic, and biological dynamics mainly the liberal economy that has led to low and fluctuating coffee prices. Experience and inadequate agricultural inputs have further worsened

the situation. A considerable damage of cotton farms (men's property) has been engendered by cotton weevils, vagaries of weather and nematodes. All these have attacked men's areas of influence (IDI: with an NGO director on 18.08.2010 at Mukendo Kati).

It was further made clear by the informant (An NGO director) that in the land tenure system that all 21 tribal groups in Musoma are patrilineal. Ownership of property such as land is attributed to a specific eligibility being a male. The ownership of clearly defined items by men determines the level of development or poverty of the whole household in which women are included. This is not at all problematic among women in Musoma District though it may seem ridiculous and oppressive if the assessment is ethnocentrically done. Therefore, NGOs have decided to extend their help to women.

4.4 Activities done by NGOs

4.4.1 Introduction

Introducing the subject of the study to research participants was not difficult, for the acronym "NGO" sounded familiar to them. For instance, at the beginning of introducing the topic of discussion at Mukendo Kati Street one of the participants interrupted by saying that NGOs are called '*Taasisi za kutoa misaada*' (organizations that offer help) in Swahili language before I finished introducing the subject and objectives of the study. Furthermore, informants reported that they collectively refer all types of NGOs as '*Taasisi za kutoa misaada*' without differentiating their scopes and specific objectives. In IDI with a small businessman on 30 August 2010, he said that;

> *I can say that they are private institutions that are meant to help people... NGOs for example are like ACCODEO, FINCA, PRIDE etc.*

It was therefore observed that the term was not new to them and henceforth this helped to procure sufficient information regarding their attitudes. This indicates that beneficiaries are aware that NGOs exist in their community. Both FGD and IDI participants were able to mention these NGOs but without differentiating them in terms of their activities. Apparently, lack of categorization of NGOs and collective reference of the NGOs implies that the NGOs are known to have similar goals that aim at poverty alleviation. However, another observation is that informants' conceptualizations of NGOs as "organizations that offer help" indicate that they regard NGOs as benefactors and this help is often interpreted as material support. NGOs as they are widely recognized, they do not have the solely responsible to provide people with

things like money or consumer goods but also they provide moral support, putting pressure on the government to implement their promises.

Kang (2010:231) contends that NGOs should not be considered as service delivery but rather watching over government or playing a stimulating role to the community to become aware of their problems and thus take actions. By so doing, NGOs can meet their mission as civic organizations. Authors like Mohan *et al* have also identified the gaps between NGOs projects, community participation and advocacy. Mohan et al asserts that one of the key weaknesses of the project based work traditionally favored by NGOs is its inability to challenge the wider structures of marginalization and impoverishment. The increasing efforts towards advocacy work, however contains greater potential for transformation by engaging with and making claims for and with, excluded people in ways that should increase their capacity to demand their rights of citizenship and help them participate in wider arenas of decision making (Hickey & Mohan, 2004:165).

4.4.2 Education

According to the interview and FGDs on 6th October, 2010, NGOs have contributed their resources to build school classrooms, to provide services to orphans etc. All these schools serve pupils from their villages and neighborhoods. The community values education. However, there has been a shortage of facilities to meet this desire. FINCA Tanzania supported to construct three classrooms, a library and teacher's office at each school– Nyakato, Makoko and Bukima primary schools. Rain water harvesting tanks and modern pit latrines have also been constructed at each school. Desks, text books, sports equipment and school materials have been provided. Orphaned children are supported with uniforms and school fees. By so doing, the pupils are encouraged to participate fully in schooling activities. The success of education was also seen in the campaign against superstitious beliefs and faith in magic as one of the informants remarked;

> *NGOs are helping people to improve their lives. ACCODEO has played a big role to educate people to discard superstitious believes which were obstacles to realize development in this area. For example, people were afraid of building standard houses thinking that they will be bewitched by jealous people who use magic and superstitious means (FGD: Ujenzi youth group 30.07.2010).*

> *NGOs help for example in classrooms construction here at Bukima village. FINCA has built 3 classrooms as its initiative to support education sector, they also provide pupils with exercise books, pens especially those from more difficult environment. There is another NGO which belong to Anglican Church it has built a health center though the*

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services are not well stabilized but it is better than nothing! (IDI: Carpenter 20.08.2010 at Bukima center).

4.4.3 Health

Musoma District has dispensaries, health centers and regional hospital. The regional hospital, where people can access health services is situated in town. Nyasho health center is supported by Anglican Diocese of Musoma (ADM). These were to help provide first aid at the patients and prescribe medicine where necessary. In a critical condition of the patients, however, they have to recommend them to go to Musoma District hospital for further medical check-ups. They also deal with health education at the village level. In the same health sector, ACCODEO deals mainly with village water projects, including funding of new water sources, the digging of shallow and deep wells, the maintenance of water purity and the construction of pit latrines in the institutions and private homes.

According to ACCODEO Annual Report (2010) the most common fatal diseases, other than HIV/AIDS in Musoma are malaria, pneumonia, anaemia, diarrhea, intestinal worms, malnutrition and tuberculosis. The Anglican diocese of Mara trains village health workers to educate the community about nutrition, sanitation and family spacing, promote the use of insecticide-treated mosquito nets (ITNs) to prevent malaria and assist with immunization campaigns for children and women of childbearing age. Training and equipment for traditional birth attendants make childbirth safer.

4.4.4 HIV/AIDS

In-depth interviews indicated that HIV/AIDS programme is one of the major areas of NGOs concentration. NGOs provide health and medical care, supply drugs like ARVs and other working tools. Furthermore, NGOs in Musoma District holds public meetings to educate the community about HIV prevention and promotes HIV testing and counseling. Community committees are trained to care for the critically ill, affected families and AIDS orphans. Preschools are set up to care for and feed children from affected families. The Anglican Diocese of Mara supports the committees and preschools with nutritious food. Vocational training centers teach orphans job skills to help them provide for their siblings. However, these services are still provided to a few people. This was revealed when the informants were asked what kind of health services NGOs provide;

They do provide health services, like the Anglican Church. They tested me and found me with viruses. They even offer pain killers and ARVs…they also offer education to the

patients, they help to support the orphans and many more things…here in Musoma urban there is an Anglican Church center VTC where different categories of youth meet to get counseling and discuss issues concerning their daily lives (IDI: Stone grinding woman 23.08.2010).

They help to fight against poverty by providing education through public meetings and train care takers about those people affected by HIV/AIDS. They also provide things like gloves etc. They have built vocational training centers like Anglican Diocese of Mara which is commonly known as 'hope for youth'. It is a place where youths meet for trainings to improve their life skills. They have also built kindergarten school to help orphans and other children living in difficult environment by providing them with nutritious food. They also mobilize people to work collectively and help orphans (IDI: smallholder farmer 05.08.2010).

4.4.5 Income generating activities

Informants reported that NGOs have supported income generating activities mostly among women. Loans are provided to a group of women who are registered and are known to have been dealing with any income generating activity. Women are dealing with selling milk, annual crops such as sweet potatoes, peas and groundnuts, running small shops and selling local beer (*gongo*) (FGD: Tupendane dairy cattle farming group, 18 August, 2010)[12].

The Anglican Diocese of Mara has provided people with a number of dairy cattle. These have served in income generation by selling milk, provision of manure for farms and provision of milk for food. Some of the informants appreciated that it is better to be given a dairy cow rather than a loan in terms of money because milk is a nutritious food. One of the informants had this to say appreciating the provision of dairy cattle:

ADM has helped much to provide our people with dairy cattle. Apart from selling milk to obtain money for household use and solving problems, it is a nutritious food and a balanced diet for us and our children. This is because a child who takes a nutritious food and a balanced diet is the one who studies well at school. Dairy cows also provide manure for our farms (IDI: Peasant farmer 18th August, 2010).

For me I think dairy cow is the most economically viable investment. It is better to be given dairy cattle than the loans due to the fact that it multiplies and acting as a source of income (IDI: Peasant farmer 06th September 2010).

Apart from the interviews, the researcher witnessed the enterprising women and youth groups mediating cattle trade at the place known as *mnada* (cattle auction) at bweri center as

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[12] My first day of conducting research in Musoma District was Wednesday 18th August, 2010. On this day I visited Nyasho market. This is a place I witnessed many women taking part in income generating activities especially small business where they sell milk, local beer, and annual crops. Women receive small loans from ACCODEO and FINCA that help them to engage in income generating activities.

their income generating activities. Commenting on the relevance of NGO sector to income generating activities, FES puts forwards that these have been involving financial, material and manpower support to small and medium enterprises. FES continues by saying that most of the NGOs taking part in economic and other poverty alleviation initiatives boast of creating jobs for the people and thus improving their livelihoods. By 2009, projects carried out by Social Action Trust Fund SATF had created employment opportunities for 988 people of which 57% were women. Other NGOs that have demonstrated good performance in savings and credit facilities include Women Advancement Trust, poverty Africa, Caritas Tanzania, and Pride Africa (FES, 2001:79).

4.4.6 Capacity building

NGOs try to raise awareness level of the people make them build their organizational capacity to solve their problems. One of the strategies most organizations have adopted in the fighting against poverty is capacity building. Communities and individuals are empowered to fight against poverty within their local environment by being supported with either resources or trainings. Through trainings they have created solidarity mechanisms a series of networks, groups etc. they also provide family planning advices and counseling to reduce the number of their children and thus improve the livelihoods of their families;

> *There is greater awareness among women now. A larger number goes to school and thus be able to fight against women violence. Furthermore, I believe that the number of women who use family planning methods has considerably increased. Our group is a good example, (followed by a short laughter). (FGD: Jitegemee artisans group 29th July 2010).*

> *We have benefited through the loan they gave us in the beginning of 1999, and now we have already repaid the loan. They have given us education concerning our rights and responsibilities as mothers especially Anglican Church, they have helped to raise awareness to vulnerable groups especially our children for example to fight against drug abuse and HIV/AIDS. They also provided as with family planning education etc (FGD: Jitegemee artisans group 29.07.2010).*

The informants also reported the activities run by the Anglican Diocese of Mara through their youth center in Musoma urban as capacity building center. The center attempts to empower people especially the youth by giving them trainings and short courses to help those who are in constant search for jobs, providing education and counseling on HIV/AIDS, computer training courses etc.

> *ADM has helped to reduce the number of youth who roam about and are involved in crimes by building a big center known as "the hope center" Our children are now*

taught life skills, they are taught how to use computers, they are trying to encourage those who have different skills, talents to realize their dreams. They have also outreach programmes including home visits to people living with HIV (FGD: Jitegemee artisans group 29th July 2010).

The researcher also witnessed ACCODEOs activities at Kenyamonta village where there is a dam construction project. ACCODEO tries to find the sources of water for the improvement of the surrounding communities when it comes to agricultural activities, the local people are requested to offer land as demonstration plots. The intention is bring services closer to the people.

4.5 Conclusion

This chapter has placed Musoma District in a socio-economic, geographical, and political context as a preliminary stage to show problems that face the people of Musoma District. One is therefore in a position to see the necessity of different interventions in order to change people's abject conditions of life. Different interventions mainly from the government and NGOs have been evident as it is in many parts of Tanzania. However, poverty has remained conspicuous. People still face life difficulties. This gives us desire to have a clear picture of this situation from the beneficiaries' viewpoints as to whether the NGOs' interventions have failed or not. The next chapter presents the perceptions, experiences and responses of people regarding NGOs' interventions.

CHAPTER FIVE

EXPERIENCES AND PERCEPTIONS ON

NGOs' POVERTY ALLEVIATION INITIATIVES

5.1 Introduction

In the preceding chapters, the discussion revolved around the interrelationship between the internal social reality of Musoma District and the NGOs' activities. A wide range description of issues has been provided. The informants have outlined the social and economic problems that deteriorate their standards of living. This chapter discusses the areas of interventions, strategies, and approaches employed by NGOs in solving people's social and economic problems. People's views and comments on such interventions will be presented. In a few cases, the chapter will also present both the perspectives of NGOs' beneficiaries and the perspectives of the people working in NGOs.

