RURAL TANZANIAN WOMEN'S AGENCY: EXPERIENCES AND RESPONSES TO

SOCIO-ECONOMIC CHALLENGES

A Dissertation

By

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Dedication

This work is dedicated to my beloved late mother Theopista Mukakiziba who worked

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all African mothers who toil unconditionally under difficult conditions to make the lives

of the future generation better.

RURAL TANZANIAN WOMEN'S AGENCY: EXPERIENCES AND RESPONSES TO

SOCIO-ECONOMIC CHALLENGES

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This qualitative case study explored the rural Tanzania women's agency and women's experiences in responding to socio-economic challenges in their environment. The study's main objective was to uncover the hidden women's agency as well as the women's knowledge and capabilities that have been ignored and/or taken for granted. The researcher adopted the Freirean humanization approach and Feminist perspective to understand how these women perceived their situation and exercised their agency to transform their rural environment. Through in-depth interviews, the dialogical approach allowed the women in their own voices to articulate their experiences and to identify issues that limited or encouraged their contribution to the socio-economic livelihood of their families. The study revealed the women's ability to make critical analyses of their realties, make choices, and to take steps to change the undesirable conditions in their environment with limited or no key resources. The findings revealed the individual and collective agencies of the women as social actors and change agents working hard to improve their rural environment. To sustain these agencies the study allows calling for urgent local, national, and international recognition and support of women's efforts.

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African women's agency receives little attention from the world. Yet, one cannot deny the existence of African women's agency: their ability to critically understand their reality, to have their concerns heard, to express their assessment of desirable changes, and to take action to change it (Sen, 1999). Rural women in Tanzania, like anywhere else in Sub-Saharan Africa, are involved in a variety of entrepreneurial activities hoping to enhance their potential for generating income and providing for their families. These women are cable of defining their goals and acting upon them (Kabeer, 2000). Their struggle for daily existence is paramount.

For these women, the need for meeting unmet human and social needs is a high priority. Nonetheless, Tanzanian women, like millions of their African sisters, continue to encounter insurmountable obstacles that undermine their competencies and ability to use their full potential. In spite of many African proverbs such as, "In the absence of a mother we all go hungry," which show the appreciation and importance of mothers and women, the societal settings take everything the woman does for granted. Very few individuals, if any, take time to think what it means to the family and the nation as a whole that most rural African mothers wake up at 5:00 a. m. every day and work until 11:00 p.m. without any rest.

As researchers such as Oduyoye, (2002); Okome (1999); and Ahlberg-Maina (1991) contend, most contemporary literature on African women strips them of their agency by over-generalizing of these women's conditions in their societies. Some of the literature describes rural African women as ignorant, submissive, and downtrodden. It

overlooks and ignores their agency that is paramount for the survival of their communities. Rural African women are not objects of history but active agents of change (Okome, 1999). They are engaged in making their own history through a continuous process where past experiences, knowledge, and cultural traits are carried along (Ahlberg-Maina, 1991). In their households and communities, "they initiate, coordinate, and engage on activities that identify quality of life as a core issue" for their families' and communities' advancement (Lucas, 2001, p. 185). However, because women are invisible in many public spheres of decision-making processes, their agency goes unnoticed, and their responses to socio-economic realities are underappreciated.

If given the opportunity, rural Tanzanian women would voice their opinions to the rest of the world. Their amazing contributions to social change and special qualities of leadership that go unnoticed can be understood and appreciated. These women are great entrepreneurs and leaders, both in their homes and in their communities. They take on the same responsibilities as the leaders in big organizations. However, the women's responsibilities are different from other leaders in that women take all responsibilities on themselves, working under time and resource constraints with no remuneration. Women in Tanzania continue to face serious difficulties in empowering themselves politically and socially because of the negative portrayal of their cultural contexts. Such negative portrayal overshadows rural women's continual struggles as they look for new ways and approaches to address the realities in their daily lives in search of better life conditions for themselves and their families. Policy and decision makers continue to ignore the policies necessary to improve rural women's lives.

The researcher in this study was encouraged to break the silence of today's culture in societies that barely recognize and appreciate the work women do, especially those they label as non-working mothers. Through the accomplishment of some rural Tanzanian women's agency, one will be able to understand some of their experiences and to comprehend the kind of strategies they employ to face challenges in the current environment. There is a need to recognize the importance of the women's agency because we need to pave the way for them to make social change possible in Tanzania. As Sen (1999) contends, it would be silly to continue ignoring and denying the existence of women's agency, which is often restricted by social political factors. As agents of social change, women's capabilities and competencies are hindered by the existing institutions that prevent them from transforming society. Their continued absence in political, economic, and other important decision making areas exacerbates the "failure to challenge the deep social inequalities that result in female poverty and subordination" (Tamale, 2000, p. 11).

While one may expect life to improve as the world globalizes, in Tanzania, and many other countries around the world, more and more women continue to work under difficult conditions. In the current period, the Tanzanian economy is still vulnerable to the vagaries of international markets. Since the mid 1980s, the International Monetary Fund's and World Bank's Structural Adjustment Programs (SAPs), introduced policies that complicate the struggle for livelihood of the Tanzanian people. SAPs opened African economies to outside market forces which reduce the influence of the state on the economy. This situation makes Tanzania and other poor African countries more vulnerable to these less advantageous policies. Many studies have documented the

deleterious impact of these programs on African women (Okome, 1999; Mbilinyi, 1997).

In Tanzania, these policies have led to cost sharing in public services, increased sales

taxes that lead to an increase in the cost of living (Mbilinyi, 1997).

Characterized by information technology, the twenty-first century continues to

present an adverse environment to rural Tanzanian women who use outdated technology

with limited resources to sustain their families. Improved technologies that are potential

tools for empowering people (Kellner, 2005) are far beyond the rural women's reach. The

majority of rural Tanzanian women engage in survival enterprises. Most of them would

like to cross the barrier from survival to micro enterprises to become more economically

empowered and successful entrepreneurs. Yet, in today's global economy, these women

remain disempowered in many aspects. Their non-access to key resources poses a great

threat to their agency.

During the 2004 summer workshop supporting some Bukoba women's

cooperative efforts to improve their economic status, the women's determination

astonished this researcher. Their determination motivated the researcher to explore the

strategies these women employ to economically empower themselves to improve their

livelihood. These women worked very hard under difficult circumstances to improve

their economic status. Although the rural context presents barriers to these Tanzanian

women, they continue to develop their agency. They responded to the challenges they

face defined by social, cultural, political, and economic factors that constitute their

reality. Still, these women displayed their eagerness and readiness to learn new skills and

obtain new knowledge when given the chance. Therefore, it is through the exploration of

rural Tanzanian women's agency that one can understand their experiences and the kind

of strategies they use to improve their economic livelihoods. Rural women in Tanzania, who in most instances are less informed about many issues, remain unheard in demanding their rights and the rights of their children, especially those of their daughters.

The socio-economic impacts of globalization that directly and indirectly affect the current vulnerability and exclusion of women continue to intensify the poor living conditions affecting rural Tanzanian women. Economic independence and education, which are identified as key components to the emancipation of women, are not yet achieved by many women in Tanzania. As globalization influences economic opportunities in different parts of the world (Staveren, 2001), most women in rural Tanzania are left out. Their position in a country whose situation in the international system is precarious also determines the quantity and quality of the changes in their lives (Chitsike, 2000). Encouraging these women to be successful entrepreneurs calls for local, national and international support, too, in making available the required financial and material resources necessary to set-up and sustain entrepreneurial activities in their specific rural environment.

As the world advances in information technology, rural women in Tanzania lag behind significantly. The lack of infrastructure for advanced technology, and poor living conditions continue to put rural women at risk as their health deteriorates. The dissemination of technologies that address problems of hunger, disease, illiteracy, and poverty is not a priority for the advocates of globalization. Instead, they use these technologies as instruments of domination and power (Kellner, 2005). If the women had access to necessary technology and equipment to simplify their work, then they could improve their standard of living and economic status. Globalization in the form of trade

liberalization and privatization has left the rural people with less help in obtaining credits

and fair prices for their agricultural products. These policies put a great burden on women

who have to find other means to earn income for their families. An overview of

Tanzania's history in the next section will provide some understanding of the root causes

of the women's situation.

Tanzania—Historical Overview

This overview is not meant to point a finger or to glorify any individual. It is

destined to elucidate the ups and downs of the Tanzanian society that relate to issues that

affect rural women in their daily life. Tanzania, a country in Sub-Saharan Africa is

located on the East Coast of Africa along the Indian Ocean.
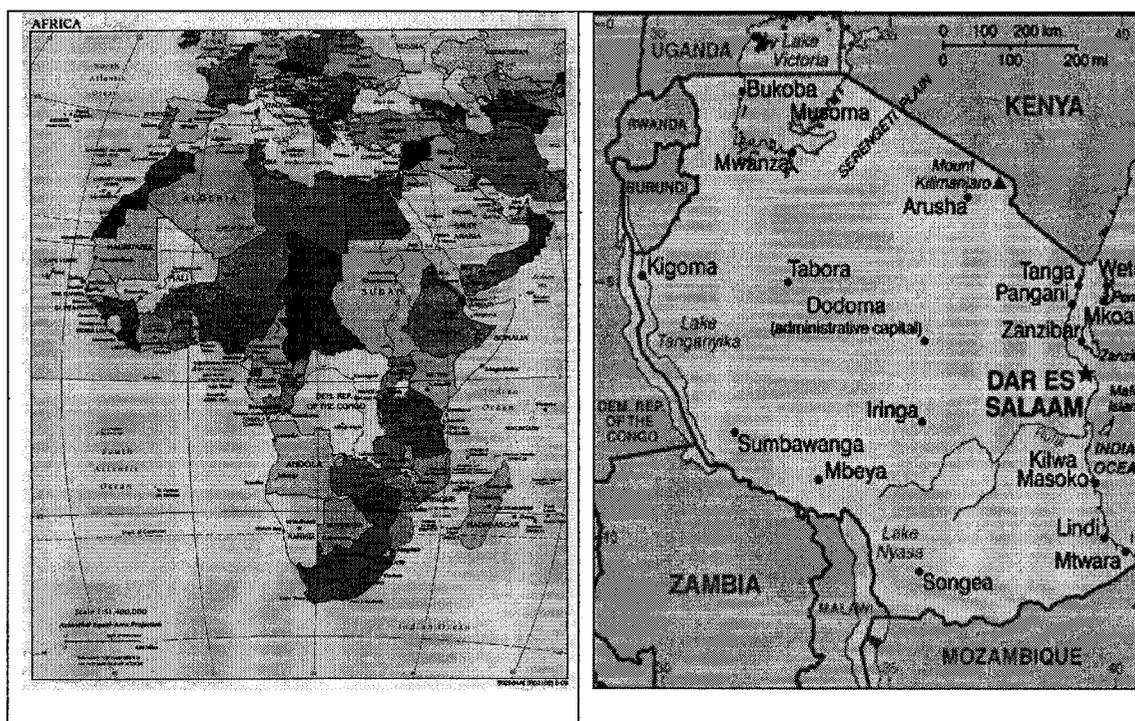
Figure 1. Maps of Africa and Tanzania.

Sources: http://www.lib.utexas.edu/maps/africa/africa_pol_2003.jpg

Sources: http://www.lib.utexas.edu/maps/cia07/tanzania_sm_2007.gif

Tanzania covers an area of about 945,087 sq km (384,898 sq mi). Tanzania is a country of historical facts complicated by its diverse population, which makes it a multicultural, multi-religious and peaceful country on the African continent.

According to Beachey (1967), Tanganyika's (Tanzania) first contact with foreign cultures such as the Asian countries and the Persian Gulf, which is now the Middle East, was as early as the second century A.D. At that time, Oman Arab merchants were the first foreigners who roamed the East Coast of Africa looking for ivory. They later raided the villages and kidnapped the local people, then sold them as slaves. On the mainland, the Arabs concentrated on ivory and slave trade, while the Sultan of Oman settled and colonized Zanzibar and Pemba Islands in the Indian Ocean. Before the Europeans, the Arabs controlled the Eastern coastal areas of Tanganyika. The Arabs positioned themselves on the two islands in the Indian Ocean for exporting ivory and slaves to the rest of the world. The export of ivory from the East African coast continued throughout the early and late Middle Ages (Beachey, 1967).

The Portuguese dominated the coastal areas of Tanganyika in the sixteenth century. Later they were driven out from the area by the local coastal people with the assistance of Oman Arabs. After the defeat of the Portuguese, the Oman Arabs established a thriving slave and ivory market in Zanzibar, the Spice Island. In the nineteenth century, an increased demand for ivory in America and Europe led to the intensive exploitation of ivory resources (Beachey, 1967), from which Tanzania still suffers today. By the mid-nineteenth century the Spice Island, was the world's largest market of slaves, ivory, and cloves (Kimambo & Temu, 1969). The Sultan of Zanzibar

controlled external trade, and had representatives in all trade centers in the mainland and coastal areas (Kilaini, 2006).

Tanganyika (mainland Tanzania) was ruled by tribal local chiefs until 1885 (Kilaini, 2006). The Germans began to occupy Tanganyika in 1885. The African people never invited any foreigners, nor welcomed their domination. The local people resisted the German domination and waged a war against their brutal regime. However, the local people were defeated because of the poor spears and arrows they used against the advanced German guns. Nyerere's (1956) speech to the United Nations 579th Meeting of the Fourth Committee (as cited in Lema, Mbilinyi, & Rajani, 2004) clarifies:

> For fifteen years, between 1885 and 1900, my people, with bows and arrows, with spears and clubs, with knives or rusty muskets fought desperately to keep the Germans out. But the odds were against them. In 1905 in the famous *Maji Maji* rebellion, they tried again for the last time to drive the Germans out. Once again the odds were against them. The Germans, with characteristic ruthlessness, crushed the rebellion, slaughtered an estimated number of 120,000 people...The people fought because they did not believe in the white man's right to govern and civilize the black...they rose in a great rebellion in response to a natural call...of all men, and all times...to rebel against foreign domination. (p. 9)

After that, the Germans ruled Tanganyika from 1886 to 1918. They established the first government-owned schools and infrastructure that served their areas of interest. The Germans repressed slavery and introduced the plantation economy which depended on cheap forced labor from local people. The fertile land was designated for plantations and the local people were moved away to unfertile areas. In order to force local people to work on the plantations, the Germans introduced a head tax known as "*Kodi ya kichwa*" which every household had to pay. The German rule ended after World War I, and Tanganyika was given to the United Kingdom as a United Nations' trust territory. Under

the British, Tanganyika experienced racial and gender discrimination, which ended in December 1961, but left its residuals that are being experienced by local people today.

Mwalimu Julius Kambarage Nyerere led Tanganyika to peaceful independence on December 9, 1961. Zanzibar and Pemba Islands became independent from the British in December, 1963, but remained under the rule of Arab Sultan. One month after Zanzibar's independence on January 12, 1964, Zanzibar's locals overthrew the Arab Sultan who ruled the Islands at that time. The union of Tanganyika and Zanzibar and Pemba Islands then occurred on April 26, 1964. This union brought about the United Republic of Tanzania that we know today.

Tanzania is one of the poorest countries in the world. It comprises more than 120 tribes each speaking their own language. Kiswahili is a common language spoken by all Tanzanians throughout the country. Tanzania's diversity of cultures and religions is associated with its contact with the rest of the world since the second century A.D. Its current culture comprises African, Arab, European, and Indian elements. With a diverse population of about 37 million, Tanzania has no official religion. However, Tanzanians have different religions and beliefs. Christians are estimated at about 44%, Muslims 34% (Kilaini, 2006), and the remaining percentage includes indigenous traditional and other religions. Each Tanzanian is free to believe in any religion, and none is allowed to interfere or despise other beliefs. Religion, as a subject, is taught in schools by each denomination to its followers.

Tanzania's economy still heavily depends on agriculture. After the declaration of independence, Tanzania was very poor and the colonizers abandoned her. In this situation, Mwalimu Julius Kambarage Nyerere and his team of advisors and

administrators worked to build a society that respected the human dignity which was lost

during colonialism. Among other things, they focused on the development of rural areas

where the majority of the Tanzanians lived. Their efforts were directed to reducing

inequality that thrived among the Tanzanians during the colonial period. Mwalimu Julius

Kambarage Nyerere understood the importance of education to his country. Therefore,

efforts to eradicate discrimination in the education system were not overlooked. As a

national leader, Mwalimu Nyerere recognized education as a tool for developing

Tanzanians and making them confident from the demoralization of colonialism. Thus, the

government focused on developing institutions that would serve the needs of the African

people to revive their lost dignity. These early efforts were rooted in ideas such as those

noted in his speech on the inauguration of the University of East Africa in 1963 (as cited

in Lema, Mbilinyi, & Rajani, 2004) when he cautioned:

> Let us be quite clear, the University has not been established purely for prestige
> purposes. It has a very definite role to play in development in this area, and to do
> effectively it must be in, and of, the community it has been established to
> serve...We have to engage the three enemies [*poverty, ignorance and disease—*
> added by this writer], whose names have become a cliché, but who oppress us
> more than before. A consciousness that current controversies will become part of
> history is invaluable, but the resulting detachment must be tempered by a
> recognition that our current actions will affect the whole future of our children,
> and their children's children...We must, and do demand that...in all its research
> and teaching the University of East Africa must be as objective and scientific as is
> humanly possible. (p. 13)

In 1964 Nyerere (as cited in Lema, Mbilinyi, & Rajani, 2004) reiterated that the

costly investment in university education only could be justified if it led to advancement

in the conditions of the poor. He made clear that in order to overcome poverty, ignorance,

disease, social attitudes and to combat the existing political atmosphere, a scientific and

objective approach to development was necessary. Mwalimu Julius Kambarage Nyerere,

a visionary leader who defined himself as a teacher by choice and a politician by accident, set the goal and vision for the future of Tanzania. With other believers he helped his country take the first step away from the demoralization of foreign domination in order to rebuild the people's lost identity. Nyerere's aim was to restore human dignity and good African values lost during colonialism. He believed that this could be accomplished through human equality and a combination of the freedom and unity (*Uhuru na Umoja*) of its members.

Six years after independence (1961-1967), Tanzania maintained the inherited colonial systems. It was not until 1967 that Tanzania transformed its economic, social, and education policies to build a nation that explicitly set out to respect equality and human dignity. It was at this time when Mwalimu Nyerere declared that in order to uphold human dignity, Tanzania needed to build a people-centered society that would promote the dignity and the growth for the excellence of all Tanzanians. Nyerere's vision was clearly stipulated in the 1967 Arusha Declaration (reprinted in Nyerere, 1968):

> The objective of socialism in the United Republic of Tanzania is to build a society in which all members have equal rights and equal opportunities; in which all can live in peace with their neighbours without suffering or imposing injustice, being exploited, or exploiting; and in which all have a gradually increasing basic level of material welfare before any individual lives in luxury. (p. 340)

The 1967 Arusha Declaration was a turning point in history for Tanzania. It was a focal point of defining the nation's future development objectives. Nyerere's main focus was to tackle the rural-urban dichotomy, and to reduce the inequality between the two sectors. Through the Arusha Declaration, Nyerere declared the intention to make Tanzania a socialist and economically self-reliant country based on the principles of *Ujamaa* (family hood)—African Socialism (Rugumamu, 1997). *Ujamaa* as an African

(Swahili) word, was purposely chosen to emphasize the African-ness of the policies Tanzania intended to follow, as well as to remind the Tanzanians of the idea of mutual involvement in the African family as they knew it (Nyerere, 1969). Nyerere explained that "by the use of the word Ujamaa…we state that for us socialism involves building on the foundation of our past and building also to our own design" (p. 28). Nyerere insisted that *Ujamaa* was necessary for Tanzania "to grow, as a society, out of its own roots by emphasizing certain characteristics of its traditional organizations" that would embrace the possibilities of advanced technology in order to meet the challenges of life in the changing world (Nyerere, 1969, p. 29).

The Arusha Declaration and Education for Self-Reliance (ESR) became a cornerstone of all educational policies and a key strategy for the implementation of *Ujamaa* and other development policies—progress and change, improved human and social conditions, human dignity, growth and social progress. All Tanzanians, Brock-Utne (2000) explains, were mobilized to eradicate illiteracy and to change the content of the inherited colonial educational system. It was during this time that Mwalimu Julius Kamabarage Nyerere's government introduced songs and traditional dances at the primary and secondary school levels to revive the ignored African cultures and ways of learning that were despised during the colonial times.

Education for Self-Reliance (ESR) was meant to correct the weaknesses in the colonial education system the country inherited at independence. The policy insisted that the curriculum should be relevant to local conditions and taught partially by the members of the community (Nyerere, 1967). It was during this time when all major means of production, including schools, were nationalized to benefit all Tanzanians. The Arusha

Declaration regulated and controlled scarce resources such as education and healthcare. Tanzanians, regardless of their socio-economic status, religion, ethnic origin and gender, had equal access to these resources. The Declaration stipulated its principles to promote human dignity and equality among all Tanzanians. Nyerere believed that in order to achieve national objectives, institutions within the country needed to be organized to motivate and "promote universal human dignity and social equality" (Nyerere, 1969, p.18). Nyerere clarified that the state was responsible for the economic life of the nation, the well-being of its citizens and preventing the accumulation of wealth, which was inconsistent with an egalitarian society (Nyerere, 1967).

The implementation of the new policies included: the introduction of Universal Primary Education (UPE); the introduction of cut-off points for girls to enter into public secondary schools, universities, and other tertiary level institutions; as well as the introduction of the quota system in favor of underrepresented (disadvantaged) regions, districts, and ethnic groups in education. Nyerere also promoted mass adult education programs to provide access to literacy for those who did not go to school. The programs aimed at on-going awareness building, political education, and practical improvement in living conditions (Literacy Exchange, 2005). As a leader he saw a need to have "an active adult education system directed at helping people to understand the principles of Ujamaa and their relevance to real development and freedom" (Nyerere, 1969, p. 57). School fees at all levels of public education were abolished to enable the children from the poor families to get an education. Rules were put in place and enforced so that all children irrespective of gender, attended school. More girls then began to attain primary school education.

Nyerere fought against racial education to introduce equality. Before, a few poor schools were open to Africans while the Whites and Indians attended the best schools. In general, school was based on color and religion. Nyerere's efforts to eliminate discrimination cannot be forgotten, nor can his contribution to women's liberation be overlooked. He understood that education was a key to development because it provides knowledge that empowers, liberates, and enables individuals to control their own destinies. For Nyerere and many who worked with him, regardless of how poor Tanzania was, education was made a necessity for all Tanzanians. That is why as Lema, Mbilinyi, and Rajani (2004) observe, some 20% of the recurrent annual expenditure was on education, a situation that changed drastically after foreign intervention in the 1980s.

> The achievement of Universal Primary Education where all Tanzanian children had access to a basic education, was commendable for one of the poorest countries in the world. As a result of [UPE and] its vibrant adult education program...Tanzania increased its literacy rate from 33.3% in 1970 to 90% in 1984, the highest in Africa. (Brock-Utne, 2000, p. 25)

However, with the structural adjustment of the Tanzanian economy in the 1980s, the situation changed for the worse. The educational gains made after independence eroded. As argued by Brock-Utne (2000, p. 25), structural adjustment programs (SAPs) restructured the Tanzanian economy in the late 1980s and affected the dramatic rise in illiteracy from 10% in 1984 to 32.2% in 1995. This was due to the dramatic reduction of the national budget allocated for education, from 14.2% in 1966 to 4% in 1992, as the largest portion has been and is still directed toward foreign debt servicing.

Mwalimu Nyerere strongly opposed Structural Adjustment Program (SAPs) policies. This was due to his understanding of the effects the programs would have on the poor majority of Tanzanians. His opposition, however, did not stop the International

Monetary Fund and the World Bank from implementing the policies after his leadership

was over. After Mwalimu Nyerere's leadership in 1985, the International Financial

Institutions had an opportunity to handicap Tanzania with unending external debt under

their SAP policies. This resulted in the deterioration of the lives of the poor in Tanzania.

Even in such situations, in his last public statement on education in 1998, Mwalimu

Nyerere did not hesitate to remind the Tanzanians of the importance of education to their

freedom, and to their present and future well-being. Today, Mwalimu Nyerere's vision

and wisdom that gave hope for a better future for the Tanzanian society are dwindling

each day as human dignity is threatened by many forces. The country takes the role as

gatekeeper of globalization at the expense of its people.

Moreover, Lema, Mbilinyi, and Rajani (2004) contend that the current

educational system in Tanzania threatens the future of Tanzanians if no steps are taken to

revisit the purpose of education. The three enemies: poverty, ignorance, and disease that

Mwalimu Nyerere and his team worked hard to eliminate are now coming back at a high

rate. Under these enemies there is no human dignity. In the wake of sectoral reforms,

those who suffer most are rural people especially women and children. Lema, Mbilinyi,

and Rajani (2004) reflect:

> The education system was turned around by macro reform policies which began
> to be adopted in the mid-1980s, along with sectoral reforms. The very first blow
> against equity in education and the principles of 'education for all' was the
> imposition of school fees, i.e. cost-sharing, which was one of the conditions of
> World Bank loans in the early structural adjustment days. The promotion of
> school-aged children enrolled in school began to drop immediately. From a peak
> of 98 percent gross enrollment ratio in 1980, gross primary school enrollment
> dropped to 71 percent in 1988, and gradually rose to 78 percent in 1999...
> Moreover, there were significant differences in school enrolment according to
> school location, reflecting regional, ethnic and urban-rural differences...The
> deplorable conditions of most primary schools, especially in the rural areas, and

the inability of many families to afford other costs of schooling are among the major factors causing an extreme high drop-out rate from school. (p. xiv)

With the introduction of reforms, the rich are becoming richer while the poor get poorer and more desperate (Kilaini, 2006). Sumra (as cited in Brock-Utne, 2000, p. 100) makes clear that, with the donor countries pressuring to privatize education, the inequalities in education are re-emerging and deepening. "The powerful money-lenders and donors to education in Africa have the power to define the type of schooling they see fit for the African children as well as the concept of education itself" (Brock-Utne, 2000, p. 276). In this situation, corruption has increased and "the majority of Tanzanians struggle to survive deepening impoverishment, exploitation, and disempowerment while a minute number become obscenely wealthy and powerful" (Mbilinyi, 2002, p. 1). Equality policies are being replaced with separate education for the rich, the middle class, and the poor majority. As Lema, Mbilinyi, and Rajani (2004) observe, one of the most challenging outcomes of neo-liberal policies in education in Tanzania, is the government's encouragement of the private sector to invest in primary and post-primary education. This has resulted in two contrasting school systems one for the well-to-do and another for the poor majority.

This unequal dualistic education system demonstrates how economic reforms continue to benefit the rich while the issue of the poor remains questionable. "Inequalities are growing and the lives of too many Tanzanians are characterized by exclusion and marginalisation" (Lema, Mbilinyi, & Rajani, 2004, p. xvi). As social services diminish, the lives of rural Tanzanian women and their children are placed at greater risk. As Mbilinyi (2002) observes, in the current situation, people lack resources and development tools that flourished in the 1960s and 1970s to help them to understand the historical

processes at work. Instead, they are confronted by economic ideology, which prioritizes free market and a client state (Mbilinyi, 2002). This study was set to explore the experiences of rural Tanzanian women as they respond to socio-economic challenges in their current rural environment.

Rural Tanzanian Women

Rural women in Tanzania still play a major role in the country's economy, which is highly dependent on agricultural production. They produce food to feed their families and the urban population. In 2002, the agriculture sector that employed about 80% of the population, contributed a total of 44.5 % of the Gross Domestic Product-GDP (African Economic Outlook, 2004). A study on the overview of poverty and welfare, from the National Bureau of Statistics of Tanzania (NBST) (2002), indicates that, in general, women in urban and rural areas have lower incomes than men do. Also, urban areas have more advantages than rural areas in social amenities and other basic services such as water, electricity, schools, health care, information and infrastructure.

According to the National Bureau of Statistics of Tanzania (2002), while 30% of households in the urban areas enjoyed electricity, only 2% of households in rural areas were connected to electricity. These statistics illustrate that 93% of all households in Tanzania depend on firewood or charcoal for cooking. The data indicated that people in urban areas have better drinking water supplies than those in rural areas. Many places in rural areas lack running water and electricity. Women walk long distances every day, using their valuable time and energy, to fetch water and to collect firewood for family use. Because of the gender-based division of labor in many areas in Tanzania, collecting firewood and fetching water are a woman's duties. This researcher recalls during her

childhood, how children used to wake up very early, especially during the summer to help their mothers fetch water before going to school, so that the women could have enough time to work on other chores before the afternoon heat. The same trend still exists today, in the twenty-first century.

As the country struggles with illiteracy, which was almost wiped out in the late 1980s, the data show that adult women have lower levels of formal education than adult men, and over one third of rural women have no formal education at all. The increase in illiteracy rate worsened by the implementation of the International Monetary Fund's and World Bank's structural adjustment programs (SAPs) which were prescribed to improve the economy in the late 1980s. Structural Adjustment Programs (SAPs) not only affected education and health care services that were signs of hope to post-independence poor rural communities, but also disrupted rural social support systems.

In spite of being close to primary health centers in 2002, the National Bureau of Statistics reveals that many households could not afford to pay the high costs due to low income, a situation which affects females and children most in the rural areas. Lack of transportation to hospitals makes it even harder for rural women and children to receive prompt care. According to NBST (2002), poverty levels remain high, with 87% of the poor in the rural areas. The statistics reveal 39% of the population in the rural areas in 2002 was below the basic need poverty line as compared with 26% in the urban areas. It is noted also, that the majority of the poor who live in rural areas benefit less from social services, and this trend shows no signs of being reversed (NBST, 2002). Men's financial assistance to the household has declined. They are unable to support their families and to live in their prescribed and expected roles as heads of households, leaving the burden to

the women. In spite of these hardships, rural Tanzanian women never give up. They struggle all day, trying different ways to sustain their families. More than before, they "have become invaluable contributors to the needs of the households" (Silberschmidt, 2001, p. 5).

Women's efforts and courage show their capability and willingness to be involved in economic activities for the development of their families and nation. Though the reasons and motives may differ in their involvement in economic activities, Fennegan (1996) observes that the common denominator is to improve their living conditions and to better their lives. The women normally participate in economic activities individually, as well as in groups, assisting one another in different ways. Traditionally, women help one another in accomplishing different activities during special events and occasions such as wedding ceremonies, during planting and harvesting seasons, and during funerals. However, as traditional structures change over time, women's roles and responsibilities increase, forcing them to look for different and more innovative ways to improve their living conditions. Women, individually and as a group, have created and still are creating possibilities for their children and themselves.

A few women opt to migrate to urban areas where they face urban life hardships. However, the majority of women remain in rural areas utilizing what they have. They face the reality of caring for the future generation with fewer resources. In such situations, rural women extend their working hours, start up a variety of survival enterprises, and adapt the ways in which domestic chores are done. From this researcher's experience, these women are entrepreneurs who are not afraid of taking risks. They are excellent in all kinds of income-generating activities, which help them to

reduce the harshness of the economy. Neglect of the rural areas and accompanied poverty force many people in Tanzania to migrate to urban areas.

Mbilinyi (1997) indicates that urban migration in Tanzania involves young women and men moving from rural to urban areas in search of opportunities in employment, education and access to social services not found in rural areas. In the findings, Mbilinyi reveals that many women leave the rural areas mainly for economic reasons: low income, economic hardship, scarcity of arable land, and the desire for non-farm employment. While working with Maasai women during a practicum in Organizational Leadership, this researcher found the factors to be consistent with the Maasai women vendors who were selling handcrafts, and medicine on the streets of Dar es Salaam, Tanzania. Lack of sources of income, markets, and the problem of land, were the women's response to the question about why they came to the city. These women were selling their products in the sun while struggling to learn the language of their customers.

Statement of the Problem

While studies provide some insight on the constraints and barriers rural women face, there is a need for more research regarding their agency in negotiating the constraints and opportunities (Oberhauser, Mandel & Hapke, 2004). African women's agency has been ignored and misrepresented. Some contemporary literature strips African women of their agency by over-generalizing the conditions of African women in their societies. Women's poverty, their comparative lack of leadership, and participation in decision-making and their lack of control over assets, are often attributed to a number of personal factors such as low literacy and skills, low self-esteem, financial in-security,

and low level of self-awareness of their rights (Endeley, 2001, p. 34). As a result of these stereotypical perceptions, women in Tanzania still face serious difficulties in empowering themselves economically, politically, and socially. The negative portrayal of the cultural contexts excludes and discourages them from competing for top positions in government and other areas that may benefit from their leadership.

Policy makers and those involved in decision making are occupied with globalization and trade liberalization. They forget or ignore, policies aimed at improving the lives of the rural women who are the backbone of the nation. This neglect is encouraged by the fact that improvement in women's status, as Charlton (1984) points out, may be viewed as a threat by those maintaining the status quo. This is because it challenges social and political structures, the distribution of wealth as well as cultural mores (Charlton, 1984). Under these circumstances, one may expect these women to continue to embrace the culture of silence embedded in their society. Instead, these women are responding in different ways to change their conditions. Since the 1980s, women in Tanzania, and in other African countries, are tirelessly responding to the adverse effects of the SAPs. They are using different strategies to minimize the impact of cuts made by government in social services, making up for losses in household income due to the increase in value added tax (VAT) and for the decrease in men's contributions to the family (Endeley, 2001).

At the same time, realities such as low income and lack of key economic resources block women's success. As a result, the enormous pool of resourcefulness that rural women routinely demonstrate goes underutilized and hidden, even as their talents are most needed by their families and their communities. Even in such conditions, rural

women continue to struggle, looking for new ways and approaches to address the realities in their daily lives, in search of better conditions for themselves and their children. These women have moved towards critical consciousness; they are more aware, more creative, and more energized to transform their world. This is the process Paulo Freire (2003) names *conscientization*; wherein people are able to critically read their world become more aware of their reality and actively engage in working towards change. It seems that these women no longer embrace "self depreciation"—a characteristic that convinces people of their own unfitness, and leads to fear of freedom (Freire, 2003, p. 63). They are aggressively working hard and looking for different strategies to change their society.

This research, guided by the Freirean approach, concentrated specifically on some specific groups of rural Tanzanian women in attempts to understand their realities and strategies as they work to improve their standards of living. This was meant to enable us to understand more of the difficulties rural women endure, their contribution to rural development, and their possible response to the challenges they face in their everyday lives. In this way, it would be possible for an outsider to understand and to acknowledge the women's potentials and roles in societies. It was important in this study, for the women to articulate their experiences and to identify issues that limit or encourage their contribution to the socio-economic livelihood of their families. In the process, they respond to obstacles that function as multiple, interlocking, and unspoken barriers to their advancement into leadership roles and economic empowerment. Through the empowering process of dialoguing and listening, the researcher intended to uncover the actions women take and to understand their strengths in taking these actions as they worked hard to change their conditions with few or no key resources.

As Singer and Shope (2000) highlight, rural women continue to live in a blurred world between traditional and civil society. "They reside in the arena of traditional authority, but remain influenced by economic and institutional power of civil society" (p. 85). Social, cultural, economic, and political norms do not give them enough opportunities to develop their potentials. Instead, they create or perpetuate gender-related limitations. Therefore, for rural women's agency to become evident, it was necessary for the women to participate in the study as who they really are—subjects and knowers, rather than as the objects of study (Kiluva-Ndunda, 2001).

Purpose of the Study

The purpose of this qualitative case study was to explore the experiences of some rural Tanzanian women who are engaged in efforts to improve their economic status, in order to examine how they respond to socio-economic challenges. The researcher decided to use a qualitative case study in order to gain an in-depth understanding of the rural Tanzanian women's situation in their own environment. Building on Merriam's (1998) views, the researcher was interested in the process rather than outcomes, in context rather than a specific variable, in discovery rather than confirmation. This researcher focused specifically on rural women who lived in poor conditions when compared to their urban counterparts. The researcher examined the initiatives and strategies some women used to respond to the socio-economic challenges in their environment.

The recognition of rural Tanzanian women's agency that is taken for granted could pave the way for and support the active role of women in bringing about social change. "Insights gleaned from case studies can directly influence policy, practice, and future research" (Merriam, 1998, p. 19) in rural women issues in Tanzania. An

understanding of women's agency minimizes the stereotypes and easy-to-explain categories that McCune (2005) describes as stripping these hard working individuals of their agency. It also helps in grasping how the complex processes of modernization continue to increase rural women's workload and make their lives even more difficult.

Research Questions

The following three research questions guided the study:

1. What role does rural Tanzanian women's agency play—individually and collectively—in women's economic improvement and contribution to general development of the rural areas?

2. How do rural Tanzanian women understand their reality?

3. How do rural Tanzanian women respond to socio-economic challenges and opportunities in their daily lives?

What the researcher sought to understand were the initiatives and strategies women employed to respond in their particular situation, what kept them focused, what their concerns were, what they did to economically empower themselves and improve their entrepreneurial capabilities, as well as continue to maintain relationships with their families and community.

The answers to these and other relevant questions that emerged in the course of the study help provide a more realistic picture of some rural Tanzanian women who sometimes are labeled as powerless, dependent, quiet, and submissive. Through the study, the researcher uncovered the women's hidden agency as well as their leadership skills, knowledge, competencies and capabilities in transforming their reality and acting as social change agents in their communities. The researcher also tried to understand the

barriers to women's agency and the strategies they applied to respond to the challenges and opportunities.

The Researcher's Multifaceted Identities

The researcher in this study carries multiple identities that, one way or the other, might complicate this researcher's role if care is not taken. This researcher went into the study as an African Tanzanian woman born and raised in rural areas. In this way the researcher went back to the Tanzanian people as a daughter, a sister, an aunt, and a friend. The researcher also understood that she was going to these women as a privileged educated woman; the very opposite of the women she was going to learn from them. Also, the researcher was going back to her people as a person being exposed to western education and cultures that had influenced her thinking and perceptions, which also could influence the way the rural women would perceive her being among them. Another important identity that this researcher carried was that of a trusted, respected nun, who somehow has been uprooted from the reality of her people. Another identity which was obvious was that of a researcher seeking to understand and gain some knowledge about the actuality of the women who live that reality. These complex identities needed a theory that would help to minimize their negative impacts on the study.

Theoretical Underpinnings

Having thought about the research questions that guided the study, the struggle then began when the researcher started to reflect on what theory would be appropriate for the study. This researcher was aware of preconceived ideas and biases she carried about her own people. The researcher began to look for a theory that would serve as a guide in the entire research process of understanding the rural women's agency and experiences.

According to Silverman (2005), a theory provides a framework for critically understanding phenomena, and in considering how the unknown might be organized. In this study, searching for a theory was not an easy task. While the researcher understood her subjectivity, she used it as a strength to build on, when searching for a paradigm to guide her to achieve the study's objectives. The researcher took this task seriously and understood that working with a paradigm (or theory) that does not fit her assumptions and methodological preferences would become a hinder toward achieving the intended objectives.

A paradigm is "a set of general philosophical assumptions about the nature of the world (ontology), and how the world can be understood (epistemology)" (Maxwell, 2005, p. 36). These assumptions guide and direct thinking and actions (Mertens, 1998, p. 6). For Lincoln and Guba (1985, p. 15) a paradigm is a systematic set of beliefs with their accompanying methods. It provides a way of looking at the world. And, it leads the researcher in the awareness of multiple realities in understanding the various meanings individual participants construct in defining their reality. Mertens (1998) suggests that in order to guide their thinking and practice, researchers should identify the worldview that most closely relates to their own. This is important because an explicitly explained paradigm from which the study draws helps the researcher to guide design decisions and to justify them (Maxwell, 2005). It assists the researcher in the entire research process and it provides ways of looking at things and clarifying one's ideas. More importantly, it provides the means to deal with difficulties associated with the researcher's role, helping the researcher in the data collection, analysis, interpretations, and writing the final report (Flinders & Mills, 1993).

As Gardner (1995) suggests, this study needed a theory that "serves social change; creates a liberatory space to construct rural women subjectivity to make the idea of agency a prerequisite around which other concepts are defined" (p. 4). Thus, theories that incorporate a consideration of specific contexts and that recognize the multiplicity of ways of coping with those contexts were the most appropriate to portray rural women's experiences (Nelson-Kuna & Riger, 1995). In this study, the researcher draws on *emancipatory* paradigms to explore the rural women's agency, and the women's experiences in responding to the daily challenges of life.

The *emancipatory* paradigm insists that researchers focus on the ways that the lives of the marginalized or oppressed are constrained by the actions of the oppressors, individually or collectively. Also, the paradigm insists that researchers focus on the strategies that the marginalized use to resist, challenge, and subvert (Mertens, 1998, p. 18). As suggested by Gardner (1995, p. 9), any theory that denies women's agency retards the changes in patriarchal social structures for which emancipatory paradigms strive, because it denies the existence of an entity to attack those structures.

The researcher chose the Freirean approach and a Feminist standpoint to guide the study. The two perspectives were chosen because of their similarities. They intersect on many issues that relate to women's agency and experiences. Both theories deal with the issue of giving voice to the forgotten groups in society. They both strive to make the forgotten groups heard. Also, both theories are oriented toward the interests of the marginalized groups. They help people try to develop ways in which these groups can become emancipated. In Freire's (1974) language, they can then become fully human.

The feminist approach acknowledges that knowledge is situated and embodied. It also acknowledges that women occupy specific historical, socio-political contexts that shape, constrain, and give meaning to their experiences (Singer & Shope, 2000, p. 84). From a feminist standpoint, women's lived experiences are legitimate sources of knowledge for any researcher dealing with women issues in our contemporary society. They emphasize primarily giving of voice to women and consider voicing to be an authentic reflection of women's experiences (Nelson-Kuna & Riger, 1995, p. 169). These authors suggest that to be able to access this knowledge, it is very important for the researcher to respect and to collaborate in the process of capturing the women's voices that inform our understanding of the social world (Campbell & Wasco, 2000, p. 773).

The concept of agency is central to feminist theory and to mainstream social theories of human nature such as Freire's humanization approach. Freire (2003) believes that any research dealing with the poor and the forgotten in society must apply a humanization approach that respects the marginalized groups as owners, knowers, and sources of knowledge of their own world. Freire believes that these groups are capable of using their voice and other resources to change their situation. That is they are capable of using their status to create possibilities within their limitations. For this study to achieve its objective, it utilized both Feminist and Freirean perspectives. A combination of the two perspectives was necessary to help the researcher to better understand and present the realities of rural women. These perspectives also helped this researcher to go beyond an aimless, unsystematic piling of accounts by providing different ways to look at things and clarify ideas (Bogdan & Biklen, 1998). The study also used the theories with the intention of positioning itself within their discourse.

The rural Tanzanian women's agency responds to socio-economic challenges that cannot be understood in isolation; therefore, the intersection of the two theories helped the study in explaining myriad factors: historical, colonial, cultural, political, global, and economic. These factors contributed and continue to contribute to the women's current situation, sometimes posing great threats to their agency. The Freirean Approach and feminist standpoint were selected because either on their own or in combination they seemed better suited to the concerns of social construction of rural women and the related issues that perpetuate the invisibility of women (Stalker, 1996). However, the study relied on Paulo Freire's (1974) perspectives as the major lens which guided the study. Freire (1974) believes that the voiceless, the poor, and the marginalized in society can change their situation when they use their voice, along with other resources, to change their situation, using their status to create possibilities within their limitations.

Significance of the Study

By exploring the experiences of some specific groups of rural women in Tanzania, this researcher hopes to contribute to the field of African women's agency, breaking the culture of silence, improving women's self-confidence and empowering them to voice their opinions, making clear their need to improve their economic conditions that are often restricted by the existing institutions. Through their voices, their response to different barriers would be revealed as they work hard to improve their livelihood. While contributing to what is missing in the literature on rural women's issues in a country that neglects education and economic opportunities for women, the most important goal of this study is to address the complex nature of the interrelationships at the micro and macro levels in today's global economy. Furthermore, it is an attempt to

add new knowledge by highlighting the importance of the role of women's agency and its contribution to rural development in Tanzania. This is an area sorely needing to be addressed in the era of globalization as women struggle to fight poverty and to bring change to their lives and communities.

Hopefully, this study will serve as a reminder to policy makers to prioritize and enforce policies that aim at rural development, especially policies that contribute to helping women improve their economic status and their standard of living. This study is also designed to contribute toward policy creation that supports and encourages rural women to enter into different leadership positions that will allow them to be part of the decision-making process. The study could have implications for policy makers in Tanzania and the international community in helping to carefully consider women's issues in the process of alleviating poverty. An investigation of rural women's agency will help determine how successful rural women in Tanzania are in regard to acting within limited resources and actively taking risks. The researcher hopes this study will help to motivate other groups of Tanzanian and other marginalized women by conveying ideas and strategies these specific groups of women use in managing and responding to different situations.

Research Design

Research design is a plan of all components of the study. It involves the focus of the study, which helps to establish the boundaries of the study. The focus includes the problem statement, the purpose of the study, the research question, and the importance of the study. The design also identifies a paradigm to be used, the methods of data collection, and analysis (Maxwell, 2005). This study used a qualitative case study to

explore the experiences of rural Tanzanian women's agency in responding to socio-economic challenges. According to Lincoln and Guba (1985), design in qualitative study "means planning for certain broad contingencies without indicating exactly what will be done in relation to each other" (p. 226). In this sense a qualitative research design must be flexible in order to allow some adjustments as the research progresses. In this study a qualitative inquiry was chosen because of its appropriateness in investigating women's experiences and its flexibility in collecting data.

In this study a qualitative case study was applied to enable the researcher to capture the rural women's realities through their own lived experiences. Schatz (2002) favors the use of qualitative approach over the quantitative approach in the study of women's experiences. Schatz argues that the current quantitative measures of women's situation lack qualitative ground or cultural adaptation that may help to capture realties from different backgrounds and cultures. Another importance of the qualitative research is its ability to "capture situational nuances such as describing the how, why, or when certain things happened or decisions are made" (Schatz, 2002, p. 145). Singer and Shope (2000) challenge the tendency of recognizing women as a homogenous group divorcing them from the complexities of their lived experiences:

> Instead of asking the women to tell in their own words how they perceived and conceived gender, their voices were included in development through experts who adopted the role of ventriloquist. Their mere presence in development models made them to be counted, categorized, and disembodied into abstract analytical constructs. Most of the time, their voices were muted, drowned out by the crunching of statistics on their illiteracy, poverty, fertility rate, and household demographics. (p. 83)

With the qualitative approach, certain issues can be revealed, made clear, and more nuanced gender issues can be conceptualized to better understand women's

situations and their response to the situation. Since the strategies of qualitative research are not limited to interviews, a variety of strategies were utilized to enable the researcher to deeply examine the richness of women's experiences in their own voices. Through interviewing, observing, and listening to the women, this researcher was able to better understand rural women's lived experiences as mothers and wives, as sisters and daughters, as their roles and responsibilities increased. The researcher explored how women applied different strategies to improve their livelihood, to contribute to rural development, and act as social change agents in challenging the existing social order that undermine their rights.

Delimitations and Limitations of the Study

The study was confined to interviewing and observing some specific groups of rural Tanzanian women in the Bukoba district. Bukoba is one of the five districts in the Kagera region, situated on the shores of Lake Victoria, in the northwestern part of Tanzania. Not all women in Bukoba were involved. The participants came from specific groups of women who were involved in income generating activities and also collaborated with a women's cooperative, the urban group. In this study, the researcher encountered limitations that could not be avoided. The interviews were conducted in two languages conversant to all participants: *Kiswahili* and *Kihaya*. The interview questions were translated into the participants' languages to make sense to them.

This process posed some challenges in delivering the right message and understanding of the concepts. As Hodder (2003, p. 157) observes, once the words are transformed into written texts, the gap between the "author" and the "reader" widens and the possibility of multiple interpretations increases. During this process the researcher

realized that some of the beautiful phrases that carried amounts of "aesthetic" strength could not translate easily into English. As Mayo (2005) argues, this made the researcher realize that any language cannot be translated literally into another language. Sometimes, both languages were used to try to make sense of the meanings. Transcribed interview texts were translated into English. In the translation process, some words or phrases that could not translate well into English were kept in the Swahili or Kihaya to retain the "exact meaning" that was unavailable in English. Also, the cultural differences of readers and participants may play a role in understanding the participants' views. This may lead to the findings being subjected to other interpretations.

The researcher's multiple identities also posed some challenges that were depicted in the way participants responded to questions. At times, they responded to the researcher as one of their own who understood their culture and situation. In other scenarios, the researcher was a trusted nun, entrusted with their hopes and fears so that, in understanding, she could help them look for solutions to some of their issues. At other times, they responded to her as a researcher, who could deliver the appropriate message to outsiders who are less informed about rural Tanzanian women's current issues. Finally, this research is a qualitative case study and the findings may not be generalized to the larger rural female population in Tanzania or elsewhere in Sub-Saharan Africa. However, such a decision is left to the audience. In the exploration of rural Tanzanian women's agency, the researcher consulted different kinds of related literature presented in Chapter Two to understand the circumstances behind the research focus.

Chapter Two: Review of Related Literature

Introduction

This study explored the agency and experiences of some specific groups of rural Tanzanian women in the Kagera region in their response to socio-economic challenges in their environment. To begin, it was imperative to understand the myriad factors– especially historical, colonialism, as well as cultural, political, economic, educational, and technological elements, that continue to contribute to the women's current situation. Sometimes these factors pose great threats to women's ability to maintain control over their own lives and manage for the wellbeing of their children. The review of related literature in this chapter enhances understanding of the rural women's agency and the related factors that challenge or contribute to the women's capabilities. The beginning of the literature briefly introduces the rural Tanzanian women's reality from historical, cultural, social, political, economic, technological, and educational perspectives. The on-going review of related literature focuses on women's agency, and, the final part of the body of literature, elucidates the Freirean dialogical humanistic approach, the major lens which guided this study.

Historical Factors

The experiences of any African woman cannot be understood well without understanding the history that constructs these experiences. Therefore, a glimpse of African societies before and after the arrival of foreigners is very important in understanding the reality of rural women in contemporary Africa. Before the coming of the outsiders, all African societies had their way of living, which guided them to manipulate their environment for survival. It is important to note that, Africa, before

encountering foreign intrusion in its cultures and political systems, was a major

participant in the processes in which, "human groups displayed an ever increasing

capacity to extract a living from [its rich] natural environment" (Rodney, 1976, p. 11).

Therefore, the literature in this section is meant to remind us to examine Africa with

different lenses that appreciate what the people of this continent are—as "human beings

whose reality have led to dissimilarities that must be considered in any attempts to more

objectively understanding the personalities and events it produces" (Boakari, 2004, p. 5).

African Societies Before the Arrival of Colonialists

At a glance, Boakari's (2004) reflection about the continent of Africa reminds us

of a reality which is seldom encountered in various literature about the African continent:

> Africa the rich and beautiful, but marginalized, a prodigal son on the world scene
> remains a mystery to many. It is really an unknown land about which predominate
> preconceived notions, most of which are either extremely negative or have little
> or nothing to do with that part of the world. At best, Africa is generally and
> grossly misunderstood. It is a continent with a land area into which the USA,
> India, China, Europe, Argentina and New Zealand can fit with space to spare.
> Africa is not only geographically gigantic, but its history is in fact the History of
> humankind... Before Europeans, Latin Americans or even Asians, *Africans*
> already roamed the plains and valleys. (p. 1-2)

In reality, as Boakari (2004) underscores, the Africa we know today has a rich history

that is hidden in widespread negative implications about its people and the social,

political, economic conditions, as well as the models of human endeavors it has

constructed. The same stereotypical notions are used to label African women, the

protectors of human dignity in a globalizing world that has no human face. Before the

coming of European nations, Africans in general, and Tanzanians specifically, had their

own ways of living that held accountable those individuals in the family and society, who

failed to fulfill their responsibilities.

Land was a common property; division of labor was based on gender and age; the community was responsible for taking care of the children and the elderly who were not able to work and to take care of themselves. Beside the existence of symbolic heads of family, Stamp argues that, in the complex structure of the family in pre-colonial Africa, authority and power were conterminous. The relationships between fathers and sons, between brothers, between co-wives and their husbands, and between sisters and brothers made it very difficult to assign "head of household" status to one individual (as cited in Kiluva-Ndunda, 2001, p. 17). The society respected the authority given to elders and those responsible for overseeing community matters. The respect that was present made the individual accountable for her or his irresponsible behaviors.

Africans had their own education system which was both formal and informal. It prepared young people for their responsibilities as they became adults in the home, the village, and the tribe. On the one hand, the learning was informal. It took place by doing and practicing and imitating the grown-ups. On the other hand, learning was done in a formal way according to age or sex groups. As Brock-Utne (2000) clarifies, older members of the family taught the younger generation the history of the locality and developed abstract reasoning through riddles.

In providing education, African societies were not different from other societies of the world. This is because each educational system, whether formal or informal, had the purpose of transmitting the accumulated wisdom and knowledge of the society from one generation to the next. Like any society, African education aimed at preparing the young generation to become active participants in the maintenance and development of their society (Nyerere, 1967). It was an indispensable component of societies and

"functional to the requirements of each given social unit" (Brock-Utne, 2000, p. 277). Pre-colonial African education served the needs of the African society and produced well-rounded personalities to fit into that society (Rodney, 1976).

Girls worked side by side with their mothers, or other respected older females who taught them how to perform a variety of duties. The same applied to young boys with their fathers or any other respected older males in the family. Even as this education system continued at a slow pace when this researcher was growing up, she learned many things through watching and imitating the elders; the knowledge she is still proud of. It was through the family members, especially her mother, that, this researcher learned to identify different plants that were useful for food and medicine, and those that are necessary for soil preservation. With the exception of the Massai tribe, many Tanzanian communities lost this kind of education, which died with the eroding of traditional structures that no longer functioned when the members had to work to satisfy the intensified demands of a money economy—a new system imposed on them.

Oral history was used to teach the young ones while relaxing around the fire in the evenings. This was a time enjoyed by the young; listening to stories told by old people, especially the grandparents. This researcher remembers very well the times her grandmother would tell stories that kept the young ones awake and taught them how to behave. As the researcher recalls, at the end of every day, normally after supper, all children would gather around the fire place to listen to their grandmother tell stories. At the end of the story, each of them was obliged to tell the others what she or he learned from the story. This was the way members of the younger generation were able to learn and remember well, the important values of their society.

Songs were also used to transfer knowledge to all people. They were used as a way of teaching, and at the same time, as a way of warning those who may have deviated from the society's norms. For example, in the Bundu society of Sierra Leone, where the people still practice some of its traditional education, "songs and dances constitute the core of the national folk culture and help to shape national self-consciousness and cohesion" (Day, 1998, p. 61). This tradition still helps the Bundu people maintain stability in preserving and transmitting cultural values, and fostering the reciprocal social obligations built on respect and love for others.

Even though the common status of African women did not equal that of men in the patriarchal systems existing in pre-colonial African societies, women, as Tamale (2000) explains, were not totally subordinate. There was a counter tendency to ensure the dignity of women in all African societies (Rodney, 1976). Women in traditional Africa played important social roles, and exercised substantial economic and political power in African societies (Tamale, 2000). In Africa women have always been leaders in their communities. They show their ability to hold the families together in times of crisis, and in their experiences of wisely managing limited household resources to care for their families. Because of their recognized special qualities and talents, women were assigned important duties in their communities, and they were the main decision makers in those areas. Also, "Mother-right" was a prevalent feature of African societies, and particular women held a variety of privileges based on the fact that they were the keys to inheritance (Rodney, 1976) and protectors of life.

For example, in the Maasai community in North Eastern Tanzania and South Eastern Kenya, Mbunda observes, women were and are given the special and respected

job of conducting all rituals. Because of their recognized gentleness and compassion, their society considers them to be closer to God than men (as cited in Msangya, 1998). In Buhaya (Bukoba), Mzee Mutasa (personal communication, January 18, 2006) explained that a husband could not marry a second wife without the first wife's permission. The first wife was regarded as the mother of the family who made decisions and provided advice to the husband and other young members in the household. Men always sought their blessings before going to perform difficult jobs. The members of the society depended on and trusted in women's blessings and prayers to God (*Nyamuhanga*) as they confronted important responsibilities. As Mzee Mutasa (personal communication, January 18, 2006) articulated, women in *Buhaya* were also highly respected as protectors of lives. They bear, nurse, cherish, and care for life. And it was believed that a successful life needed women.

Most African women Tamale (2000, p. 9) expounds, "were fully engaged in both reproductive and productive activities and each sex managed its own affairs where women's interests were represented at all levels," something that eroded with the intrusion of colonialism. Even today, as evidenced by Bloch and Vavrus (1998), African women are powerful in certain contexts, especially as the group that contributes most to agricultural production and their family's wellbeing in their respective communities. They demonstrate unprecedented capabilities that no one can deny. It is the current global society that makes it difficult to recognize and cherish their talents. Instead, in many societies, women are discouraged from participating fully in decision-making for the development and growth of their talents. In traditional Africa, women's associations that exercised legitimate authority and empowered women in political, economic, religious,

and family life in African societies eroded with the coming of colonialism and the introduction of a cash-export economy.

African Societies After the Arrival of Colonialists

The immediate impact of colonialism in African societies was either to remove decision-making from the local level to the regional colonial capital, or to superimpose colonial decision-making mechanisms on the traditional ones. They gave males decision-making roles to suit their colonial administration (Charlton, 1984, p. 17). African political states lost their identity, power, independence, and meaning. The ones that survived were turned into puppets. The colonial rulers effectively eradicated traditional and political power throughout the continent (Rodney, 1976). As a result, Africans ceased to set indigenous cultural goals and standards. They lost full command of training young members of the society. Africans were totally removed from their history and deprived of opportunities for self-determination (Boakari, 2004).

The power to act independently is the guarantee to participate actively and consciously in history (Freire, 2003; Rodney, 1976). Generally, Rodney (1976) emphasizes that Africa was seen by the European colonizers as a passive object, and their anthropologists were attracted to study the so called "primitive society." In the eyes of the colonizers, Africans were "no more makers of history than were the beetles—objects to be looked at under a microscope and examined for unusual features" (Rodney, 1976, p. 246). The same can be said of the indigenous people of the Americas, where a whole vast network of wise and intelligent Native American tribes was first destroyed and the remaining groups severely marginalized. Hoering (2000) explains the marginalization of Native American tribes as follows:

Varying assimilationist and isolationist policies of the United States government
and the broader Euroamerican society during the twentieth century aimed
alternately to force Indian people to forsake important family, tribal, and cultural
connections in order to attempt to integrate into the broader American society or
to marginalize them on reservations where they could maintain their traditional
ties but were subject to extremely limited access to resources. (p. 11-12)

The culture, which is essential in making people the social beings that they are

(Freire, 1974), was distorted for the African people through religion and colonial laws.

Rodney (1976) observes that in spite of the Christian church's contribution to provide

Africans with European education and evangelization, it also contributed to wiping out

some good values of African cultures in order to convert them to Christianity. In the early

evangelization, the missionaries fought against traditional African religions (Kilaini,

2006). Everything that was associated with African religions, including their names and

dances, was regarded as pagan and bad (*Kishenzi*). "African ancestral beliefs were

equated with the devil (who was black anyway), and it took a very long time for some

European Churchmen to accept prevailing African beliefs as constituting religion, rather

than as mere witchcraft and magic" (Rodney, 1976, p. 278). For the Africans, a

combination of all factors was a cultural bomb that automatically removed them from

their history (Ngugi, as cited in Boakari, 2004). Ngugi explains that the effect of the

cultural bomb:

Is to annihilate a people's belief in their names, in their languages, in their
environment, in their heritage of struggle, in their unity, in their capacities and
ultimately in themselves. It makes them see themselves as one wasteland of non-
achievement and it makes them want to distance themselves from that wasteland.
(p. 2)

In contemporary Africa, this western "cultural bomb," Boakari (2004) observes,

continues to serve as the social-psychological canvas upon which most Africans still

design their cultural roles and expectations. In turn, Mazrui (1993) contends African

history was altered by the introduction of western values and practices that dictated new ways of living, which caused institutional traumas, cultural disconnections, and organizational imbalances, which continue to affect the continent. Nyerere (1969) reminds us that years of Arab slave raiding, and the later years of European domination which was not accidental, caused the African people to have grave doubts about their abilities; in this, the colonizers achieved their intention of destroying the confidence of the Africans and perpetuating their own dominance.

For Boahen (as cited in Boakari, 2004, p. 3), the deep feeling of inferiority as well as the loss of a sense of human dignity among the Africans are the worst psychological impacts of colonialism. Meanwhile, Nyerere (1969) explicates that the biggest crime that could be associated with the oppressors and foreign domination, in Tanzania and elsewhere in Africa, is the psychological effect it has on the people who experienced it. This extreme form of degradation caused Africans to lose their dignity, self-emancipatory capabilities, cultural integrity, economic sustainability, and political hegemony (Boakari, 2004; Oduyoye, 2002; Okome, 1999). During the period of colonialism, Africa lost power—the ultimate determinant in human society. For human beings, the question of power determines maneuverability in bargaining. It also influences the extent to which one person respects the interests of another and eventually the extent to which people survive as a physical and cultural entity (Rodeny, 1976).

Women's Role, Power, and Colonialism

The new colonial system never recognized the power and autonomy the women previously enjoyed. It introduced written laws and constitutions, some of which contained many elements that discriminated and oppressed women (Waliggo, 2002). The

colonialists changed traditional African structures and enforced laws that pushed women to the limits of subordination. They deliberately excluded women from politics, and distanced them from decision-making in agricultural production and other forms of production (Oduyoye, 2002; Tamale, 2000; Okome, 1999). During colonialism, most of women's privileges and rights disappeared and economic exploitation intensified. Objectively, their status deteriorated. Colonial administrators ignored the inclusion of spokeswomen, or head women, and rarely recognized the political power of African women in their society (Tamale, 2000; Rodney, 1976; Charlton, 1984). The roles of women chiefs that flourished in some pre-colonial African societies also diminished. Day (1998) clarifies that, with the advent of colonial rule, women's associations and traditionally valued customs and practices were undermined over most of Africa. Their influence was largely eliminated.

From the beginning, the colonizers came with the divide and rule policy, which was demonstrated in a variety of ways. For example in Nigeria, Strobel explains that they gave salaries to the male "*obi*" and dismissed the female "*omu,*" in this way, destroying the dual sex organizations of earlier Ibo community politics (as cited in Day, 1998, p. 53). Like other African countries, pre-capitalist dominant gender relations in Tanzania have been manipulated to exploit and to dominate women and to deny them social, economic, and political power. This manipulation increased men's access to important resources such as land, financial, and educational opportunities while eroding the position of women. The trend continues today as fewer women occupy top leadership roles. Women in many ways have taken many responsibilities that come from their experiences in household, family, and community leadership. However, as Bunch (1997)

argues, as power moves up and gets to the national or international level, the women disappear and their voices decrease.

Rural Poverty and Colonialism

Poor living conditions affecting rural women in Tanzania cannot be divorced from the socio-economic impact of colonialism and the current globalization policies. Both of these realities directly and indirectly affect the current vulnerability and exclusion of women. As Charlton (1984) explains, the introduction of the slave trade, and later the introduction of plantations in the highlands, affected rural Tanzanian women indirectly. The traditional division of labor was disrupted. The work that men used to perform was largely shifted to women as the introduction of cash crops with the removal of abled manpower from the rural area to the plantations, which drastically changed the traditional ways of life. The whole burden for survival of their families was left on women who remained in the rural areas to manage the family farms and care for the children (Khasiani, 1995). Within the new value system of colonialism and money economy, women's work became greatly inferior to that of men. As Rodney (1976) puts it, men's work became "modern" and women's "traditional" and "backward" (p. 248).

These changed structures, practices, and responsibilities have negatively affected the conditions, especially the economic levels, in rural Tanzania. The collapse of traditional structures was accompanied by instability, which changed gender roles and responsibilities. The same condition manifests itself in the current situation where globalization, privatization, and liberalization result in unemployment and place the burden of maintaining the family on women. In fulfilling these responsibilities, women

are increasingly bearing a double burden–that of maintaining their traditional family responsibilities, as well as learning new skills to respond to socio-economic challenges.

Pre-independence Education and Technology

The most crucial aspect of pre-colonial African education was its relevance to Africans in their environment, in contrast to colonial education. The outstanding feature of indigenous African education was closely linked with social life, both in the material and spiritual sense. African education was collective in nature and progressive, conforming to the successive stages of physical, emotional and mental development of the child (Rodney, 1976; Nyerere, 1969). The colonizers, Rodney (1976) contends, did not introduce education into Africa; they introduced a new set of formal educational institutions, which partly supplemented and partly replaced those that were there before. The colonial educational system did not seek to give the young generation confidence and pride as members of African societies. Schools were used basically for preparing the Africans for the semi-skilled job market.

According to Brock-Utne (2000), the colonizers were unwilling to give local Africans higher education, to make them independent and critical. Instead, "education was used as an ideological tool to create feelings of inferiority in Africans, to create dependence on the colonizers and to spread the thinking, ideas, and the concepts of the master" (Brock-Utne, 2000, p.19). For example, in 1961, at the time of independence, there was no single university in Tanzania. At the time of independence, as Mbilinyi (1998) aptly clarifies, there were few secondary and high schools open to Tanzanians; and that there was no university was an astonishing contrast to developments in other African countries. Tanzanian society was "shaped to meet employers' demands for

migrant cheap labor in the sisal industry within the territory and in the Zambian copper belt and the South African gold mines" (Mbilinyi, 1998, p. 280). And, the consequences of losing political power by the African society resulted in the loss of the right to set indigenous standards of the merit of work.

The impact of colonial education system, along with the legal and economic policies on rural Tanzanian women, was immense. Education during that time favored boys over girls. Technical and agricultural training in Tanzania, where the women had major responsibilities in farming and feeding the nation, favored boys over girls. The colonial emphasis on regularizing laws on land tenure, making the colonized people more sedentary, and shifting agriculture toward the production of crops for export worked to the detriment of women (Charlton, 1984, p. 17). "The curriculum both reflected and reproduced class, territorial/national, race, and gender relations" (Mbilinyi, 1998, p. 280). Lawuo in 1978 (as cited in Brock-Utne, 2000, p. 19) explained that, at one point in time it was more lucrative for European slave traders to retain the Africans in Africa and to make them cultivate crops like cotton, oil seeds, and coffee for overseas markets. Africans' manual labor was very crucial to the colonial money economy, and it was kept in a way to stimulate perspiration rather than scientific initiative (Rodney, 1976).

For the colonizers, it was necessary to change the Africans' culture, beliefs, and value system and to colonize them politically so as to make them participate in the new economic structure (Brock-Utne, 2000). Brock-Utne adds that a few who managed to get a bit of colonial education were also molded so that they would cease to think as Africans but as "fair-minded Englishmen." Education was used as an ideological weapon to create feelings of inferiority in Africans (Brock-Utne, 2000, p. 19). In serving colonialism,

Rodney (1976) observes, the church often took up the role of arbiter of what was culturally correct. Lawuo (as cited in Brock-Utne, 2000) makes clear that the missionaries used education as a tool to convert Africans as well as to make entry into new areas to pave the way for western socio-economic and political structures. Lawuo (as cited in Brock-Utne, 2000) explains the reason for educating and retaining Africans in their homeland.

> According to David Livingstone, who first came to Africa as a missionary sent by the London Missionary Society, the most important duty of the European Christian Missionary in Africa was to integrate the African into European economic structures. Africa, he declared, should not be allowed to industrialize but instead it should serve as a plantation for the metropole, growing the crops demanded by industrial Europe. (p. 19)

The slave trade, the concentration on cheap labor, abandonment of traditional industries and importation of European goods resulted in technological stagnation which is still felt severely today. African creativity and initiatives in the areas of technology as Rodney (1976) explains was "destruction without redress" (p. 253). Most African industries were abandoned. Strict rules were imposed to regulate any type of African creativity and innovation in order to protect the colonial market. In Tanzania, some of these rules still exist and are enforced. For example, the so-called illegal whisky (*Konyagi*), which was locally distilled in the rural areas during the colonial period, is still banned. This type of local made whisky is relatively cheap for the rural people with low income and it is equivalent to some expensive imported whisky that is officially recognized. For many years, rural women have educated their children by secretly distilling and selling this kind of product.

From this perspective, contemporary problems continue to have a great impact on rural Tanzanian women's economic roles and social status. Tanzania, like the other

African independent states, inherited political ideologies and structures designed to consolidate male privilege and power and women's subordination (Tamale, 2000). In the same context, Tanzanian women interact within the constraints and opportunities of existing structures as they take actions that will ultimately restructure the social system.

In many African societies women are still the providers for the family and guarantors for community survival. As Boakari (2004) reflects, they are Africa's lifeline in producing food and export crops; keeping domestic life going becomes impossible without the able hands, tireless legs and resourcefulness of these African women. Nonetheless, their marginalization was neither addressed by colonialism nor have more recent structures or policies been effective in addressing female discrimination and exploitation (Boakari, 2004). Will this trend change the lives of African women who are working hard while surrounded by poverty and numerous health problems? Can the invisibility of women in private and public spheres give them a chance to exercise their potential? How is the global world prepared to help these women relieve the impact of an economic crisis that deteriorates each day? These questions cannot be answered in vacuum. They cannot be answered without talking about the social, political, cultural, and economic aspects resulting from the current global economy that becomes worse everyday.

Cultural, Social, Political and Economic Dependence

The right to participation and women's emancipation has been discussed in many gender and women studies; however, though we are in the 21st century, women's exclusion and poor conditions still exists (Richards, 2001) in Tanzania and elsewhere around the world. With the Tanzanian economy still entangled in the neo-colonial web, it

is not easy to contextualize rural Tanzanian women's agency and exclusion outside the country's international debt burden that continues to make the lives of women and children miserable. The encouragement of the implementation of the structural adjustment policies by the International Financial Institutions as Okome (1999) argues, is a hegemonic project of the West directed toward integrating African countries more firmly into the world economy. This integration forces the country's economy to remain "entangled in the neo-colonial web" (Shivji, 1976, p. 24). This web makes it harder for any poor African state, like Tanzania, to act in a manner that considers autonomous development to be a primary goal. Having no power of its own, it becomes difficult for a country to defend its people against the vagaries of the SAPs (Okome, 1999).

Rural women, especially, and their children, are victimized by the fallout from these policies. In times of economic crisis, Staveren (2001) observes, women bail out governments through their activities in caring for the economy. Women, who often bear primary responsibility for household living standards, consequently, tend to make up losses in purchasing power and public services provisioning with their own unpaid labor, which never enters the national statistics (Staveren, 2001, p. 16). A great part of rural women's work and economic activities that keep the nation going, get no public recognition.

Women are adversely affected by the frequent change in global financial trends and policies. In these situations, women often demonstrate their capabilities in finding different ways to mitigate the effects on their households of reduced government expenditure on public goods and services (Staveren, 2001, p. 10). This situation has become a norm to the rural women in Tanzania since the 1980s. For these women the

Structural Adjustment Programs (SAPs), privatization, and liberalization policies resulted

in reduced public expenditure, fewer and fewer subsidies for agricultural implements and

food, and increased fees on health care and school fees for their children. Women's lives

and their children's wellbeing are affected both at the micro and macro levels.

The control of a country's economy by the international foreign corporations is

largely indirect. As Shivji (1976) puts it, they come in different forms of partnership

agreements: such as patent rights, hiring of trade marks and expert personnel, supplying

management and consultants, and training of citizen bureaucrats all in favor of taking out

enormous profit (Shivji, 1976). Those who come as donors bring their own experts and

management at high cost instead of utilizing the available local resources. In most

instances, the end of the grant signifies the end of unsustainable projects. This is manifest

by the "state gatekeepers" (Boakari, 2004) roles, allowing the "bureaucrats to dull the

consciousness of the exploited masses of the population" thereby serving very well the

interest of the international corporations (Shivji, 1976, p. 13). In reality, political

liberation did not translate into economic and cultural liberation, but the continuation of

exploitation of Africa's rich resources for the benefit of international corporate capital

and its local agents in Africa (Brock-Utne, 2000).

For example, in Tanzania, in the name of globalization as Mbilinyi (1997)

observes, the World Bank, foreign corporate businesses, and other donors are putting

much pressure on the government to liberalize land tenure, as well as to guarantee them

security of land ownership and control. They are demanding that the government

"intercede on their behalf in disputes with local villages over land, water, labor, and other

basic resources" (p. 11). This massive and intensive exploitation, which changes names

to suit the prevailing conditions, continues to produce poverty, misery, and human degradation. Colonialism provided Africa with few growth points. Its activities such as mining and cash-crop farming speeded up poverty and the decay of traditional African life and lack of self-determination (Okome, 1999). In the current global economy, the same activities and interests are still at play. As Boakari (2004) asserts, in the name of globalization, foreign corporations are plundering the continental wealth in every shape and form, while other agents, serving as friends, annihilate or severely disfigure whatever little of Africa and the African has resisted.

Colonial governments were interested in the exploitation of cheap labor to satisfy their interests. As a result, African traditional life was deprived of its customary labor force and its traditional patterns of work at the expense of the colonial interests (Brock-Utne, 2000; Rodney, 1976). The impact of colonialism left many villages deserted and starving as the able-bodied males were drawn to colonial labor reserves where the landless African families were kept as squatters (Khasiani, 1995). The money economy transformed the traditional sector into one that was just as deprived as any reserve (Rodney, 1976).

Traditionally, monoculture was non-existent. It was introduced by the colonialists and replaced the diversified agriculture that was predominant in African tradition. Numerous crops that were domesticated within the African continent were replaced by the so-called useful food plants of foreign origin (Rodney, 1976). Cash crops, such as cocoa, tea, coffee, tobacco, sugar, and peanuts, all for export, were encouraged at the expense of food crops for Africans. The result was a neglect of food production that resulted in malnutrition and starvation (Shivji, 1976). Expanding on this, Boakari (2004),

Oduyoye (2002), and Charlton (1984) illuminate that the emphasis on one or two cash crops for sale abroad that sometimes excluded staple foods had many harmful effects more evident today, and the fault added to Africa's problems.

The encouragement of plant genetic manipulation, Oduyoye (2002) observes, promotes the elimination of local species suited to the local climate and resistance to diseases. The long run effect is felt in the ecological degradation, global warming, and unending famine. In today's global economy, Oduyoye (2002) points out, "the money economy that neglects the wellbeing of African people, makes its ways into Africa's agricultural economy by utilizing the traditional land for export crops, as well as controlling what can be planted" (p. 52). This is "comparative advantage of one part of the world to manufacture machines while another part of the world engages in simple hoe-culture of soil" (Rodney, 1976, p. 258) which continue to devastate the contemporary African women. This situation increases the dependence of Africa on other countries especially of the West.

The impact of dependency is felt in every aspect of the life in many African countries, and it can be regarded as the "crowning vice among the negative social, political and economic consequences of colonialism in Africa" (Rodney, 1976, p. 258). This relationship, which is conditioned by external forces from the developed world (center), creates a center-periphery relationship between the two worlds that does not provide African people with the basic needs necessary for human dignity (Ghosh, 2001). It creates conditions that encourage, not only periodic famine, but chronic undernourishment, malnutrition, and deterioration in the physique of the African people—all of which are blamed on the ignorance of African women and poverty.

Africa's politicians and policy makers who are conditioned by these forces are also

blamed. Can today's astounding statistical figures that are used to snigger at African's

women for being illiterate, and that illiteracy is part of the vicious circle of poverty, be

turned into assets to expose the root causes of such situation and allow proper treatment

of the real problem?

While it is true that aid and grants have flourished since the late 1970s, the misery

of African women and children have not yet been reversed. How long will it take to turn

aid and grants into sustainable projects for the future generation that depends on the

efforts of African women? How can the misery of the African people be eliminated? To

understand the reality of Africa and to bring into play real solutions to some of the

continent's chronic problems, these questions can be a guide to those with good

intentions of helping Africa and its women to advance. This is because current efforts

cannot achieve the desired results as recent history monotonously demonstrates to the

critical mind:

> In the unending roll of good intentions to save Africa, all kinds of foreign
> interventions, based upon alien readings, interpretations, and comprehension of
> the continent and its peoples, were and remain dominant...While foreign
> solutions abound, Africans continue to become more miserable. A self-sufficient
> cycle of dependency, low-self-esteem, self-fulfilling prophecies of failure, and
> misery seems to have become deeply rooted. (Boakari, 2004, p. 13)

In today's globalized world, African countries are not only poor and indebted, but

are also dependent on the more industrialized countries for restrictive aid, trade,

investments, and technology transfer, under a system of unequal bargaining power (Floro

& Hoppe, 2005; Ghosh, 2001; Shen & Williamson, 1997). In this situation, the report of

the Secretary General (2004) of the United Nations reveals that poor countries like

Tanzania are caught in a vicious circle of heavy dependence on primary commodities,

unstable and declining world prices for non-oil primary commodities, low levels of

export revenues, low levels of import capacities, and unstable external debt (as cited in

Floro & Hoppe, 2005, p. 11) and unemployment. These dependencies are found to impact

education, healthcare services, and women's status negatively (Ghosh 2001). In the study

of "Child mortality, women's status, economic dependency, and state strength: A cross-

national study of less developed countries," Shen and Williamson (1997) found that

globalization in the form of free trade aggravates the gap between the rich and poor

nations while contributing to inequality in income and physical well-being within nations.

"The global market has not delivered all the benefits its public defenders have promised"

(Fischman & McLaren, 2005, p. 345). A number of studies, according to Floro and

Hoppe (2005), show the effect:

> Economic policies and values that emphasize trade and financial liberalization
> and privatization above all else hamper social progress and work only to the
> benefit of certain countries and groups in societies. People's needs, especially
> those of poor women—decent work, social protection and empowerment—are
> becoming subservient to or are derived from (market-driven) economic growth
> and financial policy objectives. (p. 9)

Shen and Williamson's (1997) findings revealed a decrease in the status of

women in dependent countries in contrast to the Multinational Corporations' argument of

improved women status through the provision of employment opportunities. Instead of

being liberated, the women are exploited. This relationship of exploitation overshadows

the reality of globalization in poor countries like Tanzania where there is a profound

interconnection between political, economic, and social actions both within and between

nations that affect the lives of rural women (Richards, 2005, p. 4).

In Tanzania and other African countries, globalization intensified this dependence

through the International Monetary Fund's and the World Bank's imposition of programs

and reform policies as a cure for poverty. The package has come with trade liberalization, privatization, deregulation, and free market policies that lead to reduced social services, increased poverty, and inequality. Multinational Corporations' investments obstruct host government policies that are beneficial to the poor. With the reform policies in play, the first victims are often women and children (Shen, & Williamson, 1997). They are deprived of the basic necessities such as good nutrition, basic education, improved health and sanitation, reliable water supply, and related infrastructure that are the means to achieve the full capabilities of human beings (Ghosh, 2001). Rural women who mainly depend on agriculture are also affected by imports of subsidized food and price dumping, which have endangered local economies and threatened the livelihood of small-scale farmers, especially women, and food security (Floro & Hoppe, 2005, p. 11).

Despite increasing donors to help the poor, their good intentions are accompanied by restrictions that are sometimes questionable. In many instances, donors support what they deem important not what the recipient needs. Some are less interested in teaching poor Africans "how to fish." They find it easy to give them "imported expensive fish," no matter how long it takes to reach them. Celia Dugger in *The New York Times*, (April 7, 2007, p. 1) reports very well on this issue, describing how when some Zambians are starving, some donors stick to defending their interests. Instead of donating cash to buy cheap Zambian local grown maize to feed more people who need food as well as provide the local growers with income to satisfy other needs, some donors are mainly focused on protecting their own interests. Giving an example of how it was hard to convince donors about this particular issue, Dugger explains, "the country's law requires that virtually all its donated food be grown in America and shipped at great expenses across oceans,

mostly on vessels that fly American flags and employ American crews—a process that typically takes four to six months" (p. 1). The proposal to change the law, Celia Dugger continues, "has run into stiff opposition from a potent alliance of agribusiness, shipping and charitable groups with deep financial stakes in the current food aid system" (Dugger, 2007, p. 1). Generally, globalization, as Kellner (2005) observes, continues to impose sets of forces from above generating new conflicts, struggles, and crises seen in poor countries.

In spite of the current dependency characterized by international institutions and increased Multinational Corporations in developing nations, it will be unrealistic to dump the blame for all Africa's problems on colonialism and neo-colonialism. To a certain extent, African nations–Tanzania in particular–are responsible for their internal problems. The rural-urban dependency, inherited from the colonial period, is evident in the continuation of the unequal distribution of resources between the two sectors. It creates the rural periphery-urban center relationship (Mulwa, 1996). In Tanzania, a country highly dependent on agriculture, the rural (periphery) continues to produce food and export crops, while the urban (center) enjoys social amenities that are made possible by the rural population, especially women, who toil with fewer resources using poor technology within a backward infrastructure.

The imbalances in investment that lead to urban-bias policies as Todaro (1992) observes, create conditions where urban areas drain the resources which could be used to improve the rural areas and reduce the poverty. The diversion of resources away from the rural sector, Todaro (1992) clarifies, tends to worsen the imbalance between rural and urban economic opportunities by locating these primarily in urban areas. The process also

contributes to the accelerated rural-urban migration that intensifies the deterioration of the lives of rural women and their children; and the men who stay behind. The problem is manifested in the failure to "harmonize economic and social objectives" to ensure that the benefits of any economic progress equitably reaches the whole population (Lucas, 2001, p. 86).

On the one hand, corruption is largely responsible for economic inefficiency and waste as it affects the allocation of the nation's resources, transferring investment gains to foreign banks, and causing a large part of capital flight from the domestic economy (Todaro, 1994). On the other hand, Mbilinyi (as cited in Gumbo, 2002) observes, some government policies that do not take local needs and requirements into consideration make the situation worse by allowing big foreign companies investing in Tanzania to enjoy five-year tax relief periods, a relief which is not extended to poor women who need it most. Foreign investors create a kind of never-ending tax avoidance cycle in which, at the end of their tax-free period, they either close down or sell the business to new investors who enjoy another five-year tax holiday (Gumbo, 2002) and a massive profit taken back to their home countries. In such cases, the African economy loses out in three ways—non-taxation of production, non-investments in local market, and exportation of needed financial resources.

Therefore, poor African countries like Tanzania, should not expect generous Multinational Corporations and their respective countries of origin to make available to the citizens the "bounties and benefits" of the globalized economy (Kellner, 2005, p. 108). Instead, as Keller suggests these African countries need to wake up and have a new critical thinking and respond to their unending problems. Changes in the economy,

politics, education, and social life as Kellner (2005) emphasizes, demand a constant rethinking of politics and social change that will promote democratization and social justice for the citizens.

Cultural, social, political, and economic structures that define women's role and place in social spaces greatly affect women's agency. The "uncritical acceptance of the sexual division of labor and accompanying gender relations are essentially unalterable conditions of human existence" (Tamale, 2000, p. 11). These conditions are central to women's exclusion in decision making and ownership of key economic resources. Therefore, the best way to conceptualize this exclusion, as Charlton (1984, p. 23) puts it, is to view women as being caught in a triad of dependency that describes the situation, the world as one in which women depend upon men in formal politics at the local, national, and international levels.

Across tribal, national, and regional boundaries, women encounter apparently many obstacles that contribute to a sense of powerlessness, undermining their ability to use their full potentials. Culturally enforced norms limit women from exercising their full potential as leaders and decision makers in crucial issues that affect their lives at the household and national levels. The development of leadership skills appears to be a natural outcome of the efforts of African women. But, obstacles engendered by the patriarchal culture of silence are pervasive, from intra-familial, traditional constraints, right through to the national and international levels of a globally-based male-dominated economic power. These obstacles function as multiple, interlocking, and unspoken barriers to women's advancement. For example, a lack of key resources such as rights to inherit land, limited decision making in certain important issues, and limited capital,

hinder women's participation in economic development, and the way they make choices in their lives. This signifies how gender relations are products of the ways in which institutions are organized and reconstituted over time. Through institutions, Kabeer (2000) emphasizes, rules, norms, and practices are set by which resources are allocated, tasks and responsibilities are assigned, value is given and power mobilized.

Structural constraints that involve entrenched cultural values perpetuate inequalities in gender roles that are normally taken for granted by many Tanzanians, hindering women from exercising their rights to expand their opportunities. These inequalities are often sanctified with cultural justifications that privilege a group of people, in most cases males, at the expense of females. This is the reason behind this researcher's intentions to explore and understand the strategies some women's groups in rural Tanzania employ in overcoming such obstacles in their daily lives. This indicates the importance of understanding the forms of agency these women employ in addressing certain issues in their environment. Therefore, a review of literature by drawing from other studies on rural women's agency, is necessary to enhance the understanding of this agency.

Women's Agency

To be able to understand the rural Tanzanian women's agency and their experiences, understanding the meaning of women's agency is of vital importance. Its understanding will help identify the types of agency these women demonstrate in responding to socio-economic challenges in their rural environment. Oberhauser, Mandel, and Hapke (2004, p. 206) observe that, while some studies provide a clear understanding of the constraints and barriers women face, and began to consider the role played by the

household configurations in this drama, more empirical research on the practices women employ to guarantee their livelihoods and the effects of these struggles on their agency in negotiating the constraints and opportunities before them, is of vital importance. Since women's agency has been ignored as researchers such as Oberhauser, Mandel, and Hapke (2004); Kabeer (2000); and Sen (1990) underscore, the literature on women's agency will help relate to some identified and different ways used by the women in this study to respond to constraints in their environment.

However, given the nature of the concept—women's agency, its analysis from different points of view will be an important guide in understanding and evaluating the agency the women in this study demonstrate. For Kabeer (1999), *agency* is the ability to define one's goals and to act upon them. According to Kabeer, there are multiple aspects of agency that women may exercise in their lived environment. Kabeer clarifies that "agency is about more than observable actions; it encompasses the meaning of motivation and purpose which individuals bring to their activity, their sense of agency, or the power within" (Kabeer, 1999, p. 438). Researchers, such as Bosworth (1999), Cherland and Edelsky (1993), and May (1992), believe that the key characteristic of agency, which is identity, must come from within. This is what Messer-Davidow (1995) sees as the capacity to determine and act that is inseparable from an individual. It comprises action and representation (Stamp, 1995). In other words, it is the people's capacity to define their own life-choices and to pursue their own goals, even in the face of opposition from others. Gardner (1995) emphasizes that the abilities to take action and not resources are the primary goods that should not be overlooked. Gardner cautions that overlooking these abilities is a rejection of agency, which denies personhood that polarizes power relations.

Researchers such as Kabeer (1999), Druxes (1996), and Gardner (1995) agree that agency can be exercised individually as well as collectively. Since women do not live in isolation, their agency is derived from the relationships with other actors (Singer & Shope, 2000; Kabeer, 2000; Charlton, 1984). In looking at women's agency, one has to remember that their agency is not totally an individual activity, but is something that "requires affiliation and reciprocity of others" (Nussbaum, 2000, p. 244) to succeed and sustain. Agency means both, "action that cannot arise from a single, individual source but is always mediated and proceeded by other actions; and always takes place within the field of power relations including those of women" (Gardner, 1995, p. 10). A person's agency can be strengthened by an association with the agency of others in the form of shared agency (McAdams, 1996). Through shared agency, people cooperate with others to change undesirable situations. They integrate with others that have common goals to take actions and change their world (Kabeer, 1999; Freire, 1974).

However, Kabeer (2000) clarifies that women's agency, either individual or collective, can take different forms. It can take the form of bargaining and negotiation, deception and manipulation, subversion and resistance, as well as more tangible, cognitive processes of reflection and analysis. Gardner (1995) believes the capacity to become an agent is potentially available to all people, but such capacities are shaped in the interpersonal and discursive fields of power that may inhibit or enable them. Importantly, it should be noted that the social contexts in which women live greatly influence their ability to act and affect the way they exercise their agency. As Stamp (1995) advises, the concept of agency and subjectivity should be utilized as useful tools for elucidating the cultural and historical specificity of African women's experiences.

Besides individual agency, Stamp (1995) believes African women's agency also resides in the women's communal endeavors and is constantly reinvented in the context of political and social change. That is why it becomes problematic and challenging to conceptualize women's agency in the context of women's subordinated status in their society. Stamp (1995) suggests that those writing about African women's agency, should strive to ask questions that aim to elicit what women do as active agents of resistance and change in the maelstrom of contemporary African affairs. Doing so will help to avoid the danger of seeing African women as "patients" rather than as "agents" (Sen, 1990, p. 149), thus, treating them as a source of agency and worth in their own rights, and not as mere producers (Nussbaum, 2000). Therefore, in this study, social influences which constrain and shape women's agency needed to be understood in order to understand and recognize the agency rural Tanzanian women exercised.

Authors such as McCune (2005), Endeley (2001), and McCabe, Ely, Melze, and Hadge (1998) point out that, historically, women's agency has been silenced and ignored due to stereotypes about women's capabilities in their societies. In the same way, current patriarchal societies continue to hamper women from developing and exercising their agency, mainly because its development threatens the status quo. It is obvious in today's societies, regardless of the level of development, that such stereotypes still exist. Nelson-Kuna and Rigger (1995) call our attention to this current trend in our so-called globalized world. As they point out, in comparing men and women, in many countries men are more likely to occupy positions that permit autonomy while many women lack the institutional power, status, and economic independence to act "*agentically*". As Nelson-Kuna and Rigger (1995) emphasize, in many societies women are constrained from making choices

and taking top leadership positions, by the fact that they are women. In many cases this is generated from cultural values and political practices that exclude women from the public domain, constraining their ability to make contributions to the family's economy and the nation's development (Kabeer, 2000).

However, the constraints and barriers women face do not remove their ability to act. They look for alternatives and take action. Recognizing women's effort and determination, Meyers (2002) encourages providing women with opportunities that will allow them to use their voices to exercise their agency:

> When a woman speaks in her own voice she articulates what she knows....On the one hand, she gains a sense of autonomy in achieving a certain measure of self-determination despite male dominance...On the other hand, this autonomy acknowledges the institutionalization of male dominance and the gravity of internalized oppression, both which impede women's ability to develop and exercise their skills. It does not collapse into despair or cynicism, however, it also explains how women can recognize and resist subordination by exercising agency. (p. 21)

Therefore, as Meyers (2002) advises, invoking women's voices must continue to be a priority even when contemporary societies make an effort to impede it. Through women's voices, their agency can be visible and probably supported and the way paved to demanding their rights. Besides giving women a voice, Sen (1990) points out that women's economic agency should not be overlooked because it has an essential part in enhancing the visibility of women's contributions to social living. Consequently, it can allow women's political agency that may be particularly important in countering the pervasive perception biases that contribute to the neglect of women's needs and claims.

However, for the women to make their voices heard, there is a need to give them an opportunity to talk and to be heard, explaining how the social context affects their agency. This is important because women's capacity to act is determined by the particular

social, political, and cultural systems which, in most cases, dictate how women respond to major issues. It is also important to understand the needs and behaviors that are important in enhancing women's capabilities to empower themselves. This will help to recognize the most important resources for women to cope with constraints in their lives before they can take on the task of transforming that situation. As Kabeer (2000) clarifies, "meeting daily practical needs in ways that transform the conditions in which women make choices is a crucial element of the process by which women are empowered to take on more deeply entrenched aspects of subordination" (Kabeer, 2000, p. 33).

This is important because women's livelihood strategies do not merely refer to narrowly defined economic practices; rather, they involve transformative struggles through which women work to empower themselves by reshaping their identities, lives, and relationships within households and communities (Oberhauser, Mandel, & Hapke, 2004). Therefore, understanding agency helps to explain how women actively make decisions by manipulating the situation to best optimize their needs and those of their families, all of which are dependent on existing social structures. Women may use collaborative economic activities not only to promote their own well being but also the economic and social empowerment of their communities—thus, "exploiting, and creating spaces of inclusion" (Oberhauser, Mandel, & Hapke 2004, p. 207).

Rural women's responses to social economic challenges do take place in a context of social structures, which sometimes allow them to assert their agency, whether overtly or covertly. Agarwal (1997) cautions that while women's overt actions may appear as compliance with social circumstances, it does not necessarily mean they accept the legitimacy of gender inequality. Kabeer (2000) elaborates that, at certain times, women's

agency can be a replication of the existing social patterns. It can also be one of the strategies women use to prepare to react to and overcome barriers that bar their participation in economic empowerment. Kabeer clarifies that, at certain times, the agency that women assert may appear to an outsider as compliance with the existing subordinating norms when actually they may constitute women's forms of personal resistance. Agarwal (1997) emphasizes that what may seem like submission may hide more subtle strategies of resistance and that what sometimes appears to an outsider as women's compliance with patriarchal norms may actually be a covert assertion of power among women.

In the analysis of women's agency, we are reminded that women are social beings who interact with others in their environment. Therefore, in diverse contexts, women's strategies to respond to challenges mostly depend on the availability of resources and other social-cultural factors that dictate their participation in economic activities (Oberhauser, Mandel, & Hapke, 2004, p. 207). Women's ability to make strategic choices to respond to different issues and situations that affect their lives entails the process of change in which women act as social change agents. This agency entails the recognition of individuals' rights and ability to define their own goals and priorities and to act upon them (Kabeer, 2000, p. 27). In such a process, women exhibit different and sometimes limited forms of agency. Women also use their livelihood strategies as a mechanism for meeting both their productive and reproductive responsibilities in various ways. This is because the potential people have for living the lives they want and of achieving valued ways of being and doing are only possible in a combination of resources and agency (Sen, 1990).

Agency being individual or collective relates to self determination. For Sen (1999), it is the same agency that echoes with the agenda of contemporary rural women's groups, which highlights the active role of their agency in bringing about social change. Although women are clearly assertive actors who struggle for better conditions for themselves and their families, Gardner (1995) observes that their efforts often seem to produce limited or ephemeral results and women's subordination persists. Gardner accentuates that women are both active subject and subjects of domination. "They always play an active part that goes beyond the dichotomy that flattens out a complex and ambiguous agency in which women accept, accommodate, ignore, resist or protest— sometimes all at one time" (Gardner, 1995, p. 4).

In these conditions, Rigger (1992) clarifies that to assume that the multiple voices of rural African women are not shaped by domination is to ignore social context and legitimize status quo. Also, to assume that these women have no voice other than an "echo of prevailing discourses is to deny them agency and simultaneously repudiate the possibility of social change" (Riger, 1992, p. 737). It is to negate women's real experiences of power, resistance, and contestation that sometimes are exercised simultaneously (Stalker, 1996). Therefore, it is unfair to presume that rural African women have no agency at all. In this way, caution should be taken before labeling these women as submissive to men without understanding the reasons for responding that way. It is hard for an outsider to understand women's hidden strategies that are combined with other visible strategies in responding to certain situations. It is important for "researchers to focus on the resistance, agency, and contestation which women practice rather than to assume their passivity and acceptance" (Stalker, 1996, p. 105).

In their studies, Oberhauser and Pratt (as cited in Oberhauser, Mandel, & Hapke, 2004) found out that women's collective livelihood strategies opened up economic opportunities and builds social networks in poor areas. At the same time, they also found the rural context presents barriers, since groups have difficulty gaining access to markets, obtaining information and supplies. This is quite true with rural women in Tanzania, where poor infrastructure limits them in access to markets and supplies—a crucial factor that Oberhauser, Mandel, and Hapke (2004) found to largely impact women's economic activities. Not only that, but also political, economic, and cultural practices that are associated with gendered livelihood strategies impact women's activities by shifting gender roles and the division of labor within households and communities. Therefore, whatever the position of women in their society, the interrelationship of these economic factors and rural women's agency is very important.

Situating the Freirean Dialogical Humanistic Approach

This study was built on Freirean dialogical humanistic approach based on Freire's (2003) *conscientization* perspective. Freire's (2003) ideas of conscientization were more useful in framing the observations, data collection, analysis, and presentation of findings. Having an ideal theory enabled the researcher to manage several issues associated with the role as an active participant observer and an insider. It helped the researcher not to lose an analytical perspective—"to exercise her subjectivity in a garment that cannot be removed, except to manage it" (Henstrand, 1993, p. 96). *Conscientização,* as Freire (1974) explains, is an on-going process by which people move toward critical consciousness, develop critical levels of awareness of their reality and take action to change it – a process that gives voice to people submerged in a culture of silence.

"*Conscientização* represents the development of the awakening of critical awareness" (Freire 1974, p. 19). It involves people in the search for self-affirmation by making it possible for them to enter the historical process as responsible subjects (Freire, 2003).

The researcher chose the Freirean approach because it provides guidelines for understanding that the marginalized, the invisible in our society have their own experience. And, that they own valuable knowledge that they can share with the rest of the world if given chance to do so. In the realization that women have their own knowledge and experience in responding to challenges, the researcher gave them a chance to encourage them to see themselves as sources of information and knowledge about their reality. The Freirean approach encourages researchers, especially of the marginalized, to consider the participants as knowers and active agents of social change, not as mere victims. Freire insists that respecting the autonomy and dignity of every human being is an "ethical imperative" and not a favor that one may or may not concede to others (Freire, 2001, p. 59).

In this study, the Freirean approach gave the researcher an opportunity to hear the women's voice, to listen to them, and to understand their concerns. As a result, the rural Tanzanian women revealed their awakening critical consciousness that led the way to their expression of social discontents that impede the way to their agency. Relying on a Freirean dialogical humanistic approach helped this researcher to put aside a scant knowledge about the rural environment, which she experienced for only ten years of childhood, and to allow the women to speak in their own words about their lived experiences. The approach helped the researcher to clarify her role to the participants succinctly telling them the main aim of wanting to learn from them. To convince the

participants, the researcher explained to them her current dual roles which make her neither a total insider nor an outsider. The researcher concentrated on her role as a researcher and consciously considered what was crucial in the analysis of the rural women's experiences and reality.

Since the women's effectiveness is dependent on many factors within their environment that inhibit or enhance their capabilities, giving them a voice to talk about these constraints would help the women to move away from the views that they are incapable, submissive, and ignorant. In other words, it is a humanist and liberating *"praxis"* that enables them to overcome their false perception of reality (Freire, 2003) and helps them to improve their self-confidence, which is necessary for their liberation process. Nussbuam (2000, p. 69) sees it as an approach that is respectful of each person's struggle for flourishing. And it treats each person as an end and as a source of agency and worth in her /his own right.

The Freirean dialogical humanistic approach guided this researcher in listening to and observing the participants carefully in their context. Listening, as Freire (1998) describes, is "an activity that goes beyond mere hearing…Is a permanent attitude on the part of the subject who is listening, of being open to the world of the other, to the gesture of the other, to the differences of the other" (Freire, 1998, p. 107). In DeVault's (1999) observation, "listening recovers the parts of women's lives that have disappeared because of their exclusion in many spheres" (p. 92). The Freirean approach helped the researcher to develop strategies for listening around and beyond words—both in what transpired during the interviews and during the time spent listening to tapes and interpreting respondents' accounts.