5.2 Duplications of interventions

The informants contended that the increasing number of NGOs impacts on their interventions. NGOs have found themselves having the same objectives and therefore competing between themselves for clients. Discussions from FGDs and IDIs indicated that NGOs have shown competitions in activities they do. Worse enough, NGOs do not have cooperation and coordination. This has led to the duplication of efforts. For instance ACCODEO deals mainly with provision of soft loans to people, supporting orphans, fighting against diseases like Malaria and HIV/AIDS etc, village water projects, the digging of shallow and deep wells, the maintenance of water purity and the construction of pit latrines in the institutions and private homes. These projects are repeated by FINCA, PRIDE and ADM in their interventions.

> These NGOs are trying to deal with poverty, but the problem is that they do not have coordination in what they do as a result their projects end up overlapping each other. For example, you will notice that ACCODEO as an NGO which has wider scope and coverage pay first attention to provision of soft loans, HIV/AIDS and Malaria campaigns, digging of water wells etc. These projects are also done by FINCA, PRIDE and ADM (IDI: Primary school teacher 29th July 2010).

Informants revealed that duplications of areas of interventions sweep away their critical or most burning issues. This is due to the fact that projects implemented by NGOs do not address the real problems of the people. Such projects fail within no time. As one informant puts it,

We must be asked to reveal our problems. And let them work upon those we mention. ACCODEO constructed us water sources where we would fetch safe water. But we had our own rivers and springs where we have fetched water since time memorial. Instead of working upon own problems, they put them aside and brought us water. Now, all the sources are no longer working and we still fetch water from our original rivers and springs. What problem have we so far encountered? (IDI: Successful Peasant 9th July 2010).

The informants' views regarding the un-coordination and duplications of NGOs' activities were cemented by one of the NGOs' staffs. An interview conducted with an NGO secretary exemplifies the way these NGOs struggle to show that they are more reputable than their counterparts;

There are institutions that I can say are profit oriented like FINCA and PRIDE. These institutions have big capital, good networking all over the country and other African countries. Therefore, efficiency goes down because beneficiaries think that we have the same objectives. In general, they are confused. So they can concurrently take up to three loans from different organization. Just imagine, is it possible to pay back all of them? (IDI: An NGO secretary on 27th July 2010).

The above expressions imply that NGO officials are doing their level best to outshine their fellows who also do the same things. NGOs are not working together. This implies also that NGOs hardly are in contact with each other. They can be offering the same services as others and some services that are needed are not provided. Some forms of funding require NGOs to increase their client base every year so NGOs are fighting for the clients. Competitions for clients and ensuring good reputation can drive away the motives behind their formation. Shivji argues that in the NGO world, theorization is detested. As a result NGOs end up having no grand vision of the society. As they are not guided by large issues taking place in the society, they end up concentrating on small and day-to-day issues (Shivji, 2004:690).

5.3 Selectivity

Selection of areas of interventions was again another issue asked to the informants. It was found that some of the NGOs are selective. They select what to deal with among many problems. Worse still, problems selected may not be the ones taken by the people to the main impediments in the development process. For instance, drawing from the social and economic problems that were discussed earlier, NGOs have left out some notorious problems such as marketing, poor and fluctuating crop prices, inadequate extension services and high prices of inputs and vagaries of weather.

In IDIs, these problems were reported by the informants as the main hindrances to development. Conversely, NGOs are busy with village water projects, provision of loans, the digging of shallow and deep wells, fighting against HIV/AIDS, fighting against gender discrimination, construction of class rooms and pit latrines in the institutions and private homes as well as building schools.

> To be honest, these NGOs are selective; they have never asked me what my priority is as their client. Everything is ready made because they come with their certain objectives and at the end of the day those objectives should be fulfilled. If it was me an NGO, I would deal with problems like poor prices of crops, extension services and how to combat dry condition rather than concentrating on provision of loans, construction of pit latrines etc. Quite often they say that they have already talked with our local leaders (IDI: Small businessman 19th August 2010).

From the above quote, the informant shows that since the problems that the problems intervened by NGOs are not locally based, there is no sense of ownership of those projects. Another impression from that quote is that the choice of areas of interventions is not an easy one if it is more influenced by NGOs. This is because they may easily underestimate or overestimate the difficulties implied by their new activities. By doing this NGOs can promote activities that bring benefits to as many people as possible and prevent further inequality. Freires notion of banking education can in some ways be connected with this approach. In other words Freire means that a teacher is considered more powerful than students. This approach produces students who do not think critically about social and political reality but simply accept it (alienated consciousness). In this approach students are treated as empty vessels into which knowledge can be deposited (like deposits in a bank) by the teacher. Freire calls this knowledge "someone's knowledge" which students are being given about objects which also belong to others (Freire, 1970:53).

Freire's (1970:53) concept of banking education can therefore be related with the development approaches Tanzania endeavored to actualize after attainment of independence. The banking approach sees the community as an empty entity, a barrier and constraint to development. The approach assumes that development comes from outside the community with something new. Therefore, the local institutions are said to be empty and their roles, involvement and participation in capacity building interventions were ignored.

> These politicians should remember Mwl. Nyerere's regime when people were given support in agricultural sector before the breakdown of state subsidized input and marketing structures in the course of economic liberalization efforts in Tanzania (An NGO secretary on 27.10.2010).

In IDI with an NGO loan officer, the researcher wanted to know why NGOs have the offices in Musoma urban while interventions are mainly in the nearby villages like Bukima, Buhemba, Kenyamonta etc. and what criteria do NGOs employ to choose areas of interventions. The informant had the following views;

> *I would like to say that we select those areas that we see have critical needs to be addressed that is why we did not go to Dar or Arusha simply because there are no many pressing issues, people are at least well off. I think you can even notice poverty problems in this area even through your eyes!*

Selective activism is also made clear by critics of NGOs in Tanzania (Shivji, 2004:691). Furthermore, there is still a puzzle that while the number of NGOs is increasing; the living standards are slackening in rural areas. There is a growing skepticism about their impact and efficiency in performing such a role on a national scale in Tanzania. This is because most of them are concentrated in the urban areas based for example in Dar-es-salaam, Arusha and Kilimanjaro and thus there is exclusion of many of the poor. Consequently, the government has remained suspicious of their motives (Mercer, 1998:249-250). Similar observation has also been made by Edwards and Hulme (1999) when commenting on the growth of NGOs sector in Tanzania since independence. They maintain that there is now a huge proliferation of NGOs that focus on development activities. But, they have a more or less common goals around relief work. By 1970 their spectrum broadened. All the way through most NGOs in third world countries started to work towards helping the poor especially against injustice. In this manner they have developed advocacy as a new creativity (Edwards, Hulme, & Wallace, 1999:6).

Furthermore, selectivity was also found even in the areas of accommodation, areas to build the offices etc;

> *The fact is in the villages we have offices and we have even employees, but as you know our infrastructures…there are no internet services, electricity, enough security, transport problems and sometimes we receive visitors like donors. Where will they sleep in the villages? Another thing is all about coordination. Here in urban area there are several possibilities of making things done (IDI: An NGO loan officer 30.07.2010).*

The above statements show that NGOs staffs choose the areas which have better availability of social services. In this regard, evaluation of their activities is also done outside the natural settings. Chambers (1994:3) had also observed this and suggest that NGOs as facilitators need to emphasize giving power to the people and learning from the participants (field learning experience). This needs too close interactions and follow-ups. In

order to make all these possible, facilitators are supposed to live, camp and sleep in the villages, taking the role of learner by learning and performing village tasks, using video as feedback on personal behavior, sharing food and undertaking personal and group reflection.

5.4 Non-participatory approach

In IDI s and FGDs, the informants indicated that participation is contradictory as it is used by the NGOs. People have their own view of participation. They always come together, identify their problem and then find the solution to that problem. The informants revealed that communal participation is commonly employed by NGOs in the process to alleviate poverty in Musoma District. Communal form considers people to be similar and unknowledgeable of their own problems. This was evidenced during an IDI when informant was asked which way is commonly applied between communal and individual, he said that the most common approach is communal form;

> *According to my observation communal approach is more used since they preach us to work in groups in order to get help but we see that this is not correct because people like to meet and discuss the way they in which production will be carried out. Production does not necessarily mean that people have to produce together, they can produce individually still participate in other activities (FGD: Jitegemee artisans group 29.07.2010).*

According to the above statements, the belief is that people are considered to have the same problems and therefore interventions are also communal and thus they believe that poor people should be shown the true path to development. The NGOs emphasize on unity as opposed competition, where people are inspired to think collectively (as total community) and not as individuals. This approach is in a way congruent with the first president of Tanzania, Mwl. Julius Kambarage Nyerere's conceptualization of poverty. Nyerere did not consider poverty as a real problem of the modern world. To him the real problem was the division of mankind into rich and poor. This division laid down the foundation of the process of unequal distribution of world resources between the rich and poor nationally and internationally (Nyerere, 1977:10-11).

Further, when remarking on the implications of communal participation, Midgley (1986:27) put that Mwl. Nyereres policies of *ujamaa* and villagization schemes run into difficulties because people became increasingly reluctant to join *ujamaa* villages. Secondly, this was coupled with the rising cost of providing material incentives for the villages, engendered a

move towards forceful methods of persuading people into collective villages. Ibhawoh and Dibua (2003:67) further argue that the initiative to start *ujamaa* villages did not come from rural peasants.

When informants were further asked what ways they prefer more between individualistic and communal in bringing about development, they indicated that they can use communal form of participation can be applied as the last resort when individual form has proved failure.

> *Communal strategy is the best if all people are serious. On my side, I would prefer more individualistic approach because life has nowadays changed. It is not like during ujamaa village whereby people had spirit of togetherness. That is why; we have decided to produce individually though we are in a group and later compile our produces in order to overcome all these challenges.*

In FDs and IDIs when the researched wanted to know how informants participate to identify the problems or issues to be intervened in their areas, informants reported that they do not they find everything already planned by their NGOs as follows;

> *Ordinarily, we are told that there is an NGO that would like to help people to develop. Thereafter, we see them coming with readymade strategies like loans or whatever.*

The above statement implies that there is another form of NGOs participation that can be described as *invited participation*. This situation has also been strongly expressed by social scientist, Andrea Cornwall. Cornwall studied the way people participate in decision making. By this, she means that individuals should have full power to participate and she therefore insist on the *bottom up approach.* Cornwall means that many of the typologies of citizen participation have been focus on the intentionality and associated approaches of those who initiate participation because they leave no room for individual decisions that's why at the end of the article the author cautions individuals to be careful with the form of *invited or passive participation* in which those who initiate it have already taken decisions while giving the seats and tables others to participate (Cornwall, 2008:282)

This form of participation is also criticized by idea Ife and Tesoriero (2006:148) who call it deliberative democracy in which people have limited control and have restrictions in decision making. They maintain that in participatory democracy the people have full rights to participate directly in decision making. Informants were also asked to show their knowledge regarding the importance of participating in decision making in the process to alleviate poverty;

There are more advantages when people take part in decision making. However, I would probably say that the first thing to be considered should be education. People should be educated enough then it will be much easier to help them. The today's Tanzania is not of the past! This is due to education. Nowadays, people are mindful (FGD: with Jitegemee artisans group at Mkendo Street, 29.07.2010).

Furthermore, Cornwall insists that individual voice should be taken seriously in order to understand how they feel when they participate, in what and for whose benefit. Cornwall puts forward that in translating the voices of the people into influence it requires that those who initiate participatory processes at the community level should create good environment for people to speak up and out to know what they feel and expect. This refers also to self reliant participatory development. Therefore, the key decisions have to be taken by individuals and not on their behalf by external agencies (Cornwall, 2008:278).