Through listening and observing, the researcher was able to realize that some groups of rural Tanzanian women no longer embraced "self depreciation"—a characteristic that convinces people of their own unfitness to perpetuate dependence (Freire, 2003, p. 63). These women were more aware, more energized to transform their environment. Normally, the oppressors always act upon the people to "indoctrinate them and adjust them to the reality which must remain untouched to maintain the status quo" (Freire, 2003, p. 94). However, these women—instead of remaining engrossed in the culture of silence that regards them as adaptable and manageable beings, a situation that keeps them away from developing critical consciousness necessary to transform their world (Freire, 2003, p. 73)—responds in a variety of ways to change their existing conditions. Instead of accepting the passive role imposed on them and adapting to the world as it is, these women were applying different strategies to transform the structures in their society so that they could become beings for themselves (Freire, 2003, p. 74).

The women's actions go hand in hand with Freire's moral philosophy which holds that human beings, to a certain extent, become critical subjects in order to control their own destinies (as cited in Roberts, 2000, p. 49). Such critical thinking, according to Freire (1985), starts from perceiving the root causes of one's place in society—the socio-economic, political, cultural, and historical context of our personal lives. This type of critical thinking does not stop there, it goes beyond perception—toward the actions and decisions people make to shape and gain control over their lives (as cited in Lankshear & Knobel, 2005, p. 299). Such transformation, however, which normally occurs through the process of conscientization, will undermine the purposes of the existing institutions that would like to maintain their dominance in different fields (Freire 2003).

As Freire (2003) asserts, human beings are social actors, who possess knowledge of their own reality. No matter what conditions they are in, they can communicate this knowledge to others through dialogue, and it is through dialogue that people achieve significance as human beings. Freire (2003) believes human beings are naturally inquisitive about their environment and conditions. He asserts that people are always curious about their reality and are capable of learning what they know and do not know. They are capable of using their knowledge to gain more knowledge to learn to solve their problems. Freire (2003, p. 85) believes the dialogical approach creates social knowledge which can be obtained from empowering the knowers themselves. So he suggests that researchers direct their inquiry towards humanization—the people's historical vocation.

Freire contends that the pursuit of full humanity cannot be carried out in isolation or individually, but only in fellowship and solidarity with others. He cautions that no one can be genuinely human while preventing others from being human. In order to allow participants' active participation, Freire (2003) advises that researchers must move from directing to facilitating, from talking to listening, and from doing to observing. This will help the researcher to understand the participants' needs and to tap into their abilities for their own benefit. This is possible through dialogue that requires an "intense faith in humankind, faith in their power to make and remake, to create and recreate, faith in their vocation to be more fully human; which is not the privilege of an elite, but the birthright of all" (Freire, 2003, p. 90).

This researcher took the opportunity to learn from the experiences of rural women, who are the best owners of the knowledge and understanding of their reality. Freire (2003) offers an approach that requires investigators and people [participants] to

act as co-investigators. Freire (2003, p. 107) clarifies that "the more active an attitude

people take in regard to the exploration of their thematics, the more they deepen their

critical awareness of reality," and, in the process, they take possession of that reality. This

is what Freire calls reflection-praxis on both sides—the researcher and the participants.

This approach enabled the researcher to listen to the women in a voice that is not

distorted by the mindset of an investigator in order to capture their perspectives in a way

that could be communicated to policy and decision makers, and other organizations with

the intention of collaborating in the empowering of the women.

In this study, the researcher approached the women with a language of simplicity

and clarity. This act provided them an opportunity to access the critical discourses that

enabled them to reflect on themselves and on their world, in order to expand the scope of

their perception of their reality (Freire, 2003). In this way, it helped the rural women to

begin to single out elements from their background awareness and to reflect upon them.

> These elements are now objects of their consideration, and, as such, objects of
> their action and cognition...Although the dialectical relations of women...exist
> independently of how these relations are perceived...the form of action they adopt
> is to a large extent a function of how they perceive themselves in the world [they
> live in]. (Freire, 2003, p. 83)

Freire's idea of *conscientização* involves not only an awareness of one's social,

political, and economic situation but also an awareness of one's ability to take action (and

to act) against the oppressive elements of one's reality, in order to transform the situation

(Freire, 2003, p. 13). [*Conscientização* is a Portuguese word in which *conscience* means

consciousness, and *ação* means action]. In selecting such an approach, the researcher

hoped that through the process of conscientization the participants [in this case the rural

women] would be encouraged to constantly analyze their reality, to become more aware

of the constraints in their lives, and to take action to transform their situation. According to Freire, this is an ongoing process by which a person moves toward critical consciousness—that leads to praxis (action-reflection-action)—which transforms the world and leads to humanization (Freire, 2003).

The researcher in this study was interested in understanding how rural Tanzanian women, through their experiences, which are part of their history, looked at different possibilities and took action to change their reality. Women's effectiveness is dependent on many factors within their environment that inhibit their capabilities. Understanding women's experiences and reality from their own voices will give an outsider a sense of appreciation and awareness of what these women do and go through. Freire (1974) developed techniques for giving opportunities to people whose voice is submerged in a culture of silence which keeps them powerless and hinders them from seeing themselves as fully human.

Freire (1974) shows the importance of establishing the humanity of participants. This can be achieved by recognizing the participants' voice, allowing them to speak, by respecting and recognizing their presence and contribution to the society, by treating them well, as well as by respecting their knowledge of their situation and by creating contexts where the people have the right to speak and discover their humanness (Olds, 2001). Through the lens of Paulo Freire, the researcher dialogically investigated how the rural women collaborated with others to develop strategies to change their immediate situations. As Freire (2003, p.106) advises, it is through dialoguing with people about their actions that generative themes are recognized. To investigate generative themes is to

investigate people's thinking about reality and people's actions upon reality, which is called praxis.

This researcher took this approach in hopes of learning from the rural women's experience, as well as to grasp their perceptions of their reality. The researcher did this knowing that the approach would help her to understand and analyze that experience, to enable her to find common themes, and to connect that experience to others, in order to broaden and deepen their understanding. This in turn may add to the critical analysis of existing institutions and social structures. And it can lead to more action for the improvement of the rural women's lives and their environment.

In spite of this researcher's familiarity with the life and culture of rural Tanzanian women, she sought to explore their agency and experiences in responding to their socio-economic reality. It was vital to capture the women's experiences in their own voices, by allowing them an opportunity—individually as well as a group—to tell the stories of their experiences as they participated in various activities for their economic empowerment. Also, the researcher sought to explore the relations as experienced by the rural women themselves, as they asserted their agency at the household and community levels. The researcher investigated how critical both overt and covert women's agency is in trying to bring social change to their families and rural communities. In the process, the researcher investigated how women took actions and worked around the limitations that bar them from pursuing their livelihoods. The researcher also explored how rural Tanzanian women exhibited the agency to economically empower themselves and to contribute to the development of their rural communities. Chapter Three presents the methodology and strategies that were used to investigate some rural Tanzanian women's experiences.

Chapter Three: Methodology

Introduction

Chapter three presents the methodology and strategies used to collect data. It gives the rationale for the methodology used and clarifies strategies the researcher utilized that enabled the study to have the shape it is able to portray. The chapter describes the processes the researcher followed to collect, organize, analyze, interpret and present data. It also provides discussions about the importance of a cultural broker, the role of the researcher, the limitations encountered, and the importance of doing research in a particular cultural context.

According to Silverman (2005) a methodology is how the researcher goes about studying a phenomenon. In searching for an appropriate methodology, the aim was to find a method that would allow the researcher to recover the muted voices of rural women to understand how they fared and responded to socio-economic issues in their specific environment. Even though this researcher had some understanding of some of the issues these rural Tanzanian women face, she was aware of the privileges she had had compared to them. The religious life the researcher has lived for more than half of her life and the formal higher education received clearly distanced her from the reality of these rural Tanzanian women. Therefore, instead of relying on perceptions to identify the barriers and strategies from the literature and personal experience, the researcher was more interested in how the women themselves understood and described their realities.

Having this in mind, this researcher wanted a methodology that would help uncover the rural women's practical skills, knowledge, wisdom, and other qualities that have been submerged in the culture of silence that is encouraged and embraced by

society. Therefore, the researcher looked for the methodology that would help to explore those areas which, due to "androcentric bias, have so far remained invisible" (Mies, 1999). These included "women's social history, women's perceptions of their own situation, their own contribution, their own subordination, and their own resistance" (Mies, 1999, p. 70). It was necessary for the researcher to make visible those areas of female existence, which so far are repressed, socially invisible, and not appreciated. To fully describe women's experiences we often need to go beyond what DeVault (2002, p. 99) calls "standard vocabulary"—not just in our analyses, but also in the ways that we actually talk with those we interview. By speaking in ways that open the boundaries around standard topics, DeVault (2002) observes, we can create space for respondents to provide accounts rooted in their own realities.

Therefore, to be able to understand some rural Tanzanian women's agency, it was vital for the researcher to allow these women not only to be visible but to be heard articulating their experiences and identifying issues that limit their capabilities as they participate in various activities for their economic empowerment–the process Jane Marcus calls "invisible mending" (as cited in Munro, 1993, p. 164). The researcher sought to explore how rural Tanzanian women, as change agents, critically see their own world and how they apply different strategies to address challenges they encounter in the process of transforming their society. To accomplish this goal, the researcher deliberately and actively integrated what Mies (1999) calls "double consciousness" into the research process to enable the correction of distortions of perceptions on both sides and to widen the consciousness of both the researcher and the participants (Mies, 1999, p. 71). To uncover the rural women's meanings, the qualitative research approach was adopted.

Rationale for Qualitative Approach

A qualitative research is an inductive process in which the researcher, as a research instrument, gathers data to build concepts or theories rather than hypotheses to be tested. The methodology uses words, texts, or pictures rather than numbers to convey what the researcher has learned about the participants (Merriam, 2002). In the process, the researcher has an advantage to utilize various strategies to collect data. Patton (as cited in Merriam, 1998, p. 6) describes qualitative research as an effort to understand situations in their uniqueness as part of a particular context and its interactions. It is a methodology that does not attempt to predict what may happen in the future. Instead, it seeks to understand the nature of the setting, what it means for the participants to be in that setting, what their lives are like, what is going on in their environment and what meanings they attach to their own world. For Rubin & Rubin (2005) a qualitative inquiry seeks to understand the meaning of a phenomenon from the participants' perspectives.

To be able to write about the women and their diverse experiences into the discipline, DeVault (2002) suggests, we need to move toward new methods that allow writing about women's lives and their activities. Schatz (2002) points out that this is possible by using qualitative data that allow the researcher to contextualize data, as well as illuminate social practices, beliefs, and norms that shape women's position. As Wolf (1997) insists, qualitative and comparative data are needed, to represent the voices, decisions, desires, and acts of resistance of the unrecognized rural women in their environment. Qualitative inquiry, Schatz (2002) explains, offers the most advantageous approach to deal with multiple, socially constructed realities of rural women in understanding how they critically view their realities. "Unlike a quantitative research that

emphasizes the measurement and analysis of causal relationships between the variables, a qualitative research seeks to answer questions that stress how social experience is created and given meaning" (Denzin & Lincoln, 2003, p. 13).

In support of the use of a qualitative approach, Kabeer (1999, p. 447) succinctly and clearly explains that, statistical perspectives on certain variables such as on decision-making may provide a brief glimpse of processes of decision-making without revealing the subtle negotiations that go on between women and men in their private lives. Such perspectives may result in underestimating the informal decision-making agency women often exercise. A good example is from Silberschmidt's (1992) study of the Kisii women in Kenya on their accounts of "actual" decision-making. Silberschmidt explicates that, despite the fact that women admitted that men should be consulted on all sorts of issues, in reality, many women made such decisions themselves. Kabeer (1999) points out that the inability of a purely statistical approach to capture such informal aspects is not simply a measurement of failure, but also has conceptual implications. As Creswell (2002) emphasizes, the intent of this study was to establish the detailed meaning of the information from the rural women's experiences, to capture such experiences rather than to generalize the results and standardize their responses.

Mies (1999) suggests an approach that maintains a vertical relationship between the researchers and participants and recommends that such relationship be viewed from below and replace the view from above. In such circumstances, "the contemplative, uninvolved 'spectator knowledge' must be replaced by active participation in actions, movements, and struggle for women's emancipation" (Mies, 1999, p. 72). In this study, with the intention of serving the interests of the marginalized and invisible rural women,

the qualitative approach was necessary, not only to allow the maintenance of a bottom-up vertical relationship, but to provide for a more reciprocal relationship between the researcher and the participants. In this study, the relationship was much more reciprocal—more diffuse and much more complex because of the researcher's multiple identities other people will not be able to experience. An approach, suitable in providing means for the rural women to regain their ability to think for themselves, to voice their needs and concerns, as well as to remember their history in their own culture (Freire, 2001) was necessary. To accomplish this, the researcher chose a qualitative case study to better address the rural women's reality and their responses to challenges they faced in the process of changing their environment. This section presents the protocols the researcher followed while collecting and analyzing data, and presenting the findings.

Research Design

In a qualitative study, "design is an ongoing process that involves 'tacking' back and forth between different components of the design, assessing the implications of goals, theories, research questions, methods and validity threats for one another" (Maxwell, 2005, p. 3). In qualitative research, researchers follow a flexible design which is based on the ongoing data collection process and analysis (Taylor & Bogdan, 1998). What is important is for the researcher to make sure the design fits not only with its use but also with its environment (Marshall & Rossman, 1995). In this study, there was a need for the researcher to keep assessing how the chosen design actually worked during the research, how it influenced and was influenced by the environment, and what required adjustment and changes were necessary for the study to accomplish its goal. The following section provides a road map of how the study was conducted.

Case Study

A case study approach was used to explore rural Tanzanian women's experiences in their own context. This approach was considered appropriate because of its richness in revealing the "understanding of humans as they engage in action and interaction within the context of situations and settings…and in better assessing social change than more positivistic designs" (Merriam, 1998, p. 41). A case study approach was vital to enable the researcher to understand specific issues related to rural women in their own specific environment as they worked to improve their livelihood. It "allows thick descriptions that put the reader vicariously into the context and allows her or him to interact with the data presented" (Erlandson, Harris, Skipper, & Allen, 1993, p. 40).

According to Platt (1999), a case study is a bounded system in which, the boundaries are always kept in focus. Instead of using hypotheses set in advance to determine the content of the study, the study limits itself within the boundaries to understand what is happening and deemed important within these boundaries (Platt, 1999, p. 162). In addition, Yin (1984, p. 23) defines a case study as an empirical enquiry that investigates a contemporary phenomenon within its real-life context; especially when the boundaries between the phenomenon and the context are not clearly evident, and in which multiple sources of evidence are used. For Platt (1999), a case study describes an individual's experience, and develops idiographic interpretations of that experience. Yin (1984) points out that, "case study materials give holistic accounts of events or life-patterns" (p. 165) which show social support and constraints by helping in the understanding of how one event is linked to another in a strange setting, giving the context of the particular phenomena.

A case study is suitable in presenting a complete description of a phenomenon within its context (Yin, 1993). It raises the reader's level of understanding of the focus of the study (Erlandson, Harris, Skipper, & Allen, 1993). Yin emphasizes that a case study provides the possibility of the phenomena being visible, which would otherwise be cut off from the audience for which it was intended. It provides a thick description necessary for judgments of transferability between the sending and the receiving contexts (Erlandson, Harris, Skipper, & Allen, 1993). The qualitative case study gives the researcher opportunity to spend "extended time on site, in contact with the activities and operations of the case, reflecting, and revising meanings of what is going on" (Stake, 2000, p. 445).

A case study, as Murray (2003) verifies, permits a researcher to reveal the way a multiplicity of factors has interacted to produce the unique character of the entity that is the subject of the research (Murray, 2003, p. 35). It is the method of choice when the data to be collected about a situation will come from many sources, including people, observation, records, and others (Yin, 2003). The case study material provides what Yin (1984, p. 170) calls aesthetic appeal by supplying human interest, good stories and a more humanistic mode of presentation than the traditional scientific /quantitative style. The "aesthetic appeal in turn can be a means of persuasion in the sense that it eases access to practice oriented and non-academic audiences" (Yin, 1984, p. 166) –in this case including rural women.

Accordingly, the current quantitative measures of women's situation, Schatz (2002) argues, lack qualitative ground or cultural adaptation that may help in capturing realities in different backgrounds and cultures. For example, Osirim's study of "African

Women's Entrepreneurship and Cultural Production," illustrates that a lot of statistics and generalizations about "work and its discontents" gave little real understanding of how women led their daily work lives, experienced their jobs, or perceived work-related issues (Osirim, 2005, p. 3). Osirim suggests using a method that will capture the women's reality in their daily lives in studies dealing with women's experiences.

Therefore, to be able to understand the reality of rural women in Tanzania and their responses to socio-economic challenges, a qualitative case study was judged as most suitable in exploring women's issues in their own rural context. It was used in a way that it incorporated the views of the "actors"—rural women in their reality. The qualitative case study allowed the researcher to consider not just the voice and perspective of these actors, but also of the relevant groups of actors and the interactions between them. The researcher's understanding of Paulo Freire's (2003) views that it is not the researchers' role to speak to the women (participants) about their own world view, nor to attempt to impose that view on them, but rather, to dialogue with them about their views and the researchers', was also fundamental in the study. This was in recognition that the participants' view of the world, manifested variously in their actions, reflects their situation in the world (Freire, 2003, p. 96).

Researchers, Freire (2003) recommends, should integrate praxis and research in such a way that the research process becomes a process of conscientization for both the researcher and the participants. This is a methodology of *conscientização*: a Freirean approach which emphasizes that the study of an oppressive reality is not carried out by experts but by the objects of oppression, an approach that allows participants to become subjects of their own research and action (as cited in Mies, 1999, p. 74).

The researcher utilized a reflective process of research using different strategies of qualitative research to investigate the reality of rural Tanzanian women as they lived it. In following the Freirean approach, the methodology of investigation was dialogical, affording the opportunity both to discover generative themes and to stimulate participants' awareness in regards to themes generated so that, through effective communication, participants could easily refer to their reality and world view, in which their generative themes are found (Freire, 2003, p. 97). In the process, the researcher became a facilitator, a learner, and a listener, not a teacher. In doing so, she allowed the participants to set the direction and learned the participants' views rather than imposing her own views on the research situation. The researcher worked with groups of women who were actively engaged in different small home businesses to improve their lives and their economic status in their respective rural communities.

Since there is no single strategy that can "grasp all of the subtle variations in ongoing human experience" (Denzin & Lincoln, 2003, p. 31), this researcher opted to employ a wide range of interconnected interpretive strategies to better understand the experiences of rural Tanzanian women in their environment. The researcher used in-depth interviews that helped her to uncover processes and mechanisms that underlie women's situation at the micro-level and their responses to challenges. The actions of observing, listening to, and interacting with them helped the researcher perceive and understand well the women's invisible leadership skills, potentials, knowledge, various other skills, wisdom, and talents that are rarely mentioned or noticed, and are taken for granted by their society. At the same time, the researcher gained some insights regarding these women's reality and their needs as change agents in their rural environment.

As Schatz clarifies, with the qualitative approach, certain issues could be revealed and made clear, and more nuanced gender issues could be conceptualized to better understand women's situations and their responses (Schatz, 2002, p. 145). This case study approach was very important because these rural women had been neglected in many affairs; therefore, they had never been encouraged to share their knowledge regarding what they did on a daily basis. It contributed in tearing down the walls of silence that had hidden in the rural women's "triple and overlapping marginality"—being female, rural and usually poor (Mandriz, 2003, p. 373).

The qualitative inquiry provided the flexibility of using different strategies of interviewing, participating, and observing the participants in their own settings that were accompanied by description and interpretations in the data analysis stage. The application of different strategies is very important. It provides the researcher with different possibilities for knowing the social settings the researcher describes and analyzes (Miller, 1997). It enables the researcher to study the subjects in their natural settings: attempting to make sense of or interpret phenomena in terms of the meanings people bring them (Denzin & Lincoln as cited in Murray, 2003, p. 1). While this researcher used a qualitative approach, she also incorporated some quantified data to make certain issues more clear and to allow the audience to understand as much as possible, the participants and their contexts. The researcher utilized descriptive statistics, graphs, and tables to verify certain information obtained in the process of collecting data.

Research Site-Kagera Region

The study was conducted in the Kagera region, in the northwestern part of

Tanzania along Lake Victoria. Kagera is one of the twenty regions of the Tanzania

Mainland. Kagera region comprises the five districts of Bukoba, Biharamulo, Karagwe,

Muleba, and Ngara.
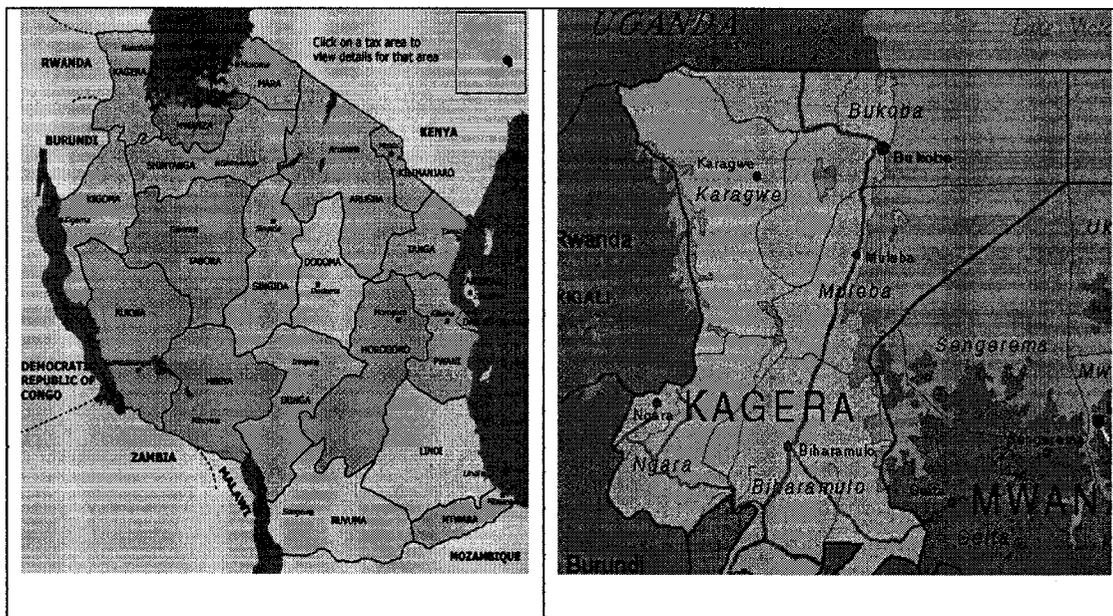
Figure 2. Maps of Tanzania and Kagera Region.

Source: http://www.tra.go.tz/regions.htm

Source: http://www.tanzania.gov.tz/census/maps/kagera.gif

The Kagera region lies between 1° 00′ and 2° 45′south of the Equator and

between 30° 25′ and 32°40′ east of Greenwich. The region covers a total area of 40,838

sq. km (15,707 sq. mi) with a population of about 2,033,888 as per 2002 Population and

Housing Census. The Kagera region borders three countries; Uganda, Rwanda, and

Burundi. It also borders four regions, Kigoma and Shinyanga regions on the south and

shares Lake Victoria water to the east with Mwanza and Mara regions.

The region experiences an enjoyable climate, with an average temperature of 20°-30°C (60°-86° F) throughout the year, which sometimes can drop as low as 10°C (50° F) at night in the rainy season. The Kagera region has two major rainy seasons a year, March to May, and October to December (Kagera Region Government website, 2007). The dry season which is regarded as summer, normally begins in mid June and ends early in September. The region is mainly dependent on agriculture for food and cash crops. Different types of food crops such as bananas, cassava, maize, sweet potatoes, yams and beans are grown in the area. The people also grow coffee as a major cash crop; other cash crops include cotton and tea, and recently, vanilla has been added to the list.

Economically, the region is not doing well as compared to other regions in Tanzania. Based on the 2001 Tanzania shillings (Tshs.) per capita income, Kagera region ranked last among the 20 regions of Tanzania mainland. There was a range of about Tshs. 404,458 between the first region in ranking (Dar es Salaam with per capital income of Tshs. 554,257) and the last region in ranking (Kagera with per capital income of Tshs. 149,829). Kagera's poor economic condition has been attributed to a number of factors; including social, economic, and geographical. These factors continue to exacerbate the region's vulnerability in different ways.

Geographically, Kagera with its poor infrastructure, is one of the remotest regions from the administrative capital of Dar es Salaam. Also, Kagera's total dependence on agriculture has caused the region to suffer considerably. As the price of coffee around the world dropped drastically, the decline in income left the peasants empty handed. In the wake of globalization, the region continues to feel the negative effects of economic reforms in a harsh way. This situation affects the women most in the area.

The Kagera region has been experiencing an influx of refugees from the neighboring countries of Rwanda and Burundi since the early 1960s. This situation aggravates the social, economic, and security problems in the region. Also, Kagera was the first area to deal with the deadly disease, HIV AIDs, in the early 1980s. Since then, the area has not recovered from the devastation and the people will never be same. Their situation becomes difficult as they try to deal with economic issues as well as taking care of the sick and an increasing number of orphans.

Case Setting-Bukoba District

This study focused on some rural Tanzanian women engaged in a variety of economic activities in the Bukoba district, one of the five districts of the Kagera region. The Bukoba district is divided into two councils, Bukoba Rural and Bukoba Urban with a population of 395,130 and 81,221 respectively (NBST Regional Census, 2002).
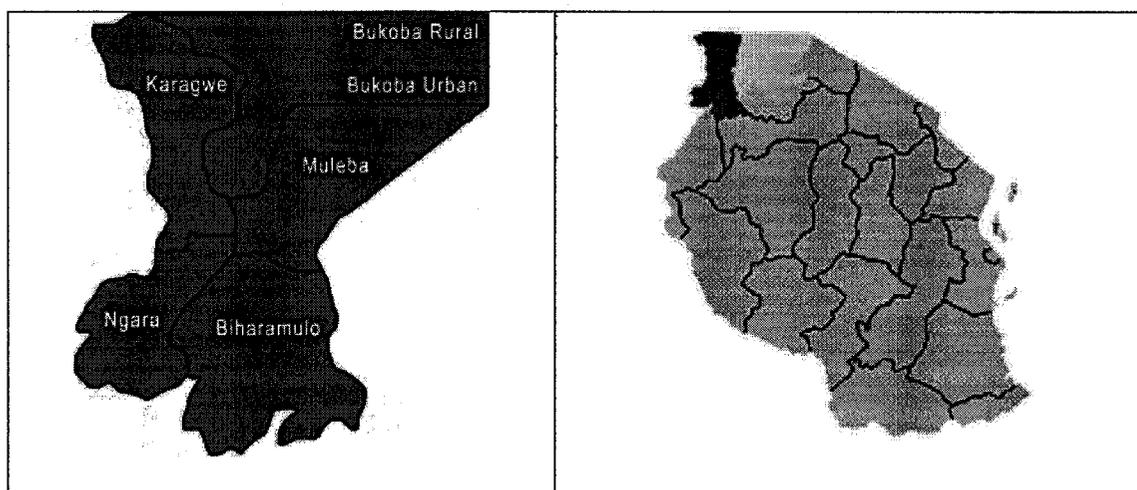
Figure 3. Maps of Kagera districts and location.

Source: http://www.kagera.org/aboutkagera/index.htm

Source: http://enwikipedia.org/wiki/Kagera_Region

The majority of the Bukoba people are called *Abahaya* (*Wahaya* in Kiswahili) and they speak *Ekihaya* as their first language and Swahili as their second language. While the rural area mainly comprises *Abahaya,* the urban area is no different from other urban centers with a mixture of people from all over the country. In Buhaya (Bukoba), inheritance is restricted to sons as the females are expected to get married. Women do not become heads of clans even if they are best qualified in regards to wisdom and leadership in the family. This important and respected position is preserved for males. According to Bakula (1975), customary law still places the greatest responsibility for the family on the "primary heir" (p.18). The clan land is owned collectively by the whole clan. As Bakula explains the individual plot that one uses cannot be sold or transferred to outsiders without the consent of the clan, however; ownership can be passed to individuals within the clan.

The main economic activity of the Bukoba people is agriculture: a typical household cultivates food and cash crops collectively. Bananas are grown as the main food crop and coffee as the major cash crop. Generally, cash crops are controlled by the head of the household, in this case the husband or father. The women are responsible for feeding the family. They normally take care of the banana plantations (*Ebibanja*) and are also responsible for making sure that coffee is well prepared and ready for sale. However, the cash derived from the sale of coffee is controlled by the husband who decides on how the money will be used. The people are also engaged in other economic activities such as fishing in Lake Victoria, and other related commerce. For many years, the many people in the area have enjoyed protein from fish, which was abundantly available at affordable prices.

However, globalization brought the rise of trade liberalization and privatization in all parts of the country. For Bukoba, it aggravated the decline in dietary protein from fish. From what the local people shared and from the researcher's current experience in the area, fish has become scarce and unaffordable to many villagers. The beaches have been monopolized and most of the fish is processed for export. The export of fish has become a threat to the environment, employment and food security to the Bukoba people.

> Instead of a common good that should belong to the community globalization through SAP [Structural Adjustment Programs], has [made] the local people…secondary in accessing and enjoying these rights over the benefits of the capitalists…With the introduction of new technology of gear boats many local fishermen who could not afford that type of technology for catching fish have been excluded in the business. (World Bank shared papers, p. 22)

In Bukoba, the women are responsible for making sure they have enough food to feed the family. Women rely on each other for mutual support. Traditionally, Bukoba village women are used to organizing in groups of Women's Unity (*Obumoi bwa Abakazi)* known as *Ebiyama*. These are voluntary, unregistered, spontaneous social groups, which rural women rely on for social support to accomplish a variety of functions. This study focused on specific groups of rural women who were actively engaged in small home businesses, and were collaborating with the urban group. This case as unit of investigation was selected because of "its uniqueness," revealing rich details about the women's collaborative efforts and knowledge, which otherwise, we would not be able to access (Merriam, 1998, p. 33). The goal of the study proposed to understand how rural and urban groups together exercised collective strength to respond to socio-economic challenges in their environments.

Research Participants

It was not until after the summer of 2004 this researcher decided to conduct a study about these specific groups of women. The researcher came in contact with some of the women in Bukoba for the first time during the Women's Global Connection workshop in the summer of 2004. It was during this time that the researcher noticed an extraordinary collaboration between one urban group and other rural groups of women; something motivated her interest in discovering how these groups existed and how they worked together for a common cause. On many occasions, we see an urban to urban or rural to rural collaboration. However, this unique part of women's work caught this researcher's attention. Since this researcher had the intention of understanding rural women's agency, and making it visible, these women were the best target for this study. The researcher decided to keep communicating with some of the women including the women's group coordinator from the workshop. Once it was decided to carry out the study, the researcher shared the idea with the Women's Group Coordinator telling her about the interest to learn about their activities and collaboration. The Coordinator presented the idea to the women's groups and gained their approval. For this research, the coordinator provided a list of groups which were used in order to plan and to select a sample for this study.

Originally, this researcher had planned to focus on twenty-six specific rural groups of women who collaborated with one urban group. This led to a tentative sample selection before data collection, allowing room for adjustments throughout the data collection process. A sample of 14 groups and one focus group was selected from a population of 27 groups. The selection was based on the following criteria: (a) 14 groups

from rural women's groups who collaborated with the women's cooperative, and one urban group; (b) the participants had to have been in a group for at least one year; and (c) a purposeful sample was to be selected based on the members agreeing to participate. The number to be interviewed from each group was to be determined during the data collection process because of the dynamics within those groups. Members in the urban group were expected to participate individually, as well as, the focus group. The urban group participated as planned.

While members of the urban group lived in the Bukoba town areas, the rest of the women lived some distance from Bukoba town, in the rural areas within 16-40 km (10-25 miles). After consulting with the women's coordinator about the study, the researcher was directed to concentrate on three Wards (*Kata*): (a) Bujugo, (6, 790); (b) Karabagaine, (13,055); and (c) Nshambya, (4,651), in which the members were actively involved in development groups. The population figures for each ward (NBST Regional census, 2003) are shown in the parentheses. The research took place in the areas where the women lived. The main reason for pursuing this was to provide rural women with an opportunity to articulate their experiences in their rural context and to enable the researcher to capture such experience in the participants' natural settings. Through the study, this researcher sought to understand how the women interacted within the constraints and opportunities of the existing institutions, as they acted to functionally restructure the social system in their rural areas.

Researcher's Active Voice

In qualitative research Holiday (2002) reminds researchers to write themselves out of the texts and let "the findings speak for themselves" (p. 128). However, the role of

the researcher who is central to any qualitative research should not be ignored. Therefore, Darlington and Scott (2002) recommend an approach that keeps the researcher in, but does so in a way that participants' voices are not lost or overshadowed. They suggest "it makes sense to include the researcher's active voice in the methodology and findings" (Darlington & Scott, 2002, p. 161). They recommend, researchers should report in active voice how the research was conducted, and any assumptions the researchers bring to the work; their positioning in relation to participants, to the broader topic, their professional background; and any other information deemed important to the study and the participants (Darlington & Scott, 2002).

Moreover, Erlandson, Harris, Skipper and Allen, (1993, p. 163) accentuate, in a naturalistic study, the principal task of the researcher is to communicate a setting with its complex interrelationships and multiple realities to the intended audience; in a way that, it enables and requires audiences to interact cognitively and emotionally with the setting. Therefore, in the following section and in presenting the findings in this study the researcher used an active voice to fulfill that principal task.

<center>*Research Procedures*</center>

After obtaining the Institutional Review Board's (IRB) approval from the University of the Incarnate Word, the researcher contacted the Women's Groups Coordinator by email, explaining the purpose of the study, and again asking for her help and assistance in promoting the idea to the other women. The coordinator acted as a gatekeeper who became a cultural broker (explained later) in helping the researcher to obtain the permission needed to gain access to the people and places for the study. Her extraordinary role in this study will be explained later in this chapter. A gatekeeper "is an

individual who has an official or unofficial role at the site, provides entrance to a site, helps researchers locate people, and assists in the identification of places to study (Creswell, 2002, p. 192). Through the coordinator, this researcher submitted an informed consent form to the participants asking them for their participation. The purpose of the study was explained, stating the reason why they were chosen, informing them of their free participation, assuring them of confidentiality as well as stating what will be accomplished at the site during the research and the time the researcher would spend with them (participants).

The consent form was sent in advance to inform the women and their families about the study and to provide them with sufficient amount of time to think about their voluntary participation. Constant communication with the women through phone and email kept them well informed of the time the researcher would arrive in Bukoba for the study. The researcher expected to be in Tanzania (Dar es Salaam) at the end of the first week of December 2005, and, in Bukoba at the beginning of the third week of December, 2005 ready for the first meeting with the women's coordinator.

The journey from San Antonio to Dar es Salaam, Tanzania began on December 4, 2005. The expedition took two days. The researcher arrived in Dar es Salaam on December 6, 2005. With expectations that things would go as planned, it turned out to be an exhaustive two and a half weeks, involving spending more time and money than expected. Being in such an unpredictable situation, the first appointment with the women, which was scheduled on December 20, 2005, was cancelled. The only contact with the women was through cell phone. The researcher had the first meeting with the women's coordinator and the other three members from the urban group upon arrival in Bukoba

December 22, 2005. Christmas was approaching, so we agreed to visit with the women in their respective villages December 28, 2005. The coordinator assured the researcher of her help and continued support through the process of data collection. She promised to get in touch with the chairperson of the rural groups to find out where the interview would take place and to let them select the date, time, and place for the meeting. Before the data collection began the researcher visited with her family and relatives who live a hundred miles away from Bukoba. Because of bad roads and unreliable transportation, she had to travel back to Bukoba on December 26, 2005 to get ready for December 28, 2005.

Since the researcher had been living in the USA, many surprises caught her off guard while going about data collection. Besides understanding the culture, language, and environment that privileged her as an insider, many times it was necessary to turn to the women's coordinator for help and advice. Upon entering the research site, the researcher kept adjusting the plans to suit the environment as dictated by the conditions on the ground. Before the data collection began, the coordinator suggested it was appropriate to include some villages which were not in the original sample of 15 groups. After that suggestion, data collection was based on any group members who met the required criteria and were willing to participate. At the end of the data collection, 35 targeted participants representing 17 women's groups from 22 villages were interviewed. The number of participants from each village was as follows: 15 participants came from 15 villages, two participants for each village came from four villages, and three villages had three, four, and five participants respectively. The variation in numbers of participants

per village reflects the limitations of the participants and the researcher and the difficult conditions under which the research was conducted.

Maxwell (2005) suggests that in planning qualitative research strategies, a researcher should include any informal data gathering strategies available such as "hanging out, casual conversations and incidental observations to obtain valuable data" (p.79). During the research process, the researcher realized and appreciated the richness of qualitative study by applying different strategies to obtain information which also served as a way of triangulation. As the data collection progressed, more people, not initially included in the target groups, agreed to share their ideas with the researcher. Their valuable ideas were incorporated to the study. At the end of data collection the study had the following participant categories: (a) Individual targeted participants, (b) Focus group, and (c) Spontaneous participants which included Caritas Coordinator, men in the community, women not in the groups, and parish priest.

Researcher's Role

In a qualitative study, the researcher is the primary instrument for collecting and analyzing data. The researcher can respond to the situation by maximizing the opportunities for collecting and producing meaningful information (Merriam, 1998). However, the researcher as a human instrument, can be limited because of the human element that could allow personal biases to interfere in the study. As Travers (2002) observes, every researcher brings some set of epistemological assumptions into the research process which can influence the understanding and interpretation of data. Therefore, the researcher in this study is not different.

Travers (2002) suggests that great care should be taken especially when carrying out the study as an insider. To minimize such biases, reflexivity is recommended. According to Lincoln and Guba (2003), reflexivity is a process in which the researcher critically reflects on the self as researcher and human instrument, as well as reflections on the investigator's multiple identities in the research setting. This is what Padgett (1998, p. 160) calls a "reflexive-non-reflexive" aspect of the researcher. This allows the researcher to reflect on the extent to which personal experiences and perspectives are incorporated to the study. On the other hand, Erlandson, Harris, Skipper and Allen (1993) call for an interactive process in which researchers untangle and make reflexive sense of their own presence and roles in the research.

Thus, it was very important for the researcher in this study to be very conscious about the role as a researcher and the experiences brought to the study. Having this in mind, and understanding her dual identity in this study, as an insider and outsider, this researcher knew it was important to carry out the study with great caution. The researcher had to reflect on her presence in the settings, participation, as well as, about the motivation for carrying out the study. This was necessary to assist her in presenting the participants' views while minimizing the possibility of biases that could affect the study.

A combination of several interests motivated this researcher to explore the experiences of rural women in Tanzania. A professor in one of the leadership classes in the doctoral program made her reflect on "my mother as a leader." That was the turning point that made this researcher think about and appreciate the things taken for granted. The researcher started to reflect on personal experience as a little girl growing up in the rural area, being raised up by a single mother who cared much about her children; and

who instilled in them values that made them the people they are now. The researcher

reflected on this loving mother, who had no formal education, and how she worked hard

for her children's education; challenging them to work hard, encouraging them to stand

for truth and justice. It motivated this researcher to think more about the little recognized,

hard working, rural African women who struggle daily for the survival of their children.

In the process of reflection, this researcher realized that the values her mother instilled in

at the early age have influenced the person this researcher has become. This was a

catalyst to the study about rural women in Tanzania who are still underappreciated

regardless of the hard work they do, and their vital contributions that keep their

communities and the nation going.

This researcher went into this study knowing that, being born and raised in rural

Tanzania where the women lived, provided an advantage of bringing personal

experiences and cultural background to the study that an outsider could not enjoy. During

the research process this researcher realized that sharing some aspects of the cultural

background and language of the women was very valuable. These enriched the

understanding of the participants' accounts, of the language they used and of the nuances

and subtexts (Lewis, 2003). It was possible to realize when the participants were not

opening up easily, sometimes changing the way to begin the interview, and how to probe

to get a participant to open up. However, as the researcher enjoyed such advantages, it

was important to be very cautious with the biases that go along with such identity. Such

biases were minimized by listening more to the women than talking and in rare cases,

using a trigger by telling them about personal experience that they could easily relate to

in sharing information about their reality and experiences.

Since all observations and analyses are filtered through a human being's worldview (Merriam, 1998), this researcher was very cautious not to substitute her perceptions for the participants' own words. Instead, the researcher relied on them as aid to make judgments about how to explore issues in their reality in more depth. It was important to constantly remind the participants that they were the owners of the knowledge about their reality and the researcher was there to learn from them. Such assurance gave the women more confidence to open up and share their experiences with less hesitation. Also, assuring them of their anonymity contributed in gaining more of their trust. Particular attention was also paid in the whole process as not to rely on the experience the researcher had as a little girl who left the rural area at age ten, and have lived a privileged life in the religious community since then. That is why sometimes it was vital to turn to the coordinator or chairperson for advice and suggestion in order to avoid any disrespect of the people and their environment.

In order to gain deeper understanding and present a thick, rich description of the case there was need for the researcher to involve herself in different activities the women planned during the research process. To be able to enter into their homes, gatherings and villages, the researcher needed someone to help her to reach the participants easily without causing any suspicions about her presence into their home and general environment. The women's coordinator and the chairperson helped to communicate with participants about the convenient time and place for meeting. Together they made sure the researcher had schedules for all the groups' monthly activities for the possibility of attending some. Even though the researcher had some help from these wonderful women it was important to win the people's trust by conducting the study with great care and

tolerance for any ambiguity. This researcher tried to remain very sensitive to any potential bias.

Doing Research in a Particular Cultural Setting

Besides taking particular precautions not to influence or impose personal views on the participants, more precautions were taken regarding the sensitivity of the context during the data collection process. As Merriam (1998) suggests, all variables within the context, including the physical setting, the people, the overt and covert agendas and the information being gathered were considered. The researcher made every effort possible to talk the language of the participants, avoiding mixing languages that could bring negative interpretations. In this situation, constant flexibility and adjustment in my schedule and procedures were necessary to respect the cultural factors and the people as we entered the research sites. Darlington and Scott (2002) also suggest that flexibility of approach is important if data collection is to be tailored to the needs and capacity of each participant. They recommend a flexible approach that is "responsiveness to the context" (p. 105).

Understanding the culture sometimes helped to predict in advance what to expect in the data-collection process. There were times when we had to reschedule the interview because of unexpected events that might have occurred overnight or during the day. For example, one time the researcher arrived at one participant's home just to learn that she had gone to provide services for the funeral of one of her relatives who died that morning ten miles away from the research place. For some, it was not easy to keep the appointment time. This is something the researcher knew and expected as these participants had to sacrifice some time from their limited precious time to make the

interviews happen. As such, an allowance of one or two hours was considered before the researcher could rule out their coming.

The participants and their families received the researcher not as an "inquisitor" (Finch, 1999) but as a guest who had come to share with them about their reality. In all settings the researcher was welcomed as a guest not as someone passing by. In some cases it took more than four hours to leave the place. Everywhere we went (my cultural brokers and I), had to allow some time with the people who had come to welcome us in their homes. This is a tradition still respected and practiced in the *Haya* culture and other Tanzanian cultures. It is believed, someone's guest is everyone's guest. Neighbors and friends join together to welcome the guest, sometimes they bring some gifts to the guest. Each evening the researcher returned home with gifts from the people in the place where the interview had happened. There were times when we had to wait until food or drinks were served and shared before the actual interviewing process could begin. During the data collection process such traditions were respected. The researcher had to wait until it was appropriate to begin the interview with the participant or participants in her/their preferred location. In the process the researcher came to realize the importance of having not only a gatekeeper but a *cultural broker* to rely on especially in situations when trying to blend different elements that are sensitive to the people in their setting. For example, respecting people's traditions and catching up with time.

The Richness of Cultural Brokers

This researcher owes an enormous appreciation to two women for the extraordinary sacrifices they offered for the study's success. It would be a grave sin to proceed without devoting some space to acknowledge the role the women's coordinator

and the rural women's groups chairperson played. During the researcher's briefing with the members of her dissertation committee about the data collection process and the role two women played in the study, Boakari's (2007) suggested they deserve to be called cultural brokers. As such, the researcher realized that using a gatekeeper to describe their role was not good enough to provide the recognition of their contribution to the success of the study and decided to go with the suggestion of using cultural broker.

Therefore, in this study, the researcher chose *cultural broker* a terminology more appropriate than gatekeeper in honoring and appreciating the two women's contribution. In this study a *cultural broker* is a person who acts as a mediator between the researcher and the participants in their natural cultural settings. Not only by opening the door to have access to the information and the site, but also assisting the researcher and helping her to handle well and in a respectful way, sensitive issues such as traditions and cultural aspects of the participants in their setting. In understanding the importance of the study the women's coordinator and the rural women's chairperson devoted their time and provided full support during and after the data collection process. After data collection, their support continued as the researcher asked for further information during the analysis and writing of the findings. In doing so, these women went beyond the gatekeeper's functions and assisted the researcher during the whole process. They became not only participants, but also co-researchers of this study.

The women's coordinator's full support that she extended to the researcher from the beginning of the study deserves tremendous appreciation. In Bukoba, she was more than a helping hand. Besides taking care of her spouse who was sick and needed her care, she promised to help the researcher, and she fulfilled that promise diligently. Her

spouse's open heart that gave her unconditional support and courage to go ahead and provide any help needed could not be overlooked. Their big hearts extended to this researcher after having turned down by those she dearly trusted to provide transport cannot be forgotten. They were not hesitant to sacrifice their family business car to enable the researcher to reach the participants in the remote areas. Their incomprehensible support minimized the frustrations that had built up after having learned about the impossibility of getting the transport previously expected. Their support gave the researcher strength and energy to carry on the study and at the same time to reflect more on personal assumptions and ministry, not as a researcher, but as a transplanted religious person.

As we visited the rural areas, the women's coordinator and the rural groups' chairperson were, in a sense, "second hands"; they provided moral and spiritual support in the process. They communicated with the participants in advance to secure interview appointments, and, unreservedly, devoted their time and other resources to accompany the researcher to the villages where the interviews took place. Especially for the participants, having some familiar faces to relate to and to turn to as we entered in their rural settings, made them along with the researcher, feel comfortable about the process. The two women were the right people to turn to in case of any ambiguity while on the site. They were the first to introduce the researcher to the people, briefing them on the intention of the study, and asked the participants to feel free to share with the researcher whatever she wanted to learn from them. In case of some conflicts between the schedule, time, and respecting some traditions, they knew who to approach and how to ask for

excuse or exemptions from performing certain functions that were not necessary but important. Is this not more than a gatekeeper?

Without their intermediation it would have been more difficult to obtain what the researcher was able to obtain in a five week period and leave the research site without causing any destruction and disrespect to the people and their environment. For what they contributed to the study, they were really co-researchers, and deserved to be called "cultural brokers" than simply gatekeepers. Besides being participants, the two women also played a role of co-researchers, helping and facilitating the data collection process that was smoothly and successfully done.

Protection of Human Subjects

The researcher spent amount of time with the participants in their homes and villages. Also, the researcher was very cautious to abide by the appropriate standards regarding ethical issues during the data collection, data treatment and the presentation process. As Stake (1995) points out, qualitative researchers are guests in the private spaces of the participants. Their manners, therefore, should be good and their code of ethics strict (Stake, 1995). In this study, the consent forms seemed not to make sense to the participants, but this did not stop the researcher from explaining to them the importance and the reasons why signing these forms are required before we could begin our conversation. At the beginning, some of the participants were uncomfortable signing the form asking: "Why does our conversation need to be so "official," involving signing papers as if it was a debt?" The researcher had to explain to them that it was a required procedure and that the information they provided will be kept confidential between them

and the researcher; no one else will have access to their information and none of them would be identified individually.

Since all the participants knew how to read and write, a Swahili version of the consent form (see Appendix B) was provided to each participant to read and sign at the beginning of the interview. It assured the participants of their free participation, guaranteed respect, and stressed that a participant had the choice to withdraw from the study at any time with no harm. To minimize their worries, the researcher assigned numbers to them and told each one that it was a way to protect their anonymity, and thus assuring their confidentiality in the process of analyzing and reporting the research findings. Confidentiality and anonymity were maintained in providing the participants' profiles and during the presentation of the findings. This was done in a way that direct or indirect attribution of comments in reports or presentations to identifiable participants was avoided. Pseudonyms were used instead of real names of participants, groups, and villages. Also, extra caution was taken in reporting some shared sensitive information to minimize harm to the participants and their environment.

In order to gain full support and trust from the participants, and to ensure that data collection was conducted in an ethical manner respecting individuals and sites, the researcher provided the participants with information about the purpose of the study, what participation was required of them, the importance of their participation, how the data were to be used, what were to be accomplished at the site during the research and the amount of time the researcher was expected to spend with them. To assist the researcher in carrying out the study ethically, a personal journal was kept to document reflections on personal participation in the study. The researcher expects to share the findings with the

co-researchers and other women as the final product becomes available in the language they understand most.

Data Collection

Qualitative researchers seek to find how people make meaning or interpret their own world. While in that process, researchers strive to understand the meaning people have constructed about their world and their experiences (Merriam, 2002, p. 5). In this study, the researcher was interested in understanding the interpretations of rural women of their particular rural context in order to learn how these women experience and interact with their social world, and the meaning it has for them. In this study, the researcher opted for an approach that gave voice to those who have been silenced. For the study, the investigator relied on Paulo Freire's (2001) dialogical humanistic approach to listen to the rural women whose perspectives have been generally ignored. This approach was important because of the ability it provides to empower people by enabling them to construct their own knowledge through processes of action and reflection. Because the researcher was an important instrument, she was aware that the success of gaining valuable information would depend on giving participants a voice and on how she would position herself in the whole process.

Tisdell (2002, p. 69) points out that the researcher's position, in one way or the other, influences how one gathers and accesses data, as well as how one constructs and views the knowledge of the participants. For the rural women, the researcher spoke as an educated nun now returning to learn from them. There was no way to deny her perspective and background. This could influence data collection and the analysis

process. From the beginning the researcher had to convince the participants that she came to learn from them and to share with them their experiences.

The participants were very clever in responding to the interview questions. As data collection progressed, the researcher's three identities were reflected in the ways the participants responded to the interview questions. There were times when these women responded to her as a girl who grew up in the rural areas and knew what the women go through. Other times they responded to an educated nun who understands the women's situations and has the position to help them address some of their concerns. The third way they responded to a knowledgeable researcher studying in the USA and had the ability to influence outsiders to support their efforts. All the three identities helped to capture the women's perspectives, knowledge and understanding of certain issues in their environment, and to determine the extent of their empowerment. They responded to the interview questions intelligently, and their answers demonstrated the cleverness they had in responding to different questions and tactically choosing what to share with the researcher.

The purpose of the study was to explore how these women understood their reality, and the extent of their agency in changing their living conditions. In the study the researcher was interested in the women's perception of their situation, and how they worked to change their reality in their rural environment. The study was focused on the agency of some rural Tanzanian women who have been ignored and made invisible through the negative portrayal of them.

Based on the research questions, the framework in Figure 4 was developed to identify areas of interest. This guiding framework was developed before the data

collection process to provide the structure for data gathering and serve as a means for recording information that was used during data analysis. The framework was used to gain in-depth understanding of the women's experiences, while opting from a list of open-ended questions (Appendix A) which were developed during the interviewing process.
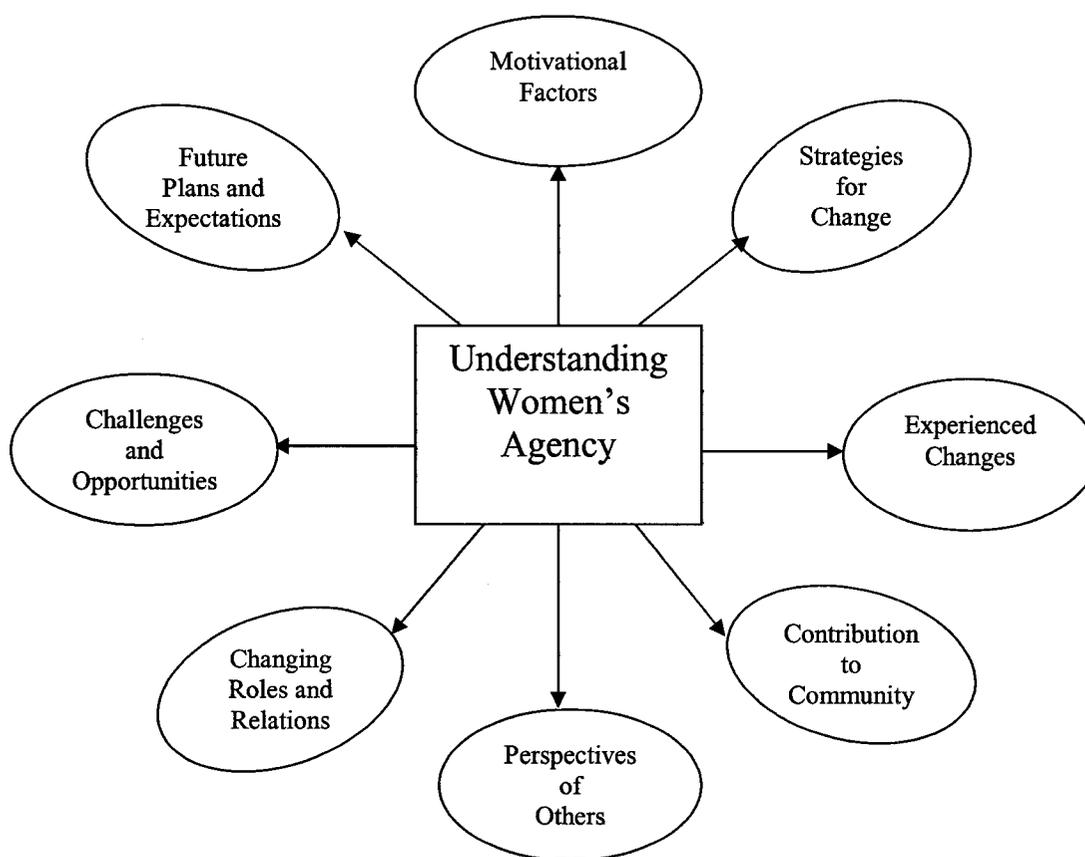
Figure 4. Data collection guiding framework.

The researcher decided to keep the direction of the study open and pillowed herself with a guiding framework that provided the structure for the data collection process. This was purposely done because of questions that were not specifically set

before the study but were expected to emerge. Also, it was necessary to allow flexibility in carrying out conversations that were crucial in order to best learn from the participants. However, two simple guiding questions were prepared before the data collection process. What do you do to earn some cash income for your family? What made you start these activities while having other responsibilities to fulfill? Although the two questions were prepared to solicit conversations from the participant, often the situation in the setting dictated how the interview began. In each setting, the strategies used for soliciting conversation depended on that particular situation.

Data Collection Strategies

Since qualitative data are not restricted to the results of specified 'strategies,' the researcher as an instrument who directs the study, has the advantage of using various strategies for carrying out the data collection process, in order to obtain valuable information. Maxwell (2005) suggests that in planning qualitative research strategies, a researcher should always include whatever feasible informal data-gathering strategies available to obtain valuable data. As the main objective of this study was to understand the experiences of rural women, it was very important to incorporate strategies that would allow the researcher to achieve that purpose. Therefore, for the researcher to best learn from the participants, their interpretations were most appropriately captured from their detailed stories and quotes taken from those being interviewed (Fontana & Frey, 2003).

In this study, the researcher first approached data collection by focusing on the targeted participants. Since human beings are complex and their lives not static, "the more strategies we use to study them, the better our chances to gain some understanding of how they construct their lives and the stories they tell us about them" (Fontana & Frey,

2003, p. 99). As data collection progressed, meeting with participants with diverse experiences and backgrounds, the researcher did not hesitate to utilize any valuable opportunities in the environment which allowed the application of strategies different from anticipated in the earlier planning. Some direction was necessary to gain valuable information about the reality of the rural Tanzanian women. The information obtained provided important contextual information, a different perspective from the interviews, and a check on the interview data (Maxwell, 2005, p. 79).

In the process, the researcher who is an interviewer, becomes an active participant interacting with the respondents in such a way that interviews are seen as negotiated accomplishments by both sides. Both the interviewer and the respondents become equal participants in the interactions (Fontana & Frey, 2003, p. 93). As such, the study used in-depth unstructured interviews as the major data collection strategy, in order to make it possible to explore participants' views of their reality. In this study, the following strategies were used in the data collection process:

Interviews

Unstructured in-depth interviews were used to deeply explore the experiences of rural Tanzanian women, allowing for flexibility in asking questions. According to Seidman (1998, p. 3), the purpose of in-depth interviewing is not to get answers to questions, but is an interest in understanding the experiences of other people and the meaning they make of that experience. These interviews could be described as conversation with a purpose (Marshall & Rossman, 1995) to uncover the women's descriptions of their experiences. The interviews were both individual and focus group. All interviews were conducted in *Kihaya* or *Kiswahili*, the two languages understood by

all participants. The participants selected the location of the interview and were free to use the language of their choice. Sometimes clarifications were made in either language to attain full meanings of certain words or phrases. Being able to understand the language and the participants' culture added an advantage to the interviewing process. The researcher was able to understand the language, the proverbs, idioms, and generative themes the women used, as well as, the body language and the nuances that characterized their way of talking.

Interviews are not a neutral tool, at least two people create the reality of the interview situation (Denzin & Lincoln, 2003, p. 48), and they are mainly influenced by the interactive context in which they take place (Fontana & Frey, 2003). Therefore, flexibility was necessary for the researcher to gain a breadth of information. As such, this researcher, behaved in a way that facilitated that the participants open up and share their experiences. The interviewing process which began as a normal conversation between the researcher and each participant, was one in which open-ended questions emerged which helped the researcher's understanding of the women's experiences in their efforts to improve upon their livelihood. Using the Freirean approach, the interviews opened a dialogical conversation in which the researcher and participants were able to "move back and forth to reconstruct the past, interpret the present, and predict the future" (Lincoln & Guba, 1985).

Formal individual interviews. At the beginning of the interview irrespective of the participant, the researcher introduced herself, telling them about her background, the reason for the visit, and what made her want to hear from them. The researcher clarified that she wished them to educate her on their daily struggle as they work hard to improve

upon their livelihood. This was the time when the researcher asked permission to tape-record the conversation and assured them of their anonymity and confidentiality in what they shared. They were also encouraged to ask any questions or stop for clarification at any time. The researcher also explained to them the purpose of her work and why she wanted to come to the rural women. The researcher encouraged them to explain how they work and manage their daily lives so as to enable her to learn from them. The introduction provided a chance to eliminate any suspicions held about the researcher being among them. The researcher had to explain, again, to each participant the meaning and importance of signing a consent form. After making clear why it was needed, and assigning them a number that was to be used in reporting their experiences, they became comfortable enough to begin the conversations with fewer reservations.

Since most of the participants were being interviewed for the first time, the researcher tried to make the conversation as friendly as possible. In most instances, it started as a conversation regarding what they do every day in their homes and communities. Each participant was addressed differently depending on the situation and context. While for some it was easy to open up at the beginning of the conversation, for others an 'ice breaker' was necessary. There were times when, as the conversation continued that the use of a trigger that served as catalyst to encourage the participant to open up more in sharing sensitive experience was necessary. Since interviews are mainly influenced by the interaction context in which they take place (Fontana & Frey, 2003), active listening helped the researcher to know when to encourage participants during the conversation to share their views. Freire (1998) explains, active listening is an activity that goes beyond mere hearing. Freire (1998) clarifies, "to listen is a permanent attitude

on the part of the subject who is listening, of being open to the world of the other, to the gesture of the other, [and] to the differences of the other" (p. 107).

The researcher, according to DeVault (2002), must develop methods for listening around and beyond words. Such listening helps the researcher to discover the participants' understanding (Rubin & Rubin, 2005). The understanding of the participants' culture helped the researcher to frame questions during the interview to solicit valuable information. Paying attention to the participants' body language and cues was very crucial in identifying their reactions and responses to certain questions. At first, some women had trouble seeing and talking clearly about their experiences. Therefore, the researcher grounded the interview in the accounts of women's everyday activities. For example, instead of asking them to explain how they managed their time, the same information was solicited by asking them how they were able to do all their domestic chores and get involved in the women's development groups. To know if the husband helped her or not, a probing statement such as, "I hope you get much help from your spouse" was used. Sometimes, the researcher identified categories from their environment that made sense to them and they easily related them to their reality.

This kind of approach helped to find out how social organizations are in the casual friendly talk and it helped in mining the talk for clues about social relations. In this way, as DeVault (1999) suggests, this researcher chose words carefully and creatively with attention to the consequences of naming experiences. From the women's conversations, the researcher noticed elements which many outsiders take for granted and do not consider as forms of business. Activities like cutting grass for sale by the women, is an activity considered very important to their agency. Also, the women sometimes

connected topics and assumed certain kinds of knowledge on the researcher's part using expressions like "as you know," "you know how our culture is."

The participants were appreciative and commented that most professionals from rural areas where they grew up do not go back to listen and to learn from them. The participants' appreciations were noted either at the beginning, at the end of the interview, or in casual conversation with the women and other family members after the interviews. The women expressed their gratitude saying, "Thank you for coming and taking time to listen to us," or "Thank you for remembering us who live in rural areas." Some of the participants' comments made the researcher realize that by listening to them and talking in the language they understand best, encouraged them to be open, and even to comment openly:

> Look how simple she is—having gone for so long does not make her forget our language. It is amazing, because some will bring their "education" pretending they do not remember their language. You cannot hear her mixing her talk with *Oluzungu* (English).

They also said:

> Thank you for remembering us, you have listened to us, and we have told you our stories. We wish we could have many educated people from this area coming back to listen to our concerns and to give us some advice. Please keep visiting and giving us advice. (personal communication, January 06, 2006, and January 14, 2006)

In most instances, more valuable information was obtained after finishing the formal interview. Once the researcher noticed such information, as we informally exchanged ideas, the researcher asked the participant if it would be possible to keep the tape recorder on to capture such conversation. As a novice in qualitative research, paying attention to small details on the site helped the researcher to notice clues that were

valuable in gaining more information from the participants and other people in the participants' environment.

Focus group interviews. Focus group or group interview as defined by Mandriz (2003) is a collectivistic rather than an individualistic research strategy that focuses on the multivocality of participants' attitudes, experiences, and beliefs. Mandriz (2003) suggests they can be used in qualitative research to unveil specific and little researched aspects of women's daily existence, their feelings, attitudes, hopes, and dreams. Focus group interviews are important because "they allow access to research participants who may find a one-to-one, face-to-face interaction 'scary' or intimidating" (Mandriz, 2003, p. 364). Their collective nature fosters participants' free expression of ideas, encouraging members of the group to speak up. It empowers the participants and validates their voices and experiences by minimizing the control the researcher has during the data gathering process by decreasing the power of the researcher over research participants (Mandriz, 2003, p. 368).

In this study, a focus group interview in form of discussion was conducted to give participants more opportunity to refine what they had to say and to help the researcher in verifying research findings. It was appropriate to use such strategy to uncover women's daily experiences through collective stories and resistance narratives that were filled with cultural symbols, words, signs, and ideological representations that reflect the different dimensions of power and domination that frame "women's quotidian experiences" (Mandriz, 2003, p. 369). The researcher in this study applied this strategy as a way to create multiple lines of communication, in which the group interview in the form of discussion offered the participants a safe environment where they could share their

"ideas, beliefs, and attitudes in the company of people from the same socio-

economic....and gender background" (Mandriz, 2003, p. 364).

The focus group comprised six participants. The discussion took place near the

lake in a peaceful natural location of the participants' choice. The discussion, which

lasted for four hours, had to be shortened as it was getting dark, and the women had to get

home early. The place itself allowed the feel of a natural calm atmosphere combined with

a nice breeze from the lake that contributed to a relaxed and friendly conversation. The

conversation began with an introduction from the group's chairwoman asking each

member to feel free in sharing what she thought were important to help the researcher

understand the current women's experiences and reality. The focus group session began

the researcher extending gratitude to the women for their time and cooperation, and

encouraged them to feel at ease as they collectively shared ideas. As the conversation

continued, drinks and food were served. The women reminded the researcher of one

African tradition, "You never gather people without serving them a drink; otherwise the

desiccated throats will lead to immature decisions."

The conversation took place in a more cultural setting. The atmosphere allowed

some women to open up more than in our previous individual interviews. The discussion

was carried as a normal woman's gathering where the conversation was accompanied by

laughter as the women shared details about their reality. This situation reminded the

researcher that focus groups not only encourage researchers to listen to the voices of

those who have been ignored, but that they also represent a "methodology that is

consistent with the particularities and everyday experiences of women" (Mandriz, 2003,

p. 370). Such gatherings are common to women who usually gather to talk about issues

important to them and ways to confront and endure their marginality. The individual and collective testimonies became a vehicle for capturing the socio-economic, political, and human challenges the women face in their daily lives.

Communication with the women in different settings was also an awakening experience and an important element in the consciousness-raising process. The process helped the women to validate their own experiences, and allowed them to build on each other's opinions and thoughts. Through dialoguing, the women were capable of improving critical thinking that enables a collective process of struggle in which the women interact with objective reality and enter into relationship with others (Freire, 2003, p. 92). Through dialogue, Freire insists, "learners undertake collective transforming action on the world, informed by collective reflection upon an aspect of reality important to them, they perform and achieve acts of liberation" (as cited in Lankshear & Knobel, 2005, p. 300). In this qualitative case study, collective conversations helped the researcher to uncover the complexity of layers that shaped women's collective and individual life experiences. This shared knowledge was important as it immensely contributed to the process of writing about the neglected experiences of rural women, "tearing down the walls of silence that have hidden rural women's triple and overlapping marginality: being female, being rural, and usually poor" (Madriz, 2003, p. 373).

Observation and Listening

Observation involves looking at and attentively watching what is going on at the site. Along with interviews, the researcher applied observation, listening and talking formally and informally with the people on the site. Observation, as a research tool, helps an outsider to notice things that are routine to the participants themselves, things that may

lead to understanding the context, and may help to triangulate emerging findings, used in conjunction with other strategies to substantiate the findings (Merriam, 1998, p. 96). In this study the researcher used observation in three different situations:

First, individuals in their settings were observed. This included observing the overall environment, activities, interaction, interpersonal skills and relations, and interruptions that arose during the interview. For example, interruptions noted were from children, neighbors, and other family members to whom the participant related. For example, in one of the interviews, as we were in the middle of our conversation one woman came in and wanted to talk to the participant. In respecting their conversation, I suggested we stop for a while so that the participant could listen to her friend's needs. The researcher stepped outside for about 15 minutes to give them privacy. It was later learned that the woman, a friend of hers, who was six months pregnant, came to let her know that she was leaving her abusive husband and going to her parents, as she could not take it any more. On the site Freire (2003, p. 111) cautions the investigators should act as sympathetic observers with an attitude of understanding towards what they observe.

The second area where observation took place was in group meetings and gatherings. The researcher was able to attend two group meetings in two of the group members' houses and witnessed how the women conducted their meetings; the agenda, and roles of each member in the group. It helped to observe the behavior and listen as they exchanged ideas. This also helped to relate the participants' words to what was planned and done in their meetings.

The third area observed was a cooperative farm and different groups on the day of receiving and paying back loans. The researcher visited the cooperative farm where the

women had planted maize that was affected by drought. The chairperson and the bursar explained how they coordinate the activities and manage the farm which is far away from where they live. It was clear to see how each individual member fulfilled group responsibilities in getting things done. It was also possible to witness the transportation problems they encountered to get to their farm. The researcher's presence on the day when the women paid back and others received loans helped to correlate the women's conversations with the actual activity. It was also a time to see and hear from different groups of women who were not interviewed. Many factors, such as group responsibilities, interactions, customer relations, plans, communication and protocols were noted in these events.

During observation the researcher was stunned by the presence of two men among the groups of women, when the women paid back or received Caritas loans; one as a bursar and the other as an advisor. What was not answered was why those two men— a bursar and an advisor were among the women as their committee members. It was learned that they were nominated by the Diocese Caritas leaders and not the women themselves. While the researcher wanted to know more about it, it was important to remember Freire's (2003) advice that it is normal for the investigator to come with values which influence her perceptions, but that does not mean she may transform the thematic investigation into a means of imposing these values. The researcher was very cautious not to impose personal critical perception, but to observe the situation from various perspectives and to note different elements, such as roles, interactions and conversations with people in their homes. These expanded the understanding of how various parts interact, which later helped to penetrate the totality itself.

A *Fieldwork Journal*

A fieldwork journal was used to help in keeping records of various activities and behaviors that took place during the data collection process. A fieldwork journal is defined by Merriam (1998) as "an introspective record of the researcher's experience in the field which may include researcher's ideas, fears, mistakes, confusions, and reactions to the experience" (p. 110). During data collection, the researcher utilized the journal in documenting where the interview took place, the environment, the interferences, the convenient time, and how participants' choices and social roles affected the study. An examination of these interactions and responsibilities were important in leading to a richer understanding of how the dynamics of social networks and social roles interfere in the daily activities of the women—how they handled stress and participated in all their activities without losing their minds. A combination of strategies enabled the researcher to use different data sources to inform the results. The participants' interpretations became more important as the researcher captured their detailed stories and quotes. In the whole process, a fieldwork journal was a tool that helped the researcher describe personal experiences, impressions, direct quotations, observations, and various comments made while on the site.

Data Management

In order to systematically organize and analyze the data, special attention was paid to methods of recording and managing. As some researchers suggest, a qualitative researcher should pay attention not only to the documentation of data collection procedures but also to the preparation and management of interview transcripts and other qualitative data (McLellan, MacQueen, & Neidig, 2003).

Tape-recording and Note-taking

With the participants' permission, the in-depth, unstructured interviews of one and half to four hours were tape recorded. The recording strategies used fit the setting and the participants' sensitivities (Marshall & Rossman, 1995, p. 109). The small audio recorders were placed in a way that minimized intrusion. As Marshall and Rossman cautioned, the researcher needed to be aware of the techniques used in order to minimize interference of the flow of daily events and discomfort of the participants in the setting. As such, at the beginning of the interviews the researcher requested the participants' permission to tape-record their conversation. It was explained to them that tape recording will help the researcher to capture their words correctly and report what they really said instead of guessing. The participants liked tape recording better than note-taking.

Note-taking raised some concerns from the participants. It was perceived as lack of paying attention to their conversation. The researcher decided to stop taking notes in front of the participants during the interviews after one of the participants asked, "What are you writing? I thought a tape recorder gets everything. You may end up missing what I am telling you." Anything noticed during the interviewing was put on hold until the researcher got in the car or at home. Each evening before going to bed, the researcher recorded lengthy notes about the observations on the setting and the interviewing process. Participants' names, dates, events, and descriptions of the setting were kept in the fieldwork journal.

Before going to the interviews, two small tape recorders were prepared with new batteries. Also the tapes were labeled by date, which matched the dates on the consent forms. As a precaution, each time the researcher carried extra batteries and tapes. The

consent forms were kept in the folder according to date of interview. This enabled the researcher to manage, organize, and access data easily while writing the final report. At the end of the data collection, all used tapes and any information on papers were put in one envelope and packed in the hand luggage to make sure they were kept safely on the way back to the USA. After arriving in the USA, the more difficult work of transcribing and analyzing began.

Data Analysis and Presentation of Findings

In qualitative research, data analysis is the process of "bringing order, structure, and meaning to a mass of collected data" (Marshall & Rossman, 1995, p. 111). This process began during data collection and continued after the data was collected. The process of data analysis, Marshall and Rossman (1995) observe, "is a messy, ambiguous, time-consuming, creative, and fascinating process" (p. 112), not an independent activity, but closely tied with data collection. This process must be in the researcher's mind during and after data collection. Continued analysis was inevitable. During data collection the researcher constantly thought about what was being shared and observed. After data collection, the researcher assessed the interviews and as the transcribing process began, the information became part of a daily reflection. The researcher continued to reflect on the women's experiences, especially when listening to the audiotaped interviews, as well as, during the transcribing and the writing process.

During data collection, data analysis involved re-listening to audiotapes of previous interviews to gain some clues and to learn about themes that may need clarification during the focus group discussion. Also, the information obtained from the consent forms and demographic information were arranged by date, typed and saved in

one file. There was also writing more reflections in the fieldwork journal and reflecting on what were observed during the previous interview before going to a new setting. Data analysis continued after data collection where more work was ahead than what was previously expected. This involved organizing the information collected, preparing and transferring the participants' spoken words to text. The information from the demographic questions was put together and presented in tabular and graphical forms to provide useful summary of some aspects of the analysis. All interviews and audiotape recordings were transcribed and the observational notes were prepared for analysis.

Transcription "is a process of converting audiotape recordings or field notes into text data" (Creswell, 2002, p. 259). In order to maintain the naturalness of the participants' talks, the interviews were first transcribed in the original language the participants used during the interview—*Kiswahili or Kihaya*. The procedure was followed to preserve the "verbatim accounts and to avoid a risk of prematurely reducing it" (McLellan, MacQueen, & Neidig, 2003). However, the transcription process was not without challenges. As a novice in research, the researcher underestimated the time it would take to transcribe all the tapes recorded. This resulted constant adjustment in the schedule set to complete the writing. It took four months, with an average of four hours a day, to transcribe all the interviews. The analysis, itself, was challenging and difficult. It needed time, devotion, courage, discipline, and patience to read the enormous amount of transcriptions of all the interviews in order to convey the participants' views fairly.

Data Analysis Strategies

The first step taken after transcribing the data was extensive reading of the interview transcripts and observational notes. At times the researcher turned to the tapes

to listen to the interviews while opening the text transcribed. This helped to jot down some notes on what was seen and heard in the data. It also enabled the researcher to develop tentative ideas about categories or themes and contextual relationships. In the process, the researcher looked for particular words and phrases the women used to help summarize and reflect on the complexity of the data, to lend shape and give meaning to the massive amount of data collected in the interviews. Each stage of the data analysis involved reduction of the quantity of qualitative data into a more manageable amount. The transcripts were read and re-read to identify themes and categories. After reading and re-reading the transcripts in the original language, the researcher matched the paragraphs and sentences of interest in the common categories under the broader themes relevant to the research questions and the translation was done later. The process took about two months to be able to come up with themes that were representative of what the study sought to explore.

During the interpretation the researcher brings meaning and insights to the words and acts of the participants in the study (Marshall & Rossman, 1995, p. 113). Data was organized into broader themes by categorizing during analysis in which substantive categories were formed. Substantive categories are "primarily descriptive." They can be taken from participants' own words and concepts (generally called "emic" categories) or can be "based on the researcher's description of what's going on" (Maxwell, 2005, p. 97).

The descriptive approach was used to present the findings which were gathered through in-depth interviews and observation. The study used particular descriptions, which consisted of exact quotes from the raw data from which the findings were derived. This was meant to provide a "depiction in enough detail to show that the [researcher's]

conclusion make sense" (Merriam, 2002, p. 22). The findings presented in thick descriptions were necessary for the audience to grasp the perspectives of the rural women from their own voices as they described their experiences and responses to their socio-economic realities. Direct quotations from participants that are integral to the qualitative research report were used. "They bring the research to life and they show the reader the evidence upon which the researcher's interpretations are based" (Padgett, 1998, p. 161).

The participants' perspectives were presented in a way that allowed their worldviews to form the structural framework of the report. The analysis focused on providing in-depth descriptions in the form of direct quotes of the rural Tanzanian women's knowledge, and experiences in their lived environment. The product was lengthy texts that were used to present the findings. This was done not only to identify patterns and salient themes but to show variations in how social phenomena are framed, articulated and experienced, without ignoring the relationships (McLellan, MacQueen, & Neidig, 2003) and interactions in the rural women's every day life. The whole process was developed bearing in mind the issue of value, truthfulness, and soundness of the study. The researcher worked hard to establish the "true value" of the study, its applicability, consistency, and neutrality (Lincoln & Guba, 1985, p. 290).

Validating Accuracy and Findings

In qualitative research, validity as used by Maxwell (2005) refers to "correctness of credibility of a description, conclusion, explanation, interpretation, or other sort of account" (p.106). According to Seidman (1998), validity is substituted with trustworthiness. Seidman suggests, researchers must inform what they did by using concepts of credibility, transferability, dependability, and conformability (Seidman, 1998,

p.16). Credibility is the study's truthfulness depicted in its transparency, consistency-coherence, and communicability (Maxwell, 2005). In this study, these elements can be seen in the basic processes of the data collection, responses from different sources, through in-depth interviews and focus group discussion, as well as the in-depth description of the findings and the context. It was very important to triangulate among different data sources to ensure that authenticity and trustworthiness were achieved.

In qualitative research, *triangulation* means a process of collaborating evidence from different individuals and types of data or methods of collection which allow the researcher to examine each source of information to find evidence to support a theme (Cresswell, 2002). During data collection, the researcher spent more time with the participants in their settings, observing different activities and events, and collecting information from different sources about the rural women's reality and experiences. These sources included some members of the community where the women lived. It involved some men as well as women not involved in the groups' projects. Member checking was done during the data collection and data analysis to enhance the accuracy, realism, and fairness of the descriptions and interpretations. During data analysis, the researcher constantly communicated with the participants through email or phone when clarifications were needed. Everything was done to add to the credibility by strengthening confidence in whatever conclusions were made (Lewis, 2003) and findings presented.

Continued Research Relationships

In any qualitative study the research relationships are shaped by both the researcher and the participants. These relationships are the means by which the researcher, who is the main instrument, gets things done (Maxwell, 2005). As such, they

affect the participants as well as the researcher. In this study, the researcher collaborated with the participants to obtain knowledge that was useful to the participants themselves and to the researcher as well as in contributing to personal and social transformation. However, for the researcher, gaining such information was not the end of this relationship. Maxwell (2005) points out that, unless a "thank you" note is delivered, the research is not over. In return for the participants' willingness to participate, for their time, and any inconveniences from participating in this study, a "thank you" note was delivered to each participant. A small token to boost each participant's small working capital accompanied the "thank you" note.

The relationship that developed during the research process was not only a tool for gaining access to the information and data, but a genuine and continued connection with the women who made this study possible. The end of data collection was the continuation of relationships with the participants. The researcher intends to utilize this relationship as a resource to ensure attentive response to the findings that were obtained from the women's shared experiences. It is the researcher's intention to devote time and effort to discuss the findings with different people and organizations to look for ways to support the women's efforts for the improvement of the rural communities in Tanzania. The findings obtained from the women's conversations are presented in Chapter Four.

Chapter Four: Findings

Introduction

The purpose of this qualitative case study was to explore the experiences of some rural Tanzanian women in their efforts to improve their economic conditions, in order to examine how they respond to socio-economic challenges in their environment. The researcher used a qualitative case study approach to gain a greater understanding of the role rural Tanzanian women's agency plays in women's economic improvement and in contributing to the general development of the rural areas. In addition, this researcher wanted to understand the initiatives and strategies women employ to respond to particular situations—what keeps them focused, what their concerns are, what enables or limits their capabilities, what their contributions are, and how they maintain gender relations in the process of improving upon their economic status.

In order to make rural Tanzanian women visible as social actors who formulate and implement strategies for influencing and shaping their society, the participants' experiences and views were presented in a way that will convey some meaning from the participants' own perspectives. This idea is based upon the work of Paulo Freire (1974), who considers the poor and marginalized as social participants, as knowers and active agents of social change, not as mere victims. In this way, women in the study were encouraged to see themselves as sources of information and people with knowledge about their reality. This enabled the researcher to capture their words, as well as try to understand their concepts and the importance they placed on events in their world. In trying to understand the participants' meanings and to represent their views, the participants' dignity was kept in the forefront when dealing with the interviews

(Seidman, 1998). Each step was taken in a manner that the women's words were neither distorted nor taken out of context. In conducting the interviews, particular attention was paid to the perspectives of women in understanding their reality (situation), their initiatives, and strategies they employed to respond to challenges and opportunities in their daily lives. Equally important was that the researcher focused on the part women's agency played in their economic struggles.

The researcher wanted to understand the women's views about their contributions to improve their economic status and the community they live in. By giving the women a chance to tell their stories, the researcher wanted to know through their own voices, what keeps them focused, what their concerns are, what enables or limits them, and what they do to economically empower themselves and to improve upon their capabilities. The researcher viewed the participants as co-partners in this study, as they are the experts about their lived experience and only they could explain what they go through and how they do so. They alone could relate their lived reality and go on to say what it means to be a woman living in rural Tanzania. They alone could act to change their environment and, at the same time, maintain relations with their husbands, families, and communities.

In the process of allowing the women to talk, thus making their voices heard, the researcher was able to uncover the hidden women's agency as well as their leadership skills, knowledge, competencies, and capabilities as social actors who work hard to transform their reality and act as change agents in their communities. Through this partnership, this researcher discovered a process of empowerment which the participants called enabling (*Kuwezeshwa*), a process graphically presented in Figure 5. The women's

accounts in this chapter reveal this process which will be discussed in detail in Chapter

Five.
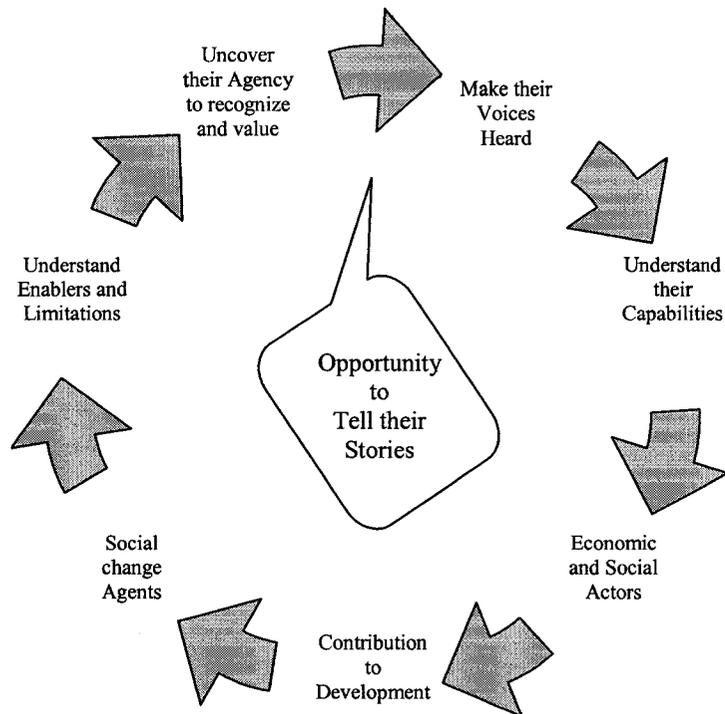
Figure 5. Process of empowerment (*Kuwezeshwa*).

Demographic Overview and Participants' Settings

This section begins by introducing the participants' demographic information and

settings. The demographic information is presented first followed by the settings, in order

to give the reader a clear understanding of who the participants are in connection to their

experiences.

Demographic Overview

For the purpose of anonymity, descriptive statistics, tables and charts are used to

present the selected demographic characteristics of the participants. The demographic

variables of interest were purposefully selected to enable the reader or the parties

interested in working with rural Tanzanian women to have a clear picture of who these

women are, what they do, what their marital status is, what is their level of education, the

number of children they have, and the activities they engage in. As it was mentioned in

Chapter Three, thirty five women participated in this study. The five demographic

variables selected include: (a) Age, (b) Marital status, (c) Number of children, (d)

Education level and, (d) Number of income generating activities per participant.

Descriptive Statistics. The first demographic variable of interest was the

participants' Age. Because of anonymity reasons their ages was presented as grouped

data.

Table 1

Participants' Ages

Age in Years	Number of Participants
20 to 24	2
25 to 29	1
30 to 34	3
35 to 39	7
40 to 44	3
45 to 49	7
50 to 54	6
55 to 59	6
Total	35

According to the information obtained from the demographic questions, the participants'

minimum age was 20 and the maximum 58 years. On average, the participants' age was

44-years-old, with a median age of 46-years-old. The second demographic variable of

interest was the participants' marital status. A pie chart was used to transmit the

information related to the women's marital status.
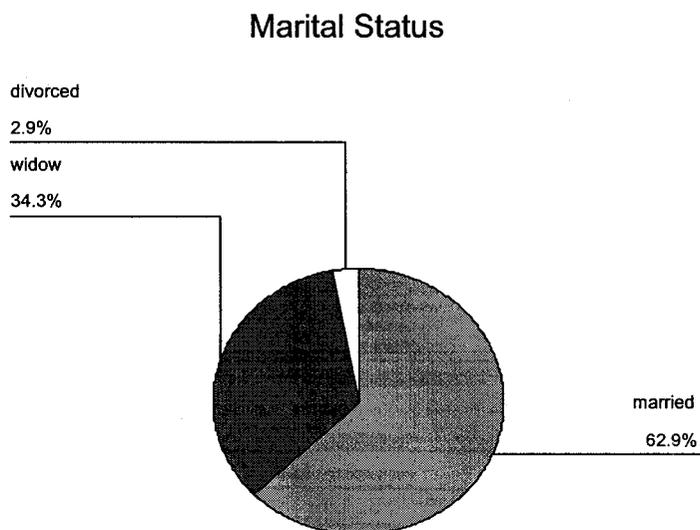
Marital Status

Figure 6. Participants' marital status.

As Figure 5 shows, 63% (22) of the participants were married, 34% (12) were widows,

and only 3% (1) was divorced. As the information indicates, more than one half of the

participants were married. The third variable of interest was the number of children each

participant had. The demographic information revealed a minimum of one child to a

maximum of 10 children. However, on average, each woman had five children.

The fourth demographic variable of interest was the participants' education level.

As it is indicated in Figure 6, all of the participants had reached a certain level of formal

education. While only a few women—26% (9 out of 35 participants) completed

secondary school, the majority—74% (26) had primary education. From the data, all of

the women knew how to read and write. While the participants were not purposely

chosen, one may ask why all these women knew how to read and write. The answer to

this question can be obtained from Chapter One regarding the effects of Mwalimu Julius

Kambarage Nyerere's efforts to eradicate illiteracy through free universal primary and

adult education from the early 1970s to the late 1980s.
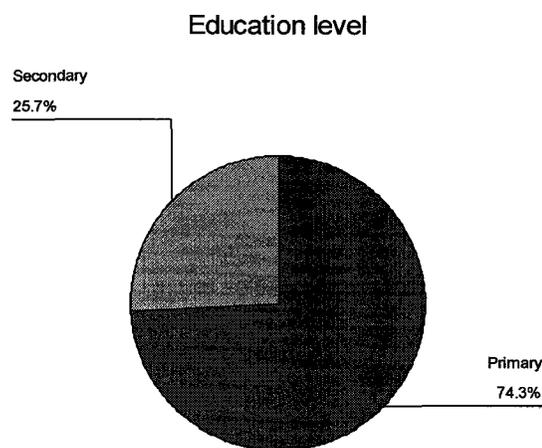
Figure 7. Participants' education level.

The fifth variable of interest was the number of activities each participant had at the time

of the study.

Table 2

Number of Small Home Business Activities Per Participant

Number of Activities	Number of Participants
Three Activities	6
Four Activities	7
Five Activities	7
Six Activities	1
Seven Activities	2
Eight Activities	7
Nine Activities	3
Ten Activities	2

Since the researcher was interested in the number of income generating activities per participant, the information obtained revealed that on average each participant was involved in six activities with a minimum of three and a maximum of ten activities.

Participants' Settings

Since many of the settings were similar, a few have been chosen to give a sense of the participants' typical day. However, to protect the participants' anonymity, each woman and her group/village were given pseudonyms. Also, each woman's name begins with *Mama,* for example *Mama Pendo.* This was used to signify the required respect given to women when addressing a mother, an older or married woman in the Tanzanian culture.

Mama Kemi. Mama Kemi—48 years old, married with 10 children—lives in a village 25 miles from Bukoba town. In order to go to town she wakes up early in the morning and walks three miles to catch a bus which leaves at 6:00 a.m. and returns to the village at 6:00 p.m. In order to get to her village, my cultural brokers and I had to leave our car one mile away and walk to her house. Her house, at the beginning of the village, obscured by banana plantations and coffee trees, was barely seen as we approached the village. Like every woman in the village, Mama Kemi is the food provider for her family, growing things such as bananas, yams, beans, groundnuts, maize and vegetables. Besides the domestic chores of fetching water and collecting firewood and cooking every meal on an open fire, she is responsible for other community-related duties such as taking care of and visiting the sick as well as cooking during and attending funeral gatherings.

In anticipation of our arrival, we found her busy preparing tea for us, boiling water over an open fire. Her oldest daughter was with her in the kitchen, helping her. The

other three young children were playing "jacks" together in the courtyard. In this game, the children use small pebbles which are easily found in the area. Once the children saw us, one of them ran to the kitchen telling her that the visitors had arrived. As we stood outside in the courtyard, on the south side of the house, we could hear pigs competing for food as Mama Kemi's sister fed them. Mama Kemi quickly entered the house through the back door next to the kitchen direct to the front door and welcomed us inside the house. While greeting us she asked us to excuse her because of her red eyes, due to the smoke in the kitchen. After the greeting, she again asked us to pardon her and went to the kitchen; in few minutes she came back with tea from the kitchen. As tea was being served, the neighbors came in to welcome us, as is the custom.

After greeting everybody, the women's group coordinator, and the group chairperson (my cultural broker), introduced me to the women in Mama Kemi's home. After the introduction and explanations of what brought me, Mama Kemi and I went outside to begin our conversation, leaving everybody else in the house. Outside one could enjoy the shade from the banana leaves and the beautiful chickens searching for food among the mulch of the banana plants and feeding their little ones. During our conversation, when asked how she fulfills her responsibilities, she said to me:

> It is hard to remember everything I do on a daily basis. I don't know if I have a clear timetable. We do many things at a time. I remember...I have what I may call a sort of timetable depending on what is at stake on that day. I divide my week days depending on what is to be done for that week. (personal communication, January 11, 2006)

After a short pause, she explained her typical day that starts at 5:00 a.m. and generally ends at 12:00 midnight saying:

> I get up at 5:00 a.m., prepare breakfast for the children who are to go to school. ... You know... how our rural breakfast looks like. At 6:30 a.m. I wake up the

children and get them ready for school. At this time their father is still in bed. I give them breakfast and make sure they are not late for school. Sometimes I take breakfast with them, other times I rush to work in the fields with no breakfast. At 7:00 a.m. I am there… in the *Shamba* or banana plantation or in group activity, depending on the day. Sometimes I have to visit the sick first before going to work if a neighbor is sick. If I am not working in the banana field which is near home, I walk three miles to where we grow other food crops such as yams, cassava, sweet potatoes, and groundnuts. Around 11:00 a.m. on my way back home from work I collect firewood for cooking, you know… I am the one who knows the difficulties of not having firewood when I get home. As I arrive at home I make sure the animals are fed or taken out before I start cooking lunch. We have a lot of activities which sometimes it is hard to tell you how I do them because at other time I do three things together. Don't ask me about my husband's timetable… they [men] do not have many things to do like us [women]. He is away now he will come back in the evening…. This is our village life…in real sense I go to bed when everybody in the house is in bed. (personal communication, January 11, 2006)

Mama Zawadi. In a different village, we visited Mama Zawadi, a mother of five. On the day of going to Mama Zawadi's village, we started our journey at 8:30 a.m. towards the most remote villages, 40 miles from Bukoba town. On our way, it started raining heavily but it stopped as we approached our destination. Mama Zawadi's village is situated on the hill, so we could see from afar where we left our vehicle. There was no passable road to the village, so our driver remained in the car while we went with his helper to find the right house.

On the way, we met and greeted some women and children; some carrying bunches of grass or water containers or firewood on their heads. Among those people we met was Zawadi, the daughter of Mama Zawadi, who was waiting to guide us since they knew the day and time we were expected. In the absence of land phones in many rural areas in Tanzania, the new technology in the form of cell phones provides the opportunity of reaching many places including remote areas. With the era of cell phones in villages, it is easy to send text messages any time and the women have tapped into this opportunity

very well. The Women's Coordinator and the rural groups' chairperson did a wonderful job of communicating with every member who was going to be interviewed in each group. Then the participants in each group informed other members in their groups who came to greet us. They also utilized this time for meeting and discussing with the women's coordinator about the progress of their groups activities. These women have a good way of communicating and transmitting information through the grapevine.

Zawadi led us to their village, where we had to climb a small hill walking slowly and carefully so as not to trample on stones mixed in with beautiful grass which made the area attractive. One could see very few shrubs and tiny trees mixed with grass as the wind made them sway from side to side. On the other side in the valley, from very far, we could see a river, known as *Ngono*, which passes by before going to many other places. We all knew the name of this river because of a proverb which is associated with its behavior. The proverb says the river refused to seek advice, went by itself, and got lost on the way. The people say that if one does not listen to good advice, her or she will be like Ngono and get lost. It is hard to tell where the river begins or which way it takes as it meanders into many places, before entering Lake Victoria. Mama Zawadi's house was surrounded by bananas and coffee trees. On the outside the house looked attractive with bright yellow and green colors painted on windows and doors and the brown clay brick walls made the house look as if it was new.

As soon as we arrived at Mama Zawadi's, it began to rain again, and we rushed inside the house. Everyone in the house told us that we carried blessings because it had not rained for two months. Inside the house, two men sat on a short bench talking. I came to know later that they were Mama Zawadi's husband and her father in-law. We were

given mats to sit on as the custom is in many homes in the village. There was a cross and a picture of the Holy Family hanging on the wall. Also below these was a beautiful wedding picture of Mama Zawadi in her white gown and her husband in a navy blue suit. On the left of the wedding picture was a family picture which looked a bit old. After we greeted one another we were given coffee beans (*Akamwani*) to eat as a welcome in keeping with Haya custom. Eating (chewing) coffee beans together with the family members signifies that a guest is welcomed and accepted in the family as a friend of the family and shares the same (food) in the same basket (plate). Traditionally baskets are used to fulfill different functions such as plates for serving food and containers for holding things. Coffee used in many traditional rituals, symbolizes acceptance, hospitality and friendship. A person is being welcomed and accepted in the family when offered coffee beans. The children came to greet us. We had some conversation with the husband and father in-law for about twenty minutes while Mama Zawadi and her daughter prepared tea. Then other women came in and greeted us, and went to the kitchen to help Mama Zawadi.

Since it was still raining, Mama Zawadi took me to one of the rooms in the house to begin our interview, while the other women and her daughter did the cooking in the kitchen. During the interview, there were many interruptions as Mama Zawadi was constantly approached by the children or the women who were busy in the kitchen. In the room where we sat, I could see and feel the smoke which came from the kitchen mixed with the good smell of the food being prepared. Their house was a typical village house divided into small rooms, two for sitting, and four for sleeping. After the interview, I joined the rest of the people who were now outside, as it had stopped raining. We were

able to see their projects, which included gardening, a cow shed built with local material for their three cows, and the pigs.

Mama Furaha. Among the participants I interviewed was Mama Furaha, a widow who lives with her five children in a beautiful house built of bricks and stones, decorated with blue and yellow curtains on the windows. Mama Furaha came to meet us at a designated area to lead us to her place. On our way to her village, we stopped at a village market where people from various places were selling many things. As we stopped, she called two girls who were selling banana juice under the shade of a tree to come and greet us. These were her two daughters selling their mother's juice on this market day. After greeting her daughters, we continued to her house, which is located one mile from the main road. We left our car about 10 meters (33 feet) from her house, fearful of getting stuck in the mud, and walked to her house. As we approached, we were welcomed by the beautiful flowers in front of the house and by the pathway. Before we entered the house, she took us around to see her projects. In the pig shed there were four old pigs and one mother pig with eight piglets. The pig shed was about five meters (16 feet) from the cow shed where she had two milk cows. In the banana plantation, chickens were moving around looking for food. Mama Furaha threw some maize, which she had in her hands to the chickens. At once, all the chickens ran after the maize and we were able to see all of the 20 chickens that gave her eggs. We then visited her garden where she had prepared the soil to plant tomatoes and spinach (*mchicha*).

As she led us back to the house, she showed us a pile of grass waiting to be taken by the customers who had bought it. "I try to utilize all possibilities that can give me money; I never ignore any ethical job that can give me an additional shilling no matter

how small or hard," with a laughter she commented. She told me that, besides cutting grass for her banana and coffee plantations, she cuts grass for sale. She welcomed us into the house in a big sitting room with chairs covered with beautiful colored cloths. She served us coffee beans and some drinks. Mama Furaha and I went outside and sat on the veranda for our conversation which lasted for two hours. As we were finishing our interview, the children arrived from the village market smiling with empty containers and telling their mother that they sold everything and brought her the money. From the juice they sold that day they made Tshs. 1,000, equivalent to US $ 1.

Mama Bube. Mama Bube, a 40 year old widow, lives with her five children in a small beautiful house made of mud walls and corrugated iron roof. She lives 25 kilometers (15 miles) from Bukoba town, in the center of the village. Her village is reachable by car. Everywhere a person goes in the Bukoba villages, he or she can expect to be in banana and coffee plantations. We drove through the banana and coffee plantations to her house. As soon as she heard the car coming, she was outside in front of her house with her children waiting for us. After she greeted us, the coordinator and the chairperson explained to her that we were trying to save time, and asked to start our conversation as soon as possible inside the house while the rest remained outside. Mama Bube directed the children to give them coffee beans and drinks while we talked. Inside the house, the floor was covered with special grass as it is in many traditional Haya houses. There was no chair in the room where we sat and the walls were covered with beautiful pictures from different magazines and newspapers. From the pictures on the wall, it was clear who their favorite candidate was during the presidential campaign, which had ended a few weeks before. I was given a special mat to sit on. The mat is

normally given to visitors when sitting on the floor as a sign of special respect for visitors. This is traditional practice in many homes even where chairs are available.

Before the interview began, her two children sat around her, one leaning on her lap. I had to ask her if it was all right to continue with our conversation in the presence of her children. She said that there was no problem; however, she told the children to go outside. In a few minutes the young child came back. We continued with the interview that lasted for an hour. Outside the rest of the people sat under the banana shades as they enjoyed their drinks. From her house, through the banana leaves, one could see two houses which belonged to her neighbors, where the children's noisy playing could be heard. I could not see her garden because it was far from where she lives. However, she showed me her sewing machine and the second hand clothes she buys and modifies for selling. Outside, it was possible to see the chickens running around looking for food.

The settings of these four women (Mama Kemi, Mama Zawadi, Mama Furaha, and Mama Bube) relevantly represent the settings of the thirty-five women who actively participated in the study.