The NGOs ways of disseminating information is considered as another example of invited participation. Informants are provided information through advertisements accompanied with the leaders of the local communities who also seem to internalize this form of invited participation.

There were people who were going around advertising these NGOs. They were together with local government leaders that convinced people to take small loans in order to fight against poverty. They also assured us they would act as our advocates when we take the loans and receive other social and economic support (IDI: Physically disabled woman outside her home on 06.08.2010).

Cornwall (2008:276) has the view that the real meaning of participation is the one that she calls deep participation which involves participants in all stages of a given activity from the way they are given information, identifying the problem and decision making. If people do not take part the project is likely to end up in vain. Similar observation has also been made by Kajimbwa that NGOs should not act as implementer that are engaged in providing services to its clients through its own programmes.

Kajimbwa argues that the NGOs should not implement own programs, but rather should help communities achieve their own sustainable programmes economic, political and social areas. This idea (facilitation) is also supported by Kajimbwa who regards it as a critical aspect of participation process. The term "facilitate" here refers to the process of creating space for people to act. Under this definition how can an NGO have its programmes, unless those programmes specifically seek to build local skills and capacities. NGOs customary adopt a top-down and supply-driven approach to social, political and economic development where

NGOs directly implement their own programmes. They are likely to minimize the sense of ownership which in turn impacts on the sustainability of the projects (Kajimbwa, 2006:61).

Informants also showed dissatisfaction with people known as project managers who come from other places especially urban areas and start intervening or addressing something in their areas. This develops further complications and contributes to the demise of the projects. This is because the identification of the issue to be dealt with was done by the outside people. This is also regarded as the form of invited participation.

> *It was ok if all these project managers live here and should be people from our village rather than from outside. People come here from urban areas and run the projects after a certain period of time they leave the projects and go back to their living areas. As a result of that the projects fail to produce expected results (FGD: Community members at Kenyamonta village store 07.08.2010).*

In explaining the real meaning of participation in practice Cornwall gives an example of a team in Kenya using participatory rural appraisal exercise to explore issues of child nutrition were stunned when angry villagers rioted against their member of parliament by blocking the road when he went to visit them. This is because people's ideas regarding nutrition were not put into consideration before and still people were not consulted. In this example the author tries to explore the meaning of participation by showing that if people are not fully involved they can easily turn against the community organizers. The author in his discussion criticized invited participation of which he says may create more seats at many more tables, but along with all the other costs that those who fill those seats have to pay of which it may have further costs to democratic vitality (Cornwall, 2008:274).

The informants contended that participation precedes the flow of goods and services instead of enabling them to empower themselves. To NGOs here the term of participation entails the process which base on brief information and selective consultation procedures. As we have seen before, beneficiaries have not participated in monitoring and evaluation either. In this sense, it is believed that people will not reveal their problems which will then be solved by the development experts or partners. Consequently, the NGOs and experts carry the entire burden of fighting against poverty on one hand and disempowering their beneficiaries on the other hand. Craig and Mayo argue that solving the problem entails empowering the people. Thus empowerment reduces the running cost and act as a means for ensuring that third world development projects reaches the poorest in the most efficient and cost effective way, sharing costs as well as benefits through the promotion of self help (Craig & Mayo, 1995:2). Another

good case is illustrated by Ibhawoh and Dibua that the danger of disempowering people is to increase the burden of delivering services. Referring Nyerere's regime, Ibhawoh and Dibua (2003:68) point out that peasants perceive "free goods" as substitutes for available labor resources rather than being complimentary factors for increased production. Promises of official assistance resulted in an over-dependence of the villagers on government initiatives and incentives that left the villagers extremely vulnerable when government assistance eventually stopped.

5.5 Disempowerment

According to the informants, empowerment to NGOs was viewed in terms of provision of goods and services to the poor people. But people had different views regarding this offer. Informants questioned on the sustainability of those goods and services in the future. Instead, informants pointed out that people can only be empowered when enabled to understand the constraints revolving around the production processes and not short time solutions for emerging problems. Informants had the following ideas when asked if the NGOs' support is aimed at empowering them;

> *I see that, they cannot really alleviate poverty simply because some of them offer merely consumer goods, when they are finished people's needs remain there. Like this ACMS it helps orphans and other families in very difficult economic and social situation. They provide those families with things like blankets, bed sheets and clothes things that make people well off, but you know that you are still poor (a short laughter). Provision of things like cooking oil, what will that cooking oil be used for? What makes poverty emanates from the production processes that makes people fail to have a surplus that could perhaps be sold so as to enable people to buy something they are in need of or sharing the cost in important services like education, health etc.*

> *Poverty alleviation requires people to work hard and be empowered so as to increase production level that in turn would enable people have surplus. There should be also reliable market even outside the country; this can work if the government wishes. Without doing so poverty will persist. It is not surprising that, the orphans are expected to be more dependent in the community. They will never be able to buy things like blankets, bed sheets and other things they have been getting from ACCODEO and ACMS if they are not well educated! (FGD: Garden farming group 14.08.2010).*

The quotes above imply that empowerment may also mean that people's capacity is built in order to make them be fully fledged to participate in the production processes. It was observed that solving the problem as a form of empowering people means that people are provided with goods and services that were formerly difficult to access is not a panacea for

poverty alleviation. This contention is similar to Green's arguments that empowering process encompasses the ability of persuading people to participate in order to identify and solve their problems. It is envisaged that as people are empowered, they gain an ability to pursue development activities better than before (Green, 2000:78). Green (2000:79) like other advocates of participation argues that participation is a pre-requisite for empowerment and therefore a pre-condition for development facilitation. As it has been pointed out earlier, the danger of detaching empowered people from participatory means of identifying their areas of interest is that people do see the necessity of interventions. Therefore, mere provisions of goods and services diverge from the viable solutions for their problems;

> *To be honest, people's viewpoints are that consumer goods NGOs are providing the people with do not touch the root cause of the problem. They can just temporarily help but in the long run the problems will not be solved. Those items make people dependants! (FGD: Garden farming group 14.08.2010).*

Furthermore, In FGDs and IDIs, informants showed that in the process of interacting with NGOs, certain power relations emerge especially when it comes to decisions on projects to be implemented as well as goods and services to be provided. NGOs are viewed as benefactors and therefore more powerful and control all major decisions. The people are poor and therefore less powerful to challenge the decisions fronted by NGOs. People tend to accept any support from NGOs irrespective of its relevance to their immediate problems. For instance, a group of dairy cattle farming women reported that they were anxious to boost their agricultural activities that were declining considerably but they had resorted to daily farming because ADM had decided to provide them with dairy cattle. In their own words;

> *We were provided with these dairy cattle by ADM because they decided to do so.....If we were given a choice between cultivation and dairy cattle farming, we could choose the former....But we had to accept dairy cattle because we did not also have them. We couldn't refute because we have nothing? (FGD: Tupendane dairy cattle farming group, 21st September 2010)*

Batten, a theorist of community development regards such an approach as directive approach to community development. As its name implies, the agency using this approach decides more or less specifically, whatever it thinks people need or ought to value or ought to do for their own good and at times even how they ought to behave. These decisions become the agency's improvement goals for people. The agency then provides staff, equipment premises and programme it thinks are needed to meet the needs or interests of the people it wishes to help in hope that they will avail themselves of the services or activities it provides. The agency's

workers come into contact with the people trying to influence them in relation to the agency's ideas that the agency and its workers think, decide, plan, organize, administer and provide for people (Batten, 1974:97). This approach has three main demerits. First, it is not effective in meeting long term needs. Second, people are quick to sense, and to resent and resist any direct attempt to influence them, and all too often its only effect is the reverse of what the agencies intend. Third, it creates dependence where the people depend on the agency (Batten, 1974:97-98).

Instead Batten advocates for non-directive approach in which people discuss about their own problems, identify the most critical problem, establish the means through which it can be solved by using the available resources or with supplements from outside, plan the projects, how to implement their plan and at the end to evaluate the results of their activities. The non-directive approach is different in that everything is planned and implemented with less influence of the stakeholders but in the name what is known as community participation and empowerment (Batten, 1974:98).

In IDIs and FGDs, beneficiaries indicated that NGOs withhold information regarding different issues that seem controversial. They revealed that there is also secrecy and lack of transparency among NGOs officials. The information is not freely available and directly accessible to those who need it and those who will be affected by the decisions reached. These lead to unaccountability and irresponsibility among the NGOs officials. For instance, in the following, NGO beneficiaries revealed that disclosure of information was made impossible when beneficiaries pose critical questions to NGOs are seen as rendering troubles or impending on free performance and better performances of the NGOs. A successful peasant farmer remarked this situation in an IDI conducted on 06.09.2010 at Mwisenge center in Musoma District.

I see that here at the village, NGOs have tried to show their effort in conscientizing people in bringing about development. But the problems are this ACCODEO has unfaithful employees. Some of them are arrogant, they are given money by their donors but they use it on their own. When people especially educated ones want to question about the plans and expenditures they are seen as disturbing people. Therefore, questions are detested in this NGO. In one meeting people were told to leave and they were threatened by the police that they are disturbing NGOs' programmes. They know that everything will be open afterwards.

You know that they see other people as very poor even if you have good ideas you are seen as stubborn when you want to ask something on some issues that seem unpleasant

to the people but you are seen different to the NGOs employees. Especially when it comes to make follow ups on NGOs aims in our society that may be it is for them and their stomach (FGD: with community members, 07.08.2010 at Kenyamonta village store).

The quotes above illustrate the paradoxical role of NGOs activities attempting to enable and disable critical thinking. Does this imply that there is a gap to listen and acts on views and voices that dissent from the people when their opinions are silenced? What does this influence on critical consciousness that people are supposed to have in order to achieve genuine community development? In the sense of advocating a major shift in the power balance between the elites and the people towards the people, Freire presents a vision of people's liberation through his popular concept "conscientization" Freire is calling for raising the self reflected awareness of the people rather than educating or indoctrinating them, for giving the power to assert their voice and for stimulating their self driven collective action to transform their reality, influenced the philosophical vision of many grassroots programmes. The main intentions are to release people's creativity (Freire, 1970:28).

In line with Freire's arguments, Ebrahim contends that disclosure of information and reports are considered as basic tools of creating consciousness and accountability in any organization. That is to say detailed information on finances, organization structure and programmes are of importance towards achieving a common end. Such disclosures enable clients, donors and other members to have better performances and simplify evaluation exercises as they hold the parties concerned accountable and keep their objectives on track (Ebrahim, 2003:816). Ebrahim further establishes that releasing information about the performances of institutions, future plans and many other issues of interest enhance transparency in the public and private sectors (NGO in this case). What can be learned out of this incidence? Of interest here is that the NGOs restriction (confidentiality) of information to their beneficiaries obscures their performances, responsibility and accountability.

The basic assumption here is that access to information promotes stakeholders knowledge, competences and initiatives and making them more effective in their performances (Ebrahim, 2003:819). In addition, Roche puts forward that systematic involvement of communities in evaluating and questioning NGOs and funders is a key mechanism that can be used to serve their ability to influence things and ensures downward accountability. Downward accountability of funders and NGOs require that systematic evaluations which integrate NGOs views and beneficiaries (Roche, 1999:29).