Women's Perspectives

With this glimpse of the participants' natural settings, the following sections present the women's stories told in their own words as much as humanly possible. First, a broad overview of women's perspectives is offered, relating an understanding of their reality and offering a glimpse of what motivated them to begin small businesses to generate income. As a result of my extensive conversations with the women, I have tried to convey their experiences and message in such a way that the audience will have an

opportunity to reconstruct their own "meanings and understandings of the women's lived experiences" (Kiluva-Ndunda, 2001, p. 86).

The Women's Understanding of Their Reality

While the women shared various motivations to start small businesses, their more specific reasons for doing so ranged from having their own money and sharing the responsibility of taking care of the family with their spouses to improving their economic status. Irrespective of their educational levels, situation, marital status or environment, common to all was a sense of dissatisfaction with the situation, motivating them to look for ways to change the unsatisfying conditions in their lives. They spoke in different ways, all expressing the unsatisfying conditions they live in.

A theme common to most women was the fact that they needed to have their "Own money that they can control." Having money they can control seemed to give them power in whatever decisions they wanted to make. The unsatisfying situation was captured in statements such as the following: " Having my own money I can control," "getting extra money to help me in the needs that my husband is not willing to satisfy," "Getting tired of begging every time," "Getting tired of depending on my husband," "Avoiding humiliation by my spouse," "I want to be independent in making my choices and decisions on certain matters," "I want to avoid conflict with my husband," "to have money to buy things for my children when their father does not want to listen to them," "I want to be self reliant," and "in order to satisfy my needs with no attached restrictions." Mama Upendo's comments highlighted the unsatisfying situation which most women expressed in differing words:

In general most of the reasons that made women engage in different small home

businesses.... are the same. What motivated this one and that one is the real unsatisfying situation (*Hali isiyoridhisha*)...the real situation in the environment we live in...what made women to start these different small businesses is.... the economic conditions and the fact that we want to move from where we are to go ahead and the need to reduce dependence on men...(*kupunguza utegemezi kwa wanaume*) in such a way it makes you as a woman to stand on your own and protect your rights, because you have something... if you have nothing you will continue to depend on them [men]. But the main reason is to be independent from begging (*ombaomba*) or from being dependent (*tegemezi*) and to improve our economic status... to change the situation from where we are to move a step forward. (personal communication, January 02, 2006)

Mama Rwega, whose husband is employed, said that what motivated her to start small home businesses was to get her own income that will enable her help her husband in taking care of their children. Mama Karungi, who is employed part time, explained something similar:

I started these activities to help my husband (*kumpiga mume wangu jeki*) to improve my economic status and to have extra money of my own .... instead of every time depending on your husband keeping crying, begging this, begging that (*unalia lia kwa mwanamume, kila mara naomba hiki, naomba kile*). With your own money you can decide to do anything you want at any time instead of waiting and having certain restrictions. (personal communication, January 02, 2006)

Mama Juhudi, who is a widow, decided to start small home businesses after seeing her children being turned down by their father while alive, in a discouraging way when they asked him for school supplies:

If you only depend on a man you will never go far. I started these activities when my husband was still alive. This was because of the annoying answers my husband would give to the kids when they asked him for a pencil or a note book. It did hurt my heart and I felt bad hearing their daddy negatively responding to them. I decided to start some small businesses to have some money to help buy my children's school needs. Since I did not have enough money, I started with what I had in my *shamba*—the bananas to make beer and sell it to customers. (personal communication, January 13, 2006)

Unsatisfying situations surfaced in different ways throughout the interviews. The women were able to freely explain why they began small income generating activities.

Mama Pendo, a young mother of four, who has been married for thirteen years, had this

to say:

> Can you imagine! ...I have been married for thirteen years and my husband was
> not providing me with the necessary things such as clothes, even after selling
> coffee. You know...You can't force him, I had to work my way out to see what
> can work out. To avoid depending on him and embarrassment I decided to start
> my small income generating activities to earn a little amount of money for my
> own use. Now I have my own things, my money I can control (*Nikawa na
> vyangu*). Sister, do you see this beautiful *Kanga* (popular cloth for women)? This
> is my own money; I bought it with my money, I buy all my clothes...he never
> bothers buying me one....When you go outside people give him credit thinking
> that he buys me clothes. You just keep it in your heart as you are the only one
> who knows what happens in our home. You can't go telling everyone. Those are
> secrets of marriage. (personal communication, January 03, 2006)

What seemed to hurt some of the women most was the fact that their husbands,

even when they were expected to have money, seemed to care less about their families.

Sometimes they even attempt to discourage their wives through harassment and threats.

During the conversation with Mama Guma about her involvement in different income

generating activities, she spoke of the income issue in this way:

> I have children and orphans I am taking care of that are not his children. You
> can't force him to carry other peoples' load...they are not included in his budget.
> If he at all brings money, he reluctantly gives with his whole heart. Also
> problems...even if they [husbands] have jobs, do you think they bring money
> home!! I don't see the money, I don't know how much he gets; he never tells me.
> It has never happened. (personal communication, January 06, 2006)

After she explained that, I asked her where the money goes. She responded as follows:

> Mm... sister, somewhere else... *that is his business*...to outside women (other
> women). I may say that he graduated in this type of business, he is now a
> principal of it...he has a diploma. Let us die...When he gets salary, he disappears
> from home. Sometimes I ask myself, where shall I leave my kids? Sometimes I
> say to myself why did I marry him...if they are there, very few [men] tell their
> wives how much they earn. (personal communication, January 06, 2006)

When some of the women spoke, one could sense and feel their concerns as they

related their husbands' behaviors. In their conversations, things such as "unreliable,"

"less caring," "unfaithful," "undependable," "unappreciative," and "unpredictable" were

noticed. For example, Mama Baraka, a mother of eight, in her touching story explained:

> What made me go into these activities is the unreliability of today's men. Most of our husbands today never bother to provide for their families. If you don't figure out what to do you will keep on fighting every time. If you ask him [her husband] some money he will give it to you in a humiliating way. When you tell him about children's clothes—he insults you…he fights back with strong words saying don't expect me to buy children's clothes. (personal communication, January 10, 2006)

As her story continued, she explained what she does in such situations to solve her

problems and help her children. As in other stories, men avoiding responsibility surfaced

in her story:

> I decided to work hard to provide for my children. I just ignore him, I don't ask him anything, I concentrate on my activities…. I buy clothes for my children; I pay for their school fees and supplies. Imagine, I took the child to start kindergarten, he refused to pay tuition. My husband is employed, but he drinks too much—and if someone drinks too much is not easy to care for the family. I feed my children and the whole family. He never cares. He comes home asking for food. I cut grass myself to feed the cows, sell milk, make sure the sales in my Kiosk are going well, when the kids are not in school these are my helping hand….He even takes my money if he comes across it and I will never get it. Unfortunately, there is no bank nearby in our area where I could keep it…. Sister, I tell you my husband's behavior makes me mad—the act of taking my money. I have reached a point of asking for a divorce. This is because he discourages me in different ways (*ananinyima nguvu*)…instead of improving I am going down. (personal communication, January 10, 2006)

Mama Tumaini is also married with five children. She works very hard to provide for her

children since her husband never meets the children's needs. She explained as follows:

> I never depend on him [husband], is unreliable. He will tell the children I will buy you shoes, I will buy you clothes, I will buy you this …and nothing is done…*maneno ndiyo mengi*—only words are many. (personal communication, January 03, 2006)

In contrast, Mama Zawadi's situation is different from Mama Tumaini's. Their

responses to their realities show how rural women are not homogeneous as some may

think. In spite of living in the same village, the strategies they use to respond to socio-

economic realities highly depend on the individual's situation. This is clearly portrayed in

Mama Zawadi's comments that she collaborates with her husband in everything she does

to improve their standard of living. She credited her husband for being very collaborative,

and said that they both work hand-in-hand to minimize the economic hardship on their

family. She said, "I work together with my husband, my husband on this side and myself

on the other side in order to improve our livelihood. The main reason is to see how we

can raise our children" (personal communication, January 12, 2006). Some women

expressed "the economic hardship (*ugumu wa maisha*) and increased responsibilities"

(*majukumu kuwa mengi*) to be the reason behind their involvement in many different

income generating activities. For example, Mama Wema, a mother of five children of her

own and four orphans of her brother described the impact of her activities:

> The responsibilities have increased, you find yourself in a situation where you
> have a lot of things to do and everything depends on you. Even if you are married,
> you left the extended family behind which depends on you, which cannot depend
> on your husband. Even you, personally, can't tell your husband that I have this
> problem and that problem. He cares little of your problems. You have to do
> anything you can to increase your income (*ubangaize kuongeza kipato*) to help
> those who depend on you. (personal communication, January 05, 2006)

Taking care of needs, especially those of their children, were also expressed by

the women as a reason which makes them juggle many activities. For example, Mama

Tumaini mentioned that her husband was unable to provide basic needs for the family.

Seeing the situation, she had to rescue her family, especially her children. In her

explanations, she mentioned that at the beginning she did not have any starting capital,

but her mother whom she called her "savior" ("*mkombozi*"), gave her the money to start

small businesses to improve her family's standard of living.

> My husband does not have any permanent job. He makes bricks. If he is lucky he
> gets an order if not he stays at home, and we stare at each other (*tunaangaliana*).

> In this way problems and needs accumulate…I have four children, and we all have different needs, and my husband is not able to provide them, even the basic needs….I had to step in to help my family, especially my children, to improve our standard of living (*tulebe nka tulashemeza ehali*). It hurts me to see my children not getting basic things they need. I work hard to provide for them. (personal communication, January 03, 2006)

While some women expressed the need to help their husbands to improve their standard of living, their conversation also revealed the need for extra money that they could use to get things their husbands were not ready to or could not provide. For example, Mama Namala, now retired, started these businesses while she was still employed in order to help her husband to boost their family income. She also insisted that it was good for her to contribute to the family expenditure:

> It was good to contribute to household expenditure. We work together with my husband. Let me tell you my history. I was working (employed) and my husband too, but the salary was not enough. I used to go to work with a basket of *mandazi* (pancakes) which I sold to my co-workers during tea break…then I started the poultry project. Our salaries were not enough to send kids to school. I worked hard in these activities to get money to pay for my children's education. Their daddy's salary was not enough. I am also taking care of my sister's kids who are orphans; they depend on me…there are times you can't ask you husband for everything. (personal communication, January 05, 2006)

In the conversations, women stated that having their own money minimizes conflicts and misunderstandings with their spouses, which sometimes occur because of asking for money. For example, Mama Pendo articulated that "if you want peace with him do not ask him for money, even after selling coffee which we harvested together" (personal communication, January 03, 2006). Expressing similar ideas in a different way, Mama Kadogo said: "When you have money and he has nothing, there is peace (understanding), when he gets money that is the end of understanding (*hampatani tena*)." In her explanations, Mama Kadogo meant that, when she has money, the husband

becomes friendly trying to convince her to spend her money with him, but when he gets

money the relationship changes, and he never wants to listen to her.

Moreover, the women showed that they understood situations when the husband

has no money and the woman steps in to help. It was revealed by Mama Upendo and

others that in such situations, when women step in to help, some men feel relieved.

> When you [woman] contribute something in the house the husband is *relieved*. Sometimes a husband becomes irritated when you keep asking him for money while he doesn't have it. When he knows that there is no problem for him to come home even when he has no money, and finds food on the table and the children are able to go to school it brings peace in the house. (personal communication, January 02, 2006)

On the one hand, some women expressed that some husbands will respect their

wives more when they contribute to the family expense. This idea was captured by Mama

Upendo when she said, "The husband sees her [the wife] as the real partner who helps

him to build the home, and no longer a parasite (*tegemezi*) or a burden (*mzigo*) as it is

called." Her comments reminded the researcher of a conversation of two men on a bus on

her way home to visit her family. They used the same words, "*parasites*" and "*burdens*,"

in referring to rural women in their households. They did not consider all the domestic

chores and work of providing food for the family that the woman does as a big

contribution. This language conveys the opposite meaning of what women do and how

they are perceived in their society. The same idea was captured in Mama Namala's

explanations:

> When you have money it becomes easy. He [husband] respects you more than when you contribute nothing. To remain a burden to him, keep saying there is no sugar, everything waiting for him. He sees it as a disturbance…when he sees you not asking him to buy salt, but you provide other things, he feels better. (personal communication, January 05, 2006)

On the other hand, women raised some concerns about the husbands pushing all their responsibilities on their wives or envying them once they realized that women had some money. One woman's comments suggested that, a lot of things depend on the husband's background: "However, it all depends on his [husband] education level and understanding. Some will claim that you no longer respect him while you have no such intention. Other men do not want to see you in good condition; they are meanness (*baina olwango*)" (personal communication, January 05, 2006).

These comments correspond to other women's comments that, when a man sees a woman with money, he claims that she is 'boasting,' 'showing off,' 'two men in the house' (*wagila eishaija*) meaning that the woman is acting like a man—having power in the house. In reality, a similar language still exists and contributes in putting women down in their process for improvement. Sometimes even the women themselves unconsciously use similar phrases to discourage other women. For example, when a woman acts bravely, they associate it with a man's behavior; when she acts submissively, they associate it with a woman's. This is even reinforced by women themselves since they grew up using the same language. For example, when a person being a man or woman is going to do something very important, the women will tell him or her to "*kwata mashaija makazi galengahaza*" meaning face the situation like men, because if he/she faces it like women she will not succeed.

Since women are responsible for feeding the family, the need to care for their children pushes them to do whatever they can in order to feed them well. Often, even when there was an expressed need to have money they can control, this money never

goes outside but stays in the home to provide for the family. Mama Bilige clearly explained this motivation:

> I started these businesses to increase the family income for daily use. It helps you to have money any time instead of depending on monthly income which is once a month. I decided on my own to start these home small businesses...As you know, women are more pressured by the expenditure on small things for daily family use. For example, if there is no salt or cooking oil and the husband is not willing to give you money, you can't stop cooking, you have to cook and get the food at the table. It is painful for a mama to give her children food with no salt. Even for school note book, the father can tell the child that he has no money to buy her or him school notebook. Because of the mother's love, care and concern of your child, you would like to give your child a notebook to continue with his her studies with less destruction. (personal communication, January 13, 2006)

Despite being employed, Mama Karungi explained, their incomes did not satisfy the family needs. To increase her income, she opted to begin small home businesses to improve her family's standard of living. Similar explanations were given by Mama Koku, a widow with three children:

> I started these activities when my husband was still alive to get additional income. We were both working but the income was not enough to satisfy our family needs, as you know we have extended family we have to take care of. (personal communication, January 13, 2006)

Women were able to analyze their situations individually and even as a group. They understood their position in their cultural setting and their traditional roles as mothers and wives with the responsibility of feeding the family. They explained how most men were no longer fulfilling their traditional roles of providing for their families. They understood the effect of men not fulfilling their roles, which not only reduces the precious time they have, but also adds more work to their formal traditional roles.

Summary: The Women's Understanding of Their Reality

   Unsatisfying Situations. The women decided to start small home-based businesses because of the following:

- To reduce economic hardship by earning extra cash income for their families.

- To reduce dependence on their spouses and become self-reliant.

- To have control of cash income and gain freedom in making financial decisions.

- To minimize conflicts in the household that arise from lack of finances.

After listening to the women explain their reality, and what makes them opt to take certain steps, the researcher was anxious to know what they do to improve their situation. Their own words will help the reader to understand these strategies rural Tanzanian women employ to change their situations, within the context of their environment. This may help to clarify why these women do things the way they do them.

The Women's Capacity to Respond to Their Reality

In the conversations, women shared with the researcher how they work hard in the midst of many constraints to change and improve the unsatisfying conditions in their lives. Besides being responsible for producing food for the family, the women had to think of other ways to earn some income to satisfy their needs and to avoid or minimize depending on their husbands. These women, in the process of changing their situation, are engaged in many different activities that are sources of income to them.

Women's Small Home Businesses

Women work as individuals as well as groups to maximize their opportunities. In their stories, women gave reasons for doing many activities instead of concentrating on one. On the average, the women were involved in six various small home business

activities. These are activities that a woman engages in to earn some money, besides her traditional responsibility of cultivating food crops.

Individually. Individually, women figured out what could help them to improve their unsatisfying home situations. How they did this and what obstacles they encountered were all captured in their own words. Mama Furaha, a widow with five children, said that besides keeping animals and gardening, she never ignores any ethical job. "I do any type of work that gives me money. I cut grass, I weed for other people, all these activities are giving me quick money for daily use" she explained. Another woman, when explaining her situation, mentioned having a lot to tell me, but she was concerned that I may think of her as giving me too much information (revealing her family secrets). At this point, I realized what an important part cultural and socialization issues were openly playing in the interview process. Understanding the *"Haya"* culture which encourages reservation of family issues (do not tell everything to outsiders) I encouraged her not to worry when sharing what she thought would help me understand her situation. She then explained the strategies she used to get some money and increase her working capital. However, in her explanation, she mentioned the obstacles and threats from her husband as she tries to improve her family's livelihood.

To get a loan to enable her to start her businesses, she joined the Foundation for International Community Assistance (FINCA), one of the nonprofit microfinance lending organizations in the area, which lends money to people with small businesses after they attend a six week seminar and open an account with them. However, her actions aimed at improving her family's livelihood did not please her husband who threatened and tried to discourage her from obtaining the loan. She said:

When I joined FINCA–in order to obtain loans––he [husband] threatened me that they are going to imprison me. I did not listen to his words. I joined FINCA. They gave us a 6 weeks seminar…and I paid Tshs 1000 (US $ 1.00) each week during the seminar to open a saving account. First, I received a Shs.50,000 loan (US $ 50) which boosted my other businesses. After I paid back the loan, I received another loan and decided to buy some household items. [In a loud voice]––Ehee! When he saw me coming with those items, he was speechless and then looked at me, with an angry voice he said "why are you doing this?" He was not happy to see those things. I never answered him. I kept quiet. What helped me I am not a lazy woman. I had to work hard to provide for my kids. As a woman you tolerate many things. Those who see you walking dressed in "*vitenge vya wax,*" they think your husband does a good job of dressing you up. Poor me, you keep it in your heart. When he gets money, he buys things for himself; he does not remember even the children. Once in a while you see him with a bar of soap or a kilo of sugar, sometimes meat. He works for outside women; those are better listened to. (personal communication, January 06, 2006)

Mama Koku and other women emphasized that not all women are free to do home businesses. Some have no choice but to engage in these small home businesses without their husbands' approval. As they reported, some women did not listen to or wait for their husbands' approval. They decided to proceed with what they wanted to do to improve their situation. For example, cutting grass is one of Mama Guma's activities which earns her quick money if she has customers. She invested her loan into other businesses, looking for ways to enable her to pay back the loan on time. She decided to cut and sell grass. The threats and negative response from her husband did not deter her from doing the business. Quoting her husband who feels degraded by her cutting grass, she said:

When I went to cut grass my husband said, 'you are degrading me to cut grass…. people see you, this is not good. [this is a man who earns a monthly salary of at least $100, but never shares it with his family]…I never answered him… Instead of him being happy about what I am doing, he sees it as a shame. He never gives me money, he wants me and my children to be embarrassed, what else can I think of him… At one time I told my mother about it, she advised me to ignore him by keeping quiet and continue doing what I am doing (*akabi kanwa*)––the medicine is to keep quiet. (personal communication, January 06, 2006)

On the one hand, the women's stories revealed experiences of patriarchal control over their decisions, and how this control discourages or hinders some women's efforts from improving their situations. On the other hand, the stories exposed women's resistance to the control. Mama Kadogo, a young married woman, tells a similar story of her husband's control and her response to his control:

> There were times he told me to stop involving myself in women's groups…I refused and continued going…When he never brought money after selling tomatoes we planted together, I decided to plant my own tomatoes…It is not that I am happy with the situation, but even if I go to my parents, it will not help me much. It will only keep my parents worrying about me. I just take courage and see what it will take for me to provide for my little babies. (personal communication, January 10, 2006)

Mama Kemi uses several tactics to make her husband allow her to continue doing her home businesses. She used the term, "having high discipline" that meant to behave in a special way to convince her husband.

> Yes I make beer, raise chickens and pigs, make *mandazi* and *Kabaragara,* and sell firewood. I have my own trees, I am looking for a market for timber—the chickens are enabling me to get weekly money for daily use, when I sell eggs. I am doing these businesses by myself and my children help me. What I need is to have discipline—some tactics that will make him [husband] allow me to continue doing my business in his house (*kumulembalemba kuleba nka olabikolelao*). For example when I make beer for sale, in my budget 20 liters are for him, I deduct those from my profit. That is the only way you can avoid obstacles in your way. (personal communication, January 11, 2006)

She elaborated further when asked if her husband tells her not to give him the 20 liters and instead sell it; she said, "No, no way, that is not possible—at this point men are not educated (*Hawaelimiki*)—and this is not my husband only…no…that is why you need high discipline and great trust" (personal communication, January 11, 2006).

Women's responses revealed that upon understanding their reality, they used different means to improve their economic status. They used collective, as well as

individual efforts to change their situation. To understand their collective efforts, I

focused on their motivation for joining development project groups while they were

doing well in their individual businesses.

Formation of Development Project Groups

     Collectively. Women have always had traditional groups for social support. The

women were able to transform their original traditional groups into development project

groups to improve their economic status through small businesses using available local

resources. Development groups that have emerged perform different functions. As Mama

Balige explained:

> The main aim of traditional groups which are still operating within the
> development groups is to support each other in different activities and situations.
> These groups bring no income. In the current groups, women are helping each
> other by planning together what to do to improve their economic status; they also
> receive small loans through their groups to improve their small home businesses.
> Most women like to be in these groups. However, some women's husbands do not
> allow them or have many restrictions. (personal communication, January 06,
> 2006)

Mama Juhudi explained how they transformed their traditional group that functions both

as a traditional and development group to satisfy the needs of the members:

> Initially when I joined a group it was a traditional group and we used to contribute
> bananas to one individual every month for making beer for sale. Each member
> contributed a certain amount of money every month into our common fund. We
> divided it among ourselves at the end of the year. After I attended some seminars
> on how to invest in small businesses, I advised my colleagues to look for different
> ways that could make our money generate more income instead of dividing it
> among ourselves to buy Kanga (clothes)—I told them that we needed to start
> something that could give us more profit and sustain our group. We decided to
> use the available money to buy pigs for each of the six group members. These
> pigs belonged to the group, but each member took care of one pig. This was
> because in doing so each member will benefit from getting manure, the pig will
> be well fed, and each member will have a chance to improve her skills and
> knowledge in raising pigs for her future benefits. When we started getting loans
> we continued in the same group. (personal communication, January 13, 2006)

Currently, there are two major sources of loans for the rural women—CARITAS and BUWEA (Bukoba Women's Empowerment Association). The loans are given in three different ways. First, there are loans from CARITAS directed at small groups. Second, there are loans from CARITAS through MWAVULI (organization of small groups in the rural area) to individuals in small groups. MWAVULI is Swahili which means an "Umbrella." However, for the women, it means a group that protects them from economic hardships. It is the African way; always a name has a meaning. MWAVULI was formed by a combination of 26 small rural development groups formed from the large traditional groups. MWAVULI is responsible for making sure the loan is provided to individuals under the sponsorship of their small groups in rural areas to facilitate the paying back process. Third, there are loans from BUWEA through MWAVULI to small rural women's groups. These are the two primary sources for rural women to obtain loans with a small interest payback. These small amounts of money revolve among the women and help them in a variety of ways.

Other larger traditional groups had to break into small groups of few members to form development groups. With the help of the urban group some traditional groups were advised to break into small groups of five to ten people to form development groups. This was suggested, as the coordinator explained, because many traditional groups had numerous members and it is easier and more advantageous to deal with a small group than a big group when obtaining loans. She also explained that it is also faster for a member in a small group to get her share from the "Mary go round" than it is in a big group.

According to the women coordinator's explanations, the phrase, "Mary go round" is a phrase which originated from the urban group. She explained that the group decided to use the "Mary go round" with the idea of Mary Mother of Jesus who went to help her cousin Elizabeth who needed her help. She insisted that, they too, decided to contribute some small amount of money every month to help an individual woman in the group to improve her economic conditions. In this way, the contribution rotates every month to reach each individual group member. Normally, the group members deliver the contribution during their monthly meeting which takes place in the home of the person receiving the contribution. That is the meaning of, "Mary go round" visiting and touching every one in the group.

Mama Furaha, whose traditional group was transformed into a development group with all of its 10 members, explained the transformation. She mentioned that the transformed group performs all functions of both (traditional and development) groups.

> Originally we had groups that were meant to help us in difficult and happy times like during funeral, wedding etc. These were not helping us economically... I mean money wise...We decided to do something more than just rendering support during difficult and happy times. We needed money to help us in other needs. We decided to contribute bananas every month to one member to make beer for sale. After selling her beer she would contribute a small percentage in our common fund. Then we decided to cultivate maize and ground nuts for sale, to improve our economic status. While we were doing this we learned from our local church that there were some loans from CARITAS that are directed to help women in groups with small businesses. In our group we had already bought group pigs which we were caring for in our homes. We sent our application through MWAVULI group and were accepted. Before receiving the loan they came to inspect our projects to make sure that we have real projects. From that time we started receiving loans from CARITAS and we have expanded our business. At the moment each group member owns a pig. We have pigs that belong to the group and each member is responsible for taking care of one pig, she feeds it and gets manure. When the pig reaches time for sale it is sold and the money goes in the group fund. We paid back the first loan and received the second one. (personal communication, January 12, 2006)

Most of the women revealed what development groups meant to them and the benefits they enjoy from being in the groups. Some women acknowledged that their mothers-in-law showed them the way. For example, Mama Kadogo, a young married mother of two, said that her mother in-law advised her to join women's groups. She said, "My mother in law told me not to expect my husband to give me everythig I want. She encouraged me to join the group to improve my economic status instead of depending on my husband...she showed me the way" (personal communication, January 10, 2006). Mama Zawadi also admitted that her mother-in-law showed her the way when she got married by introducing her to the women's groups. Since then she has been in groups for 20 years now. For Mama Karungi, joining the group rescued her home business that was almost collapsing due to lack of working capital and skills.

> There was a time I could not manage it [home business], but joining a group of women helped me. They rescued me because they gave me some boosting capital and we were able to buy a cow my husband and I. The money from the 'circles'— "Mary go round" helps me a lot, I am able to continue my businesses better than when I was not in the groups. When it is your turn, you get money that is completely yours and it doesn't need any interest. It boosts your working capital. (personal communication, January 02, 2006)

Mama Magezi admitted that to start her individual businesses she relied on other women's knowledge. "I obtained knowledge from other women, when I retired I continued with these home businesses as the knowledge I acquired encouraged me to do more, and expand my businesses" (personal communication, January 07, 2006). For Mama Bona, the group helps her to get more money to improve her individual home businesses. She explained her group's process:

> The way we work in our group has helped us get some money to improve even our individual home businesses. We contribute bananas and sell them, we keep the money in a group fund, and we divide the money at the end of the year. We

also have group pigs in which we are enjoying manure and sales from the piglets. (personal communication, January 06, 2006)

The conversations revealed that, with the formation of development groups, women were able to receive small loans from a few available sources to boost their activities. They are determined to utilize all available possibilities to obtain knowledge and loans to help them run their businesses and improve their economic status.

Understanding of Value and Meaning of Being in a Group

The women's conversations revealed more reasons for joining the groups than simply to obtain loans. Their reflections shed light on what it meant to them to be part of a group. While one may expect that money would be the major motive, the women's stories and comments revealed much more. Mama Rwega said that, before joining the group, she was doing well in her businesses, but she joined the group in order to learn from other women. She explained that "each one of us has many talents which can be learned by other members. In groups, you support one another, there is cooperation, there is learning—groups are giving hope" (personal communication, January 18, 2006). Besides money, Mama Kemi joined the group to expand her knowledge, to learn different things, and to work with other women in the process of improving her economic status:

> What made me join these groups is to expand my knowledge and skills, to learn and get more ideas from others, and to help each other. You can do a lot while you are a group (more) than working alone. Another reason was money, because we get loans in groups not as individuals…this is better than borrowing from individuals who may demand their money within a short period of time. In groups we are physically, spiritually and mentally helping each other. The groups are really helping a lot. (personal communication, January 11, 2006)

In groups Mama Bona said, "You get different idea and you learn a lot from women groups—that is what made me join groups." She further explained the value of the groups:

> Another thing is that in groups you are able to advance in a different way in what you are doing. For example like group projects, group loans, and something like that—you can not get them without being in a group and this is good, it teaches you many things to run different projects, and you get to know many people. (personal communication, January 06, 2006)

Mama Kadogo commented that in "groups you can ask for advice and help from group members." Mama Rwega clarified that:

> in groups we care about each other…sometimes if a woman has no money and she is willing to tell the group members, the group lends her money which she can pay later in small parts when she gets the money and continue to be in a group. (personal communication, January 18, 2006)

For Mama Kaiza, women groups keep her focused and energized, they are more than sources of loans.

> In women groups we are harvesting many fruits…when you have a lot of thoughts and sometimes stress once you meet with other women and exchange some ideas you get relieved and fueled with new energy that helps you to continue. Also in groups you learn many things from your friends. They motivate, encourage, and give you support. Women groups are not for money only; there are many things which I get from the groups that are helping me to keep focused and energized. (personal communication, January 03, 2006)

With similar comments, Mama Vumilia said that groups are very helpful in a way that when one obtains a loan "no body knows about one's debt, it remains your secret…if you ask a loan from an individual she may spread your secret to other people." She further explained other benefits:

> Besides getting money the groups help in educating and expanding our understanding. Even the group members' financial assistance when you are sick in the hospital is very encouraging. In our group each member contributes Tshs.500 for someone admitted in the hospital. (personal communication, January 06, 2006)

For Mama Ngonzi, a mother of two, being in a group means more than receiving a loan. It improves her self-confidence, and provides her an opportunity to know different people:

> When we are going to get loans...we meet different women from other areas—
> this a big advantage to be able to build a relationship with other people. You even
> gain some experience from other people. Now with this experience, we are able to
> stand up in front of people including men and address them with confidence—
> without being shy. And that is a great advantage to me and other rural women.
> (personal communication, January 06, 2006)

Similar to Mama Ngonzi's comments were the reflections of the women in the focus

group, who admitted that being in groups has helped them not only to get loans but also

to improve their self-confidence and expand women's relationships.

Summary: Women's Capacity to Respond to Their Reality

Individual actions:

- Women started individual small home-based businesses to change their

  conditions.

- They joined development groups to learn and gain strengths from others,

  to obtain loans and to improve their capital.

Collective actions:

- They formed development groups to improve their capital, skills, relations

  and gain support.

- They formed a cooperative and an association to strengthen their unity and

  network, to improve their capabilities and foster recognition.

Changing Roles and Relationships

Women as wives, mothers, and food providers understand their roles and

responsibilities. As they engage in small businesses to improve their economic status,

they simultaneously work hard to maintain their relations with their husbands. Their

experiences in fulfilling their traditional roles, together with the new roles were captured

when the women explained how their roles have changed as they get involved in small

home businesses. Their perspectives were captured in different expressions that seemed to have common grounds.

Many women had trouble seeing how their roles have changed. They insisted that the way their roles have changed is in the sense that nowadays men have stopped fulfilling their responsibilities, thus leaving most of the responsibilities to women. One woman commented that, "in reality there are no changes in woman's roles and responsibilities, except we can say change in the sense that the responsibilities have increased—that is adding man's responsibilities to hers." She further explained that some men do not care if their wives have time to rest or not.

> Some men don't want their wives to relax, or do jobs that will make a woman look good—he never cares whether you go to cultivate in the *Shamba* and you come back dirty. But when you look clean and smart, even when you question him—he claims—you are stubborn —you are showing off and not respecting him. When it comes to agriculture activities…to dirty jobs…most of them have no problem even if you will spend the whole day there—he is not ready to do such work. (personal communication, January 05, 2006)

The fact that husbands push their responsibilities onto their wives was expressed in different ways. Mama Wema recalled growing up with her parents. She explained how each parent knew her/his responsibility in the family; in today's families, many women are left alone to fulfill all the responsibilities while some men take 'vacations.' Mama Wema made it clear that:

> Once a woman earns some money all responsibilities are left to you…and he stays aside (*anakaa kando*). That is why a woman is engaged in many activities (*vishughuli mia kidogo*) many responsibilities have been pushed to her…If you want to know a man's responsibility you find him in specific activity. He doesn't want to be bothered with other things. I see today, women are carrying a great burden. Our mothers did their own part of producing food knowing that their husbands will also fulfill their responsibilities of providing what they were supposed to do. It was a division of labor and everyone did fulfill his or her responsibility. In many of today's families, it is the woman who is responsible for buying children's clothes and other small items which take a lot of money. It is

the woman who carries these responsibilities. Just to tell you, traditional roles are not changing they are in place. The responsibilities are increasing, and the woman does everything in a very tired situation. (personal communication, January 05, 2006)

Women gave different comments in responding to whether there are any role changes.

Mama Namala's explanations showed that a woman's money does a lot of things within the family, and her responsibilities have increased as she struggles to improve her family's standard of living.

> In fact we women are carrying a heavy load and we are helping a lot in different ways. If the mother in the family is enabled (*akiisha wezeshwa*) she can do wonders. Because, a woman's money does not go outside the family—she cannot drink it, the mother cannot use it for bribery (*kuhonga*) her heart is on her children. In most cases her money goes in buying food and children's clothes. (personal communication, January 05, 2006)

As she further explained, Mama Namala emphasized the issue of men running away from their responsibilities:

> I tell you nowadays there are no men who buy clothes for their children. It is you mama, who sees the best cloth and buys it, it is you "mama" who buys household items, the woman buys all these. In reality, we women have a heavy load and are contributing a lot. It is true, as our proverb says "*nyumba inajengwa na mama*" meaning that it is a mother who builds and keeps the family together. (personal communication, January 05, 2006)

> When a woman earns money and a husband knows that she has money, Mama

Magezi explained:

> The man stops buying salt, he doesn't pay school fees—what he does is to wake up and go to drink and to look for other women (*hawala*)—and when he comes back he demands food. You will find the woman's money will be spent on taking care of the family and the man makes sure he drains the woman until the money is finished. That is why sometimes women keep secrets of what they earn from their businesses. (personal communication, January 07, 2006)

Mama Bilige summarized that most women keep secrets of their businesses in fear of three things that may follow if the husband knows that she has money.

Either, he will withdraw from bringing money to satisfy family needs, telling her, 'what is the money for?' Or he will force her to give him the money and he will never return the money. Another thing, he may claim that the wife is not respecting him because she has money, and no longer depends on him. These three things force women to not reveal what they do and the amount they receive in their activities. It's right to hide when the nasty husband wants to take your money to discourage your progress—you have to hide everything. Can you imagine, in other instances a wife buys meat and a husband eats with no appreciation or even asking where she got it—in many cases the husband is given the best part— it is not that you like it…but is a bargaining way to see if you will be able to raise your children. (personal communication, January 13, 2006)

Mama Kadogo admitted that small businesses and group activity helps her in many ways as the husband is not ready to fulfill his responsibility. She said that the money she gets helps her in small, but very important household expenditures when the husband ignores to buy household basics like sugar, salt, meat, and other food items. She insisted that:

Can you imagine he eats without asking where you got money to buy them—he keeps quiet as if he sees nothing. Now I am working hard to see if I will get enough money to feed my babies. I don't want to see my little ones starve. (personal communication, January 10, 2006)

There were times in our conversation when women asked themselves unanswered questions as they reflected on some men's behaviors. Comments such as "I don't understand why some men don't care for their families," or "I don't understand why men are like that" were heard in some women's reflections. Women showed an intent to want to work and plan together with their husbands. For example one woman said:

Other men are working and getting money that never enters the home. I don't know what they think. …I would like to tell him how much I earn in my activities and plan together, but once he sees you with money he likes you to spend it until it is finished. He is not willing to help me to look after the babies even when I am going to collect firewood. If I ask him to help me, he says that these are women's jobs I must do all of them…He does not care leaving me alone with these small babies with nobody to help me. You fetch water, collect firewood, the kids are crying, you cook, you do this you do that…he comes back when the food is ready

to eat. You tell him, you complain, it reaches a point when you get tired and decide to keep quiet and ignore him. (personal communication, January 10, 2006)

Mama Zawadi, who works hand-in-hand with her husband, commented that some men's behaviors are forcing their wives to refrain from getting loans. She associated this with the lack of openness on the women's part in revealing what they do and earn by saying that "some husbands have problems…some women are reluctant to take loans in fear that their husbands will take the money and it will be difficult for them to pay back in time." Similar situations are depicted in Mama Baraka's conversation as she explained how she works hard with no husband's help or appreciation. In spite of doing all the work of taking care of the banana and coffee plantations, her husband sells bananas and coffee and takes all the money. She described the situation as follows:

> He never helps me. He never appreciates what I am doing. I have a big farm (*shamba*), with bananas and coffee, I take care of them all using my own money, when the banana matures (those for making beer) he sells them without telling me, he does not allow me to use them—if you ask him about it he tells me that this is my farm, these are my properties I can do what I want.—That is why we are engaged in small businesses to take care of ourselves and our children—We have many problems with our men in today's life. They are mistreating us a lot, and they don't care for their families. My husband purposely annoys me. For example, if I leave the children to sell things in the Kiosk, he forces them to give him the money, and takes it—or if no one is around, and the kiosk is open, and he sells something to the customer, that money is gone. If he comes across my money in the house, I will never get it, he takes [steals] it, and never tells you. (personal communication, January 10, 2006)

Women in these situations are trying to break the silence in different ways. A good example similar to Mama Pendo's was given by Mama Kadogo, a newly married woman who fully trusted her husband before she learned a lesson. At the beginning when they had nothing, they worked and planned together. However, the understanding and collaboration withered and even disappeared after the husband sold the tomatoes they grew together and kept the money. She explained that he never disclosed to her the

amount he obtained. When she asked him to buy something, he answered that he had no money. What annoyed her most was that he never bought anything and when he has money, as Mama Kadogo said, "He will come home very late at night...and I dare to ask him where he was, he becomes angry and wants to beat me...this makes me keep quiet even when he makes mistakes" (personal communication, January 10, 2006).

However, like other women, Mama Kadogo learned a lesson from the situation and looked for alternative solutions. Before she told me this, she cited the *Haya* proverb *"ezishelela tizo itwala,"* meaning, "the love that is present during the engagement period is not the same love or (does not last) during marriage." Mama Kadogo was able to break out of the culture of silence by deciding to start working alone, growing tomatoes and other vegetables for sale to improve her livelihood:

> With this situation, I decided to do something for myself. I started to work independently, growing my own tomatoes and eggplants...Things are not the way I expected. I will sell some tomatoes and keep some for cooking. He rarely leaves some tomatoes for family consumption. He never buys me cloth. When I sell my tomatoes and he sees me with money, he becomes friendly, asking me to plan together. If I do not answer him he will ask me...what am I going to do with the money. Sometimes if I don't ask him he will start telling me that I have other men who give me money. He does this not in a polite way but in a way that infuriates me...There are times when the needs accumulate, no salt, no sugar, no kerosene, no cooking oil etc. He will tell you not to ask him for kerosene, but to cook early before it gets dark. These are statements which are not building a healthy relationship. (personal communication, January 10, 2006)

Commenting on the same issue, Mama Bilige said that a husband is not ready to give when a wife needs something because he does not feel the difficulty the wife faces in preparing food:

> He never cooks; in this case he doesn't know the problems you encounter in the process of preparing food. You are the one who feels the bitterness of serving your kids food without salt. You are forced to look for money in order to cook for your children. (personal communication, January 13, 2006)

With these stories and comments, one may think that all men are the same. As it was mentioned earlier, rural Tanzanian women are not homogeneous even if they come from the same village. This also applies to men. In telling their stories, the women analyzed their situations from all angles. The women cautioned that not all men react or behave the same way. As one of the participants said, it all depends on the level of a man's understanding and his formal education. Women also admitted that there are some men who try their best to fulfill their responsibilities to build better families. Some women commented that there are times when a woman needs to see through the eyes of another person, and try to help the husband even if the husband is providing for the family. On this issue, Mama Rwega noted that "you don't have to ask for everything from him [husband], there are times you can buy these small things that are needed in the house." She explained that sometimes men keep quiet when the women do not ask them for anything because they know that they have some money. Mama Regwa continued by giving the following example:

> Sometimes I purposely do it [not to ask him money] I know my kids are in school and he pays everything, I see it is appropriate to do something extra to minimize his burden—there are times I buy uniforms, and show it to him, and he is happy about it. (personal communication, January 18, 2006)

Mama Bona's comments showed a supporting husband who works with his wife to improve their family as she explained: "We do everything together with my husband, and we plan together how to use our money. On that side I am very blessed...You know God doesn't give you everything" (personal communication, January 06, 2006). On the same issue Mama Zawadi, married for 20 years, gave her husband credit in the way they support each other:

> I can't tell lies…God gave me a husband who knows what is best for his family. We work together, we plan together and we have a great relationship, he knows what I earn and I know what he earns. When I get the loan we plan together how to use it. (personal communication, January 12, 2006)

Some women's comments showed how serious they are in trying to maintain relationships with their husbands while working hard to improve their economic status. Other women's comments revealed that there are times when women bargain with their husbands in order to accomplish certain goals. For example, when talking about the issue of attending group meetings and gatherings away from home, Mama Rwiza explained it as follows:

> There are things you can tolerate and figure out how to accomplish your objectives. Like the issue of coming back home early…we try to finish our meetings early so that we can have enough time to walk and reach home when it is still early. You know if you have no children to help you at home the domestic chores will be waiting for you—like cooking and doing other stuff…as you know our men never cook even when you are late. (personal communication, January 06, 2006)

Differing views were given by the participants about the men's perceptions of women's engagement in small businesses and the issue of earning money. Most women said that some men like what their wives do. For example, Mama Mwema's response was accompanied by the following comments:

> These days most women have no problems joining women groups, which is different from the past days when husbands did not allow them to even join these normal traditional groups—I can say that these days some men have realized the advantages of these groups and their activities…they don't have many problems. (personal communication, January 09, 2006)

However, most of their explanations were followed by a "*but*" when responding to how other people, especially their husbands, react or think about what they do. For example, one woman put it this way:

A lot of men like it…but not in the sense of development…the man is happy because you no longer ask him for salt, or meat, or children's clothes. He is happy because it reduces his responsibility. In many families the situation is not good because men are not working hand in hand with their wives. (personal communication, January 13, 2006)

The women's conversations revealed a lot of secrecy and confidentiality going on in the process of improving their livelihood. Some women associated their husbands' reactions and behaviors towards women earning money. Women are reluctant to reveal their income to the husbands for fear of the consequences. Statements from some women helped to describe the reasons behind women's secrecy and reservations. For example, Mama Ema commented that "some men are demanding money from their wives to spend on drinking" (personal communication, January 06, 2006). Another woman said that "some men know that their wives are in groups…when you tell him how much money you have, he will force you to give him the money to buy beer" (personal communication, January 05, 2006). On the same issue, Mama Zawadi expressed "other men have an evil heart (*baina olwango*)…they don't want their wives to have more money than them." She continued explaining that this evil heart hinders women from engaging in small businesses and that "many women like to join development groups and start some businesses, but they have no where to put them. Their husbands do not allow them, and some women have no say" (personal communication, January 12, 2006). Mama Wema insisted that all women deal with similar problems:

As I see it some women who are able to obtain money….we are in the same boat—same direction, because men are unpredictable, and if you trust him in everything you can end up being demoralized. (personal communication, January 05, 2006)

Similar sentiments were revealed in Mama Bilige's comments:

There are some changes; at the same time we still see some problems on the side of men discouraging their wives. There are some men who have not changed their ideas, still they see themselves as the owner of power over their wives, they want to silence their wives. That is why some women are not revealing all their money to their husbands.... Some men if they know their wives have money, they will ask them to surrender it and the man will use it to buy beer. (personal communication, January 13, 2006)

Mama Mwema commenting on the same issue:

In other times when he knows you have money he will not buy family needs...he will wait until you use all the money you have...or you can't ask him to buy anything. In general a man does not like a woman to advance... I don't understand why they are like that...most of them do not like a woman to do things that bring development—they envy the women when they do some developmental things. (personal communication, January 09, 2006)

Another cause of secrecy between spouses was depicted during our conversation with

Mama Rwega. She clarified reasons behind the hiding of income:

I think most women do not show their money to the husbands including myself. This is because the husbands too do not reveal their money to their wives. Some, when you show it to them they take it from you. What is important when you have money and you see something is needed, you go buy it instead of asking for money from your husband. (personal communication, January 18, 2006)

Division of Labor and Socialization

The discussion about changing roles and relationships with increased activities

prompted the issue of division of labor and socialization. Women understand their

traditional responsibilities as food providers, and at the same time as main actors

regarding many community issues. Their conversations showed that rural women not

only understand their responsibilities but also plan accordingly to get everything done as

Mama Tumaini explained:

As you know... it is a woman's job to grow food, on that I have no problem—I never go to ask for food from any body. Besides doing these small businesses, as you see my small kiosk, I plan my time and make sure I have enough beans, maize, sweet potatoes, cassava, yams, ground nuts etc. At the same time, it is my responsibility to take care of the banana plantation. I am also involved in

community activities, I am a leader of our group at our church, I plan my things and I do it all. (personal communication, January 03, 2006)

In spite all the work they do, some men never help them or show them appreciation. In other words, some of the men never recognize what the women do as important for the families' economic existence. Statements such as "He never helps me," "he never appreciates what I do" convey the reality of some of the women with their husbands. For example, Mama Baraka said "My husband gives me nothing, he never appreciates what I do, and sometimes he takes my money without my knowledge" (personal communication, January 10, 2006).

Sometimes, when the women responded to certain questions, they talked to me as one of them, using words like, "as you know" which showed their awareness of my understanding of certain cultural issues that are prevalent in our society. For example, in her comments on whether there are any changes in the way traditional roles are played, Mama Upendo said: "sister as you know...in our culture a boy does not peel bananas...except in critical times...they do not perform these chores. The woman does. If the kids are around they will help to fetch water and sometimes firewood" (personal communication, January 02, 2006). Also, Mama Rwega's comments emphasized "Sister, as you know...a woman cannot avoid doing the household chores which have no pay (*hazina malipo*). When you go to these businesses, coming back home you have to do all the household chores" (personal communication, January 18, 2006).

After these comments, I asked why the situation has not changed since the women themselves are the main actors in socializing both children—boys and girls. This question challenged the women to analyze their contributions in their roles of socializing the future generation, and how it affects their lives in the society and the community they live

in. The issue of socialization was raised as we discussed about women's responsibilities in the family. It was then that some women analyzed the issue and realized that to a great extent they are the ones encouraging some of the behaviors during their children's socialization process.

Women admitted that there are other expectations which are enforced by women themselves that perpetuate the culture and values that do not favor the women. For example, Mama Mwema commented that "many women complain when their sons help their wives." She used a Swahili proverb '*Mkuki kwa nguruwe*' meaning that "a bullet is good for a pig not a human being." She wanted to explain that the things some women do not like done to them; they do to other women, their sisters or daughters-in-law. She continued that "most women do forget where they came from—with their mothers-in-law" since they still carry on and enforce some unfavorable traditions. She suggested that, to eliminate this situation, there is a great need to educate women in order to raise their awareness about the issue of traditions.

In her explanations, Mama Mwema insisted that the issue of traditions involves everybody regardless of education level. She emphasized that "it is for all—the educated and not educated women." She further emphasized that women are supposed to be leaders in changing traditions and cultural values that keep women down. When asked if there were any discussions or steps taken by groups to look at the issue of unfavorable traditional beliefs and practices regarding women, she said the following:

> As a group we have not yet discussed it. But we need to take some steps to deal with it. Because '*mtoto umleavyo ndivyo akuavyo*' meaning; the child grows up the way you socialize her or him. (personal communication, January 05, 2006)

When explaining why they have not dealt with the socialization issue in their groups, Mama Mwema gave a very realistic answer: "for the time being the most pressing need for the rural women is to improve their economic status." It was well summarized by the Women's group coordinator when she said that, as a group, they needed to begin somewhere before they could touch sensitive issues. She also explained the need to build a voice for the women:

> As a group, slowly, slowly, the aim is to enable the woman to have voice. You can't have voice if you are still begging. But when she…gets her own income (money) which contributes to family's wellbeing, there will be better relations with the husband. (personal communication, January 16, 2006)

These responses reminded the researcher that the women are currently focusing on economic needs whose satisfaction could attend to their basic needs which in turn could empower them to think of and talk about other issues in their community. The women made it clear that, with increased responsibilities, they have to juggle various income generating activities to keep their families together. When asked why they are engaged in many activities, the coordinator offered the following explanation:

> Women do not obtain coffee money…as you know a woman does not sell coffee in spite of participating in harvesting and drying it. When it is sold it belongs to a man. It is not always for the woman to get the money, and she *can't ask* where the money went and how much was obtained. That is why you see a woman engaged in agriculture, and other activities to earn some money for her to control and use. That is her money. And we as a group—in BUWEA—that is our objective to enable a woman to have her own money she can control and use with no restrictions. (personal communication, January 14, 2006)

Mama Kemi gave similar comments. She explained how the husband controls money obtained from coffee in such a way that a woman just receives what the husband decides to give with no discussion:

> Do not expect to sell coffee, no—that is his. We work together to make the coffee ready for sale. When he gets money we plan together but…remember the

shortness of a woman (*olamanya obugufi bwomukazi*), he never shows you the whole money. If he likes he will tell you how much he obtained from coffee. If it is Tsh 70,000 (US $70) he will give you Tsh 20,000 (US $20) for the family use. This is for the whole year. I don't know where the remaining 50,000 goes, and you can't ask, and he brings in nothing more. The twenty he gives you is for you and your children. If you think of Tsh 20,000 is not enough for all the needs— beddings, children's clothes, school items such as uniforms, shoes, books, pens, pencils, and other needs. You see how twenty is not enough. This is what makes us women to go out to look for places where we can grow enough food to feed the family, and some extra money to help you. In this situation we are using a lot of energy. (personal communication, January 11, 2006)

Summary: Changing Roles and Relationships

Changes noticed because of women gaining some income:

- Unchanged women's roles and increased responsibilities.

- Some men avoiding responsibilities.

- Less or no husband's support and cooperation.

- Income kept secret in fear of husbands' actions.

Women's Contribution to Community

To understand how the women perceived their contribution to the community, I asked them: What do these activities mean? Are there any changes seen because of your involvement in group and individual businesses? The following section captures some of their responses.

Women's Perceptions

Experienced positive changes. The theme "experienced positive changes" surfaced in different ways in the women's explanations. They expressed positive changes in tangible and intangible forms. Mama Juhudi praised the rural women for what they are doing and what they have achieved since they started working together in development groups. She explained that not only have many women learned how to obtain and invest

loans in productive activities but that they also teach each other how to improve their businesses. She said:

> These days women have become smarter than before, they know how to invest in small businesses and the responsibility of paying back their loans. Once we receive loans, some go to Mutukula [at the border] to buy women's and children's clothes and shoes for sale, others buy bananas from the village to make beer for sale. In this way they are able to pay back their loans. Those who were the first to get loans enabled those who came behind them or had less confidence through paying back and showing them the way. For example, those who are not familiar with business at the border, go with those who have been there and learn from them. (personal communication, January 12, 2006)

The group's coordinator explained that there was progress being made by the rural women in their respective areas. She emphasized how far the women have come and observed that to recognize the progress, one needs to consider the situation in which these women live:

> Where these women have reached now... we can say there is improvement. We came from far (*tumetoka mbali*). Especially when the woman has no paid job... to have a shilling in her hands we see it as liberation (*kujikomboa*). If you think of the rural areas, people are poor being a man or woman. Sometimes even if he likes his wife to have business, the man has no money to give her as (*mtaji*) capital to start business. That is why we are encouraging women to join groups where they can obtain small loans for their businesses...and they are responding very well. (personal communication, January 16, 2006)

Mama Balige explained the changes she had undergone in terms of contributing to her children's education and giving them a bright future:

> There is lot of improvement especially on the side of my children's education. I witnessed this when my child did not perform well in the national exam. When I told her daddy to take her to a private school, her daddy did not like the idea. Because I had some money I took her to a private school and I paid everything. She was able to perform well and was admitted to the University. Without my efforts and vision of her future, this child wouldn't be able to reach where she is now. (personal communication, January 13, 2006)

Mama Sima described the changes in terms of enabling (*kuwezeshwa*)—

empowerment. She expressed that, to a certain extent, rural women have been enabled

(empowered) through these economic activities in different ways. She said that, through seminars, women are able to meet with one another and gain some knowledge which was not present at the beginning. She also explained that as they visit one another in their groups, women are able to exchange ideas and educate one another in new ways. She emphasized that the women have improved their skills and these activities have economically enabled them in different ways.

The women's coordinator, on the same issue, estimated that almost 80% of the rural women both in the groups and those not in groups have small projects that are bringing in money in order to satisfy family needs. She explained that the groups have enlarged their social network and opened a great opportunity for them in various ways. For example, some have improved their income through small loans. Now some women are able to get a loan of Tsh 50,000 (US $50) and pay back in time—something that was not possible before because they were afraid to take loans. Emphasizing this point, she said that "At this time, women are rushing for a loan because they are knowledgeable, they understand how small loans work…this shows the extent of empowerment. Those who are not in these development groups are working hard to join" (personal communication, January 16, 2006). Similar comments were made by other women. Mama Juhudi said the following:

> Besides being assertive, confident, and able to earn more money, these groups help us in knowing each other and building relationships with different women from different places. Not only that, but also, exchanging ideas, improving knowledge and understanding certain issues. (personal communication, January 13, 2006)

The women commented that, besides improving the family income, the rural woman had minimized the humiliation of begging her husband for some small family

expense, like money for buying soap. Because she has money, she is now certain to pay

her group contribution with no problem. Beyond that, the women claimed these home

businesses and group participation have made rural women more assertive, more aware,

and more confident. Mama Magezi brought about a lot of changes and improvements:

> First, I have been able to contribute to my children's education in different ways. If a woman has her own money, the husband can pay school fees and a woman contributes the kids' uniform and pocket money. Second, I have improved my family diet, for example we eat eggs, I no longer buy eggs, and this also is a change. Third, I obtain manure and use it in my *shamba* (farm) to get good harvest. I have also learned different things from other women. (personal communication, January 07, 2006)

Mama Juhudi emphasized focus on productive activities:

> Women are now investing their money in productive activities. And the animals have helped to provide nutrients for their gardens and banana fields, and at the same time we are trying to utilize the local resources we have to make different things. The market is available for products like beer, firewood, grass and milk. With these products, the market is not a problem. Even now in our area, the number of pork customers is increasing, we see them going around asking for pigs to buy. (personal communication, January 12, 2006)

Mama Bilige noted the positive direction of events:

> There is great hope where we are going. There are some women who are educating their children because of these small businesses. Banana plantations have changed from bad to good. Women are using manure from the animals to improve their '*mashamba*' (farms). This is because women have money in their hands. There is also hope about family health. When the mother has money in her hands, she can do many things for herself and her children. More women are now attending seminars than before. Those who attend seminars, go back home to become good communicators and educators to other women who did not have the chance to attend the seminar—the information reaches all in their villages, they become a source of information through their traditional groups. (personal communication, January 13, 2006)

Perception of Others in the Community

In addition to understanding the women's perspectives on their contribution, the

researcher wanted to know how other people in the community perceived the women's

activities. To understand this reality, comments from the participants were solicited by asking them what other people in the community, including their husbands, say or think of the women's development group activities. The women analyzed the perceptions of others at two levels. First, they discussed them at the level of men in the community and, second, at the level of other women who are not in the development groups. While one of the participants commented that "these days, men see the advantages of women's involvement in these activities," Mama Karungi expanded on it by giving her views based on comments and questions the men ask of the women participating in group activities:

> Some men like it [group income activities]. For example, those men whose wives are not in women's development groups ask us how we do our activities...how we go to the internet...and how we do it. This shows that, even if their women are not involved in these groups, these men show their interest and they like it. (personal communication, January 02, 2006)

Comparable comments from Mama Juhudi were noted:

> There are some women that are slowed down by their husbands, but at this time in our area those are few. And there are also some women who are not in development groups and their husbands have been asking why their wives are not going. These are encouraging signs that men in our villages are starting to appreciate the work of women in the developmental groups. (personal communication, January 12, 2006)

Mama Kemi elaborated more on what these development activities do for the families:

> Most men like what we are doing because these businesses are making life a little bit better. The good thing is that they bring in quick money to help the family rather than waiting for the one time coffee money. Like this time when the kids are going to start school. These women you see here are contributing a lot to their children's education from the money they earn in these activities, and the loan they obtain. Sometimes you struggle alone, when the husband cares less—he does that, because he is not the one who cooks, he is not bound by the group constitution; you [woman] are the one who cares about all these, but at the end we see them happy. (personal communication, January 11, 2006)

Mama Bilige reflected on her husband's changed reactions. She said that in the beginning, even if the husband did not stop her from starting home businesses, he did not like it. She sensed this from his reactions of not helping or encouraging her. Demonstrating the big change in his current attitude, she said: "I started alone, and expanded until I was able to buy a cow. When he realized that I was buying things that were needed instead of asking him for money, he liked it and began to give me support." Speaking about the popularity of the development groups Mama Bona said, "Even those women who are not in these development groups like to join if they can. Even their husbands like it." The women reported that women and men have seen what these groups are doing to improve the families' standard of living and enabling women to improve their economic status and help in their children's education. In the process of conducting interviews in the villages some views about women's contributions to their community were captured from people other than the women themselves.

Men's perspectives. The same views the women gave were also captured from the voices of some men in the area. For example, on the *"Circles"* (revolving funds) day when women pay back and others receive micro-loans, the researcher heard the Parish priest who was invited to give the women a word of encouragement. During the meeting in the Parish hall, the Priest told the women that they are the first teachers and educators of the future generation. He said,

> Women in families are the ones carrying a heavy burden of educating and taking care of their children irrespective of gender. Most of those who are educated owe their education to the efforts of their mothers, including myself. If my mother was not there, I would never have reached this level. (January 10, 2006)

While encouraging the women to cooperate fully and support the efforts of those who are supporting them, he admitted that women's talents are above those of men in many ways.

He encouraged them to pay their small loans in time so that the chain continues to

support other women to improve their projects. He concluded by saying that "women are

the energy and hope of the family, the church, and the nation as a whole." In a private

talk with him about women's activities, he admitted that, without the women's efforts

and the sacrifices they make every day, most families would be in jeopardy.

In many of the homes we visited, few men [husbands] were visible. On a few

occasions, the researcher spoke with men who willingly shared their views on the rural

situation where women struggle to improve the families' livelihood. Mama Zawadi's

husband, Baba Zawadi shared his concern about young men who are not caring for their

families but leaving all the responsibilities to their wives. Earlier, his wife had revealed

that they work hand in hand to improve their family's standard of living and together they

lean on each other for their family's strength. Talking to Baba Zawadi gave a special

opportunity to hear a man's perspective on some rural Tanzanian women's reality. In

responding to how he sees women's activities in his village, Baba Zawadi said the

following:

> Women do many unrecognized activities in our villages. The big problem is that
> men especially young men are not helping their wives in their responsibilities.
> Most young men are reluctant to allow them to attend monthly meetings—they
> [men] see it as waste of time. Other times, when a husband allows her to go and
> she brings the loan, the husband is onto that money, wanting to know how much,
> where will it go, how much profit, and so forth, even to the extent of taking the
> money. In most cases, we young men are harassing our wives. Most are not caring
> about providing their children's basic needs like clothing and school needs.
> Women are left alone to do many things for the family. (personal communication,
> January 12, 2006)

The researcher also spoke to Baba Juma, a married man who takes care of his

family and also cooperates with his wife in everything they do to improve their

livelihood. When the researcher visited the family, there was no intention to discuss the

research during their conversation. However, as she was talking to the family, Baba Juma

wanted to know what the researcher was doing with the women in the village. After

explaining the purpose of the study, Baba Juma said the following about village women:

> A village woman works very hard in difficult situations day and night. She has no
> time to rest. She sells the products, and a man takes the money. It discourages and
> it is heartbreaking. In these conditions the wife is always busy, no water to clean
> herself...she has many things to do...she doesn't have time to take care of
> herself—instead of helping her, the man turns to prostitutes who have entered the
> rural areas and are roaming about in the village trading centers. Even the little
> money he has goes to the prostitutes and beer. The situation is worsening—people
> (men) don't want to send their kids to school. Drinking has become a religion to
> men. (person communication, January 19, 2006)

The researcher was able to talk to another older man, Mzee Bumanyi, who

educated her on many issues including the history of the Bukoba people and how things

changed over time as the children attended school away from home and were not attached

to what he called the family web. He associated the problems women face today with the

erosion of ethics that wiped away the social cohesion that was necessary to sustain the

family web. As he analyzed today's situation, he said that the major problem in many

families is a lack of transparency. He attributes misunderstanding in the family to the

issue of who controls the income and the lack of transparency in using the income— he

used the term "*uchumi na uficho,*" meaning earning and hiding income. He said that

sometimes 90% of the things which the couples produced together go to outside people

[women] who contributed nothing. He said that the money goes to what is now called the

second or small home (*nyumba ndogo*), meaning outside women.

Mzee Bumanyi insisted that there are many people [men] who are now spending

their family's income to educate other children at the expense of their own children's

education—leaving their kids uneducated. He said "That is why women are making a lot

of noise." This old wise man was very worried about the societal direction because, as the family web disappears, things are becoming worse. He commented that, in the absence of a family web, women managed to start development groups which are helping them, but he posed simple meaningful questions similar to Baba Juma's: "What about men? Do they have development groups, or do they just have drinking groups?" He added that if this trend continues, poverty will never go away. With less or no support from husbands and the government, it will be difficult for women alone to eliminate poverty. He insisted that eradication of poverty needs group effort starting in the household and moving way up to the national level.

In one of the villages we visited, the researcher was able to meet and talk to one of the village leaders who came during the conversation with the women from his area. In his welcoming speech, he said that he was very proud to have the groups of women in his area that are respectable, hard working, and known in different parts of the world. He added that "these women are engaged in different groups, because they like development…and they are working hard every time (*ni wachakalikaji*)—women are also good communicators." These comments from a few men give us a picture of how some other people, like men, perceive the women in their groups.

Summary: Women's Contribution to Community

Women's perceptions:

- Experinced positive, tangible and intangible changes in form of: Improved self-confidence, self-esteem, nutrition, family income; gained more recognition, and involved in decision-making beyond the household.

Perceptions of others:

- Appreciation of women's work: Some men noted that women are the energy and hope of families; hard working, good communicators, never give up, their work and cooperation improve rural life.

Women Managing Their Precious Time

Another issue touched upon by women and men was the increased number of activities and responsibilities of women that consume much of their time. Women were asked to share the way they are able to organize themselves to accomplish their goals. Their responses demonstrate how busy they are and their determination to improve their economic status. Mama Mwema explained her daily routine:

> I have no special plan (schedule); you do it automatically. I wake up at 5:30 a.m., prepare breakfast, prepare bathing water for him [husband]...make the bed, and assign duties to those who help me at home. After breakfast, I have to go to work. I have to be at my working place at 7:45 a.m. I get back from work around 5:00 p.m....on the way my head is working...that is ... planning things to do. When I arrive, I check if the animals were fed, and eggs collected, at the same time thinking of what to cook for the evening. It is not easy for the man to think of these things. You can find him seating on the couch watching TV or doing other things. (personal communication, January 09, 2006)

Mama Kemi explained how she spent her typical day:

> A woman's timetable is always tight; she works many hours. I wake up at 5:00 a.m., prepare breakfast for kids going to school...all of these I plan the night before...at 6:30 a.m. I wake up the kids, I take my breakfast, so that 7:00 a.m. finds me in the field weeding, or doing what is there for that day. When you come back what follows is busy with household chores, cooking, doing this, doing that. The man waits to hear you calling him that food is ready. I am the last to go to bed, sometimes at midnight or after midnight. The midnight news on Radio Tanzania finds me awake. You know why it is like that...because when they go to bed that is when I am able to plan for the following day without any disturbances. So to say... I go to bed around 12:30 a.m. You are the last to go to bed and you are the first to get up. A man has a different timetable from a woman's. The man sleeps well until he feels that it is the time for him to wake up. Even during the day, when you come back from the fields, around 11:00 a.m., you have to prepare lunch. At that time, the man can go to visit his friend while you are busy cooking.

As woman you don't have that time; you have to cook for the family and take care of other activities. (personal communication, January 11, 2006)

These women are unconsciously applying business and economic principles in their daily lives as they work hard to provide for their families. They know what and when products move quickly, where to get customers, how to cope with the customers and manage their time. Mama Sima explains this very well:

> You work on your budget [timetable] in doing these businesses to make sure you don't miss the customers, especially for those buying beer. One or two days are for the group activities, three days are for your individual activities. For example I sell *kabaragara* (pancakes made from sweet bananas) on Sundays. Not only that it is your duty to cook, to fetch water, firewood, to attend to a sick child, at the same time thinking what we are going to eat, but also you are the one to attend funeral services and cook during the funeral in the community…everything…We are always very busy, we can't settle down and relax completely. (personal communication, January 03, 2006)

Many women incorporated proverbs in their conversation when they wanted to stress something important. Mama Karungi shared how she managed:

> You have to organize yourself. Everything I do has its own time in my timetable. But of course I am flexible. As you know *ekigwa tikiraga*, meaning when a leaf or anything falls down it never alerts or gives you appointment…Sometimes I handle things depending on their emergency. (personal communication, January 02, 2006)

Mama Furaha who is a widow and has no one to depend on, put it this way:

> Besides keeping animals and gardening, I never ignore any ethical job. I do any type of work that gives me money. I cut grass, I weed for other people, all these activities are giving me quick money for daily use. Every week I plan how to do my activities, there is no activity left without being done. I do this with my children. When you are busy, you have no idle time. Each time I move in the different direction. Each day and time has its activity to be accomplished. I am also in many community organizations, I am in the church choir, in WAWATA [Tanzania Catholic Women's Organization], I volunteer every Saturday at the church…thank God that my children are now old; I don't have to worry about leaving them in the house by themselves. They can cook for themselves when I am not around. However, I am very flexible and, because I like what I do, I work hard every day to accomplish my plans. Nobody forces me to do something; I do them because I like to. (personal communication, January 12, 2006)

Mama Upendo summarized the issue of time management by looking at the women's

activities:

> A woman has to do all these activities. That is why she wakes up at 5:00 a.m.
> and goes to bed at 11:00 p.m. (18-20 hrs/day)... this is because of having a lot of
> work to do. She wakes up very early, goes to fetch water; before she can go to the
> *shamba* (garden/farm work), she feeds animals; from there she has to cook for the
> kids who are at school. It is her responsibility to visit the sick and to check on
> neighbors to make sure there is no body who is sick. If there is death in the area,
> she has to go there to fulfill community duties (cooking for the mourners). When
> she comes home, if she left coffee in the sun, it is her duty to take it inside. After
> that, she has to cook supper for the family. Meanwhile, she makes sure there is
> water for everybody, especially the husband and little kids to bathe. It is like a
> litany (*msururu*) of chores and responsibilities. She is the first to get up and the
> last to go to bed. (personal communication, January 02, 2006)

These experiences were typical of all women who participated in this study regardless of

their positions. For example, Mama Wema, from the urban group, talked about her

typical day, which is almost similar to that of the rural women:

> As you wake up in the morning, it is your responsibility to wake up the children,
> assign them duties, at times pushing them to get things done on time so that they
> are not late for school...sometimes to the extent of creating hatred. You are the
> first to go to the *Shamba* (garden/farm work).You need to divide your hours
> accordingly. After coming back from *shamba,* you need to check if the assigned
> duties were done. Check if the animals were fed, if eggs were collected, milk sold,
> and so on... As you walk, your head is working twice, planning what to cook for
> lunch...what follows after lunch. If there is no firewood, you have to get it to be
> able to cook. It is my responsibility to feed the family. Thank God, I don't have to
> bother fetching water because we have tap water here—on that issue we are better
> off than rural women. After lunch, you have a lot of things in your head to be
> done before sundown. You have no time to rest. A woman has not time to rest;
> other people cannot understand it. (personal communication, January 05, 2006)

One widow's story showed that there was little difference between married and

widowed women in managing their precious time. The difference she mentioned was in

the freedom the widows have when they decide to do something. She further explained

that some women are constrained by the fact that they cannot do these activities by staying at home waiting for everything to come.

> You have to go to different places, which sometimes a married woman cannot afford to do if the husband doesn't allow her (lack of freedom in certain matters). Some men think that when their wives go out they are with other men. To the few who allow their wives, we congratulate and thank them for their cooperation. (personal communication, January 12, 2006)

The researcher witnessed the way women are seriously utilizing their precious time as she visited them in their respective villages. Going to the villages was not only for interviews with the participants. It provided a chance for the women in the rural areas and the group coordinator from the urban area to share views on their businesses. When an interview with one member was being conducted, other members utilized the time to discuss some important issues with the two group leaders that accompanied the researcher. On one occasion, after finishing the interview, the researcher joined them as they discussed some possibilities of expanding their business. One of their major concerns was the small amount of capital.

The group was planning to start selling smoked fish since there were few people in the area doing it. As they exchanged ideas with one another, the group coordinator gave them some different alternatives, explaining how BUWEA can support them once they decide to start. For example, the coordinator directed them to places where they can find a cheap market to buy fish. She also raised their awareness about the issue of looking for suppliers. From her experience, she explained that in doing fish business they need to look for different sellers (suppliers) because depending on one seller can be a problem in times of high demand when fish is scarce. She assured them that once they decide to start, the group (BUWEA) leadership will find ways to coordinate with them to find a

promising market that has less risk. She also gave them the idea of starting something small and simple and expand as profits and customers became available. There is cooperation and collaboration among the women. They share marketing ideas and customers as well as help each other to look for markets and other business related activities.

Summary: Women Managing Their Precious Time

Time management:

- Tight and flexible schedule: The women demonstrated the capability of managing and handling multiple tasks at once in less time, especially in economizing both income and time to satisfy family needs.

- They demonstrated sense of responsibility and flexibility in fulfilling their responsibility.

Factors Enabling Women's Agency

All the women described different factors they labeled as enablers in their efforts to improve upon their livelihood and change their society. Among the elements mentioned were women's groups, available and potential opportunities. These factors were captured in different ways.

Women Development Groups

The women revealed that development groups contribute a lot to their improvement. Each individual participant expressed it in different ways. Women from the urban group shared how they decided to go to the villages to help other women. For instance, the Coordinator explained that their group decided to help rural women who in most cases have limited sources of income. She said that they started as a small group

whose members had known one another for many years. After they had established their own group, they decided to take their learning to rural women in the villages to help them improve their economic status through joint efforts. "After all we all originate from rural areas," she insisted. As she continued, she stressed that they went to the villages where organized groups were already working as traditional groups and encouraged them to form development groups.

The urban group started buying baskets from the rural women and helped them to market their baskets. At the same time, they encouraged the rural women to start development groups to enable them obtain small loans and enjoy other opportunities. Twenty-six groups were formed and joined together under the "Mwavuli" group which later joined the urban group to form an Association in the name of BUWEA. "Mwavuli" makes it easier for the small groups to meet and set goals and objectives. The urban group works with "Mwavuli" to help set the direction in helping rural women improve their economic status. It was amazing to hear from both rural and urban women how being in groups not only helped them to improve their economic status but also their health and wellbeing. Mama Furaha shared her experience.

> When my husband died, I was 28 years old and left with 5 children. Before joining the group I was very depressed. I thank God for these groups which gave me back my health which was deteriorating; they [groups] relieved the tension and stress that was disturbing me. In the groups, I am able to exchange ideas with friends, get some advice on how to deal with certain issues, and to learn new things. I think, if I wouldn't have joined the groups, I wouldn't be able to be where I am now...because I was almost confused, thinking of where to get resources to satisfy the basic needs of my children. (personal communication, January 12, 2006)

Mama Furaha further explained that, when her husband, who was a very caring person died, she had nobody to depend on. After the death of her spouse, the husband's

relatives took her properties—something very common in the community. However,

being in the group helped her to know different people who directed her to an

organization that helped her to take her case to the district court. She explained in the

following words:

> These group activities are helping me a lot. I have no one to depend on. My
> husband died; I have no father. When my husband died, my in-laws took all the
> property we had, I took them to court...the case took three years and I won.
> Recently they wanted to take my land; I took them to court again and won, but—
> you know it disturbed and destroyed me a lot. (personal communication, January
> 12, 2006)

I was curious to know who helped this rural woman take her issue to the district court, a

thing which is very rare and difficult for many rural women like her. Responding to the

probing question, "W*ho helped you,*" she revealed that being in groups enabled her to

know people who advised and helped her:

> I went to HUYAWA in Bukoba—Sister Deborah's organization helped me. I did
> not know her but some people directed me there. You know... these groups have
> exposed me to many people. I now know many people. Sister Deborah helped me
> to get an advocate [lawyer], and the case was referred to the district court and I
> won. They helped me a lot. Many women do not know about it...and some are
> afraid of the unknown consequences and the cost involved at the beginning in the
> primary court because you have to begin at primary court before you can go to the
> district court. (personal communication, January 12, 2006)

HUYAWA is an abbreviation of the Swahili words "*Huduma Ya Watoto*" (service

for children). This program sponsored by the Evangelical Lutheran Church of Tanzania

(ELCT) started at the end of 1989 as an emergency support program at a time when

deaths due to AIDS in Bukoba area were out of control. It is an organization for orphans

and widows in the Bukoba area, to make sure they retain their properties after the deaths

of their loved ones (huyawa.org, 11/13/2006).

Many rural women were very grateful to the urban group which took time to help them learn about different ways to improve their economic status through the formation of development groups. They were thankful to the urban women for enabling them to get important information as well as helping them to get "animal doctors" (veterinarians) and to organize a better system for distributing the available medicine for their pigs. Some rural women admitted that it was because of the urban group that they were able to start raising pigs, which came through the urban group in the form of gifts from friends in WGC (Women's Global Connection) in San Antonio, Texas. They were thankful for the knowledge the urban group was willing to share with them to improve their projects. Also, Mama Koku acknowledged that, if one member has problems, the group members find ways to help her solve her problems. She insisted that, in addition to group loans being helpful, women gain other benefits.

> Groups broaden women's minds, make them to think outside the box, be more creative, and learn different things, and look for different ways. They become confident, assertive, and it boosts their self esteem (*Wanachangamka*)...groups are a source of creating awareness, creativity, education and exchange of ideas. (personal communication, January 13, 2006)

Mama Zawadi expressed the groups' advantages in these words:

> We receive loans through the groups; they help a lot. When you have problems your colleagues help you. When you are sick, when someone dies—they are there to help you. We have unity not in getting loans but also in rendering each other a helping hand in different ways. We never ignore each other...we are together in sadness and happiness. If you isolate yourself, you can't manage everything. (personal communication, January 12, 2006)

Mama Rwega added that the money they obtain from the circles helps a lot to boost an individual member's capital. She further emphasized;

> I mean the money we get from circles, it helps a lot...every month one person gets some contribution from each group member, this is your money— you don't

have to worry about paying back. I mean the money we get from a 'Mary go round thing'; it boosts your capital. (personal communication, January 18, 2006)

Women in groups are teaching one another different things and methods to improve their businesses. Some employ other women to enable them to earn a living and improve their skills. One woman explained this passing along practice of aid and knowledge saying that:

> We are helping each other in different ways. In my group I taught two young women to make some material that I need to make baskets and handcrafts. They are making them and I am buying from them. Each time they see me they are very thankful for the knowledge I gave them. Even their husbands are very grateful too. We are carrying each other in different ways. And it makes you feel good for helping others. (personal communication, January 05, 2006)

Available and Potential Opportunities

The available and potential opportunities include farming, piggery project, gardening and poultry, making and selling beer, credit availability, education and information technology, and availability and utilization of technology.

Cooperative farming. Since all the women are associated with farming, they all agree that the most promising area in improving their economic status is agriculture where they can grow different crops for food and sale. For example, Mama Mwema explained that besides selling baskets, the most promising thing they can do is farming, especially maize and beans if the rains are good. Rain was mentioned because all of their farming activities depend on rain. She further clarified how lack of rain affected them during the previous season: "Like this season the rain treated us badly—it did not rain for a long time. Almost everything we planted died. Agriculture brings not only income, you get your own food, and you sell the extra to get money."

Piggery, poultry, and gardening. Ninety five percent (95%) of the women engage in these three activities to raise money and improve their nutritional condition. They explained that these three projects are connected to each other as they complement each other in different ways. In trying to compare the activities women engage in, Mama Magezi elaborated upon what gives them quick money.

> There are some businesses which need big capital and do not pay like others. For example, gardening, poultry, and piggery projects are paying faster than raising milk cows. To start raising a cow you need big capital and it needs a lot of attention, is more risk than keeping pigs or chickens. (personal communication, January 07, 2006)

Most women see the expansion of the piggery project to be a great opportunity. This was evident in a conversation with Mama Kamu who said that keeping pigs is very promising. "You can sell piglets, or old pigs, and the market is growing here in the village and in town. There are many customers looking for pigs…pigs are easy to feed and are resistant to many diseases—pigs are not like cows" (personal communication, January 06, 2006). Mama Furaha credited the women:

> Women have understood that pigs are the best animals to keep for quick returns— you can make quick profit in ten months. However, sometimes we are not able to utilize this opportunity because of small capital—sometimes it is difficult to build a strong pig shed especially when the husband is not interested... and the issue of medicine and animal doctors to visit our rural areas to give us advice is very scarce and expensive to get. (personal communication, January 12, 2006)

Selling local beer (Pombe). Many rural women mentioned that beer is a product that gives them quick money to pay back their loans. Traditionally, women have sold beer as a source of income they use for sending their children to school. Almost 50% of the participants sell beer to obtain quick money to pay back their loans. Some are both brewers and sellers, while others are just sellers—they buy beer and sell it to customers. When I asked one group if they are making beer they responded in one voice:

> Beer that is it (*otwalwa otwo nitwo*)—that is the business we are involved in to get quick money—beer never loses market—even for a month or two you can keep it until the customer comes. It is easy to keep. (personal communication, January 06, 2006)

The women also exchanged ideas about the methods and equipment they use. They discussed the traditional method of making beer which is safer, environmentally and health friendly. However, the obstacle to this method is lack of people with the knowledge to make special pots required since this technology died with the old generation. Mama Vumilia, like other women, admitted that this is a popular choice of product:

> Yes beer educated us [meaning that by making beer their mothers obtained money to pay for their education]. I sell it—sometimes I buy from those who make it; other times I buy bananas, make and then sell it. The profit is not big but I am able to get some money to take care of my kids. (personal communication, January 06, 2006)

Other women explained that, to get quick money to pay back a loan, women invest money in different businesses while still using some money to buy bananas to make beer. For example, Mama Juhudi commented that "In this area, many women are engaged in making and selling beer because it is a product that goes fast and helps them to pay back their loans in time." Most women agreed that beer *(pombe/amalwa)* is a product that sells fast and, in case of low demand, it can be preserved until customers are available.

Availability of credit. All participants admitted that the availability of simple loans is vital to the expansion of their businesses. The women were very appreciative of those who enable them to get loans to expand their activities. Rural women acknowledged that the knowledge they obtained from the BUWEA and CARITAS helped them to know how loans work. The CARITAS Coordinator in Bukoba Catholic

Diocese, who is a member of the urban group, explained that they decided to go to the

villages in order to educate women and to raise their awareness on how to obtain small

loans provided by their organization:

> We made it clear that those who receive loans need to invest it in a business which produces some income at the end of the month, and not for spending. After they understood how to go about it, many women were willing to take these loans. (personal communication, January 14, 2006)

Mama Juhudi educated me about the different loans women receive. She said that

CARITAS lends women in groups of five or more and charges a very small interest

which is paid in a period of eight months. She further added that an eight month period is

longer than the period given by other lending organizations in town. She made it clear

that "CARITAS is not like other organizations such as PRIDE (Promotion of Rural

Initiative and Development Enterprises) and FINCA that are chasing you to pay back

every week. For CARITAS, you pay back small portions every month for eight months."

She pointed out that many rural women are running away from these organizations

because it is difficult to pay back every week. She further explained that, after they obtain

the loans, they invest it in group projects. She gives an example of her group:

> We sometimes buy animal food to feed the pigs, and when you feed them well they deliver many piglets, between 10 and 12, then you feed them. If well fed, they are normally sold within a short period of time. On average we start selling them when they are two months old. Then if you feed the female well it gets pregnant within a month, and it takes six months to deliver the babies. Therefore, it is possible to get more than 20 pigs twice a year. This helps us to sell piglets and pay back the loan with no problems. (personal communication, January 13, 2006)

The CARITAS coordinator explains how CARITAS and BUWEA loans differ from other

loans offered by other organizations in the area:

> The main objective of CARITAS which is the same as BUWEA's is to help women and to empower them to understand the meaning of getting and using

loans, and paying back. To understand…that this money is not mine I have to pay back takes some time. For the beginners it is quite different… we first raise their awareness through seminars, then we visit them in their areas to see their projects, and when they are ready we start giving them a small portion to see if they will be able to pay back in a timely manner. It is a matter of getting them used to taking money and investing it in a productive business and paying back the loan. BUWEA has helped much in raising rural women's awareness on the issue of loans. Women are given eight months to finish paying back the loan. They pay the portion of the loan on a monthly basis. If you compare it to other organizations such as PRIDE and FINCA which also give loans to women, there is a big difference from the CARITAS loans. Most women could not afford taking their loans…because of a very short pay back period of one or two weeks. It is very hard especially with rural women. (personal communication, January 14, 2006)

BUWEA is another source of loans that helps individual rural women to improve their small businesses. At the time of the interview, the Association had completed the process of being registered and was waiting for the reply from the Ministry of Community Development. This association was formed by an urban group and MWAVULI group (a combination of 26 different groups of rural women). The loans from BUWEA, which are still very small, go directly to individual women who are recommended by their small groups. This is different from the CARITAS loans which help group projects. The small groups make sure the loan is paid back in a timely manner. As Mama Juhudi explained, "To obtain a BUWEA loan an individual needs to have a small business." Also, the BUWEA coordinator insisted that the Association gives loans to those women with an existing small business who will use the money productively. She explained further that the first priority is given to those in great need, especially widows, after the recommendation from their small groups.

Education and information technology. Women saw education as a very important tool not only for providing for their children's future with a solid foundation, but also for themselves in helping them improve their knowledge and skills in different

areas, as well as to know and demand their rights. The women's conversations revealed

how education for women makes them economically independent and improves their

status. They stated that education raises their awareness and improves their self-

confidence, which enables and encourages them to raise their voices and be heard. As

Mama Magezi stressed,

> With an education, a woman will understand her rights; will be able to earn some
> money from her job, satisfy her needs and her children's needs. It will also help
> her to demand her rights because she knows what steps to follow. (personal
> communication, January 07, 2006)

Mama Juhudi commented that "Lack of knowledge sometimes hinders them

[women] from making better decisions. Some are satisfied with what the husband

provides without thinking of what the future may bring. Raising women's awareness is

very crucial to help such women" (personal communication, January 12, 2006). Mama

Vumilia talked about the importance of giving women training and seminars. She saw

this as a great potential to help women understand different issues in their environment.

She also wished the government could enforce laws to help women have their rights and

enable them to improve their economic status.

> I wish the government can make it possible for women to have their
> rights...Because you find men not allowing their wives to do business...I mean if
> the government can help us to have our rights... if you can help us to let the
> government know that we need our rights, it will be helpful. (personal
> communication, January 06, 2006)

On the business side, Mama Juhudi saw education as important in helping women

to analyze if they are making profit. Obtaining simple business education can help a

woman calculate her time, energy, and resources that she puts into a business:

> If you know how to count (*kama unajua kuhesabu*)—[meaning, simple book
> keeping], it helps a lot. Seminars are very important...they help to educate women
> in different ways. It would be of great help if these seminars can reach women in

their rural areas. This is because the same few women attend seminars. It will be good to take these seminars to rural areas where the majority of women can attend. (personal communication, January 13, 2006)

Mama Furaha discussed the importance of education by first giving credit to their

chairperson (of Mwavuli group) for the work she was able to do.

> I wish we could have two or three women with broad view and understanding like our chairperson (*uelewa mpana*). This woman is very smart and sharp, she knows how to deal with different types of people being women's husbands, or village, political, and religious leaders. She is an amazing leader, a good organizer, planner and communicator. She knows how to plan to get all things done in a timely manner (*ni mpangaji na mtekelezaji wa hali ya juu*). (personal communication, January 12, 2006)

She further clarified that lack of education and awareness (*uelewa mdogo*) makes women

feel less confidence in doing business and performing leadership roles that could benefit

their groups. She said:

> Even if we could have products and the market that are in big cities like Mwanza, at this time many women in our groups are not confident enough to take the products to customers in such markets. Many women in our area need skills in how to deal with aggressive customers and ways to deliver products to long distances and big cities. (personal communication, January 12, 2006)

Other women stressed that, for girls, education needs to begin at home to give

them a chance at an early age to understand the importance of self-reliance and to help

them to become economically independent when they become mothers. This will

minimize the issue of depending on their husbands and asking for money. Instead, it will

encourage them to cooperate with their spouses to improve their families' standards of

living. The women believed that women's education beginning at home can change the

future generation regarding people's perception of women in their society. They insisted

that it is also the responsibility of mothers to socialize all children by raising the

awareness of boys at an early age about the importance of cooperating and working with

girls. This will help them to grow up appreciating the roles women play in society and the importance of collaborating with their spouses and respecting them in order to build a healthy family.

On the issue of information technology, women saw a great opportunity to improve their knowledge, language, and business skills through the use of the Internet. Working under time constraints, women are not giving up the possibility of improving their computer skills even if access to it is available once a month. In our conversations, some of the women explained that learning new things, especially computer skills, helps them to understanding what is taking place in different areas. The same comments came up during one of the group meetings when the chairperson reminded them of the importance of learning computer skills even when they are faced with time constraints. She encouraged them to continue learning computer skills saying that "in spite of getting older and time constraints we need to catch up with time, to learn new skills when the chance allows." The women replied that, even if the Internet was available, without simple computer skills one cannot use it.

As the women's stories revealed, they are working hard, squeezing the precious time they have to learn new abilities including computer skills. The women's group coordinator noted their good luck with great appreciation:

> We are lucky— we received a laptop from our WGC, friends in San Antonio,
> Texas, USA—we don't have proper words to express our sincere gratitude to
> them. At this time, we don't have a training center where we can sit and learn
> computer. As you know it is also expensive to go to computer training center here
> in town. We arranged with one lady—our fellow woman who teaches computer in
> one of the internet cafes. She comes twice a week at 6 p.m. here in my house to
> teach us some computer skills. To be able to pay her we decided when each
> person comes to learn brings Tshs. 500 (US $ 0.50). Each week…we pay our
> teacher Tshs.2000 (US $ 2). If the money remains, we keep it in our group
> contingency fund As you know our time is limited…due to different reasons, the

day when few people show up, that money helps us to cover the difference. The problem is that we have one laptop computer; in this case we have to divide the time, which sometimes is very short. And also this time is inconvenient for rural women. As we all know to begin something it is always difficult, there are some challenges to overcome as we improve. (personal communication, January 07, 2006)

Women's learning center. The women saw a need to have their own learning center. Women from both rural and urban areas expressed their concerns with the time to learn how to use the computer. This is because the major barriers are time and a place convenient for them and the person who teaches them computer skills. Some suggested a women's learning center where they can come at their convenient time and learn different things, not necessarily computer skills. When the women's coordinator was asked why a learning center was important, she explained that building a women's learning center will enable many women to learn different things and utilize their time properly. She further articulated that they realized renting a room was not a long lasting solution. After weighing the risks and benefits associated with renting a room, they were reluctant to rent a place in town which was costly:

> Because of the cost and many other things that accompany renting a place in town, if the conditions permit we are thinking to obtain a place and build a women's learning center, which can help women and other people in many ways and also provide different services to different people. We can also use it during our meetings and seminars and we can rent it when it is not in use so that it sustains itself. We are not going to put up the building and keep it without utilizing it fully. (personal communication, January 16, 2006)

Availability and utilization of technology and information. As the women talked about farming as the most promising project helping them improve their livelihood, most of them mentioned the need for a tractor that will facilitate planting. They believed owning a tractor will help them to improve their farming. The tractor will save them time in cultivating a large area instead of depending on a hand hoe which is currently used in

the area. They also said that the tractor can be rented by other people in the area to prepare their fields because very few tractors are available. Mama Koku succinctly noted the benefits:

> A tractor will be very helpful in improving our farm project. It can be utilized in different ways—it can be rented, used in transporting harvests and manure. No doubt once we get it we can manage it... tractors are scarce in this area—this will enable us to prepare our "*shamba*" (farm) in time and plant in time to catch up with the agriculture seasons. (personal communication, January 13, 2006)

Similar comments came from the women's coordinator:

> We have learned from the last two seasons that depending on renting the very few tractors in the area keeps us behind the planting and harvesting seasons, and the consequences are bad harvest. With a tractor we can cultivate our *shamba* in time, it can be rented by other people who want to cultivate their portions, and you know there are very few tractors in this area, so the possibility of getting customers is big. During times other than cultivating, it can be used for transporting loads, such as manure, harvested crops, and other loads. (personal communication, January 14, 2006)

When responding to whether they have any plan on how to obtain a tractor or build a training center the women group coordinator explained as follows:

> For the time being we don't have enough money to enable us to obtain a tractor or build a training center. Once our Association is registered we were thinking of applying for a loan from the government to purchase a small tractor, we really need it. We do not have plans for the training center, but we also need it. (personal communication, January 15, 2006)

Some women discussed the importance of obtaining simple and improved technology to help them in saving time with their chores. Water harvest equipment that collects rain water for use would be very helpful. Many women still walk long distances to collect water which is important for family use. Without water, it is hard for women to maintain the health conditions in their homes for themselves and their children. Women in rural areas still depend on firewood as a main source of energy for cooking. They saw

the importance of providing a simple technology that will minimize the use of firewood and at the same time maximize their time.

The women discussed the technology of preserving their food and other perishable products they sell. The availability of a simple technology to preserve or help them process some of the products they grow will improve not only their economic conditions but also their nutritional levels. This is because, when the harvest is plentiful, most of the food, especially bananas get bad because of lack of preservation. They lamented the inability to maintain the traditional methods of preserving products because the knowledge has died with the older generation.

Women also reflected on the utilization of information in their areas of communication technology such as Internet, television, newspapers, and cell phones. They talked about the way the use of cell phones is helping them save their time. Those who had televisions in their areas admitted that they were getting information and learning some new things through watching the TV. Mama Shubi clarified, "You know even if one or two people in the area own a TV, others can go to their neighbor's home to watch" (personal communication, January 10, 2006). Rural women saw the advantages of having a group of urban women who are able to get information because of their position and then willingly pass it to the rural women. The rural and urban women have created a network that allows them to work together to improve their economic status. The rural women realized that, since they have been in BUWEA, they are now able to know many things that are happening in the country. The women's coordinator noted they also hoped that, after registering their association, they would have greater access to information about loans which the government provides to different groups of women:

> After we have registered our association, as I told you...they [government and other NGOs] could not give you loan without being registered. It seems the government has loans for women's group. It is our hope that we may be able to get some if we apply. And also we need information on the loans available so that we can apply for them. (personal communication, January 16, 2006)

The women also reflected on information technology such as Internet and cell phones. They discussed their usefulness in helping them in their activities; at the same time, they also commented on the disadvantages of this technology in their society. While the Internet helps the women to get information in many areas and to know what is taking place in other parts of the world, the women had a lot of concerns about what the Internet has brought to the community especially to the young generation. This concern was brought up during the discussion with the focus group. The women who were able to access the Internet were not happy with everything that is being posted on the Internet. They were very much concerned about the great possibility of losing good African values because the Internet is teaching the youth undesirable behaviors. The women saw the possibility of the Internet exposing some dirty things such as pornography pictures and disrespectful dressing to the younger generation, thus disrupting the society: "Since there is no internet monitoring in the Internet cafes, children are exposed to a lot of shocking garbage not good to our values" (personal communication, January 14, 2006).

In general, the women were very happy with the new technology. They were very grateful for the availability of cell phones in the villages and other remote areas. The women explained that cell phones are helpful in making communication easier and saving their time. They further explained that they can easily contact one another through text messages at less cost than writing a letter or sending someone to take the message. On the other hand, the women expressed their discontent with this new technology:

> Besides helping in communication, cell phones are very expensive...of course cell phones are making communication easier, but cell phone expenses are draining the family...Especially on the man's side, he is not ready to go without some minutes in his phone [laughter]....With Cell phones there are a lot of lies because you can't tell where the call was made ....Even some have helped to break people's marriage. This is because if you call he tells you that I am in a certain place, or delayed in the office, while he is somewhere else. (personal communication, January 14, 2006)

Summary: Factors Enabling Women's Agency

Enablers and opportunities:

- Women's development groups contributed to improved economic status, health and wellbeing, strengthened and enlarged women's social networks.

- Cooperative farming the most promising area to improve women's livelihood.

- Piggery, poultry, and gardening seen as complementary projects and less risk than cows.

- Availability of simple loans are vital for women's business growth.

- Improved techology dearly needed to facilitate women's work and save time.

- Education an important tool needed for the women's own knowledge improvement and their children's future solid foundation.

Factors Limiting Women's Agency

Factors that limit women's capabilities in their environment were another focus

for this research. As the women reflected on their experiences, they mentioned the

following barriers to their improvement: lack of resources (small working capital, credit

facilities, equipment), poor infrastructure, lack of bank facilities, lack of market facilities,

time constraints, lack of technology, traditions and customary laws, lack of support, and lack of knowledge/education (unaware of their rights).

Lack of Resources

The women discussed the constraints to their ability to expand their businesses and improve their economic status. The issue of lack of resources appeared in different forms, but the small working capital played a major role.

Small working capital. Mama Magezi noted that most women want to improve their conditions, but they have insufficient capital to start or to expand their businesses. She stressed that, "Even if you have effort and the will to do it, without enough capital it is hard to continue." The problem is money to continue our projects, Mama Kamu insisted: "if we have money we will be able to expand. Without money, you can't feed your animals well because they need food to grow fast. If they are not fed well, they can't attract customers" (personal communication, January 06, 2006). Mama Baraka said that she was capable of doing more to expand her business if granted a big loan:

> The amount we are getting from the circles is not enough to enable expansion…yes it helps (*inapiga jeki*) but not enough. If I can get more loans, I can even open a big shop—expand my kiosk to a big shop. (personal communication, January 10, 2006)

Mama Koku's comments affirmed what other women said:

> Small capital is a problem for most rural women. Sometimes rural women are not able to payback their loans in time; this is because they do not have any other place to get the money. Most of us in town have jobs or other places we can go to. (personal communication, January 13, 2006)

Reflecting on the rural and urban situations the women were quite able to analyze the differences in urban and rural women's situations. The same reflection was captured in Mama Mwema's words:

> With small working capital, it is hard to expand your business, especially for rural women who are not employed. Rural women are very courageous when running these activities. They have no money to depend on like someone who is employed. These small group loans with less restriction are very helpful to them…They [rural women] have no personal house, no farm, no land and other things like that… For us who are employed you can ask your employer to recommend you (*kukudhamini*)… As you know, the house and the farm (banana and coffee plantations) is not hers even if they acquired them together with her husband. She can't use them for collateral. They are registered in the husband's name. (personal communication, January 09, 2006)

Mama Shubi's comments were directed to her fellow rural women who are involved in

certain businesses and are constrained by financial limitations:

> Women, especially those who are buying women's and children's clothes from the border, a 20,000 shilling loan they receive is not enough to enable them to buy enough products for the available customers. Even those who are preparing beer, they need strong money more than 20,000 shillings. In reality many rural women are limited by small capital. (personal communication, January 10, 2006)

Small capital was also given as a reason that women are involved in numerous activities

as Mama Upendo explained:

> That is why we are doing many activities because there is no 100% guarantee on one activity. Therefore, you hoe (*utalima*), you keep animals, you are in "circles"… each activity gives you a very small profit, and at different time. You cannot depend on one thing only, you will get stuck on the way. In order to get something big you have to have many activities. That is why we do not specialize; we have not reached at that level because of the level of income (*kipato*)…we don't have large capital. … It is good to specialize in one thing, but also to have different things each produces at different time, and enables you to have some seasonal money to use. (personal communication, January 02, 2006)

Lack of credit facilities. Some women raised concerns about organizations that

are coming into the region in the name of helping women, especially rural women. The

researcher questioned them about why many women were not utilizing these

organizations in the area that are giving loans to women. Some women explained that it is

hard for many women especially rural women to keep up with the demand of these

organizations. For example Mama Mugizi observed:

It is hard for rural women who do not have businesses that are bringing money on daily basis to obtain loans from these organizations with one week payback period. That is why many people see these organizations as profit makers—they are here not to help rural women but to make profit. (personal communication, January 03, 2006)

Mama Rwega could not cope with some of these organizations in the area because of their demands:

I am a town woman, I tried to join and get some loans but I could not continue — because if you don't have a business which gives you good money every week you can't manage some of their conditions—when I finished paying back their money I stopped. And if you fail to pay back they take whatever you have in your house—this is very scary. FINCA (Foundation of International Community Assistance) was lending to women only, but PRIDE (Promotion of Rural Initiatives and Development Enterprises) lends to anybody. (personal communication, January 18, 2006)

Most women did not approve of what these organizations state in their mission statements that claim to economically empower rural women. One of the participants said:

Who are empowered? No way—some organizations are creating "*vikundi hewa*" meaning, non existence groups—they write their projects and present 200 names; you will never see the people, but names are on papers. Most of them never reach rural women. (personal communication, January 05, 2006)

While the women were aware of and willing to pay low interests on their loans, some indicated the need for more money and more time for paying back. All in all, rural women were very grateful for the loans they get from CARITAS and BUWEA as Mama Kaiza stated: "We appreciate what they are giving us. I wish if we can have more—that will be a good help" (personal communication, January 03, 2006).