The same quotes above can be used to delineate the call for appreciating people's agency. One of the beneficiaries exposed that some of the NGOs were threatening people that they would quit from working and report them to police that they are disturbing peace of their working environment. This is regarded by Masue as a deliberate attempt to suppress people's agency. People's agency is an integral part of an empowering process. Masue contends that vibrant empowerment process is the one which enable people to question and become willing to participate. The government and other actors advocating for involvement of citizens in planning and implementation of various development actions at the local levels, the individuals must be in the first place have confidence, willingness and enthusiasm to making use of their opportunities to change their lives (Masue, 2010:43). Inclusion/ participation are also considered as integral part of empowerment. Thus, as it has been earlier pointed out in this section, it was seen that in order to ensure inclusion and informed participation, it is vital to ensure that there are rooms for people to debate on various issues and promote accountability.

Therefore from the quotes above, one might not be wrong to establish that participation and empowerment are contradictory as they are used by the NGOs today. People have their own view of participation. They always come together, identify their problem and then find the solution to that problem. It seems with the intervention of the government or NGOs participation and empowerment become different. Cementing on this contention, Ebrahim (2003:819) argues that participation or empowerment in the contemporary names of either participatory rural appraisal (PRA) or participatory learning and action (PLA) have been inadequately exercised to ensure downward accountability. Albeit many projects claim "community involvement" their various failures show that they do not sufficiently observe community needs, strengths and conditions prior to design and implementation.

5.6 Negligence of local knowledge

The actual and perceived practices of local knowledge were also explored. In FDG with community members, informants were asked about where NGOs come from and whether their knowledge is taken into their consideration. Informants said that the NGOs officials do not take their knowledge into consideration and are coming from other areas. Informants revealed this by referring to the dam construction project which according to their experiences was not quite important for that time.

They decided to build the dam in order to start irrigation farming systems while we see that we have had our traditional water wells where we fetch water. They were may be supposed to renovate or maintain those we have rather than building other sources of water. Furthermore, people say that this project will cause more problems like death because our children will be unsafe, we complained a lot about our wells that were uncovered and thus dangerous to the people. It will also cause diseases like malaria because of the production of mosquitoes (FGD: Community members at Kenyamonta village store 07.08.2010).

The above quote implies that people may hesitate to participate due to the fact that they feel they are not knowledgeable enough. This makes them to feel inferior and relax that their presence does not do any good to the whole process of participation. In line with the above expressions, Green (2000:71) argues that what is obvious in development practice currently is the conflict between "experts" and "local knowledge". The former claims to be more powerful. When expert knowledge is merged with indigenous knowledge, it enhances the capacity of the local people to understand their situation and identify opportunities. This would mean that people can effectively own and control the development (intervention) process (Ife & Tesoriero, 2006:123).

The development experts often treat the people as passive participants and objects. So long as they are passive, they have always been seen as obstacles to their own development. Therefore, to bring development, development experts strive to weaken what they call people's conservativeness (Green, 2000:71-72). The question is that is there any relationship between local knowledge and participation? Cooke and Kothari are of the view that within much participatory development discourses, peoples knowledge or local knowledge is seen as fixed commodity that people intrinsically have and own. Instead, as it is argued here knowledge is culturally, socially and politically produced and is continuously reformulated as a powerful normative construct. Knowledge is thus an accumulation of social norms, ritual and practices that inform community participation (Cooke & Kothari, 2001:141).

Furthermore, when informants were asked if the project is environmentally friendly, they had the following opinions;

I think it is not environmentally friendly since where they have started to dig the dam near by the people's residence. Due to that, it becomes very difficult to control environmental pollution etc. Secondly, there will be many groups of pastoralists in this area and thus cause soil degradation I tell you my friend it was very terrible in the past....people have a large number of livestock they cannot take care of.

Green further establishes that development to the people begins with local people themselves who must be the ones to first identify the needs or problems of their community, discuss them formally and informally with each other under the guidance of the leaders who also come from within that community (Green, 2000:70).

Other informants categorically said that they are not involved in the design and implementation of various projects. Introduction of those projects for example do not reflect even the ecological knowledge people have. As a result those projects end up in vain. In FGDs with garden farming cattle group, informants had the following remarks;

> *According to my experiences, I see the problem is that they do not consult us (lay men). For example, here in Buhemba village we were give dairy cattle by ACMS in order to raise our income through milk etc but we were no asked. What they did is that, they simply saw attractive weather for dairy cattle raising or keeping since it is a greenish land. But, people here like more farming than livestock keeping. People were obliged to take the cattle because they were loaned, and until today very little has been done through this project. Yes, in a way it has helped us because now there are few people who drink milk but it is difficult to maintain them!(FGD: Garden farming group at Buhemba village in Musoma, 14.08.2010).*

Local knowledge is crucial for development. It is expected that both know ledges can lean from one another, instead of discarding local knowledge. On this importance, Ife and Tesoriero (2006:122-123) write that local knowledge is critically important as the basis for sustainable advancement in the productive use local resources. Past attitudes of skepticism or contempt for farmers' knowledge have been the cause of many government and aid sponsored failures and have contributed to the mistrust and suspicion of local people towards of officialdom. New technologies may add unacceptable risk burdens or may reduce resources streams that spread risk. Indigenous knowledge, farmer goals and modern technology must be combined to avoid undermining productive systems. Much local knowledge and expertise has been lost or is in serious danger of being lost Proper recognition of the farmer as the real master of the land creates opportunities for implementing low-risk, sustainable advances.

This is what makes people who write about development in Tanzania to argue critically that NGOs have failed. The reason behind is that it lacks an important input from the real actors-the people or beneficiaries. The development experts often treat the people as passive subjects. So long as they are passive, they have always been seen as obstacles to their own development. Therefore, to bring development, development experts strive to weaken what they call people's conservativeness. The negligence of local knowledge is attributed to the so

called "*the fallacy of developmentalism*"(Ibhawoh & Dibua, 2003). Similar observation is revealed by James Scott (1999) who uses experiences of villagization campaigns and argues that the modern planned village in Tanzania was essentially a point by point negation of existing rural practice. Ujamaa villages negated the time tested ecological practice of the peasant farmers; they saw the scheme as not relevant to them. Therefore, ujamaa villages failed partly because of its inadequate appreciation of the Tanzanian reality and the fact that it was more utopian than practical (Scott, 1999:239).

When informants were also asked the areas they see the NGOs were supposed to concentrate on instead or desired means of poverty alleviation, they had the following viewpoints;

> *First of all, they should supplement their efforts in education programmes that is to say they are supposed to help as many children as possible to be schooled since they are the ones to benefit from their interventions in the future. Their small and soft loans help very little now and we remain poor afterwards. Another problem connected with that is people are not asked how to be offered as a loan instead we are given a flat rate while the needs differ from one family and another! (IDI: Small businessman on 19.08.2010 at Musoma bus stop)*

The quotes above further illustrates that the failure of the NGOs development project in Tanzania have connections with the theoretical and institutional framework within which development projects are shaped. It can further be pointed out that in spite of all the expertise that go into formulating development projects; they nonetheless often demonstrate ignorance of the historical and political realities of the local communities they are intended to help. Therefore, that NGOs generate their own forms of discourse, and this discourse simultaneously constructs a particular kind of knowledge. Therefore interventions are organized on the basis of this structure of knowledge in which the first place has not adequately conceptualized the local perspectives. As it has repeatedly pointed out earlier, the failure of Ujamaa can, in the same way is examined in the light of this fallacy of the development discourse. Nyerere, like earlier modernists, assumed that the "conservatism" of the Tanzanian peasantry was an obstacle to development that should be overcome at all cost. It could not be accepted that, perhaps, the peasants' customary forms of herding and crop rotation were time-tested adaptations to the ecological and technological conditions of the country (Agrawal, 1995:242).

It can be concluded therefore that there is much indigenous technological knowledge among the people. Exponents of scientific messages may accommodate it to enrich their knowledge. If there are no ethnocentric judgments then diffusion and adoption of both scientific and local

knowledge will increase and become important to one another. These processes must start with the assumption that peasants already have indigenous technical knowledge and whatever new messages should be complimentary to the already existing ones.

5.7 Creation of dependence

In FGDs and IDIs, informants reported that NGOs' support development efforts through implementation of multifarious projects, provision of credits and loans and provision of consumer goods and services. Orphans, for instance are provided with uniforms, blankets, cooking oil, soaps, bed sheets and to mention a few. Informants reported that such consumer goods created dependence. The receivers depended on the NGO for the whole time of the project implementation. They ended up being unable to acquire these consumer goods via their own efforts and skills. No any project that is initiated for these people to be able to earn an income that will help them continue accessing different needs after the NGO withdraws. This worries the community that NGOs are not eradicating poverty but strengthening dependence. One informant critically argued that the consumer goods provided by NGOs cannot bring development.

> *They cannot help to alleviate poverty. They are simply consumer goods. When they are finished, you remain in need of others…… Items like blankets, bed sheets and clothes make you presentable as if you are not poor, but you personally know you are. Providing someone with cooking oil! What will he/she cook with that cooking oil? What brings poverty is situated within the means that a human being employs to obtain his/her daily needs. For instance, means of cultivation that may lead to inadequate food, having no surplus that would be sold to obtain the income–which would help in purchasing other needs. To alleviate poverty, participate with the people to enhance agriculture that will bring good yield, find them a good market for their crops and enable them to sell at good prices. Without so doing, poverty will never cease (IDI: peasant farmer, 9th August 2010).*

Orphans for instance, are expected to become more dependents on the community. They will not be able to buy uniforms, blankets, bed sheets, and other consumer goods that have been provided by ACCODEO and FINCA. The main argument of the people is that NGOs and such items provided do not touch the core of poverty. They only help to embellish the outer part of it. They help to create escapism rather than facing the problems itself. Poverty will therefore persist when the projects phase out. This is what will make the people receiving supports from ACCODEO remain dependants. Being a dependant means being poorer and poorer.

To be honest, peoples viewpoints are that consumer goods NGOs are providing the people do not touch the root cause of the problem. They can just temporarily help but in the long run the problems will not be solved. Those items make people dependants!"(FGD: Garden farming group 14.08.2010).

Within this context, the preventive and curative measures of poverty are simply the provision of goods and services. Poverty is conceptualized in terms of inadequate goods and services. Development on the other hand is brought by broadening the pipe that allows the flow of consumer goods. This is what is referred to as the consumerist view of development when informants were asked to assess the contribution of these NGOs in the process to alleviate poverty

Yes, to some extent I see that they engender poverty because they give us very small loans that can not suffice even the capital. Furthermore, I would like to see them providing productive things and not the money. For example, for me like mama they would give me things like may be rice, cooking utensils and other necessary things rather than the money. Why do I mean this? It is because the money they give us is very small and they request for the returns after every one week. So, we see that it is better if they buy everything for us instead of giving us the money. I am sure they will see the reality and learn something new (IDI: Food cooking businesswoman 02.09.2010).

The above quotes indicate that the informants are not satisfied with NGOs interventions and therefore they propagate poverty. The above statements embody this. They have not been able to see what social economic contributions have been made by NGOs to the development of the people. Similar observation is also shown by FES that NGOs have been challenged by different authorities including World Bank to demonstrate whether or not their interventions in supporting local institutions have an impact on the lives of the people. It has not been easy to find clear evidence to draw conclusion on this matter. This is because, in most cases, NGOs have not been asking this question and have had no baseline database before making any interventions. At times there are no monitoring and evaluation systems from which an assessment can be made (FES, 2001:78).

Despite the critical position that many informants had, they still accepted goods and services from NGOs. Because of poverty, people are to accept whatever support, no matter how irrelevant it may be to their problem. This is what convinces NGOs that people are conservatives and against their own prosperity or development. This is also why local knowledge is subdued that it contributes to people's conservativeness. This conclusion and all assumptions behind it are erroneous this is when they were asked what would they do if their problems are not solved

I think we have no options if they have already decided so, taking into consideration that we only contribute very little. There is no loss on our side (a short laughter). If it is livestock pastures, we have as usual, when it comes to sources of water, we have as well. May be this irrigation farming system, we shall see on the way (FGD: Community members 07.08.2010 at Kenyamonta village store).

Informants had varied opinion among themselves. Others appreciate by saying something is better than nothing and others had the view that it is upon them to work hard and play an active role in the alleviation of poverty rather than waiting for help and blaming the NGOs. Informants who belong to this category are the ones who consider NGOs helpful to their lives when they compare the situation before and after NGOs interventions;

Yes to a certain extent there are some changes my friend…so if you had nothing, then another person brings to you something you thank it even it is insufficient. Just imagine you are hungry then another person gives you something you have to thank it (FGD: community members at Kenyamonta village store 07.08.2010)

While others continue to receive support from NGOs, others are planning to stop from working with them. Informants questioned the significant impact of these NGOs and are determined to stop interacting with NGOs after they have managed to repay the loan. This is when they were asked about their views regarding the loans and whether they will continue loaning;

At the moment, I have to stop loaning because there have been insignificant impacts with their loans when comparing it with stresses I get after loaning. Some of the NGOs like FINCA they come and confiscate what you have if you fail to return the loan while when you go to their offices it is written an NGO which fights against poverty through micro enterprises support (IDI: small holder farmer at Nyabange primary school on 03.08.2010)

I simply want to finish repaying the loans. Thereafter, I will decide what to do. I can even decide to discard their loans...simply because it is like a fish test, not eating the entire fish! (IDI: Food cooking businesswoman at Kitaji center on 02.09.2010).

Others appreciate NGOs interventions only if people work hard and are creative. This was also revealed when they were asked to assess NGOs' interventions and whether NGOs have made any significant changes to their life as their beneficiaries;

We can shortly say that they help to a certain extent. This is due to the factor that they volunteer…what they gave us although was little has boosted our business. It is better than nothing! For example, we took the loans and have succeeded to establish revolving funds to the extent that we are now going to support each other to make the loan profitable for group members. With this system we can now depend more ourselves than

the huge interest rate that should be paid back we take the new loan (FGD: Tupendane dairy cattle farming group 24.08.2010 at Makoko center in Musoma).

Other informants expressed their sympathetic feelings to NGOs that these organizations are not supposed to carry the luggage of complaints simply because they do not have enough sources of incomes like what the government does. NGOs do not for example collect the income taxes as one informant put;

> *I cannot blame much NGO because NGOs do not set the government budget and they are not collecting taxes either. They may have their problems like what I have already suggested above, but I am pointing all of my fingers to the government that protects corrupt people like Rostam Azizi and Lowassa!"[13] (IDI: Fisherman 15.08.2010 at Bweri center).*

> *I think people must understand that these NGOs will disappear one day. Therefore, true and sustainable development comes from the people themselves. NGOs now support construction of sources of water like wells, school classrooms and dispensaries etc but finally it is people to take over the administration of those things. In my opinion, it is true that these NGOs have a role to play but their initiatives should be supported by us rather than complaining. Also, there is a possibility of making people dependant. So, I would suggest that we are supposed to work hard alongside their support (FGD: Jitegemee handcrafts group, 29.10.2010).*

5.8 Engendering of poverty

Informants reported that they were becoming more impoverished because of NGOs activities. First, they reported that they are working under constant pressure because they are not sure if they will repay the loan. Second, confiscation exercise is applied when they fail to repay the loan to ensure the sustainability of projects. These measures are taken against the poor, from the very people who hardly have enough food and other household requirements. It was reported that loan projects do not necessarily boosting their incomes. In this case, the loan becomes an additional expense that is hard to manage because of production insecurity. Therefore, repayment exercises engender deprivation and thus more poverty;

> *I have to stop loaning because there have been insignificant impacts with their loans when comparing it with stresses I get after loaning. Some of the NGOs like FINCA they come and confiscate what you have if you fail to return the loan while when you go to their offices it is written an NGO which fights against poverty through micro enterprises support(IDI: Small holder farmer at Nyabange primary school 03.08.2010).*

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[13] **Rostam Azizi** is a famous businessman and Member of Parliament in Tanzania. He has been alleged in a Dowans power production scandal that he brought the company to produce electricity in the country and signed a corrupt contract with some government officials. As a result the government is now paying a lot of money. **Edward Lowassa** was a prime minister in Tanzania who stepped down because of the Richmond power production scandal. He is also a member of parliament. These two political figures are the subject of discussion in the contemporary Tanzanian politics.

NGOs reported that sometimes they resort to use force in collecting the loan because the loan is the area that make their organizations survive. This was exposed when the researcher attempted to explore the reason behind confiscation beneficiaries' assets from the NGOs point of view;

> *My friend our organization depends to a large extent on money circulation that we give to our beneficiaries. This in turn is used as a running cost. That is to say we pay employees and other necessities! Frankly speaking, we do recognize that our aim is to have a good outreach…we want this loan to be circulated to as many people as possible when they return it! We expect that people produce and get profit then they have to return the loans! Then tell me man if it was you how could make your organization survive basing on this environment?(IDI: An NGO secretary at Free park hotel, 20.07.2010).*

From the above expression, it can be maintained that the loans people take do not change their lives and other contributions to both the investment costs and the operation expenses after they have taken them. Worse still, they produce under constant stress due to fear of being confiscated. This causes a second problem which conflicts with poverty alleviation and make people think on their own alternatives. What is seen here is that loans projects should not relay on financial contribution and interests from the already deprived class of the population. If this is the way it is, beneficiaries will continue becoming even poorer even poorer.

This can also be linked with the recurrent problem of participation. Meaningful participation means involving target groups in making cost benefit analysis before they start a project, but not necessarily burdening them with costs. The idea behind is to make people participate and have a sense of ownership of these loans. Following this, NGOs are now seen as income generating centers because they grab others money or run business. This was revealed when informants were asked why NGOs like to loan people instead of giving them for free?

> *According to my opinion, it is because there is profit there. They are profiting from the revolving money and interests. It is not surprisingly that even the church institutions do loan the people claiming that it is a participatory approach and capacity building but in real sense the root cause of the problem has never been addressed and they know. I am not sure if small loans will have positive impacts on many of us (IDI: Small businessmen at Musoma bus stop 19.08.2010).*

NGOs as income generating site was also another observation linked with the above expression. It was reported that people are now establishing NGOs and if possible investing some resources for the purpose of accumulating profits or enriching themselves after a period of time;

According to my experiences so far, I view these NGOs as income generating sites to those who initiate them. A son of...[14] travelled to Europe when he came back he was accompanied with religious white people going from one house to another to search for converts while promising that they would help people alleviate poverty. Every Sunday, they were distributing in the church things like food, second hand clothes, shoes etc from Europe and sometimes directing those assistances to widows and orphans. Now they have many converts!"

I would like to tell you one thing my friend. After a short period of time that young guy who brought the whites started to own small buses commonly known as daladalas, hotels and even those items we were provided within the church like soaps, cooking oil, bed sheets, school uniforms have substantially decreased. I tell you living in need requires creativity like this! Do not play with opportunities when you come across them. You will come back from Europe with your NGO and a lot of money! (IDI: Peasant farmer at Bukima shopping center 12.09.2010).

Some of the informants questioned on the NGOs' capacity, seriousness and sustainability of their interventions if at all they are faced with financial constraints. The informants had the view that financial constraints make some of the NGOs seem the first beneficiaries of the projects while the community becomes the second.

What I can say is, these institutions are also hungry and they are after money! How can they help if they are hungry? They come here every day to register people and their properties including taking photos of their houses etc so as to send them to their donors, we do not know what follows!"When they get the money, they consider their problems first before the intended people (IDI: Small businessman 30.08.2010 at Mukendo Kati Street).

The quote above shows that NGOs engender poverty. This is because they are the receiver of the donor funded projects and try to balance what should be spent in the projects and what should be put into their pockets in order to solve their problems. Due to that they cannot effectively reach the target group while they are also considered as the first beneficiaries. As a result, they are viewed as organizations which perpetuate poverty. On the other hand, this also implies that NGOs have little resource mobilization skills and do not consider the fund that is locally available to support their activities. Instead, they are totally relying on donors' fund.

5.9 Corruption and dishonesty

In FGDs and IDIs, informants revealed that some of the NGOs' employees were dishonest. Informants reported that many projects were left uncompleted; some buildings were constructed with low quality due to mismanagement and corruption.

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[14] The name of the mentioned person has been anonymized

As I know some of the NGOs are not honest. The fact is that some of the projects have been left incomplete here at Kenyamonta. Some of the buildings for classrooms have been either left incomplete or they are below standards because of being unfaithful (IDI: Primary school teacher at Nyasho primary school 29.07.2010).

Some of the NGOs' employees were in strong disagreement with successful community representatives who were viewed critical and inquisitive. Some of them were well organized and well socially accepted to manage project implementations on behalf of the community. Knowledgeable community members and representatives were seen as stumbling blocks to the gaps of corruption. It was reported that in the year 2000, Buhemba community members witnessed one of their representatives made ineligible to contest once more just because he was a government employee. The argument was that government employees were not poor and thus they could not represent the poor people. From the time when the first community representatives committee was dismantled in 2000, the running of ACCODEO projects became, awkward mitigated by corruption and incompletion of projects such as school buildings. One of the community representatives committee had this to say on the dishonesty of NGOs;

I, with my committee did not give room for corruption. This drove us into antagonism with ACCODEO employees. What they did was to change the criteria for contesting as representatives. Most of us were government employees. They claimed that government employees are not poor and thus cannot represent the poor community members. On the Election Day, people were against this criterion. The coordinator announced to the people that because they did not comply with this criterion ACCODEO would withdraw from our ward. People had then to accept, due to the fear of withdrawal. It was claimed that the coordinator had prepared someone to contest. This man, a standard seven leaver was elected a representative. Since then things started to fall apart (IDI: Peasant farmer 6th[h] September 2010).

Corruption and mismanagement of the resources were seen even in church based NGO. The informants were asked what kind of help they get from these kinds of NGOs, they said that they get things like mosquito nets but the problem is that that support was not delivered to the target group, most of it disappeared in the hands of some NGOs' employees;

Like providing support by looking at people's needs….for few days ago, there was a scarcity of mosquito nets in order to prevent people from the spread of Malaria…people complained that those mosquito nets provided by the government of America did not reach the people in need. Instead those nets were sold to people who had money from 1000 Tshs. It was due to corruption. The church responded by buying more nets and distributed to the people (IDI: (Physically disabled woman 06.08.2010).

The informants also indicated that this state of affairs came to change sporadically especially when the second phase with new community representatives started (IDI, 14th August 2010).

The construction of Buhemba primary school was in progress when the second community representative committee was elected. Surprisingly, the then, chairman of the community representatives committee built a modern house. Informants admitted that the cement, bricks and iron sheets that constructed his house had been granted for Buhemba primary school construction. Consequently, the construction of Buhemba primary school stopped (IDI: Peasant, 9th September 2010).

> *First of all, my observation is that people are selfish and corrupt. Here we have a dam building project. They brought building materials like cements and certain number of bricks and we were told to contribute through our labor. But after a certain period of time we heard that one of the building committee members collaborate with one of the NGO employees to take the building materials and build his own house behind the school compound where there is a classroom building project. I tell you people got hungry and call him to the meeting. He came and agreed that he took some of the building materials from the project. Consequently, that school committee was stopped by the community meeting (IDI: Peasant farmer at Mwisenge center 06.09.2010).*

Informants reported that some of the employees became successful within a short period of time. ACCODEO employees were not paid as high as being able to own several *daladalas* and a hotel as it was in the case of the first project coordinator the situation was as if New Zealand supported ACCODEO employees and not the community members. Therefore while the community was funded, a few individuals become corrupt and enriched themselves leaving the community in object poverty.