Poor Infrastructure

Transport was another major factor that surfaced as women talked about its effects on their ability to access or reach markets. Poor roads make it difficult for rural

women who depend on unreliable public transport. Their explanations clearly showed

how poor infrastructure consumes their time and energy and hampers their capabilities in

an effort to improve their livelihood. Because of unreliable and expensive transport,

Mama Bona said,

> I walk 15 kilometers to go to town to buy fish and carry the load on my head and
> come back walking another 15 kilometers. It is tiresome and time consuming but
> there is no other way; we have to work hard for our families. (personal
> communication, January 06, 2006)

Similarly, Mama Furaha commented on transportation issues:

> As you have seen in our area, the issue of transport keeps us back in whatever we
> are doing. If you don't have reliable transportation, the products will get spoiled
> and you incur a loss. If there would be a possibility of getting reliable transport,
> we could advance a step ahead. Sometimes our efforts are discouraged by the lack
> of transport to take our products to the market. (personal communication, January
> 12, 2006)

Mama Mabala saw the issue of transport limiting rural women in doing their

business more than for urban women. She also said that it is harder for rural women to

get markets to sell their products than it is for urban women:

> In our area we have a problem getting our pigs to the market because we are far
> from the center where many customers are found. Also poor transport makes it
> difficult for us to reach the market. You will find those who are near town their
> prices are good and they are able to sell their products more easily than we in
> rural areas. (personal communication, January 10, 2006)

Mama Zawadi, who lives in a remote village saw transport and communication as major

problems hampering rural women's activities, in such a way that a woman needs to be

courageous to continue doing these activities. Mama Shubi admitted that transportation

problems slow down their efforts, insisting that "it discourages women's efforts, and it

takes more of their valuable time" (personal communication, January 03, 2006). The

issue of transport was presented in many different ways as women reflected on their

experiences in doing home businesses. Some said that, in the process of reaching customers, they rent bicycles to carry their products to town or to the nearest market, something which involves a lot of risks. Mama Juhudi stated the following:

> The market of certain products is good, even for tomatoes...the problem is how to reach the customers in town. We use bicycles to get our products especially fresh products to town. You have to hire someone to take the products. This type of transport is not safe; as you know, our roads are narrow. A person has to be careful to avoid being hit by a car...it also takes a lot of energy and time to ride a bicycle to and from town because of hills on the way. Sometimes the products get spoiled on the way to the market... and you incur loss. What we need is reliable transport to enable us to market our products. Those urban women are lucky in this. (personal communication, January12, 2006)

Lack of Banking Facilities

Another barrier to the women's effort to improve their livelihood is the lack of banking facilities near the rural areas to accommodate rural women's needs. In responding to what makes them keep their money at home, some women raised the issue of current banks not targeting rural people especially those of low income. With today's banks driven by profit making rather than helping the poor to improve their banking capabilities, the women saw the rural areas forgotten. With such concerns, Mama Juhudi pointed out the need for financial education: "Women are demanding banking education. We need banking education and the possibility of having banking facilities near the rural areas targeting people with low income especially women" (personal communication, January 12, 2006). Besides having limited amounts of money, these facilities need to be within rural women's reach and able to accommodate rural needs. If these happen, many women could utilize the banks instead of keeping their money in unsafe places. Mama Juhudi explained the need for bank accounts:

> We have not been able to open bank accounts. We are keeping our money in our homes which is not good. If anything like fire happens the whole capital is gone.

> We would like to have an account, but we are hindered by many things. One of them is transport. To open an account, you have to go to town. The whole day is gone, plus the money to pay for bus fare reduces the small amount you have. Women are also counting. Also banks nowadays demand big fees. The rural woman's money is not big as what these banks want. In the past, banks were coming to rural areas; nowadays they are concentrating in towns but they have no interest with small money of rural women. Those mobile banks died a natural death. (personal communication, January 12, 2006)

Mama Baraka gave similar comments:

> Even if you decide to go to Bukoba it consumes a lot of time and money...it will take you almost the whole day, including bus fare...also the banks today, charge high fees...and they require large amount to open an account... it is costly to open an account; there is no profit at this time with the small money we have. (personal communication, January 06, 2006)

There are many reasons why rural women do not put their money in banks, Mama

Mwema explained:

> In spite of some not knowing about banks, in reality how much can they afford to keep in banks? First, where is the real rural woman going to get 10, 000 Shillings (US $10), the minimum amount to open an account? Ten thousand shillings for many rural women is their starting capital...these rural women are courageous and are working hard every day. They are ready to work together to cultivate someone's field for a certain amount of money. They cut grass for sale and get money; this is the reality. (personal communication, January 05, 2006)

Time Constraint and Increased Responsibilities

Women's engagement in small businesses has increased their responsibilities; their new roles and challenges do not exempt them from their traditional household responsibilities. With new roles, rural women need to balance their limited time to be able to invent different ways to gain the money they need to improve their families' standard of living. With increased activities, sometimes women are unable to engage in development activities the way they want to do. This limits them from obtaining the cash needed for the family, especially for their children, as one participant said:

Some women find it too hard to join groups because they cannot manage all the activities ahead of them. When they think of their time and all the things they are supposed to do everyday they become worried about not being able to pay back the loan. (personal communication, January 12, 2006)

Lack of technology was associated with time constraint by many participants. It was seen as another factor hindering women's improvement as Mama Wema mentioned:

Lack of technology contributes to using a lot of energy and time in performing our duties with fewer products. With technology we can get more products from a small portion of *shamba* at the same time we can save time which in turn will enable us to get some time to rest. You cannot rest when you know there are many things to be done waiting for you. (personal communication, January 05, 2006)

Mama Koku added to line of discussion:

Improved equipments (*nyenzo*) are needed to make women's work easier. Women still use a hand hoe, firewood, cooking on three stones, and fetching water from long distances...women in rural areas spend a lot of time in accomplishing these activities—no time to rest. (personal communication, January 13, 2006)

Mama Koku insisted that, because many things depend on a woman with very limited time; sometimes a woman has to make the sacrifice of missing some important events such as meetings, time to go to the Internet, and time to learn computer skills. She further noted, "Poor technology leaves us stuck in different ways." She stressed that improved tools, such as cooking stoves and water savings, will help women to advance in what they do. Lack of advanced technology was also seen to affect the products that could be preserved and used in future as Mama Juhudi observed:

Because we don't have a place to keep our tomatoes during the plenty of harvest season, many tomatoes go bad and the price falls badly. We need technology or to learn how to preserve these perishable products for future use. (personal communication, January 13, 2006)

On the issue of improved technology, some women saw a need to learn new ways that can help them preserve what they produce especially perishable products in time of low demand. Expressing such a need, Mama Bilige said the following:

> We need to learn different ways to preserve our products especially food items that are seasonal. We forgot the traditional methods our ancestors used to preserve food that are more useful than the current ones. The problem is that this knowledge was not transferred to the current generation—the current generation grew up in schools and not in villages where this knowledge existed. Most of those who had the knowledge have died. (personal communication, January 13, 2006)

Lack of Information and Market Accessibility

Rural women were also concerned about getting information in a timely manner. They admitted that timely information is crucial for them to advance in what they do. Mama Furaha noted, "As rural women, we are more constrained in getting information and in exposing our products to customers than urban women. Those in town are near information channels and customers. They have many different ways to get information" (personal communication, January 12, 2006). Mama Vumilia added the following comment:

> When you are in the village it is not easy to know what is happening outside there. Different from those in town—those in town are better of than we are—their businesses sell—you can't compare it with the village. Their products are selling because they are easily exposed to customers. (personal communication, January 06, 2006)

Lack of Education and Knowledge

Lack of education and knowledge on many issues was mentioned among the barriers hindering rural women's advancement. The women strongly believe that education holds the key to a better future. And, that is why they work hard engaging in a variety of activities in order to pay for their children's educational needs. They also see

education as being important in their development activities. The women admitted that lack of education still holds them back in many areas. Lack of awareness of many issues that affect women was attributed to the lack of education. For example, one woman commented that women's lack of knowledge hinders their ability to make better decisions. She suggested that raising women's awareness is crucial to their advancement. Expressing this concern, Mama Furaha said, "Another thing which I see limiting rural women in their activities is unawareness (*kutojua*) among rural women. Lack of knowledge contributes to keeping women down in many things. Sometimes it silences them, making them afraid to demand their rights." She further explained this concern:

> I wish we could have some women like…our chairperson. She is sharp, hard working, good planner and good communicator; she knows how to coordinate things and to talk to different people—men, women, political, village and religious leaders. I wish we could have three or four women of that type who can be sent to other places to market our products. For example, we could give them our products to take to Mwanza and sell them and come back… But…you know…things such as lack of knowledge, lack of self-confidence, poor interpersonal relations, lack of communication skills, lack of customer language, and being afraid in meeting with many people—all of these contribute to keep the rural woman down in many things. That is why I said that education in the form of seminars is very important. (personal communication, January 12, 2006)

On many occasions, when the formal interview ended, the women were able to provide more valuable information through informal conversation. It was during this time when Mama Furaha expanded on the issue of women's knowledge and education, expressing a great need to take seminars to rural areas:

> There are women who are not in these groups but they raise animals; they are always anxious to know what we obtain from seminars whenever we go. They ask what we learn in these seminars, showing an interest in knowledge. They would like to go but they are constrained by some factors such as those we mentioned earlier. If these seminars can reach women in rural areas—areas where the majority can attend, more women than those who are in groups, and are permitted by their husbands to travel for many days they can benefit from the seminars and improve their lives. (personal communication, January 12, 2006)

She further insisted that, because the majority of rural women do not attend seminars, they are unaware of many things:

> If there would be a possibility to bring seminars to rural areas to educate men and women about loans and credits maybe many people can understand how things work. This is what hinders many people from joining these groups to seek loans. (personal communication, January 12, 2006)

She emphasized that seminars in rural areas are important because they can reach a large number of women, and men can be invited too. And, this can enhance family and rural improvement. She concluded by saying that, sometimes, lack of knowledge takes away many possibilities that are beneficial to rural people, especially women. Mama Juhudi asserted that women in villages have many problems and many suffer because they are unaware of their rights. She suggested the seminars could help with this:

> Bringing seminars to rural areas, especially to remote areas…will be very helpful. Unawareness of their rights and lack of understanding contributes to a woman's oppression and marginalization (*kunyanyaswa na kugandamizwa*)—this is too much for widows. Also to know where to go and who to see is a problem. Another contributing factor is the lack of money to begin with. Money is needed in each step you take to go to sue or to the court—as a result, you remain in the village and continue to be oppressed. I wish some simple books can be written to educate a rural woman about her rights, about the rights of women. (personal communication, January 13, 2006)

Men's voices. The same issue was raised by some of the men interviewed. They saw lack of education to be a major contributing factor to women's unawareness of their rights. In a casual conversation with Baba Juma who understands very well the situation of rural women in the Kagera region, Bukoba in particular, where this research took place, he noted:

> Because of ignorance by this I mean they do not know their rights, they have less formal education, they are unaware of their rights –and also because of socialization, many rural women do not see it as a problem. They sometimes think that is how things are meant to be. And when she complains, she does it silently—

"my husband drinks too much"—she sees drinking only—she doesn't see not helping her to work in the *shamba* as a big problem. Because they have been told that the woman is one who is supposed to do everything—if one complains—eeeeh the word spreads by other women…it is impossible because many women around her are in the same situation—socialized that way. If anything can be done, it will be a great help—at least to give them education—to help them understand their rights. They [women] don't know their rights. (personal communication, January 19, 2006)

Baba Zawadi commented, "We still have a big problem…there is a great need to educate and raise the awareness of both men and women, especially young men." He mentioned specifically young men because, as he said, a big percentage of young men do not care, and do not help their wives. He further suggested, "If we can get seminars to educate us and raise the awareness of many young men it will help a lot." He concluded his comments by saying that "we would be much better off if we could be cooperating with women" (personal communication, January 12, 2006). Another man's comments indicated that the current ignorance of rural women is purposefully being ignored by the government in favor of getting women's votes who in many cases have to follow their husbands' favorite candidate. Expressing his views about the situation he said the following:

> We cannot separate the rural women's conditions from the prevailing political agenda. After the multiparty system entered politics, the ruling party that used to advocate for women's rights and to help them in different ways, is now capitalizing on the ignorance of the rural people, especially women, to get their votes. They know once they start educating women, creating their awareness—women will understand many things—the woman will understand the importance of her vote rather than sell it in exchange for a pair of *Kanga*—all of this is because of ignorance. Since most of these women are in rural areas, politics does not create a favorable environment to educate a rural woman—they are using men in the area to convince and misguide women in the process to sell their votes. Those who are outside see it as democracy. But in reality this is killing the rural population's thinking…especially the women who have to follow their husbands' favorite candidates or else they will be harassed. (personal communication, January 25, 2006)

Lack of Husband's Support

A theme that surfaced in many women's conversation was lack of support from their husbands. Mama Magezi summarized what appeared to hinder many women by what she called men's small rules (*visheria vidogo vidogo*) imposed on their wives:

> Another thing that can be an obstacle to women is...those men's small rules (*Visheria vidogovidogo vya wanaume*). If it happens that you have done something successfully and gained some money, to him you become a threat inside the house. He will claim that "there is no woman in the house—we are all equal." He may even tell you to stop going to women groups. As a result, you will find some women going secretly. (personal communication, January 07, 2006)

She further insisted that, in other instances, once the man knows that the woman has money, he will use all means to make sure the woman spends all the money. She clarified:

> When he brings money he never tells her the amount he has. And that is the major problem of not being open and trustworthy in the house/family—there is no openness in the family—and no planning together. Many women would like to be open, but the results are those I just mentioned. There are times even when he stops buying salt. He will make sure the woman is drained so that her last cent is spent, he doesn't want a woman to have money. (personal communication, January 07, 2006)

Mama Koku emphasized how husbands hinder women's efforts. "Once a man sees her doing well in her business, he will stop financing family expenditure, leaving the woman to finance all household expenditures, at the end no money to pay back her loan. The possibility for expanding their businesses is small" (personal communication, January 13, 2006). Mama Kemi compared the young to the old generation in this regard:

> The young generation has more problems than the old generation...They have more *"tamaa"*—they like expensive lives...these young men are impatient...They don't want their wives to have more money than they have. At the same time they don't know about saving. When he gets money, he goes to spend it. No plan for saving... Most young men are big obstacles to their wives' participation in development activities. (personal communication, January 11, 2006)

Mobility was seen by some women as necessary for any woman to succeed in her business. Reflecting on the issue of mobility Mama Furaha mentioned lack of freedom for some rural women:

> You cannot do these activities without going to different places, something which is impossible for some married women. They [married women] are not free to go wherever they want. The husbands won't allow them to do that. Most men are jealous thinking that you are going to see other men. Few men who allow their wives with no reservation…we thank them so much. There are times we go to a one week seminar…you can hear some men boasting that their wives cannot leave them in the house for so many days just for a seminar…Most men are not permitting their wives. However, there are also some women who are not interested while their husbands like it, but these are few. (personal communication, January 12, 2006)

Her comments prompted a question as to whether it was necessary for women to ask for permission from their husbands. Most women said that it is important to ask for permission from their husbands, and the main reason put forward by most women was to preserve their marriages and avoid unnecessary conflicts. Mama Abela said, *"mpiga ngumi ukuta huumiza mkonowe,* meaning, if you punch the wall with your hand you are the one to suffer…sometimes you need to abide by some rules to get your things done" (personal communication, January 06, 2006). Mama Furaha's response tallied with other women's comments:

> In marriage there are times you need to be humble to preserve the marriage. At this point, that is where you see that men are not equal to us, they are above us women. They can decide any time to go any where without asking permission from their wives, but for a woman you need to arrange with him until he agrees; if not; you can't go. If you decide to go, you will not be allowed to enter his house when you come back. Otherwise, you will keep fighting every time. (personal communication, January 12, 2006)

Similar comments arose in the focus groups. The participants said that if a woman wants to go somewhere, she must ask for permission, or in some instances, inform the husband about where she will be going. However, they said that in most cases the

husbands go without informing their wives. One of the participants in the discussion stated, "Sometimes men just inform you, but for a woman you need to ask for permission because, if you don't tell him, he will tell you that you are not respecting him." Another participant added that it becomes even worse if you have some money; the husband will claim that "you are boasting and things like that." When she finished her comments some of the participants added that it requires hard work and it will take time for women to be independent and free from cultural norms that marginalize them. However, these women had great hope for changes for the future generation.

Mama Kalikwela articulated that some men refuse to allow their wives to attend seminars, claiming that they are going to gossip and to meet other men. She further explained that, if they choose to go, their husbands beat them when they come back. Similar comments were shared by one of the participants who gave an example of a woman so badly beaten she was admitted to the hospital.

> I remember a woman who loves development activities was beaten by her husband who claimed that instead of staying home to take care of the children and to work in the *"shamba,"* she went to the meetings to learn how to meet other men. There are some men who forbid their wives. If a wife forces to go when she comes back she will be beaten or evicted from the house. So they are threatened by their husbands' behavior. (personal communication, January 13, 2006)

This led the researcher to ask what happens when the wife is beaten by the husband. The disturbing answer showed how the culture of silence is still embraced by the oppressed in fear of what will happen next:

> Can you imagine, the woman keeps a secret. For example this woman I have told you, at first she did not want to reveal it to her relatives, even in the hospital. When the relatives furiously and constantly asked her what happened to her, she finally admitted to be beaten by the husband. When her brothers told her to report the case to the police she refused to do so…insisting that he is the father of her children, and that she would like to keep the family together and she would not

like her children to suffer…she went back to the husband against her relatives' will. (personal communication, January 13, 2006)

Men's Voices. Commenting on the barriers to women's advancement, some men openly pointed out lack of support and men's laziness to be among the factors hindering women's effort. Baba Zawadi said that "a big percentage of young men do not help their wives." And, he admitted that the rural area could have made much more progress if men were cooperating with their wives. On the same barriers, Mzee Bumanyi observed the following:

> Already women have development groups—however, men not having development groups I see it as a major barrier—they are idle…in fact they become suckers (*wanyonyaji*) because when the woman brings money home she cannot cook and eat alone—she has to prepare a share for that who spent his time and money on beer. I see one of the setbacks to be men's laziness. Even when we talk of poverty alleviation, it is impossible to eliminate poverty this way—we are deceiving ourselves. Because we allow a group of people to depend on others' sweat—and they do it in an annoying way…it is not that they just take the woman's money, but they do it with abusive language. They don't sit down and collaborate with their women to raise the children. Where are we going…This retards the development of women and creates more social and family problems. (personal communication, January 16, 2006)

Baba Juma sorrowfully noted that "men are always hanging over there at *vijiweni*, meaning, in jobless corners—drinking beer and eating roasted meat…they don't even remember to take a small portion to their wives and children." He continued to explain sadly:

> You find the woman in the field (*shambani*), the baby on her back, carrying firewood – doing everything she can for the survival of the family. The man comes back home to eat (for lunch) and then goes back to *kijiweni* (jobless corner). The woman is carrying the whole family (*amebeba family yote*), she doesn't have time to listen to the radio to get some education—she doesn't have time for that. No time to read even a news paper if available—even when you will tell her that there is a meeting—where is she going to get time? All responsibilities have been given to her. (personal communication, January 19, 2006)

Customary Law, Traditions and Cultural Issues

As women reflected on customary laws, traditions, and cultural values they noted

their own major role in enforcing them. One woman talked about some of the values and

traditions still practiced in their society:

> Some of our cultural values and traditions (*mila na desturi*) are also barriers to
> women's advancement. This is because a woman owns nothing, except her own
> clothes and small household items. She has nothing in their house. Those are their
> things but she has no name there—all important things are in the husband's name.
> (personal communication, January 05, 2006)

Mama Magezi, reflecting on customs and traditions, pointed out the way they affect

women:

> I think…as you know…traditions and customs are the main cause of these things.
> Because…as you know…our customs give a man the right to be on top of others
> in the family… To be able to register your properties under both names is still in
> paper. According to customs and traditions that thing is non existent. People, as I
> said, think everything in the house belongs to the husband. And when he dies that
> is when the relatives are known. And, if it happens that he had children outside
> the marriage, they will also come to demand their portion, from your sweat. On
> the other side women on the man's side are major contributors in enforcing
> customs and traditions that oppress us. (personal communication, January 07,
> 2006)

Mama Kaiza's comments also supported the ideas that the culture does not favor women

when she noted that "you have to understand in Buhaya when your husband dies you

encounter a lot of problems-especially from your in-laws—both men and women"

(personal communication, January 03, 2006). While the women did not deny the

existence of laws that defend women's rights, they saw the laws existing just on paper

and that many women are not familiar with them as Mama Wema explained:

> The law exists—that talks about dividing with the husband whatever you made
> together, but the law is just in the mouth. A woman needs to be brave in order to
> stand for her rights, for justice in dividing property—it needs bravery and daring
> (*ujasiri na obumaza*) which in most cases is not easy in our situation. (personal
> communication, January 05, 2006)

Mama Mwema's comments showed the other side of the coin especially when there is

harassment. She said:

> Violence and harassment are still there. It is not that the woman is happy with the situation. There are many things which you need to weigh and see which one is less evil. When the husband beats you, if you run away, your children will suffer a lot. He is not going to take care of them. As you know sister—in customary law you [woman] cannot take the children. And when the husband hates the wife, many times he hates the kids too. If you have no income and no place to go, in this situation, it is hard to take care of them. This is because when you get married you have no big share from your parents, and when you get a divorce, you have no where to go—Neither do you have a place at your parents' nor at your husband's when divorced—therefore women are like wandering people (*watu wa kutangatanga*).You decide to tolerate the problems and harassments for the sake of the children's security. (personal communication, January 09, 2006)

Similar comments came from Mama Guma:

> I had to think twice; if I go away where shall I leave my children? The irresponsible father is not going to take care of them. You tolerate it because of the children. I decided to sit down and take care of my children. There are times when I go to bed and get no sleep at all because of many thoughts, and stress. (personal communication, January 06, 2006)

The issue of favoring a male child in the process of dividing parents' property

leaves women with problems even when they have the intention to improve upon their

lives. Mama Vumilia, a widow, represents a typical case of a divorced woman or widow

who goes back to live with her brothers:

> I don't have good land. We are six girls, and we all share the same plot of land, which is very small—look at it there—as you see it—is not a good area—is not the same like those of the boys…each got his big portion—Our mother is the one who gave us that portion—our daddy died when we were young—when our father died our uncles did harass our mother, they wanted to take everything, but she took them to court and was able to get it back–our brothers are not willing to give us a portion. This house belongs to one of my brothers—the inheritor…the time when God calls my mother…"*nasambaratika*"—I will have no where to go. (personal communication, January 06, 2006)

Another widow shared her story:

As you know I am a widow, I don't have my own house, I live near my brothers, I am not free to do my business because I am in my parents house—I need to respect what they say. Since my brothers are near me, sometimes they don't want me to sell beer around. What I obtain from these activities helps me to pay for my children's basic needs, and school uniforms, but it is not enough to enable me to buy a plot of land where I can build my own house and have a place where I can be free to do my business. (personal communication, January 06, 2006)

Other women commented on the issue of widows which seems to be ignored in this community as many women become widows especially in light of HIV/AIDS.

Similar to others, one woman said the following:

In most cases when the husband dies, you get a lot of problems. The extended family relatives especially your in-laws, keep bothering you (*mbakugingiliza*) to the extent of taking the children's property—you keep on suing—which is also hard for many women because they cannot afford it. The situation is difficult—many women are tolerating a lot of harassments. At this time, we haven't got a solution. There is no help because many women whose husbands died, still have no help. Even those who may allow you to stay with your children are not happy to see you there. (personal communication, January 06, 2006)

As the women reflected on cultural issues and the different ways they affect women, the CARITAS coordinator gave an example of women in joint meetings and seminars where men speak and women keep silent.

Sometimes it is difficult to hold joint meetings or seminars…During the time of asking questions or contributing ideas, men "swallow" women. This is because sometimes men are more knowledgeable about issues of loans than women, or women are less confident in groups of men, as they are used to remaining quiet in such gatherings…to behave like women not to be assertive like men [*language of socialization*]…Sometimes they fear what the men will tell their husbands. (personal communication, January 14, 2006)

Violence and harassment exist in many homes, Mama Wema contends, and the situation is worse in remote rural areas where women are threatened and are afraid to go to *Ustawi wa Jamii* (Community Development) to report the abusive husband.

Some cultural issues play a big part here—I mean in the socialization process especially the time when the girl is preparing for marriage. She has been told that you never dare to take your husband to court. In this environment, if one does, it

will be the talk of the day—what have you done, (*wakola amahano, omushaija tatoijelwa*)—never take you husband to court…these are fellow women. (personal communication, January 05, 2006)

Some women admitted that it will take time to change the behavior of many men in their culture. "It is very difficult to change the culture of the Wahaya (Bukoba people) especially men—it will take time." And, "The Haya men have many unfavorable behaviors (*elyetwale, obulangila*)." In one informal conversation, a woman revealed that customs and traditions play a major role in the misery of women. In her low voice, she said:

> You know…these things—I mean "*mila*" na "*desturi*" (traditions and values) in many instances play a big role in making our lives miserable. For example, some women got married, their husbands never disclosed the secret of having a small house (*nyumba ndogo*)—another woman and children outside the marriage. Even sometimes they never disclose it during their marriage life. Things start to be worse when the husband is sick or dies. Every woman will bring the child to demand a share of what you have struggled to put in place for many years and many people, especially the in-laws, support it. (personal communication, January 05, 2006)

Sometimes these conditions force women to start building their own houses or doing other important activities without telling their husbands, for fear of the consequences. One of the women made the following observation:

> This is better than just to sit there and cry or make a lot of noise; nobody is going to help you. You need to think outside the box. I know at the beginning it is very scary, and there is a lot of panicking when you know it—you become angry, make a lot of noise, you become depressed, even you lose weight. And this behavior is very common in many Haya men. Most of the people are rewarding these behaviors with claims that they cannot leave a child outside—meaning that any child a man gets not a child a woman gets outside the marriage—has to be brought into the family without any question from the wife. About this problem there is no educated or non educated man—all are in the same boat. Of course not all; there are some who are faithful to their marriage and families—but those are few. (personal communication, January13, 2006)

The women believed in hope for a better future especially for their children and grandchildren. Sharing the women's hope for a better future, Mama Magezi noted that, as more and more girls get education and obtain paid jobs, things will change for the future generation. She also observed that, "when a woman has power about something it helps a lot. For example, if from her projects or salary she is able to buy something in the house, the man will know and admit that it belongs to her." She further added: "For example, with her own money at this time a woman can buy her own radio and be able to control it. She can carry it with her, to the kitchen to listen to the news while cooking and the husband will not bother her" (personal communication, January 07, 2006).

Summary: Factors Limiting Women's Agency

Limitations:

- Lack of resources: Small working capital and lack of credit facilities hinder women's ability to expand their businesses.

- Infrastructure: Poor roads and unreliable public transport make it harder for women to access market and hamper their capabilities to improve. Lack of banks encourages women to keep money in unsafe places.

- Lack of improved technology and time constraint: Limited available technology make it harder for women to fulfill their responsibilities under time constraints.

- Lack of Support: Lack of husbands' and governmental support increase women's responsibilities and discourage their capabilities.

- Lack of Awareness: This limits women's understanding and exercising of their rights.

After the in-depth presentation of the major findings the following chapter discusses the major issues drawn from these findings. The discussion helps to make sense of the women's reality and experiences as they were shared with the researcher.

Chapter Five: Discussion and Implications

Introduction

This qualitative case study explored the experiences of some groups of rural

Tanzanian women in their efforts to improve their economic conditions, and it examined

how they responded to socio-economic challenges in their rural environment. Three

major questions guided the study:

1. What role does rural Tanzanian women's agency play—individually and

    collectively—in women's economic improvement and in contributing to the

    general development of the rural areas?

2. How do some rural Tanzanian women understand their reality?

3. How do some rural Tanzanian women respond to socio-economic challenges

    and opportunities in their daily lives?

These questions guided the researcher in the process of understanding what women do

and how they do it as well as in what ways they see themselves as social actors and

change agents in their community.

Chapter Two presented the related literature on factors that contribute to the

current situation of rural Tanzanian women and perspectives from other previous studies

about women's agency. It also presented the Freirean Approach, which guided the study

and provided the basis for data collection and presentation of the findings and discussion.

Chapter Three focused on the methodology and on the strategies used in the study to

collect data. Chapter Four presented in-depth, major findings that emerged from the

women's conversations. Chapter Five discusses major issues, drawn from the findings,

about the process of empowerment (*Kuwezesha*) introduced in Chapter Four (see Figure

5). The discussion in Chapter Five was to make sense of the experiences that the women shared with the researcher. The final section of the chapter provides the researcher's in-conclusion and recommendations of the study and future research.

Five major themes that emerged from the findings are the following: (a) The Women's Critical Experience of Sense of Agency; (b)The Women Organizing for Change; (c) Cooperation and /or Conflicts as Signs of Empowerment; (d) Secrecy and Silence: Women Breaking Silence; and (e) Lack of Support a Stumbling Block to Women's Agency. The discussion of these themes is based on Paulo Freire's (1974) perspectives of conscientization, which is an on going process that allows people to have voice. Through conscientization, dominated people submerged in a culture of silence; move toward critical consciousness, develop critical levels of awareness of their reality, and take actions to change their reality. This is a process that can only be recognized by involving the marginalized and the invisible persons in the society, by the experience of expressing themselves through their own voices. Freire emphasizes that it is through their own voices that individuals can learn and understand their strengths and the actions they are taking to make a change in their environment. This was possible when the women in this case study were given the opportunity to tell their stories and to be heard by the researcher.

For this researcher to be able to understand the rural Tanzanian women's critical awareness of their situation, and to provide fair interpretations of their views, a series of questions were necessary to guide this discussion. What do women do in their daily lives and why? How do women react to certain situations and why? What deep intentions lie beneath the stories they tell? Such questions were crucial for the researcher to be able to

understand the participants' meaning in using certain phrases and themes during the interviewing process. Asking such questions helped to counter dominant perceptions that portray rural African women as ignorant, submissive, and objects of men. The process allowed, "opening up the household and analyzing the interactions between the social actors that erodes the image of African women as passive victims, and contribute to a portrayal" of these women as active participants in social change in their own right (Wolf, 1997, p. 132).

The main purpose of the study was to understand how these rural women perceived their situation and exercised their agency to transform their environment. Instead of focusing on the wretchedness and powerlessness of rural Tanzanian women, the study reflected on the essence of agency these women demonstrated in their rural areas: their ability to understand their situation and do something to change it. The researcher used such an approach with the hope that the scope of rural women's reality would be clearly understood and their agency well portrayed. As this study revealed, if one is able to listen to, to understand, and to interpret what the women have said, it is clear that these women are really change agents and social actors. Their agency needs to be recognized, supported, and valued, and with this act their development is further encouraged.

The women's critical consciousness was apparent when they were given a chance to tell their stories of the experience of working hard to improve their situations. The women in this study had the chance to share with the researcher what was important to them and to their families as they created new ways and utilized available opportunities to improve their situation. The women revealed their ability to make critical analysis of

their reality, to make choices, and to take steps to change the undesirable conditions in their environment. The awakening of their critical consciousness led the way to their expression of social discontent and to social change.

The Women's Critical Experience of Sense of Agency

Ability to Critically Analyze Their Situation

As the women made sense of their lived experiences, their statements revealed their dissatisfaction with their living conditions. The women manifested a need for liberation from the unsatisfying situations. They shared their ideas of what motivated them to start home businesses. The women used *"kujikwamua,"* a Swahili phrase meaning to take a step and move forward to get out of the unsatisfying situation. The phrase was applied in all unsatisfying situations essentially as their cry for freedom. Freedom, as Gaventa and Cornwall (2001) put it, enables one to participate effectively in shaping the social limits that define what is possible. The women expressed the deep need to be financially independent and free from begging and depending on the spouse's money, free from economic hardship, free from poor living conditions, and the need to find the opportunity to make financial decisions on their own.

From the women's comments, it is true that these women no longer embrace 'self depreciation'—a characteristic that convinces them of their own unfitness (Freire, 2003, p. 23) to perpetuate dependence. The women were more aware of their situation and more energized to take action in order to transform it. The way the participants vocalized their thoughts depicted a scene in which the social actors possessed knowledge of their environment. As they worked hard to improve their situations, the women demonstrated the essence of self-awareness in different ways. Not only did the women need money to

reduce economic hardships in their families, but also, to gain dignity which had been lost due to poor living conditions and dependence on their spouses. While this study demonstrates a picture of rural Tanzanian women as change agents and critical subjects working hard to control their destinies, it also poses a question: How can these women also be deprived of their agency and thus be reduced to powerlessness?

The women reflected on their experiences with a broad view allowing them to reflect on their roles as individuals and as a group. They identified their strengths and weaknesses, pointed out obstacles to their agency, and suggested ways to change the situation. Their conversations provided the answers to the how, what, when, and why questions on which this discussion of their agency is based.

Economic hardship. The deterioration of the women's livelihood, in a climate of broad-based, declining economic conditions, seems to have forced them to "think outside the box,"—to invent new ways for survival caring for their families, especially for their children. Their determination, focus, enhanced thinking and creativity have enabled them to take risks and engage in a variety of small home-based business activities. The women's stories revealed their capabilities in many different ways. The accounts of why they decided to engage in small home-based businesses were unique and yet similar. Primarily, the husband's income was insufficient to satisfy the family's needs. In such situations, it was necessary for the women to step in and do something extra to support their husbands' efforts. The women showed no hesitation to take more responsibility than their traditional roles would normally demand, in order to assist their spouses to improve the family income. The inexorable economic hardship made family life very hard. The women made it clear that, without money in the family many things get stuck.

The women in this case study used analytical skills to reflect on their situation and find solutions. Along with food and household maintenance, the women were also concerned about their children's education, health care and nutritional conditions, all important for the well-being of their families. In the process, they expressed a need to reduce their dependence on their husbands and become more self-reliant. What was behind this statement would provide a clear understanding of the women's essence of agency in critically analyzing their situation, and moving forward toward their goals in their liberation process.

Need for Self-reliance and Independence. The women in the study were not happy about dependence on their husbands for everything that had to be acquired with money. They were not convinced that dependence was an advancement of their capabilities; instead, they chose to distance themselves from their husbands in order to earn money and retain control over their own income. The women made clear that they wanted to stand on their own feet, to take a step forward, to move to a better position. Lack of their own money not only deprived them of the opportunity to improve their standard of living and economic status, but also, prevented their own development. To earn money they could control was the major motive for starting different kinds of home-based businesses. Lack of money to control took away their freedom and independence to make their own financial decisions and to pursue their own goals. Without money the women's defined goals could not be acted upon.

If one listened to them and walked in their shoes, one would understand what these women experienced; complete economic dependence on another person who may not share the same priorities. The dependence, as the women analyzed, usually came with

packages of loss of freedom, lack of economic power, lack of dignity resulting in social compliance and demoralization. In such situations, the woman is deprived of her human dignity. None of the women was happy with such a situation. Having and controlling money was seen as a source of power. What did the women mean by having and controlling money? How and when was money seen as a source of power? These questions were vital to understanding the women's awareness of their reality and their efforts to change.

In order to understand this statement, one must take into account the situation of the rural women in this study. They grow their own food, haul all the water for cooking and bathing, and collect firewood for family use. They need money to satisfy other important basic needs. Since most of the rural people, especially women, are not employed for wages, they normally depend on cash from the sale of cash crops which are predominantly controlled by the husband. To have money, a woman needs to ask her husband for it. And, many times, he has already spent it and he can be reticent to give explanations regarding how the money was spent. From the participants' expressions, money of their own played a great role in enabling them to exercise their agency and to have their voice heard. They need money they could control to provide power and authority to do what they wanted with fewer restrictions. These findings support Narayan, Chambers, Shah, and Petesch's (2000) study about "Gender relations in troubled transition," where a Brazilian man admitted that when he was working and had money he decided, but when the wife "is working she owns her money and does anything she wishes." (p. 116). In this study, *having money to control* seemed to be a prerequisite for the rural women's agency. Women's dependence on their husbands for social and

economic support made them insecure. Their own money was seen as an important step to liberation, a step to empowerment. The women stressed that one cannot be independent while still begging for money, and that is why they were working hard, to liberate themselves from this dependency.

Lack of money was also a source of conflict in the household and the obstacle to the improvement of women's status. Without money under their control, the ability to decide on many issues was limited. Sometimes the women were demoralized and humiliated by their spouses when they asked them for money. At times, some women were seen as, or called, "parasites" or "goalkeepers" by their spouses. By "goalkeeper," the men meant that, without any monetary contribution, women are just waiting for everything that requires money to come within their reach, like a soccer goalkeeper in the goal. Without money of their own, women must wait for the money they need to come to them before they can make transactions requiring funds.

However, these men underestimate the importance of all the substantial household work the women contribute to the family livelihood. The men's perceptions are what Sen (1990) calls "perceived contributions" versus "actual contributions" (p. 136). The experience of rural women in this study reveals how our society mixes up the meanings of who is actually producing and sustaining life. Their contribution in agricultural production and in sustaining the household, is devalued below the cash income contributed. These findings support Sen's (1990) argument that the status derived from the economic contribution depends on the economic contribution's perceived value to the household.

> The perception bias tends to relate to the size of the direct money earning rather than to the amount of time and effort expended, or to the role of non-market

activities by other members of the family, who indirectly support such earnings. (p. 140)

Lack of money puts the family in great risk when the man is not willing to provide money for the family's basic needs. This situation lowers the women's dignity and their sense of self, and it increases their frustrations and stress, which put women's health at risk. Having money reduces conflict and frustration in the household and brings a sense of peace to the family. As the women indicated, sometimes, just asking for money caused conflict between the wife and the spouse. Also, it was noted that, having money they could control improves the women's conditions and gives them more freedom to decide on what to do with fewer restrictions. Money gives a woman a voice and the ability to be heard—a voice in the household and in the community. Different studies that dealt with women's studies support these findings. For example, in 1980 Zarina Bhatty (as cited in Sen, 1990), in her study of the women workers in the *beedi* (crude cigarette) industry in Allahabad, India, made the following observation:

> A greater economic role for women definitely improves their status within the family. A majority of them have more money to spend, and even more importantly, have a greater say in the decisions to spend money. Most women claim to be better treated as a result of their contribution to household income....A substantial proportion of women feel that they should have a recognized economic role and an independent source of income... Their attitudes evidence a clear perception of the significance of their work to family welfare and their own status within the family. (p. 144)

This case study showed that the women not only did obtain voice, but they became heard in community meetings, contributing ideas as well as money, too. When a woman has her own money, she does not have to wait for the husband's permission or decision as to how much to give to the community. The women admitted that by having money and making community and family contributions in monetary form, accrued more

recognition than before. It gave them a sense of satisfaction and independence; it also improved their confidence and self-esteem, as it allowed them to exercise their capabilities. Having money they can control opens the doors to more recognition and to leadership positions in their communities. Mama Magezi (2006) summarized the situation:

> When a woman has money, she can do more things for the community than men. As a result of women's development groups the fruits are beginning to flourish. There is a lot of contribution in home as well as in the community, especially in the villages. For example, nowadays more schools are being built in the villages and monetary contributions from individuals are needed. Since the woman has her own money, she can contribute the amount she wants in her name instead of waiting for her husband to give her permission or money. That is on the side of schools. Also, because of the women's involvement in development groups and contributions in monetary form to community projects, the women are being invited to attend meetings in their own names; a thing that never existed in the past. Great awareness and increased self-confidence, is gained from the development groups. The women are invited to contribute to and to get involved in different community affairs. Some are being selected for village leadership positions, since through their development groups, the communities have witnessed their talents and they are now more trusted and given leadership roles beyond their households and women groups. (personal communication, January 07, 2006)

Instead of remaining engrossed in the culture of silence that regards them as adaptable and manageable beings, the women are initiating ways to change their existing conditions. Instead of accepting the passive role imposed on them and adapting to their world as it is, these women are taking action, and applying different strategies to transform the structures in their society so that "they can become beings for themselves" (Freire , 2003, p. 74).

The Women's Capacity to Take Action

The women's ability to critically analyze and understand their reality led them to make decisions to take actions, individually as well as jointly in groups to address their

situation. As the husband's financial support became unreliable, many women were not afraid to venture into activities that could provide some money for the family. The women's actions go hand-in-hand with Freire's moral philosophy which believes that human beings, at a certain point become critical subjects in order to control their own destinies (as cited in Roberts, 2000, p. 49). To stand on their own feet, the women meant to control their own destinies in order to protect human dignity. Part of their agency was seen in the individuals' or groups' ability to mobilize available resources for the benefit of social change.

Instead of waiting for external help, the women drew upon their experiences and strengths to address their needs. These women looked around their environment and utilized the resources available to turn around their poor conditions. They decided to start income-generating activities in the form of small home businesses to earn some money to support their families. They wanted to improve their living conditions, especially those of their children, by providing them with education and better nutrition. For the women any form of cleverness that enables them to make a few shillings is very crucial for themselves and for their families' survival. Their actions are those of economic, social and human actors who are aware of their reality. They know what to prioritize in order to meet their most pressing needs, an ability which is beneficial to their families.

These women were not selective in engaging in ethical activities that could provide them with some money; for example, cutting grass, weeding in some other people's field for money, raising chicken, gardening, selling tea and coffee during their meetings and gatherings and at other events. At the time of this study, all the participants were involved in more than two small home businesses. They were able to build on what

they normally do best to generate some income for their families. The women in this case study proved their ability to communicate, to make decisions and to take actions even under difficult situations. With very minimal resources, they took risks to start small home businesses to generate some money to support their families. The women reported improved confidence and motivation as they started earning and controlling some cash.

While some men may abandon their families, women never quit their responsibilities. Under increased responsibilities, the women try to preserve humanity by taking care of the families under difficult circumstances. With dignity these rural Tanzanian women are not afraid to fight a well equipped enemy (poverty) to protect their children. In understanding Nyerere's (1969) viewpoint, "there is no human dignity in extreme poverty or debilitating disease—nor in the ignorance which buttresses these things" (p.17), these women were not afraid to begin a revolution to transform their conditions. By forming the women's development project groups, the women began a revolution which they hope to control and channel, in order to transform their lives. The task before these rural Tanzanian women is big and complicated. They are working hard to preserve humanity in the face of inhumane circumstances for the sake of their children's future. Their efforts go hand-in-hand with Nyerere's (1969) theme of change, which insists that the situation of the people of Tanzania and Africa as a whole, can only be improved through change brought about their collective actions and engagement. The direction these women have taken gives hope for the future of Tanzania. The question then remains: How can this hope be sustained?

The Women Organizing for Change

Among the different capabilities the women demonstrated, was the ability to organize themselves to facilitate their transformation process. In the process of taking action, the women knew that it would be difficult to achieve their goal of transforming their living conditions without organizing themselves. It was necessary for the women to organize themselves in development groups to be able to take important actions. The women's decision is in agreement with Freire's dialogical theory of action that is characterized by collaboration, union, organization, and cultural synthesis (Freire, 2003, p. 106). The ability of these women to analyze their reality and to take action to change it refutes the negative portrayal and stereotypical images of African women. In spite of working individually to solve their problems, the women in this study realized that collaborative and cooperative actions were the best ways to take in order to achieve their liberation objective.

Cooperation and Collaboration: Secret of Success

In dialoguing with the women about their reality and the actions they took, the generative theme "*Umoja ni nguvu, utengano udhaifu*" came out as the women reflected on the reasons for joining development groups. The women used this Swahili proverb to stress "how joining together strengthens and separation weakens." Faced with various obstacles, the women collaborated to achieve the mutual goal of liberating themselves and discovering the world instead of adapting to it (Freire, 2003). Their actions proved that collaboration, in the form of their development groups was necessary to achieve progress toward liberation. Through their cooperation and collaboration they managed to acquire a 50 acre plot of land from the government in order to start a cooperative farm.

The women's expectations from their cooperative farm were to earn some money from the sale of the crops as well as to improve their nutritional standards.

In running their cooperative farm, group projects, and individual home businesses, the women demonstrated their strengths in the ability to plan, to decide, and to work together in a manner beyond most business professionals. The uniqueness of these women was their vision to collaborate and cooperate in everything they did instead of competing. The study revealed trustworthy, respectful women sharing ideas and skills regardless of education and background for the improvement of every woman's economic status. The women also cooperated in helping one another to look for markets and shared customers, by taking turns in selling their products. They provided advice and help to one another to improve each other's operations.

Since the urban group had the advantage of getting information sooner and more income than the rural groups, the urban group used this opportunity to help the rural groups. The urban group provided the rural groups with information on markets and money in the form of loans from their profit to boost rural women's efforts. These women proved that, through their cooperation and collaboration, they could change the lives of rural Tanzanian women and their families at large. In this particular case study, both rural and urban women were working together to fight a common enemy with the intention of enabling every woman to succeed in what she was doing.

The women discovered many of their hidden talents and applied them in their daily lives. They demonstrated capability in planning, organizing, analyzing, communicating, working together and accomplishing much under budget and time constraints. The women's astonishing readiness to be part of the changing poor

conditions of other women regardless of where they lived was among the talents revealed. Also, the women were very cautious in carrying out their plans for change. They understood very well their culture and it's rigidity on the subject of change. In pursuing their plans, they did so through dialoguing and negotiating with their husbands and those with authority in the community.

The women seemed to know the advantages of negotiating in the process of raising other people's awareness of their activities. In leading their strategies, the women's coordinator incorporated the proverb "*mpiga ngumi ukuta huumiza mkonowe*" meaning, "the one who punches a wall hurts her/his own hand." They used strategies that reflected a certain degree of caution on their part. This is what Kabeer (1999) describes as "a strategic virtue in situations where they may have as much to lose from disruption of social relations as they have to gain" (p. 448). The urban group understood their privileges in comparison with their rural counterparts, and they used those privileges to help the rural women organize themselves into development groups and build social networks to improve upon the lives of both the urban and rural women. The women articulated that enabling women in families, in general, eventually will lead to the transformation of the whole village.

Solidarity and Social Network

As Freire (1998) advices, if the women's struggles are to be effective, unity and solidarity among them are very important. For Freire (as cited in Roberts, 2000, p.47), solidarity is a reflection of our need as humans, to be with others. And that being with others is the act of humanization. Since, according to Freire (1998) the humanization which the women are pursuing can never be an isolated and individualistic activity; the

women entered into relationships with others to create a social environment in order to become fully human. The women built solidarity, enlarging the social network. The urban group shared with the rural women ideas and knowledge about how to obtain small loans and to invest in productive businesses for the improvement of their economic status. They enlarged their original development groups to create an umbrella organization, the Bukoba Women's Empowerment Association (BUWEA) for a common cause—to improve economic and living conditions for both rural and urban groups. The women understood that working together as an Association would help them achieve more than when they remained as small groups. They were also working hard to encourage other women who were not in the development groups to join the liberation efforts.

The women's coordinator clarified that their cooperation under BUWEA was meant to create possibilities for the members to enable them improve upon their economic conditions, which will help to build a strong foundation for the future generation. Such women's actions negate the contemporary globalizing ideas that prioritize competition at the expense of human dignity. The women (rural and urban) teaming up to take action for a common cause is a talent to be cherished and supported. Their determination was seen in their bravery, taking risks in difficult circumstances to start different kinds of small home-based businesses; to learn new ideas/skills, to work together and to teach one another in their liberation process. This study revealed great assets of the women in their ability to adapt and respond to the social, cultural, economic, environmental, and political changes in their areas.

The social networks in collaborating allowed them to look for new ways to improve their small businesses. The women have managed to form friendships with people, not only from their communities, but also, nationally and internationally, people who are supportive of their business success. They have managed to build a friendship with the Women's Global Connection group (WGC) from San Antonio, Texas, USA, which is helping them to market their baskets in the US and provide continuing business education. The assistance they received, together with their readiness to seek and accept consultation, add to their initiatives and strengths. The women understood that they alone were incapable; they needed helping hands to enable them to carry out the revolution they had undertaken. That is why they were not hesitant to articulate their needs in hope of getting assistance in the future.

The women knew what they wanted—satisfy their most pressing needs. The women seemed to be saying that what is needed from those who would like to support them is to listen to their needs, not to what they think they can do for the women. After understanding the women's needs, they can work with them to look for solutions. As experience shows, a lot of the time, professionals and outsiders construct and experience different realities from those of the rural women. The women are the only ones who can define well their needs and problems. In this reality, Chambers (1983) challenges those professionals and outsiders who come to help rural people to see things with different eyes and mentalities. Chambers insists that they need to adopt a downward accountability by changing their behaviors, attitudes and beliefs in order to be able to identify and implement projects suitable to the local people's needs. Chamber stresses that despite the

fact that the urban-based professionals and officials often do not know rural reality; the worst thing is that they do not want to admit that they do not know (Chambers, 1983).

Nyerere observes that as a result of the ignorance of those professionals and outsiders about rural reality, they fail to recognize the enormous amounts of local knowledge that needs to be respected and tapped (Nyerere, 1969). Therefore, this study aimed at giving the women the opportunity to tell their stories for this researcher to gain an understanding of their reality, and to learn from them about how they work around constraints in order to change their environment. Their knowledge and experiences were captured through a dialogical approach that allowed them to participate as equals and co-partners in the research. The aim of dialoguing was to motivate the women's critical thinking through problem posing conversations about issues they could easily relate to in sharing their own experiences. It was through this process that the women critically analyzed their reality and deepened their awareness of the social-cultural reality which shapes their lives. The process prompted them to reflect on their contribution as the main protectors of the traditions and norms that do not favor women, and the way it affects their capacity in transforming their society. In doing so, the rural Tanzanian women's experiences and knowledge about their reality were captured in their own words and shared.

Women's Collectiveness: Source of Strength

Collective effort in the development groups brought some successes which encouraged the women to continue their mission. McAdams (1996) asserts that a person's agency can be strengthened by the association with the agency of others through exercising shared agency. Some women provided labor for money and new skills. The

women met regularly and exchanged ideas that affected their daily lives. In the process of working together and helping one another, the women educated each other, shared fears, hopes and aspirations for a better future. The women relied on their collective efforts to cope collectively with problems and opportunities of social and economic changes in their environment.