> *There are some of the employees whose life has abruptly changed. Others drive expensive private car like PRADO, what does this implies? That means they have good life (IDI: Small holder farmer at Nyabange primary school 03.08.2010).*

It was also reported that the flow of items such as soaps, cooking oil, blankets, bed sheets, uniforms to mention a few, to the target groups was narrowed. Informants argued that it was difficult for these items to reach the target groups. This is because representatives who were to facilitate this flow were also poor. The philosophy that arises therefore is to feed themselves first and take the leftovers to the target groups.

> *Giving food to a hungry person so that he/she can take it to other hungry people is as good as not providing it because it won't reach the destination. Representatives currently do facilitate personal satisfaction in the first place before thinking of the community members (IDI: Nyasho primary school teacher, 29th July 2010).*

Informants also showed that the amount of money (hard cash) sent by the sponsors to the children they support does not reach them in a whole. According to informants there is a belief that in most cases it is diminished. The sponsor's address remained anonymous to the

parents or guardians of a child so as to disconnect direct communications between them. When a sponsor sent a letter or a post card to his/her child, ACCODEO employees was to translate it to either Kiswahili or Kijita to enable a child and his/her parents/ guardians hear from the sponsor. If the money sent had been diminished, then the translated information would consider the amount diminished to ensure the absence of contradiction. This was reported by one informant (the father of a sponsored child) and he had this to say:

> *We don't have the addresses of the sponsors. When the letter comes, the officials remove or hide the address. They translate a letter and bring to us a translated copy with no address. One day the sponsor sent two million shillings to my child but only four hundred thousand reached here. I was informed by the lady from our village who works with ACCODEO. I hired someone who knows English to write to the sponsor. The lady helped me to get the address. Giving thanks, I mentioned the amount of money we had received. When he replied he said he had sent two million shillings. That is when I knew that my child's money was stolen (IDI: Peasant farmer 12th September. 2010).*

The informants from Nyasho primary school (IDI: 29th July 2010) described this situation as betrayal. That is, people who they expected to have helped the community to enhance development became embezzlers of the funds that were to be used for the development of the community.

Informants also reported that instead of terminating the contract with corrupt employees, they transfer them to another place;

> *I heard that one employee was given a transfer to other place. But, this guy is still here why? This is pulling back people's efforts to fight against poverty. There are many but his misbehavior is most pronounced because many complain that he is cheating people and he enriches himself through NGOs"*

Some of informants appreciate the work done by NGOs but their good image is distorted by only few employees as this informant put it;

> *To me, I see NGOs are helping to a certain extent. I received a gift of ox plough from the Whiteman who came with An NGO director[15]. He said that I was a good example in the fight against poverty. They also provide small loans to the people and support different social activities especially to orphans, health. But, the main problem my dear is some of the employees of these institutions are not honest. Some do not have good records. This develops complications when it comes to repayment of the loans. They ask you to pay two or even three times if you are not careful and that goes into their pockets (IDI: Small holder farmer 03.08.2010)*

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[15] The name of the NGO is anonymized

It was further noticed that other informants believe that the problems these NGOs have should not be generalized this is because there are few NGOs officials who distort the image of their organizations. Informants of this category insisted that an assessing the NGOs interventions should be more individual;

> *I see that here at the village, NGOs have tried to show their effort in conscientizing people in bringing about development. But the problems are this ACCODEO has unfaithful employees. Some of them are not honest, they are given money by their donors but they use it on their own. When people especially educated ones want to question about the plans and expenditures they are seen as disturbing people. Therefore, questions are detested in this NGO. In one meeting people were told to leave and they were threatened by the police that they are disturbing NGOs programmes. They know that everything will be open afterwards (IDI: Peasant farmer on 06.09.2010 at Mwisenge center).*

Another point is that in FGDs and IDI many beneficiaries showed ignorance on the interest rate. It is obvious that beneficiaries' poor knowledge on interest rate can enable dishonest NGOs to cheat. Beneficiaries indicate very little understanding of why NGOs have set a certain percent of interest rate or even the interest rate itself. Many other participants explained that they do not know the exact percent but what they know is when they take a loan they are told to repay a certain amount.

> *To be sincere, I do not know the interest rate, but what I know is for example when you take 100,000 you can pay 12,000 Tshs" (IDI: Small holder farmer 05.08.2010).*

This implies that NGOs can take situation as a loop hole to cheat and ask people to repay the loan several times. The payment of the loan like that and the interest is paid after six months.

5.10 Definitions of poverty and development[16]

In FGDs and IDIs, it was revealed that people have their definitions of development and poverty. Poverty was attributed to non-ownership of clearly defined items. This state of non-ownership triggered an individual to be unable to obtain basic needs. Conversely, development was not only ownership of such materials but also an addition of skills to run economic activities. The principal characteristic of a poor person was non-ownership of things like productive farm(s), size of the land, livestock, and enough education. In this case, a productive farm is a plot of land with mixed crops–maize and cotton is basic here.

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[16] The question to find out beneficiaries' definition of development and poverty was applied to every interview and focus group discussion, that is, triangulation was considered important. Therefore the explanations given here have assembled all views of the informants from in-depth interviews to focus group discussions.

For example, in IDI with a brick maker 12th August 2010 at Nyabange primary school, the informant stated that;

One's success is measured by the amount of land acquired. A person with one or more productive farms is in a position to get enough and quality food. He is able to produce for surplus in terms of food crops. Together with cash crops–mainly cotton, and food crop surplus combined, an individual sold to obtain an income which supplemented family income, meets health, education and clothing costs. One can also buy exotic animals; start a shop business, own things like corn–grinding machine, a lorry, a tractor, a water pump etc.

Other informants had the following views;

It can be ownership of big cultivation plots so that one can cultivate things like maize, sorghum and beans and later resell them. Thus, one can get enough profit my friend. But, the problem is I do not have even the money to buy the land I will be very much grateful if you help me get the means of pulling me out of poverty and may be you can talk with others! After selling them one can buy chicken, indigenous or dairy cattle, goat, sheep and pigs etc.

Poverty is can be explained as a situation which makes life seems difficult. Just see, we are becoming older. We expect to live in few years in come. But, we are unsure and afraid of life in the near future! There is no for example livestock like cattle, goat to rely on. There are other people who do not have even chicken or hen that will face even more difficult life in the future. Look the houses we are living in, clothes we wear, food we eat. I am uncertain if there are really efforts to help the poor! (IDI: Fisherman 15.08.2010).

For peasants for example, all the money accumulated season after season are used to acquire other items that characterize an individual more successful. One may buy another plot of land, build a modern house or buy a bicycle. The items mentioned were the necessary qualifications. They were used to categorize the rich and poor in this context. Beside ownership of those items, skills would make an individual be more successful. To indicate this success one had to own other items such as a bicycle or motorcycle, chicken, indigenous or dairy cattle, goat, sheep and pigs.

Another informant had the following to say;

I remember when I was little; my father had a large number of cattle and a big size of land. Because of that we lived comfortably. You know cattle and land are the most preferred forms of saving. My father was considered rich due to those things. But we became poor after the incidence of cattle raiding; this has impacted on our life until today. If it was that time I could sell some of them and get enough capital to run my activities (IDI: Brick-maker, 12.08.2010).

Education was among other characteristics. If an individual was not educated, then at least was to be able to send his children to schools–primary, secondary, vocational and tertiary education. However, to the people, education without ownership of clearly defined items was as good as illiteracy (IDI: Fisherman 15.08.2010 at Bweri center).

I think people should be educated and education should be free from primary to university level! Ignorance is a big obstacle. I have heard the manifesto of one party contesting for presidential post that they will provide education freely. I am praying for that party to win the coming election

Informants also showed that people preferred individualistic strategies in bringing development. To the people communal means (which are used by NGOs) were used only in cases where individual efforts seemed ineffective and inoperative. In FGD with Jitegemee artisans group 29.07.2010 informants said;

Here, each one of us works (produces and sells) individually, and the group meets once a week to compile the produce for marketing. There is a difficulty in cooking together. This went very ok in the beginning but later people started to pause many excuses. Consequently, we decided to cook by following this order

Furthermore, informants showed that they produce individually but at the end they assemble their incomes for the group returns. This showed that production in groups was more difficult than individually;

We have established a good system whereby each one of us collect 2 thousand Tshs to a group chairman and then send it to 12 thousand to FINCA as a group returns (IDI: food cooking businesswoman at Kitaji center).

As what has been expressed above, development is now often considered something individual. From the situation it is evident that individual approach is the most appropriate because at the end the benefits are for the individual members and not for the wider community. The key issue is that what an individual benefit from the wider community is what attracts others to join the group efforts. Therefore as it seen above people join groups in order to procure individual gains at the end. It is visible that NGOs projects have the greatest ability to reach the poor people but their support is on group basis.

However, it was seen that it is a huge task to administer a group as it is considered a burden. This was revealed when informants were asked if they have a plan to increase the number of members

I think the group is not willing to increase the number of members, as it is not easy to control a larger number of people, and to get back the loans. That is why, the group

started with 10 members, but currently only 6 active ones are left (FGD: Tupendane dairy cattle farming group at Makoko center Musoma).

For instance dairy cattle provided by ADM were individually owned. One individual in the household exercised sole monopoly and decision on the cattle provided. However, the expenses to maintain dairy or indigenous cattle were high. There were also many diseases that lead to their poor health and death. Meanwhile veterinary services were expensive. Maintaining dairy cattle was laborious, therefore hired labor was needed. All these activities became a burden to an individual dairy cattle farmer. In this case dairy cattle farmers created a form of cooperation in a group that was to be organized along voluntary and self–enforcing lines[17].

Every member contributes entrance and monthly fees. Group members also paid a visit to one another monthly to access every one's progress. The amount of money contributed was for supporting group members of any problem pertaining to his/her cattle, for instance if they have been attacked by disease. A certain agreed amount of money was provided by a group to their fellow in need to afford veterinary service costs (FGD: Tupendane dairy cattle farming, 1st September, 2010).

To some of the NGOs' employees, poverty is described as a shortage of certain consumer goods and services such as clothing, water, food, school buildings, health services or the situation where people are unable to obtain basic needs such food, shelter and clothing. Development on the other hand is viewed in terms of the presence of those physical needs and services.

Poverty can be described as the situation characterized by inadequate provision of food, shelter, clothing, drinking water, sanitation, health services, educational facilities, opportunities for employment etc. (IDI: An NGO human resources officer 20.08.2010).

Some of the NGOs' staff had slightly different views; they referred to indicators of poverty when defining development that were good education, housing, health, and availability of water and income generation as it was put by one of the informants;

Poverty is regarded as lack of access to things like income, good nutrition, education, availability of water, housing etc. (IDI: An NGO secretary 30.07.2010 at a visitors' room).

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[17] This is also known as pooling i.e. people with the similar occupation create a form of cooperation organized voluntarism and self-enforcement

From the above expressions it can be established that there is a difference between NGOs and their beneficiaries when defining poverty and development in Musoma District. To NGOs beneficiaries, their definitions are partly attributed to the growth of individualism. Development is viewed in terms of personal ownership of material things/properties like land, livestock, education etc. In their perspective, development is no longer communal either. Therefore, people make careful economic and social calculations before participating or refusing to participate in projects initiated by either NGOs or the government. It can therefore be established that the people in Musoma District have a different view of what development is, that is the possession of the necessary assets, to have a higher and regular income like exotic animals, a shop, a large productive farm, a corn–grinding machine, a lorry, a tractor, a water pump, enough education etc. Conversely, the one who does not own such items is considered poor.

5.11 Conclusion

This chapter has concentrated on how NGOs try to alleviate poverty on the one hand and the people's response on the other. We have seen participatory development and empowerment as overriding analytical concepts have not been community based, and therefore have failed to unite the people in their struggle to procure a good and happy livelihood. Many projects that have been implemented have not addressed serious problems of the people. NGOs have been selective, choosing what to deal with and what to leave out. Above all indigenous knowledge has been ignored. Mismanagement and corruption have also distorted the mission, visions and objectives of the NGOs. Critics of NGOs would interrogate; for whose merit are development projects implemented?

CHAPTER SIX

CONCLUSION AND IMPLICATIONS OF THE FINDINGS

6.1 Summary of the key findings

6.1.1 Introduction

The main purpose of the study was to examine beneficiaries' attitudes towards NGOs aiming at alleviating poverty using the case of four NGOs in Musoma District. A critical investigation of the nature of NGOs' intervention, approaches and strategies employed to mitigate poverty has been undertaken. This section presents some very tentative thoughts on the implications of the findings.

6.1.2 On the meaning of poverty and development

From the study findings, it has become apparent that NGOs and the people targeted by the NGOs' activities have different interpretations of "poverty" and "development". The NGOs seem to define poverty in terms of shortage of certain consumer goods and services such as blankets, bed sheets, uniforms, water, school buildings etc. This definition does not reflect the context of the people in Musoma who tend to define poverty as non-ownership of clearly defined items. This state of non-ownership triggered an individual to be unable to obtain basic needs. Conversely, development was not only ownership of such materials but also an addition of skills to strive for more, large and productive farm. The principal characteristic of a poor person was non-ownership of a productive farm. In this case, a productive farm is a plot of land with mixed crops–maize and cotton is basic here.

Development on the other hand is viewed in terms of the presence of those goods and services. Conversely, people have their own view of poverty and development. Goods and services provided by NGOs do not address the basic needs of the people. To them the basic things are land, means of production, markets and good prices and therefore good income. With good income, people are therefore able to purchase different consumer goods. To them a person of such kind is developed, and if not so; poor. The definition of NGOs starts a step ahead of people's view and deals with only few and less important things to the people.

The meanings attached to poverty and development, do change with time. As one moves from basic needs to other important but less necessary items, the definition of poverty and

development becomes also dynamic. For instance, someone who has a productive farm with good yields and access to markets will get good income. With this income he/she may decide to build a modern house. From there other needs arise such as transport facilities. He/she may require a bicycle or motorcycle. After getting that, then he/she may like to have a shop or a car. Therefore, poverty and development will change as the new needs arise. Absolute poverty will change to relative poverty. Between two rich people, one with a small income is relatively poor compared to his counterpart with a higher income.

6.1.3 On the definition of community participation

According to the study, the approaches used by some of the NGOs in poverty alleviation are often not community based. As a result, the kinds of strategies are unsuitable and are mainly derived from hear says about a certain community. These strategies do not take into account the socio-economic context of the place in which NGOs are to intervene. The NGOs beneficiaries have defined community participation as opportunities for all community members to participate in decision-making and creating rooms for people to debate on various issues like priority-setting and the delivery of basic services. For example, in one of the interviews, the informant put forward that they must be asked to reveal their problems and let them work upon those they mention. An NGO constructed water sources where they would fetch safe water. But they had their own rivers and springs where they fetched water since time immemorial. Instead of working on their real problems, they put them aside and brought them water they did not need.

From that example, the informants mean that NGOs often come with ready-made projects and people are asked to participate but not participating in identifying the problem or designing the project. It is no doubt that there is a need for ensuring inclusion of all segments of the local communities or making sure that there is adequate representation at the local levels. It can therefore be argued that more inclusion increases legitimacy of the NGOs' activities, making them more effective in accomplishing their roles. This can mobilize local communities for example classroom construction, fundraising and so on which can provide opportunities for social change.

6.1.4 On empowerment

The study shows that the NGOs' beneficiaries understand that empowerment has something to do with better access to services, exercising their rights, and hold the NGOs accountable.

According to the NGOs' beneficiaries, supports that are provided by NGOs such as in education, health and income generation by ACCODEO, FINCA, PRIDE and ADM are useful as they were presented in the chapter *Musoma District in context*. However, items such as soaps, blankets, bed sheets, cooking oil, uniforms etc. that beneficiaries mentioned in the following chapters cannot help to alleviate poverty. What they do at best is to intensify dependence among the people. People are not given the capacity to be in position to get or afford them after NGOs have withdrawn. So long as they are consumer goods, at the time they perish, the need recurs. Therefore, the nature of such supports creates dependence rather than development to the people. The high interest rate that NGOs require from beneficiaries after taking the loan is another issue. These projects are implemented in areas of poor people. From these people who are poor, some of the NGOs demand high interest rate for making the loan projects sustainable. This was interpreted by some of NGOs' beneficiaries as creating poverty on people who are already poor and thus perpetuating poverty.

Another issue was the release of information about the conduct of the NGOs. Some of the informants put forward that there was restricted ways of information flow from some of the NGOs to their beneficiaries. For instance, one of the informants remarked that NGOs consider people who have different ideas, critical or skeptical as obstacles to their initiatives. This happened especially when they want to question or ask something on issues that seem unpleasant to the NGOs' employees or NGOs' conduct. The beneficiaries' critical consciousness and rights to questions were limited. The informants revealed that NGOs' release of information could jeopardize their poverty alleviation campaigns. Further, the study indicates that due to inadequate exercise of empowerment processes, some of the NGOs are not accountable to their projects. They leave the projects uncompleted and not fulfilling their commitments. Therefore, the study indicates that access to information to NGOs' beneficiaries can build pressure for improved governance and accountability in areas such as setting priorities for the local needs, ensuring that projects actually get completed, enhancing access to quality services or ensuring that the services are actually delivered to the beneficiaries.

6.1.5 On sustainability of the projects

The main argument by both beneficiaries and NGOs is that enabling people to participate ensures peoples' feeling of project ownership and sustainability. For example, in FGD with community members at Kenyamonta village, the informants put forward that they there

was no loss on our side if the projects fail to develop and taking into consideration that they contributed very little. The informants maintained that they had livestock pastures and other sources of water. So, even if the dam building project fails, it would not impact on their everyday lives.

At this point, it is no doubt that sustainability of the projects depend on the way beneficiaries view those projects, and their actions or reactions to those projects. It is a point where we see how beneficiaries' capability and consciousness can make NGOs' initiated projects sustainable. Thus, when they appreciate NGOs' activities, there is high level of participation, commitment, efficiency, willingness and sense of ownership of the development projects. But when they do not appreciate, there is poor participation, no commitment, inefficiency, unwillingness, no sense of ownership of the development projects. In this study, NGOs' beneficiaries have shown a certain degree of non-commitment to NGOs' projects. Consequently, some of the projects, like the dam construction at Kenyamonta village and building of classrooms have been unsuccessful due to inadequate support from the local communities. The reason behind this was that the local people were not properly involved in the identification of the problem to the implementation of the projects.

6.1.6 On local knowledge

In some cases, reflections made on NGOs' approaches to poverty alleviation indicate that people's local knowledge is often not taken into consideration. The assumption is that people are to be developed. NGOs are implementing their own ideas instead of asking people's priorities and observing local knowledge. This was expressed through the voices of many of the informants in this study. For example, in FGD with Tupendane dairy cattle farming group, the informants remarked that an NGO provided them with dairy cattle. These beneficiaries insisted that if they were given a choice between cultivation and dairy cattle farming, they would choose the former. But they had to accept dairy cattle because they did not have them either. People have habited their area for generations and generations. They are therefore are well informed with social, economy, cultural, political, environmental, ecological and climatic experiences. It is difficult to understand the local needs if people are not consulted about their problems.

6.1.7 Concluding remarks

This section has attempted to summarize the central issues in the findings. NGOs' initiatives in development are framed or oriented to modernization discourse of development. This is

because of top-down approaches. NGOs claim that they are doing community development but from the experiences and perceptions of their beneficiaries NGOs are often regarded as aid agency with things and decisions coming from above or abroad (the same as colonial and post independence governments) to meet their beneficiaries' needs. So, this is a big challenge which has negative influences on the actual practice of community participation. Further, NGOs are viewed as organizations that create dependency and engendering poverty by not involving the people to participate, and making them waiting for readymade solutions. The following section explicates the theoretical relevance of the study to community developmental initiatives in Tanzania.

6.2 Theoretical relevance of the study-agency theory

6.2.1 Introduction

After highlighting the key issues in the findings, I now turn back to my research question. "What are the beneficiaries' knowledge, experiences and perceptions on NGOs' poverty alleviation initiatives"? As it has been recapitulated above, NGOs' initiatives have been characterized by top-down approaches. Beneficiaries' empowerment, capacity, and critical consciousness have in this strategy often been suppressed. I would like to conclude my thesis by re-visting the theoretical framework to establish whether agency theory has helped this study to unravel the beneficiaries' attitudes or not. This section builds on beneficiaries' agency and its related concepts like determination, knowledge, critical consciousness, capacity, resources and willingness.

6.2.2 Agency

We see that NGOs' beneficiaries are agentic but their agency is constrained by NGOs (they have a limited agency). They have shown the possibility of reducing poverty if their role is acknowledged. This was a central point that helped this study to bring to the surface their attitudes. The way the beneficiaries perceive NGOs' interventions reflects their willingness to participate. We see that even though beneficiaries' agency is limited, they have clearly expressed determination to change their lives and in fact form various self-help organizations. One example of successful participation is a group known as young artisans. The group works in difficult conditions with high interest rates and low return in their products when they compared it to the energy they invest. Despite all those constraints, the group members have

not thought of giving up. They are working hard and determined to start a vocational training center in the future.

NGOs' beneficiaries have further demonstrated agency by showing signs of non-participation, no commitment, and unwillingness to participate in NGOs' activities when they recognized that their voice and role were ignored. For example, the failure of the dam construction project at Kenyamonta village. When it comes to the loan, some of the informants contended that they simply want to finish repaying the loans. Then, they will decide what to do because there have been insignificant changes when comparing it with stresses they get, especially for fear of being confiscated. In that regard, it seems clear that cognizance of beneficiaries' agency can put NGOs that aim at poverty alleviation campaigns in a better position. The study indicates that NGOs beneficiaries' views have to be given the first priority rather than the ideas of NGOs coming from above and abroad.

6.2.3 Resources

One might ask that how can we understand beneficiaries attitudes towards NGOs' initiatives in relation to their resources? Simple answers can be; by first examining what people have (resources), how they view them, what they miss, and how they take part in the development or underdevelopment of those resources.

NGOs' beneficiaries in Musoma District have shown the need to use their resources (economic and human resources) to act effectively in transforming their lives. Economic resources are such as land, water bodies (lake and rivers), livestock, and limited finance. The human resources' are such as knowledge, skills, creativity, imagination and the like that nourish their ability to exercise choice. For example, An NGO constructed water sources where they would fetch safe water. But they had their own rivers and springs where they fetched water since time immemorial. Another illustration was the dairy cattle project in Buhemba village. NGOs' beneficiaries were give dairy cattle by ACMS in order to raise their income through selling of milk but they claimed that some of them were not asked. What they did is that, they simply saw attractive weather for dairy cattle keeping since it is a greenish land. But, people there like more farming than livestock keeping. People were obliged to take the cattle because they were loaned, and until today very little has been done through this project.

Their voices call for involvement in planning and implementation of various development projects at the local levels. Without this, it can be difficult to reduce poverty until people are involved to take appropriate initiatives to exploit the resources they have to develop themselves. With the help of the agency theory, we see that people have resources but there is a problem of top-down decision-making that has a longstand and remarkably consistent in Tanzania. In that regard, NGOs as potential collaborators have the possibility of playing a catalyst function so as to facilitate change.

6.2.4 Critical consciousness

Critical consciousness is seen through the way NGOs' beneficiaries come together and discuss openly issues they encounter in their daily lives. They try to voice their views when things are not the way they are supposed to be. The act of understanding their social and economic barriers and that there is a need to be involved in the designing of the projects signifies that these beneficiaries are aware of what is happening. For example, when we refer to the issues of corruption among the NGOs, we found that some of the NGOs' employees were in strong disagreement with successful community representatives who were viewed as too critical and inquisitive and hence jeopardizing their activities. This drove them into antagonism because the informants knew what how things should be conducted. In that situation, it is useless to force things on those beneficiaries who do not agree with.

6.2.5 Willingness

Willingness is another point which has been obvious in this study. The study shows that NGOs' beneficiaries are quite willing to cooperate in response to poverty alleviation campaigns. For example, majority of the people who are farmers and livestock keepers contended that they are left out due to high interest rates and shortage of markets for their products in order to obtain regular cash income. They expressed themselves that if they get reliable markets for their produce and easy mechanisms in pay period and other adjustments those who suffer from poverty will be able to save and thus improve their life.

6.2.6 Capacity

NGOs' beneficiaries have also demonstrated their capacity in this study. We see the ability of people to initiate change and implement their plans successfully. The NGOs' beneficiaries try to create the enabling environment for change to occur and to be sustained. For example in

one FGD, the researcher asked the informants where they got an idea of starting a production group. The informants put forward that they got an idea of establishing a group because of a big problem of unemployment in Musoma District. The informants said one day they met and asked themselves why they were unemployed while they could start something significant in the areas of carpentry, masonry, trees seedling nurseries, and vegetable farming. So, they took the loan from FINCA and now they are running their businesses without any support from any NGOs. Their view is that support from some of the NGOs is associated with hard conditions.

Another example was Jitegemee handcrafts group. The group started with loans from the NGOs to run their activities and later had to base more on periodical pooling of the group income (revolving money to the members). This is when the researcher asked them how and where they keep their money for future use. The money is rotated to every month to a single member in turns as a savings mechanism (security fund in case emergency). The informants were more comfortable with this arrangement than depending on the NGOs as there are no interest rates and much stress, complications after taking the loans.

6.2.6 Concluding remarks

Drawing from those concepts, it can be established that agency theory has helped this study to understand beneficiaries' attitudes. As it has been observed it is important to consider peoples' capability of doing things when looking at beneficiaries' attitudes towards NGOs' initiatives aiming at alleviation of poverty in Tanzania. In other words, there is a need to understand the way NGOs' beneficiaries view development. Beneficiaries' senses, knowledge, resources, capability, willingness and critical consciousness when working with NGOs are integrally related to the fact that they are agentic.

6.3 Unexpected findings/emerging issues

The study shows that the communities are very complicated in terms of views and organizations. Before undertaking this research, I pre-supposed that owing to the narrow scope of the target community of my study, people would have the same interests, knowledge, perceptions and experiences. This was of course not the case. Instead, through the work I got oriented to another type of community namely "community without real unity". This is because there were both convergent and divergent points among the NGOs' beneficiaries. While I expected that people would define development basing on the perspective of the entire community, they defined it in terms of "possession of personal properties" and prefer to

produce individually and share or compile their products at the end as their way of participating in income generating activities. The reason behind this propensity was that there was inefficiency or "laziness" among some of the NGOs' beneficiaries. This standpoint was made clear by many informants during the research, and it was a great challenge to reach consensus between themselves. Beneficiaries had the same problem at general level (poverty) but their preferred solutions differed.

The study also reveals some evidence on the historical link between national strategies to alleviate poverty and NGOs' initiatives. As it has been noticed from the theoretical discussions to the findings, Tanzania's recent history is characterized by a number of abrupt shifts in political and economic ideologies, but there is a remarkable continuity in the way they all have been dominated by top-down implementation. As Hyden (1999) has pointed out, even the introduction of democracy in 1995 came as a result of a government initiative. The unique history of Tanzania, marked by consistent top-down implementations of various policies and social experiments, may explain why Hyden in 1999 could go as far as to state that "Tanzanians still often tend to be deferential and prefer to keep quiet rather than to challenge authority in public" (Hyden, 1999:152). This was written in 1999, but much as happened since then, and some of its expressions can be found in statements in this study. People have shown critical consciousness, knowledge about the situation which can empower them, the way participation is supposed to be, and the way they understand development and poverty related issues when expressing themselves. A flavor of history of top-down approaches is regarded as an emerging issue in this thesis because it helps us to understand and describe constraints and possibilities for change in the Tanzanian communities.

6.4 Limitations of the study and suggestions for further research

Peoples' understanding of social reality is dynamic and socially constructed. What we may assume to be peoples' attitudes may not be to the same over time. Owing to the small sample of qualitative research, it might be wrong to generalize that beneficiaries have certain attitudes. I would suggest that more studies should be conducted on beneficiaries' attitudes using a larger sample so as to bring to the surface what they suggest and feel, across socio-cultural and economic groups so as to diversify ways to be applied for successful poverty alleviation campaigns. Furthermore, the study mainly focused on four NGOs in Musoma District. It is recommended to do similar studies in other areas and NGOs for comparative reasons.

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APPENDICES

Appendix 1: Interview and focus group discussion questions

1. INTERVIEW SCHEDULE FOR COMMUNITY MEMBERS

Introduction

My name is William Manyama, a researcher from the Department of Social Education and Social Work, Faculty of Health and Social Sciences at Bergen University College. I am conducting a research in this District on the beneficiaries' attitudes towards NGOs' initiatives in poverty alleviation process. Taking part in FGD or in-depth interview is voluntary. All the information provided here will be used for writing the dissertation only. All the information will be kept confidential and the names of the informants will be kept anonymous.

Basic Data

- Age
- Gender
- Education
- Occupation
- Marital Status

Economic Aspect

- Kindly tell all the economic activities that help you earn livelihood demands.
- What is poverty according to you?
- How do you define NGOs?
- What are the social and economic problems facing your community? What do you consider major challenges in your community?
- How do you rank them according to their scope? Or what are the biggest ones?
- Do NGOs help in addressing such problems? Or do they address your social and economic problems?
- How do you perceive and assess their initiatives? Why?

Local people and NGOs in the development process

- What projects/programs have been undertaken by NGOs in your community? When did such initiative start? What were the areas of intervention–education, health etc.)
- Do local people take part in the prioritization of these mentioned projects/interventions? If yes, how? If no, why is it so?

- Are there any ways in which local people can make their opinions heard and considered by the NGOs? If yes, what are they and the extent to which they are efficient? If no, why?

- How would you weigh the governance of the NGOs intervening in your area? (Probe if it is considered good or bad and reasons why?).

- What are the challenges and problems you encounter when working with NGOs to alleviate poverty?

THANKS FOR YOUR COOPERATION

2. GUIDING QUESTIONS FOR FOCUS GROUP DISCUSSIONS

Introduction

My name is William Manyama, a researcher from the Department of Social Education and Social Work, Faculty of Health and Social Sciences and at Bergen University College in Norway. I am conducting a research in this District on the beneficiaries' attitudes towards NGOs' initiatives in poverty alleviation. Taking part in FGD or IDI is voluntary. All the information provided here will be used for writing the dissertation only. All the information will be kept confidential and the names of the informants will be kept anonymous.

- What is poverty? Are there any indicators of poverty? Who do you consider to be a developed person in your community? Why

- How would you define NGOs?

- What are the activities done by NGOs in your community? Why?

- What kind of economic activities do you deal with?

- What are social, cultural and economic problems affecting your community?

- How do NGOs help such individuals to be 'developed'? To what extent has the NGO helped to reduce poverty, is there any difference or indicators?

- Are you always involved in the formulation of the policies and programs, or you always receive the formulated policies and respond to the programs already made?

- Do you think taking part in community work can help you develop? Why?

- Do you feel to own the projects initiated by the NGOs? Why and how?

- Can the items provided by NGOs alleviate poverty? If not Why?

- What are the challenges and problems you encounter when working with NGOs to alleviate poverty?
- What should be done so that people in this area develop?

THANKS FOR YOUR COOPERATION

Appendix 2: Schedule of activities

The study started in July 2010 after the submission and approval of the proposal in June. The entire project is planned to take 11 months, ending in June 2011. The main activities have been: Data collection (2 months), data processing (5 months) and thesis writing (5 months).The expected output of the project is submission of a Master thesis to the Department of Health and Social Studies not later than 06 June, 2011 as shown in table below.

Table 4: Schedule of activities

Activity	2009								2010					
	June	June	July	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Submit project plan	07/06/10													
Data collection		▉	▉											
Data processing				▉	▉	▉	▉	▉						
Thesis writing									▉	▉	▉	▉	▉	
Submission of thesis														06/6/11

Appendix 3: Clearance letters
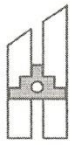
Bergen University College

Faculty of Health and Social Sciences

			Our date	Our ref.
			29.06.2010	
Executive officer	Telephone	Electronic mail	Your date	Your ref.
Stig Soltvedt	55 58 55 53	stig.soltvedt@hib.no		

LETTER OF RECOMMENDATION

To Whom It May Concern   Bergen, 29 June 2010

This is to introduce Mr. William Manyama who is a student at Bergen University College, and who is supervised by us. He is pursuing a Master degree in Community Work at the Institute of Health and Social Studies, and has just completed one year of course work. He will now be doing research for his thesis on the topic *Beneficiaries' attitudes towards NGOs practices aiming at eradicating poverty in Tanzania.*

Manyama will be conducting his research in his home Country Tanzania. As an important part of this exercise he is to interview various persons and collect relevant documents. The information provided to him is for academic purposes only. Any assistance extended to him during his coming fieldwork will be highly appreciated.

Yours sincerely,

Karen Marie Moland (Associate Professor)   Ole Bjørn Rekdal (Associate Professor)

Mailing address	Telephone	Fax	E-mail	Web	Bankaccount
Haugeveien 28, N-5005 BERGEN	+47 55 58 75 00	+47 55 90 00 11	post@hib.no	www.hib.no	7694.05.01152
Visiting addr.: Haukelandsbakken 45, Bergen		+47 55 58 55 80			

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Director General: (255 - 022) 2700750&2775315
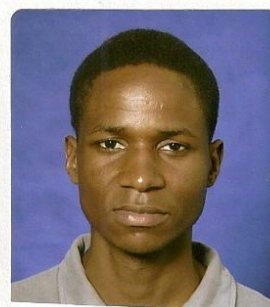Fax: (255 - 022) 2775313
Email: rclearance@costech.or.tz

Ali Hassan Mwinyi Road

P.O. Box 4302
Dar es Salaam
Tanzania

RESEARCH PERMIT

No. 2010 –231-HL-2010-118   8th July 2010

1.   Name   :   **William Manyama**

2   Nationality   :   **Tanzanian**

3   Title   :   **Beneficiaries Attitudes towards NGOs Practices Aiming at Poverty Eradication: The Case of Musoma District, Mara Region**

4   Research shall be confined to the following region(s): **Mara**

5   Permit validity **8th July 2010 to 7th July 2011**

6.   Local Contact/collaborator: **Mrs. M. Mpango, Institute of Social Work, P.O. Box 3375, Dar es Salaam**

7.   Researcher is required to submit progress report on quarterly basis and submit all

Publications made after research.

M. Mashi
for: DIRECTOR GENERAL

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INSTITUTE OF SOCIAL WORK

Date: 6/7/2010

RE: <u>INTRODUCTION LETTER</u>

The heading above refers.

This is to introduce Ms Judith N. Bagachwa and Mr William Manyama. They are among the staff academic members at the Institute of Social work, but at the moment they are pursuing their masters in Community work at the Bergen University College Norway.

They will be conducting research in month of July to August 2010 in Tanzania. Therefore kindly assist them so as to have their research done. Mr. Manyamas titles is: **Beneficiaries attitudes towards NGOs practices aiming at poverty eradication, the case of Musoma district Mara region** and Ms Bagachwas title: **Elderly people providing care in Dar es Salaam.**

Yours sincerely,

Charles Madihi
For: Principal