These findings go hand in hand with Kabira and Nzioki's (1993) findings in their case study of women's group movement in Kenya. In their study, the women revealed the following; "Women's organization are for helping ourselves so that we can take care of the problems that men are not ready to assist" (p. 44). This study also supports Stamp's (1995) observations in her study of "Mothers of Invention in Kenya." Stamp points out that the centrality of women's collaborative endeavors for the rural communities' life had nothing to do with aid projects from outsiders: "Women's cooperative groups flourish as a means for women to cope creatively with the sweeping post-independence economic and social change and with the exigencies of a neocolonial political economy." (p. 73).

The women shared that development groups provided collective and mutual assistance by supporting them to achieve what individually they could not attain. For women, being in development groups served as a stress absorber, helping them to improve their confidence levels and to develop positive self-esteem. Collective strength kept them focused and helped them to solve problems together with minimum resources. The women experienced positive tangible and intangible changes for them and their families. They believed the changes were associated with collective efforts from the formation of development groups. This case study brought out reliable evidence about rural Tanzanian women; ordinary women who reveal the gift of womanhood by placing

themselves at the service of others in their every day lives. They are always ready to fulfill their "deepest vocation because they see persons with their hearts" (John Paulo II, 1995). They are not afraid to face difficult conditions for the sake of preserving the dignity of their children.

In the effort to solve their financial problems, the women formed a revolving fund called "Mary Go Round." In the "Mary Go Round" each member in a group, on a monthly basis, contributes money that goes to a single member for that month to help her improve her projects. This greatly boosted their small working capital. They formed an Association—BUWEA, gaining recognition at the local, national and international level. BUWEA attracted support from a variety of sources and attracted more women to form development groups. The women stressed the importance of unity and elaborated that without "*mshikamano*"— cohesiveness, their efforts would never be recognized.

The women seemed to understand very well that forming an association can provide the conditions for a more empowering experience. They saw their unity and "*mshikamano*" as collaterals they could utilize to solicit not only financial support in the form of loans but also, gain recognition and make their voices heard by the government and non-governmental organizations interested in helping rural women's advancement. They also saw it as a way to allow them to voice their concerns and demand their rights, the rights of their children and most especially, education for their daughters. This form of association, as Young (1997, p. 370) describes, will enable the women to gain a greater sense of self-worth, agency, and common purpose, which can be used as a springboard for other activities with a more clearly directed objective of collective

empowerment. This, in turn, may lead to the formation of alliances with other groups of women who are desirous of bringing about structural change.

The most important task, as the women in this case study suggested is to raise the awareness of women, by giving them tools that may allow their "transformatory" thinking to flourish. "Transformatory" thinking as Young (1997, p. 371) explains, is the capacity of women to question or transform gender relations and the structures of subordination. The women noted that their collaborative efforts were starting to pay off not only in terms of gaining some money, but also, in gaining influence and greater decision making power within their households and communities. They were proud of their role in bringing such changes in their society. The women also mentioned the problems they encountered. They well understood that they still had a long way to go to succeed. However, these women were not giving up; they had hope that, in the future, the situation will be different as many girls get more formal education and mothers change the way they have been socializing their children. They admitted their immense influence on children at all stages. Through their groups, they were working collectively on raising awareness about their responsibility to socialize their children so that they grow up as responsible citizens respecting one another. The women realized that each step they take to gain greater control over their lives brings in other needs, challenges, and problems to be solved. During the focus group discussion, one woman stated:

> Challenges, problems, and conflicts are a normal thing, you cannot expect all things to be smooth as if people are angels. Even a seed has to undergo tremendous changes to be able to produce fruits. Little by little we are taking a step at a time, and we are not going back. *Pole pole ndiyo mwendo.* (personal communication, January 14, 2006)

The women indicated some changes in some men's behaviors. They explained that, as men try to cope with economic hardships, sometimes they have no choice except to begin to cooperate with their women.

In this case study some elements of a "doubly transformatory process" were noticed. Through the development groups and association, the women were transformed into conscious social agents and they were working to change their practical needs into strategic interests. Young (1997) distinguishes practical needs from strategic interest by defining practical needs as the "basic needs" and strategic interests as "those that questioned women's position in society that leads to their subordination" (Young, 1997, p. 368). Practical needs, as she suggested, may include adequate food supply, convenient access to safe water, a steady income, access to education, training and credit, and other goods and services that are deemed necessary to people in their particular environment. Some commonly identified issues that can lead to strategic interests may include, but are not limited to, male control of women's labor and women's restricted access to valued social and economic resources and political power, which result in unequal distribution of resources between the genders.

The women in this study made clear that they could not start working on strategic interests before achieving the necessary practical needs. Some of their practical needs included basic needs for themselves and their children, a steady source of cash income of their own that they could control and use to satisfy family needs while at the same time enable them to have a voice in their families and communities. The women stressed that a wife cannot be independent (strategic interest) while still depending on her spouse for everything. They explained that having an income, which is a practical need, could be

transformed into a strategic concern because it improves their self-confidence and self-esteem; it gives them a voice to question issues in the household, and it allows them to make tangible contributions to the community. Thus, some income of their own opens up more doors for recognition and involvement in community leadership. This support Longwe's (1991) observations that control over resources is the ultimate proof of women's economic, social, and political empowerment. Longwe (1991) sees the control of resources as a process of empowerment that enables women to participate equally in the development process that will allow them to achieve control over the factors of production on an equal basis with men.

Therefore, "meeting daily practical needs in ways that transform the conditions in which women make choices is a crucial element of the process by which women are empowered to take on the more deeply entrenched aspects of their subordination" (Kabeer, 2000, p. 33). Collectively, the women in this study seemed to have come to understand their situation better and have started to identify appropriate strategies for change. As they partially satisfy some of the practical needs, simultaneously, they look into those strategic interests that need immediate attention. However, the women made clear that this is not an easy task. They admitted it will take time for the whole community to accept change. What kept them going was the hope that things will change for their children and grandchildren.

The women were forming alliances with those interested in working with them in their transformation process. Some studies have recognized that the process of women working together and solving problems on a trial-and error basis, of learning by doing and also of learning to identify allies and forging alliances when needed, normally lead to

empowerment. They are looking for the possibilities of organizing seminars and workshops that will educate and raise the awareness about women's social and political rights. However, as the women's coordinator explained, their main constraint was the unavailability of finances to sponsor such workshops that could reach a majority of rural women and men in their respective areas. Different studies (Kiluva Ndunda, 2001; Tripp, 1997; Young, 1997; Kabira, & Nzioki, 1993) support these observations. According to these studies, women involved in welfare-oriented schemes, such as providing better nutrition for their children, and community development activities have often, through their collective experiences of struggle, become active in questioning society's position and organizing to bring an end to discriminatory practices against women.

However, for the rural Tanzanian women to be able to achieve their transformatory objectives, it is vital to have access to the information and the resources they need to carry out the process. As the women in this study reflected, lack of information contributes to lack of awareness of many issues that are important for their agency. It was mentioned that, rural Tanzanian women's lack of access to information about their society and about political and economic matters was often a key element in their hesitancy about change. For example, once the women were able to obtain information about obtaining and paying back loans, they were able to utilize the loans to improve their living conditions. Lack of information about the laws that protect widows' rights and how to take steps to demand those rights, was seen to be major factors leading to the abuse of many widows by their in-laws.

The women and men who participated in this study suggested that simple books or brochures and simple magazines in simple language, written specifically for women,

can be a good start in educating the rural community about women's rights. Others

suggested local radio programs, tailored to rural women, discussing family and village

life, can be an important tool in raising the awareness of both men and women on many

issues in the rural areas. They suggested a radio talk show that touches on the reality of

the rural environment could raise the awareness about things that many people take for

granted. The media which brought rural adult education in the early 1970's to the mid

1980's could be an important tool to deliver information to the whole rural community in

its hunger for change.

However, in spite of the problems that were highlighted by the participants, they

all admitted their efforts are producing fruits. The women's critical analysis of their

reality revealed some crucial elements of "transforamtory" thinking which Young (1997)

listed as follows: (a) the need to transform women's position in such a way that the

advance will be sustained, (b) women's feeling that they have been the agents of change

and that they have won this new space for action themselves, and (c) women's realization

that each step taken in the direction of gaining greater control over their lives throws up

other needs and other contradictions to be resolved in turn (Young, 1997, p. 371).

Cooperation and/or Conflicts as Signs of Change and Empowerment

In this case study, the successes of rural Tanzanian women's agency does not

come without a price to pay. As the women set their goals to liberate themselves from

unsatisfying situations and worked hard to improve upon their economic conditions, their

actions were causing a certain degree of conflict in some households. Rural women do

not live in isolation, therefore, their experiences cannot be taken out of their historical

context or from the environment that creates their reality. According to Freire (2003)

authentic liberation requires freedom; and freedom implies authority and responsibility. Since the women have to work hard to win this freedom, their revolutionary actions will not please those who would like to maintain the status quo. In this situation, the women may have to pay a high price for their autonomy. In this study, the women's actions seemed to pose a threat to certain individuals in their community. While some enjoyed and liked the women's actions, others perceived them as a threat to their positions. The women earning money also seemed to bring to light the same problems with the women Endeley (2001) studied in the North West Province of Cameroon. She found that having access to and control over income might lead to marital problems, "as earning money would mean they threatened the power balance in the household" (Endeley, 2001, p. 40).

The rural Tanzanian women's collective reflections and decision-making—which helped them to build a positive self-image and improve their self-confidence, to develop the ability to think critically, and to build up group cohesion and to foster decision-making and action (Young 1997)—have caused some intra-household conflicts that can be associated with change and a certain degree of women's empowerment. This is a certain level of agency where women have set their own goals and taken control of their own lives (Kabeer, 2001). The individual and collective actions in which the women were doing things with fewer restrictions, able to set their goals, and achieve those goals symbolized a certain level of empowerment. This achievement seemed to pose a threat to certain individuals' power. This study associated such threats with men's fear of losing power, captured in different types of behaviors purposely developed to discourage women. Obbo (1990) observes, "men who have hitherto taken for granted women's tasks of growing, preparing, and cooking food...or weaving or sewing articles are frequently

threatened when women earn money from such activities and begin to challenge men's authority over their time and their spending"(p. 220).

Men's Fear of Losing Power

In dialoguing with the women, some unhealthy men's behaviors that could not be ignored were depicted. Fear of losing power emerged in conversations with the women and the men. Such fear prompted men to act in ways that demoralized, discouraged, and even threatened the women if they dared take any actions toward their new ventures. It was revealed that this fear is associated with the notion that "when women have money and freedom" they will run away from or disobey their uncaring husbands. On the contrary, the study revealed loving and caring wives working hard to preserve their marriages for the sake of their children.

In spite of the women's good intentions to economically empower themselves and their families, the uncooperative husbands used threats, name calling, and accused them of being unfaithful. It was noted that, sometimes these behaviors develop because of men's jealousy and envy of their wives' success. They feared the women's independence. One of the participants clarified; "this is because you no longer kneel down to beg for money...he sees you happy, working, well dressed...even having money to buy new clothes for your children" (personal communication, January 14, 2006). Sentences such as "because you have money you don't listen to me," "there are two men in the house," "nowadays we [men] have no voice," "where do you get money if not from other men," and many more demonstrated how men feel threatened when the women have their own money. This supports the findings in the previous section about money being perceived

as a source of power. With money of their own women can be heard, pursue their goals, minimize humiliation, reduce conflicts, and bring peace in the family.

This study's findings about men's fear of losing power supports Dolphyne's (1991, p. 74) findings about the Ghanaian men. She pointed out that, in one of the projects in Ghana, when the men learned that the women were going to be given some advanced oil-extraction equipment, some of them became jealous and very nervous about the women making more money than they. They, too, feared that, once the women have money, they would no longer give their husbands the respect they deserved. This comes as no surprise because, when the women challenge certain institutional structures that marginalize them, those who benefit from these structures will do what it takes to warn, manipulate, and discourage them from taking part in decision making (Kabira & Nzioki, 1993).

Some researchers, such as Penn & Nardoz (2003, p. 144) point out that a man is likely to opt to dominate by using force when the wife is highly dependent upon him, either economically or psychologically. They reveal that, when men sense losing their perceived power, they use violence as a way to establish or maintain power over their wives when their behaviors threaten the status quo. However, these men forget that when women prosper families prosper too. The study by the World Bank in the "Voices of the Poor," revealed increased frustrations and anxiety among men from Eastern Europe and Central Asia as they lost economic power and women's economic power relatively increased. Narayan, Chambers, Shah, and Petesch (2000) report "In Kyrgyz Republic, the researchers note that many men fear and oppose their wives' financial independence and ability to develop a career" (p. 119). Also in the same study, the Jamaican researchers'

findings support this study that men stated that their status and position were worsening. They expressed feelings of helplessness at the erosion of their power.

Fearing loss of power, different kinds of language are directed at women, in order to discourage them from pursuing their "liberatory" process. This is what Freire (1974) described as a tendency (characteristics) of a dominant group working hard to preserve the culture of silence; powerful in discouraging the dominated group to keep the members silent. The findings about the situation of these rural Tanzanian women revealed what Kabira and Nzioki (1993) found about the effect of women's economic activities in Kenya, that led to unavoidable conflicts between spouses because of men's fear of losing their perceived power and control in the household. This fear, accompanied by a tendency to disapprove of women's business activities, sought to undermine them. The study revealed some men taking women's money by force or sometimes stealing it. Others withdraw from providing for the family once they see the women with money. And others refuse to allow their spouses to join development group projects.

These behaviors can be understood from Nyerere's observations that any dominant group always seeks to destroy the confidence of those they dominate because doing so helps them to maintain their position (Nyerere, 1969, p. 5). Some rural Tanzanian men in this case study are no exception. In his clarification, Nyerere insists that the biggest crime of oppression and domination is none other than the psychological effects it has on the people who experience them. Therefore, a vital task of any liberation group is to restore the people's self-confidence to enable their liberation process to take place. The women in this case study are pursuing such goals. They have created their own development groups and association to help them improve their self-confidence and

belief in their own abilities. As other researchers Obbo (1990); Kabeer, (2000); and Sen (1990) revealed about women's autonomy, it is significant the women in this study like other women, need to control resources before they can, at the pragmatic level, effectively challenge the dominant ideologies and symbolic elaborations that reinforce them. However, despite various factors that limited their autonomy, the women in this case study responded to these factors in a variety of ways, breaking the silence to exercise their agency.

Secrecy and Silence: Women Breaking the Silence

In the reflections of an "African woman on Christianity in Africa," Oduyoye (2002) reminds us of a common but important strategy African women use to respond to certain situations in their daily lives. "African women have learned to know their oppressors, but have held their peace" (Oduyoye, 2002, p. 68). This is the same strategy most of the participants in this study used in different circumstances to respond to their reality. Instead of arguing with envious husbands who would do everything possible to discourage their agency, the women in this study used silence to ignore such husbands' behavior, in order to exercise their agency. These rural Tanzanian women, like other African women, have learned to know their oppressors, but they continue to hold their peace and respond to challenges cautiously and intelligently. They developed what they called high discipline; sometimes they remained quiet while working on their activities. They understood well that "when your hand is in someone's mouth, you [do have to be very careful] not to hit that person on the head" (Oduyoye, 2002, p. 68). These women, like their fellow African sisters, used traditional coping devices to meet their goals.

While the women worked hard to ensure life, they had to persevere through the humiliation of difficult situations for their children's survival. In certain situations, they ignored their husbands' behavior in order to avoid conflict to preserve their marriages, and to preserve the humanity of their children. They held their reality confidential as they tried to deal with their spouses' behaviors. They kept their income secret by hiding it from their husbands, who sometimes took their money by force or withdrew from providing for the family. After all, they wanted to make sure they had enough for their children. What these women were doing Kabeer (1999) calls it multiple aspects of agency women exercise in their environment. This agency "can take the form of bargaining and negotiation, deception and manipulation, subversion and analysis" (Kabeer, 1999, p. 438). These findings support what Tripp (1997) found in the study of the urban women in Dar es Salaam, Tanzania. The women were involved in *"Upato"* societies to save money as a way of getting the money out from the husbands' hands (p. 246). The women in this study guarded the money generated from their businesses to meet their families' needs.

Endeley's (2001) findings in her study of two Cameroon societies support this study about the rural Tanzanian women's experiences. According to Endeley's findings, the Cameroonian women in the North West Province developed coping strategies in response to men's negative attitude towards them in having access to and control over income.

> Some wives reported that they hide their passbooks from their husbands, avoiding husbands seizing the money or giving wives additional financial responsibilities. Others have had to reduce the amount of money they save, and refrain from participating actively in financial institutions. (Endeley, 2001, p. 38)

Sometimes an outsider may think of these women as submissive. In trying to conceptualize the rural women's situation, one needs to be very careful in understanding

their way of life and the motives behind their actions. What the women in this study demonstrated is a good example of exercising agency in a cultural context. Inside their households they practiced overt and covert resistance as a common strategy in responding to different situations. These women are both wise and intelligent in choosing what types of strategies to use to achieve their objectives, while working to avoid conflicts and keep their families in peace.

Lack of Support as a Stumbling Block to Women's Agency

Women's participation in development activities is mediated by many factors such as household and community demands, access to transportation, lack of financial resources, and poor infrastructure. Besides these well known generic barriers that place constraints on women's efforts, this study identified lack of support as an immediate and invisible stumbling block that poses a great threat to the rural Tanzanian women's agency. The study identified husbands' and government's support as two major kinds of collaboration needed to complement the women's efforts in the transformation of the rural areas. This is vital because "fully human functioning requires affiliation and reciprocity with others" (Nussbaum, 2000, p. 244). To understand the effects of these two kinds of support, the study posed the questions: How do these two kinds of support affect the women's efforts? What immediate measures are required to change the tone? From the rural women's experiences, the study captured many significant issues that tend to discourage their efforts in the process of transforming their society. Both government's and husbands' support were very crucial in complementing the women's effort in their roles as social change agents. The effects of the absence of these two kinds of support were captured as the women reflected on their reality.

Lack of Husbands' Support

The success of rural Tanzanian women's agency seemed to be threatened by some husbands' disobliging behaviors, which some of the women had to deal with in their daily lives. The same kinds of behaviors were captured in the formal and informal conversations with people in the community other than the participants. Lack of the husband's support was seen to be a major factor in discouraging the women's efforts in exercising their agency. While the men who cooperated with their spouses saw the men's behavior of avoiding responsibilities and their unwillingness to cooperate with their wives as laziness, the women, in coded language, said that most men, especially many young men, do not want to do dirty jobs. These comments relate to those of a Jamaican woman who is said to have claimed that women will work for what no man would work for. "Women will come down to get better or to keep the home going, but the man stands on his pride" (Narayan, Chambers, Shah, & Petesch, 2000, p. 111). The unwillingness of some men to do dirty work, especially farm work, was seen as a chronic behavior that not only discouraged women, but also hindered the development of the rural areas. Also, they envy their wives for making money and discourage them from joining development groups to earn cash income for their families.

The men, who shared their views about these behaviors, condemned such behaviors and provided some suggestions that could help to cure such a disease. For example, Mzee Bumanyi (personal communication, January 16, 2006) was very concerned about such behaviors that no longer respect the traditional African family principles. He insisted that as the traditional African family vanishes, so does its basic principles of equality, freedom, and unity. As the study findings highlighted, instead of

working together with their wives, men tend to run away from their responsibilities,

ignoring the responsibility to work for their families.

Mzee Bumanyi's observations support Nyerere's (1969) contention that the

principles that perpetually encouraged people to think of themselves as members of a

society vanished with the introduction of a money economy that operates on the basis of

individualism and encourages material acquisitions and competition. In that way, "with

the money economy, the unity of society has been weakened, the equality of its members

broken, and the result is the impossibility for all members of the society to discuss

together as equals with common interest in the maintenance and development of the

society" (Nyerere, 1969, p. 13). Nyerere describes the old tradition as follows:

> Before was the right of sharing which served to maintain and strengthen the social
> unit and make it worth-while to all its members, so there was a corresponding
> common duty. Every member of the social unit had an obligation to contribute to
> the pool of things which were to be shared—in other words every member of the
> family was expected to work and accepted the responsibility of working...[The
> individual] will not question the right of his family to demand work...These
> principles in traditional Africa continued because the whole system of education
> taught and supported them. (p. 15)

As the traditional African family disappears, some men are not ashamed of their

behavior. Instead, they are taking matters in their hands, running away from work and the

responsibilities of taking care of their families. They comfort themselves by telling

women that it is the women's duty to take care of such responsibilities. Additionally, they

are the first to demand food and sometimes are given larger shares than those who toiled

to put food on the table. Some women made clear that they do not like to give such

husbands a larger share, but it is a tactic to get things done.

While the most immediate concern for the women in this case study was the

possibility to earn enough money to feed, clothe, and care for their children, the women

admitted that most men cared less about such needs. The same reservations were noticed by the women in the North West Province of Cameroon when expressing their joy in achieving financial resources. They were concerned that "if they earned money, this might not mean more money in the household overall, since husbands withhold money once they became aware of the women's financial position" (Endeley, 2001, p. 40). The women in this study shared experiences about men spending money on luxuries and on outside women (*Hawala*) instead of putting their families first. They insisted, "a woman's money never leaves the home." Their explanations were supported by Baba Juma's and Mzee Bumanyi's (personal communication, 2006) observations about some men's behaviors. They expressed that even a small amount of money a man has, goes outside the family to feed "*nyumba ndogo*" or to bribe (*kuhonga*) prostitutes who have entered the rural areas. In such situations, women are increasingly taking more responsibilities such as paying children's school expenses, and other family expenses, that used to be a husband's responsibility under the traditional division of labor.

The men who shared their views about this issue were very bitter about those men who do not help their wives. For example, Baba Juma and Mzee Bumanyi were very much concerned about men loitering in the village trade centers, drinking beer, eating roasted meat, and looking for prostitutes, instead of helping their wives in farm work and other activities to improve their families' livelihood. They wished the government could look into this issue and put more effort to support the women by enforcing the existing laws that require every able person to work. Some asked "where is *nguvu kazi*?" This was a policy that required every member of the community 18 years old or above, to have at least two acres of food crops such as cassava, sweet potatoes, millet or sorghum, to

protect the family from famine. The policy prohibited loitering during the morning considered time for people to be working in the fields.

It was interesting to see these men challenge their fellow men about the undesirable behaviors which discouraged and overworked women and hindered the development of the rural areas. This can be used as strength to build on in the process of improving rural conditions. Mzee Bumanyi's observations were accompanied by his wise questions and insights:

> With such laziness and the accompanying men's behaviors, where is the nation going? If the trend continues, we are not getting anywhere, we are not going to eradicate poverty, we are deceiving ourselves, overworking and sucking energy from the women. (personal communication, January 16, 2006)

Also, Baba Juma (personal communication, January 14, 2006) suggested that the government needs to do something to help the rural women, and children who suffer the consequences. Baba Juma also suggested looking for different ways to educate rural women and the rural community about the rights of women. Baba Zawadi (personal communication, January, 12, 2006) suggested that more seminars and workshops for both men and women could help raise their awareness of the importance of cooperation and support for each other in their households. Endeley (2001) supports these ideas by cautioning that women's access to and control of money will be an effective means of achieving women's empowerment only if it is linked to other activities such as: "Training for women on self-esteem, and training for women and men on gender awareness, on the impact of women's subordination on women, the family, and society at large, and on the meaning and benefits of empowering women" (p. 39).

From these comments and from the researcher's experiences, it would seem clear the Tanzanian society does not need foreign expertise or foreign currency to make these

rural young men render their women support to change their environment. What the women and men suggested is the need for government support in raising people's awareness, implementing and enforcing the existing laws intended to help women and the rural areas to bring about change and development in their environment. Without such support, the rural Tanzanian women will be worn out and the future generations likely jeopardized.

Lack of Governmental Support

In Tanzania, as in any country, the government owes its people the provision of basic needs including education; they should make it available and accessible to all citizens. This will ensure their effective and meaningful participation in national development. The availability and accessibility of formal education to the rural community and specifically to girls who are doubly disadvantaged can foster women's analytical and critical minds in questioning the beliefs that disfavor them. What the women in this study demanded was governmental support to help them manage the situation and carry on their transformative actions. Government intervention in the form of enforcing laws that protect women's rights and in providing formal and informal education to women was seen as very crucial in achieving women's economic independence that can enhance women's emancipation, and national development.

Lack of governmental support, as seen in its imbalanced resource allocation and failure to enforce laws that protect women's rights, hinders the effectiveness of rural women's agency in changing their rural communities. While it is known that laws that protect Tanzanian women's rights exist, most of these laws are on paper and less effort is being made by the government for their enforcement especially after the introduction of

the multiparty system. The continuation of the Tanzanian government's ignoring of rural women's efforts surfaced in the current nature of the social services and education provided in the rural areas. In the absence of basic resources like running water, good roads, reliable public transportation, and bank services, the gap between the rural and urban areas continues to widen. This situation perpetuates the rural-urban dichotomy in which the urban areas are being improved at the expense of the rural areas.

The reluctance of banks and financial institutions to lend money to rural women and less help from the government make the conditions for rural women difficult. All of these are the salient features of the culture of silence that continue to discriminate women. In spite of the women's trustworthiness, repaying loans without collateral, having bank accounts, or bank statements to prove their success and honesty, the women's situations are not considered. No matter how honest and hardworking these women are, they "do not speak the same language as the financial institutions" (Penn & Nardoz, 2003, p. 30). This type of silence and indirect discrimination keeps the door open for women's abuse and problems.

Also the government continues to ignore the provision of improved technology in the rural areas that are the major producers of food and cash crops. The rural women who feed the whole nation have to devote more time and effort to succeed in what they do with minimal or no help. As it was revealed, these women are not demanding luxuries; rather, they are demanding the necessary tools and support to help them fulfill their duties well. The women's basic concern, as Dolphyne (1991) observes, was the satisfaction of the basic needs of life that will relieve them from anxieties inherent in their existence.

This will enable them to direct their energies toward making a worthwhile contribution to the achievement of their goals.

However, in spite of fewer government efforts to enforce laws and to provide them full support, the women were not giving up. What the study discovered is that, while the social influences continue to constrain and shape rural Tanzanian women's agency, there is nothing that can prevent them from acting in order to guarantee the survival of their children. "Mothers in Africa know poverty but, for them, the solution is a challenge to which they respond in innovative ways" (Oduyoye, 2002, p. 63). The women in this study started small revolving funds to boost their inadequate working capital that is necessary for the improvement of their individual and group projects.

In their reflections, the women understood very well that, to a certain extent, they have been left out, and ignored in different ways by their government. As the women reflected on their reality, the issue of widows raised a great concern, as many women continue to lose their spouses to the deadly disease (HIV/AIDS) in the Bukoba area, since the early 1980s. The widows, especially those from the rural areas, have nowhere to turn to for help. The major problem resulting was that the majority of widows were not aware of steps to take to seek help when demanding their rights and the rights of their children. Knowledge which is a basis for action and decision-making is very scarce for the rural Tanzanian women. There were no current government efforts to educate women about their rights and to provide them support and clear guidelines to follow in demanding their rights. Without knowledge about different issues, including their rights, the women are automatically limited in affecting decisions (Gavanta & Cornwall, 2001). One of the participants, when asked if she had any suggestions to make, made this request: "If you

can tell the government to make [help] us…I mean women to know and get our rights, it will be a good help" (personal communication, January 12, 2006).

Since "knowledge is power," the women in this study hungered for this power that could help them to understand social and political issues that affect their lives. "Knowledge as much as any resources, determines definitions of what is conceived as important, as possible, for and by whom" (Gaventa & Cornwall, 201, p. 72). Why not "give them this power?" By neglecting to provide such power to women, the government forgets that "when the mother is no more, the clan [nation] is no more" (Kabira & Nzioki, 1993). It forgets that, in the African system, the presence of a mother keeps the family together. The same observations were made when some women shared their experiences that sometimes they tolerate abuses and threats instead of divorcing their spouses for the sake of their children—to keep their families together:

> There are times I think of divorcing him…but, my children…when I think of them, I change my mind and ask God for perseverance for my children's sake…As you know…once a mother leaves a home the family scatters (*inasambaratika*). (personal communication, January 03, 2006)

Some women were captured repeatedly using the phrase "*nani kama mama*" (personal communication, January 05, 2006) to stress the importance of a mother in the family. However, these women, as Oduyoye (2002) points out, have become peripheral to actual decisions even in places where production of goods and services depend on them. "Under words such as 'our society,' 'everybody,' women are hidden and their invisibility and subordination perpetuated" (Kabira, & Nzioki, 1993, p. 12). The situation is also perpetuated because of traditional cultural demands that show little change. It is through the access to knowledge, and participation in its production, use and dissemination that these social actors can affect the boundaries and the conceptualization of the possible

(Gavanta & Cornwall, 2001, p. 72). Despite the various barriers to their autonomy, these women continue to respond in a variety of ways, breaking the silence and enabling themselves to exercise their capabilities. How wonderful and rewarding to the nation if these women are supported in all possible ways to carry out their mission of improving their livelihoods and transforming their society.

In-conclusions and Recommendations

This study revealed women's conception of development, understood as improvement in living conditions that is tied to their localized problem-solving skills and opportunities. The women showed the ability to address their daily problems in a multi-faceted way to achieve their goal of liberation. The women critically analyzed their conditions and articulated their capabilities and successes. They expressed numerous needs for themselves and their families, and they reflexively analyzed the roles they unconsciously play that enforce the negative values that affect their status. Indeed, the women demonstrated a broader vision about improving their lives. Their explanations conveyed the wisdom they used to get things done and maintain peace in their families. The women's critical analysis of their situation enlightened this researcher's understanding and changed her perception of the way she viewed the women's silence or lack of voice.

In this study, silence provided different, but powerful messages in various situations as the women worked hard to improve their livelihood. Silence was used not because of fear, but as a way to act and maintain peace in the family for the sake of their children. In certain situations, silence implied resistance. In other situations, the study revealed women using negotiation and bargaining to get things done, as well as to

maintain peace for the good of their children. Silence was used as a powerful strategy to express their feelings and respond to different situations while minimizing conflicts. This is a lesson that needs to be learned by our current world which hungers for peace. Besides being a powerful strategy, silence in the form of lack of voice was seen to be a dehumanizing factor that limits the capability of women as social actors by taking away their freedom to make choices and participate fully in decision making.

However, the women's development activities and small businesses have served to minimize their voicelessness by empowering them in different ways. The women mentioned intangible and tangible benefits from these activities which showed the level of empowerment in the form of achievements. The women's positive achievements were in terms of fulfilling their responsibilities of taking care of their families and improving their living situations. These achievements can be associated with what Kabeer (1999) sees as "control"—the ability to "access information, take decisions, and act on their own interests or the interests of those who depend on them" (p. 448). Financial autonomy provided them the power to discuss and make-decisions about money and expenditures. It minimized the level of voicelessness that had existed before.

Participation in group development activities exposed them to a wider world; learning and having new experiences that raised their awareness about many issues. Small loans and credits enabled them to exercise their capabilities, expand their horizons and increase their power in changing the undesirable situations that faced them. The improvement in nutrition that accompanied improved self-confidence and self-esteem gave them strength. These achievements showed that women's involvement in development groups and home businesses enhanced their ability to exercise their agency.

However, to be able to help rural women to achieve their liberation goals, there is a need to recognize the complexities of their lives and the factors beyond income generating activities. This will help to sustain women's efforts to change their living conditions.

As the women and some men suggested, one of the most important ways to support them is to raise the awareness for both men and women about the rights of women. It is true, as Waliggo (2002) suggests, the success of women's struggle for liberation needs the involvement of both men and women. In order to achieve this liberation, the researcher in this study calls upon educated women, men with vision, and those in position of power to be in the frontline to promote the rights of women. Each educated woman has a responsibility to other women, particularly rural and poor women. There is a need to go beyond research to put into practice the strategies necessary to improve the situation of Tanzanian women. Also, keeping these research findings in the academic institution alone is not enough. Efforts need to be made to make the research findings and analysis easily readable and accessible to different stakeholders and other potential groups interested in improving rural Tanzanian women's situation. By doing so, the human suffering in those environments could be reduced.

As a researcher, I have acquired many insights. I began this study very much aware of the complexity of my identity as I traveled back to my home country, to the rural area where I grew up. This was an amazing journey. As I finished collecting the data, I realized how much my perceptions about my people were as incomplete as those of someone who had lived and taken everything for granted. I came to realize how little I knew about the history and traditions of my people because these are rarely passed on to the young generation. There is a need to continue learning about my culture and my

people, in order to understand better my roots as an African woman, was a revelation. The research experiences also showed me how our people hunger for knowledge, and the need for us who enjoyed formal high education, to add to what they already know. During this journey, I also learned that if one approaches most African people with simplicity and respect, while taking the time to listen to them in their own environment, ones presence would win their trust and one could then learn more from them.

The great trust the women placed in me enabled to uncover what was going on behind the scene, in their private homes. This increased my commitment to the rural women and rural issues even much more. It was also through this trust that I came to understand the reason why most young women and girls were not involved in women's groups. I learned that since unmarried girls live with their parents and the fathers are responsible for providing them with everything; it is hard for them to join the groups and keep up with the conditions while following their parents' schedule. Another reason was that even if they join the groups they may end up surrendering all the income to their fathers. For most young married women, there were two main reasons: (a) their young husbands do not allow them because they are suspicious of who they will meet, and (b) because of the age gap, some young women find it uncomfortable to mix with old women. The inclusion of people of all ages and sex groups in community programs is a necessity. This too is an important lesson to remember as I continue to engage in those issues related to women and the rural area, especially rural communities in Tanzania.

In order for this research to achieve the intended objectives, I advocate the dissemination of the findings in a form accessible to the intended stakeholders—policy makers, implementers, and women of all socio-economic groups so as to draw attention

to the causes of the current situation of women and the prevailing conditions in the rural areas. In doing so, policy makers and implementers will be aware of what was researched. Also, the research participants who devoted their time and openly gave valuable information about their reality will see how their information is being used, and the rest of the society who struggle to cope with the problems that have been researched will be enlightened about the findings and steps taken to support their efforts. For the stakeholders of this research to benefit from this research, efforts from different people are needed to transform the research findings and analysis into the language of the participants, in this case Kiswahili. Resources such as small booklets, brochures, professional manuals, newspapers, and any other media that can reach the intended groups are suggested to help in disseminating the research findings, and to help in communicating and educating the rural population about important matters that affect their lives.

As the researcher in this study observed, some of the limitations which deter the improvement of rural conditions, and those of the women in particular, can be eliminated if all efforts available from different parties—local, national, and international could be pooled together to focus on a common cause. The women and other rural people by themselves cannot solve all the problems facing the forgotten rural areas in Tanzania. So, the researcher presents some recommendations that, if observed, can make a big difference in the lives of the rural people. The recommendations presented below, which are based on suggestions from the participants, the community members who shared their views during the research process, and the researcher's own experiences, are not aimed at benefiting women only, but the rural community as a whole. The researcher directs the

implications to different stakeholders who can bring about huge differences if committed to change the Tanzanian women's lives and the situation of the rural areas. These implications can be a good starting point for both those responsible for improving the rural areas, and those who intend to commit themselves to be part of the revolution started by the women in this study.

The researcher cautions that listening to the rural women is not enough unless action is taken to change their situations. Rural women can be heard telling their stories, however, as Narayan, Chambers, Shah, and Petesch (2000) observe, without deeper commitment from the government, public, and private institutions to change the actual situation, little change will be brought about. Before Tanzania turns to external help, there is a need to commit local resources for the benefit of all citizens. The ability of the women to organize and successfully work together can be utilized to render them more support.

Recommendations for Policy Development

Women's development activities which are a means of social change can be effective if, and only if, accompanied by supportive social reforms. The following are recommendations offered to the Tanzania national and local government as support is the most immediate need to complement the rural women's efforts.

1. Besides the need to allocate the country's resources equitably to allow the development of both the rural and urban areas, there is a need for the government to provide the women and the rural people the knowledge and support to enable them understand and demand their rights. There is a great

need for the people to understand the issue of women's rights and its importance in improving rural life.

2. Intensive civics education is necessary to help rural people; young and old, men and women, to understand the prevailing political conditions and their rights as free citizens in the current mix of the multiparty system. The radio, a medium that helped in the success of massive adult education throughout the country in the 1970s and early 1980s, can be utilized to educate and raise the people's awareness on important issues that have been neglected.

3. There is a need to enforce and allow constant follow up regarding those wonderful laws and policies that are kept on paper for decades. Negligence of law enforcement has resulted to some undesirable behavior and injustices affecting women and rural areas.

4. There is a need to focus deeply on rural development and be supportive of women's projects instead of investing the majority of resources in meetings and workshops preparing long reports about combating rural poverty that are rarely implemented. If the available but scarce resources are fairly allocated and utilized to support rural communities to advance, instead of concentrating on urban capital intensive projects, rural poverty can be minimized. With resource allocation bias, the majority of the poor in remote rural areas are totally forgotten.

5. The rural women in this study did not demand luxuries. For them, basic needs such as education, improved infrastructure and technology, availability of simple credits and loans, understanding and getting their rights and those of

their children as free citizens, compose issues about which they ask for support from their government.

6. There is a need for government officials and politicians to put aside political differences for the service of all Tanzanians. Prioritizing politics above strengthening social cohesion for community development is diverting a lot of resources and killing the confidence of people to work together for a common cause. There is a need to concentrate on providing rural people, especially women, information about their rights instead of taking advantage of their ignorance to gain their votes during general elections.

7. Men and women in politics and high positions need to "come down" in order to reach the rural and poor people in their areas who made it possible for them to attain their current positions, instead of waiting for election time to seek their votes in return for lip service and unfulfilled promises.

8. Politicians do not have to wait for foreign resources or a group of people to make differences in their constituencies. One committed voice can make a remarkable difference. The impact Lyatonga Augustine Mrema's voice and efforts to fight against violence against women during his term as a Minister of Internal Affairs is an example of how one voice can make a difference. Politicians can also develop the habit of giving back to community through volunteering instead of waiting for government paid trips to reach the poor and rural areas.

9. There is a need to revive the spirit of volunteerism (*moyo wa kujitolea*) that flourished in schools and communities in the 1970s. This is in high demand. It

will also enable the younger generations to grow up with the spirit and understanding of the importance of giving back to the community.

Since the work of improving women's lives and the rural areas requires joint efforts, the researcher in this study calls upon local individuals, private, and religious institutions to pull resources together to support the government's efforts for a common cause.

Recommendations for Religious Institutions

The following are some recommendations that are offered to religious institutions in the country:

1. Many rural and urban people have great trust in religious institutions. Building on this trust, members of these institutions, especially the leaders, can help in raising the people's awareness on cultural and institutional issues that tend to hinder the advancement of women and the rest of the population in the rural areas.

2. Relying on this strength can be used to focus on the needs of people by developing community programs aimed at the following groups: (a) boys' and girls' groups, (b) old and young women's groups, and (c) old and young men's groups. The inclusion of age-sex groups can help minimize suspicions by making sure that whatever knowledge and awareness that arise reach everyone in the community so that any changes achieved can be sustained. Such a move can help build and sustain unity in villages and homes. These groups together with the schools owned by religious institutions can be used to bring back a spirit of volunteerism that is lacking in the nation.

3. Women, rural people, and the poor in society need strong, trustful and respectful advocates of their rights. Religious institutions' control mechanisms have the obligation to fulfill this responsibility. The people trust these institutions and their leaders, and there is need for these leaders to be their true advocates, representing their unheard voices and acting as catalysts for their silenced voice.

Recommendations for Academicians, Professionals, and Private Institutions

People of both genders are encouraged to provide the required voice and support to those neglected, especially women and rural people. Men and women all owe their services to their mothers, sisters, and the people of the country. The following are some recommendations, coming from the researcher's previous experiences and the experiences arising from this study, and are offered to Tanzanian academicians, professionals, and private institutions.

1. There is an urgent need to begin utilizing their experiences and expertise to support women in their efforts to make a difference in the lives of rural people. Tanzania possesses men and women, highly qualified in different fields, and if committed they can change the face of the rural areas.

2. Tanzanian professionals should not act as spectators waiting for outsiders to be in the forefront to render support to the people. Lawyers, business people, teachers, accountants, doctors, nurses and all professionals, need to be reminded that their people are crying for help. These professionals have the ability, and their will and commitment are needed to begin taking part in the

process. The women in this study have provided us with excellent examples of how to do this.

Recommendations to External Donors and Non-governmental Organizations

To those outsiders interested in accompanying women and their communities on their journey for social change, this research speaks in the following ways:

1. In order for the women's efforts to come to fruition, the support of all people with good intentions need to be grounded in the local needs, demands, experiences, and full utilization of available local resources. This has been missing in many programs.

2. With all good intentions, there is a need to listen to the women talk of their needs instead of telling them what another person thinks is best for them. What the women and rural community need most are financial resources and improved simple user-friendly technology to improve production and facilitate their work.

3. There is a need to approach women and local people respectfully, to avoid making their cultural values a replica of the donor culture. In planning any program to help these women, it is vital to involve their ideas and understanding by acknowledging their experiences and insights about their own situations. Their insights are deeper and more appropriate than those of outsiders. Overlooking such experiences result in unsuccessful projects despite the good intentions. It is necessary to remember that Tabachnick and Beoku-Betts (1998, p. 310) clarified that excluding women's experiences, as it happens in most instances involving educational programs developed by

outsiders, often lead to projects that are irrelevant or even dysfunctional to women's economic and social improvement because of their irresponsiveness to local needs.

4. Use valuable and available resources to find ways to assist communities in establishing low-cost and realistic programs. It is very important and rewarding to focus on small and simple projects that can be handled easily and sustained by local people and low-income women. Avoid focusing on the easily accessible areas and go to the remote areas where the most needy people are.

5. Use available local professionals to provide expertise needed at low costs with high returns. Many times, donors and outside agencies ignore the use of local people who are more knowledgeable than the outsiders about cultural and environmental issues. If possible, minimize unnecessary frequent trips by staff members visiting projects while using a lot of money that can be used as loans or invested in the projects to help women expand their working capital. A system can be put in place where one or two staff members can be assigned to ensure that grants or loans provided are being utilized well. Technology can be helpful in this regard.

Recommendations for Future Research

The following recommendations are offered for future research:

1. Since the women do not live in isolation, there is a need for future research to address the role cultural change plays in the current intra-household relations and the rural conditions. Such research will help to look into poor rural

conditions as a community issue that involves men and women rather than only concentrating on women.

2. Some future research should consider looking into rural men's experiences as they struggle to earn a living in their rural environment. Doing so will provide a broader perspective about issues the women in this study voiced as well as make it possible to hear men's concerns. This will facilitate the process of looking for different ways to help the rural area to advance.

3. Another issue that needs to be looked into is the perceptions of women about their role in socializing the future generation and how it impacts women's efforts for emancipation. Understanding the position of men and women on these issues can help in the process of raising awareness about questions that hinder the development of the rural areas and the improvement of women's conditions in Tanzania and other similar societies.

4. Understanding the experiences of the rural young generation of boys and girls can be a stepping stone in looking for different ways to help the rural youth in their environment, instead of basing interventions on assumptions or perceptions.

5. Replication of this study in remote areas in other parts of the country can provide more important information about those rural conditions that might have not been revealed in the current study.

6. A similar study in other African societies and even other countries can provide more highlights on the experiences of women on such issue in different

societies. This can allow other studies comparing the situations and looking for ways to improve the conditions of the poor and marginalized in societies.

Final Reflection

This researcher accomplishes the exploration of rural Tanzanian women's agency and their experiences, but stresses that in carrying out this study, it was not her intention to "reinforce the binary division between men and women" (Mohany, 1997, p. 83). Her interest was to point out the prevailing conditions that affect both men and women who need special attention. With the prevailing poor economic conditions in Tanzania and elsewhere in Sub-Saharan Africa, the ability of women and men to provide for their families becomes more difficult everyday. As it was revealed in this study, no matter the difficulties and obstacles in their way, women never give up. They believe in hope for a better future for their children, and they sacrifice much to ensure that this happens.

As the women unselfishly and willingly sacrifice a lot for the weakest and most defenseless human beings—their children, the sick, and the elderly; everyone around the world owes them full respect for their dignity and role. In this respect, the recognition and support of women as social actors who are economically active should be a priority. Without local, national, and international commitments to the real root causes of the poor rural conditions that affect women, children and men, the vicious cycle of poverty perpetuated by the global economy that does not prioritize human dignity, will not bring women dignity. As the researcher ends this journey, which opens doors for more studies about women's issues, she calls upon other women around the world, to use this study about rural Tanzania women's agency as an eye-opener to see if their agency is recognized and respected in their own areas.

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Appendix A: Interview Questions

Questions to Individual Participants
1. What do you do to earn some money for your family?
2. What made you start these small home-based businesses?
3. How did you get the starting capital?
4. What makes you engage in many activities?
5. How important are these activities to you?
6. How do you manage to do all activities and continue to provide for your family?
7. In what ways does your spouse help you to minimize your workload?
8. Do you see any changes in your roles and responsibilities since you started these activities? How?
9. What made you join development group?
10. What is the difference between traditional groups and the current groups?
11. Do you see any changes in family and community that can be associated with women's development group activities? How?
12. Where do you get loans? And how do you pay back?
13. Please tell me about the benefits if any of joining development groups?
14. What things help or hinder your efforts to improve your businesses?
15. What changes do you see can be associated with your involvement in development groups?
16. What do you think can help women to improve their activities?
17. Why are you not utilizing the Microfinance organizations in the area?
18. How do other people see and say about your activities?

Swahili translation

Maswali kwa Mshiriki mmoja mmoja
1. Ni shughuli zipi uzifanyazo kukuletea kipato chochote katika familia yako?
2. Ni nini kilikufanya uanzishe biashara ndogo ndogo?
3. Ulipataje Kianzio?
4. Ni kwa nini unafanya vishughuli vingi kwa wakati mmoja?
5. Ni kwa vipi shughuli hizi ni za muhimu kwako?
6. Unawezaje kumudu vishughuli hivi vya biashara pamoja na kazi zako za nyumbani?
7. Ni kwa namna gani mumeo unakupiga anakutegemeza katika shughuli zako?
8. Ni mabadiliko yapi uyaonayo katika wajibu zako tangu uanze vishughuli hivi?
9. Ni nini kilikufanya ujiunge na vikundi hivi vya maendeleo?
10. Kuna tofauti gani kati ya vikundi vya jadi na hivi vya sasa?
11. Ni mabadiliko yapi kwenye familia yako na kijiji ambayo unaweza kuyahusisha na vikundi hivi vya akina mama?
12. Unapata wapi mikopo midogomidogo? Na unailipaje?
13. Kuna manufaa yapi kuwa kwenye vikundi hivi vya maendeleo ya akina mama?
14. Ni mambo yapi yasaidiayo au kurudisha nyuma maendeleo yako ya biashara?
15. Kuna mabadiliko gani ambayo unaweza kusema yametokana na kujiunga kwako kwenye vikundi hivi vya maendeleo?

Appendix A (cont.).

16. Ni kwa nini huchukui mikopo kutoka kwenye mashirika haya ya kukopesha akina mama yaliyomo kwenye eneo?
17. Watu wengine wanonaje au wanasemaje juu ya shughuli zenu hizi?
18. Ni nini unafikiri kinaweza kuwasaidia akina mama kuendeleza shughuli zao?

Questions to Focus Group
1. Do you see any changes that can be associated with the women's development activities in the area? In what ways?
2. In what ways if any have development groups helped rural women?
3. What made you form the collaboration between rural and urban women groups?
4. How do you see the current technology in the form of Interment and Cell Phones?
5. In what ways and how do you expect to sustain your activities?
6. How do other people see women's development groups?

Swahili translation

Maswali kwa kikundi teule
1. Kuna mabadiliko yo yote ambayo yametokana na vikundi vya maendeleo ya akina mama kwenye sehemu zao? Kwa vipi?
2. Ni kwa namna gani vikundi vya maendeleo vimewasaidia akina mama wa vijijini?
3. Ni nini kiliwafanya akina mama wa vijijini na mjini kuungana?
4. Manaonaje hii tekinolojia mpya ya simu za upepo na internet?
5. Ni kwa vipi mtazitegemeza shughuli zenu mlizozianzisha?
6. Watu wengine wanaonaje vikundi hivi vya maendeleo vya akina mama?

Questions to Group leaders and coordinators
1. How do you see women's activities in your area?
2. How do other people see women's development activities in the area?
3. What suggestions do you think can help improve the situation?
4. What made you form BUWEA? What are your future plans?
5. Why many women are not utilizing Microfinance Organizations in the area?
6. What is the difference between BUWEA and Caritas loans?

Swahili translation

Maswali kwa viongozi na mratibu wa vikundi
1. Mnaonaje shughuli za maendeleo ya akina mama kwenye maeneo yenu?
2. Watu wengine wanasemaje juu ya shughuli za maendeleo ya akina mama?
3. Ni mapendekezo yapi yanayoweza kusaidia kuendeleza hali za akina mama?
4. Ni nini kiliwafanya kuanzisha BUWEA? Mipango yenu ya baadaye ni ipi?
5. Kwa nini akina mama hawatumii mashirika ya kukuopesha yaliyoko kwenye eneo?
6. Kuna tofauti gani kati ya mikopo ya BUWEA na ile ya CARITAS

Appendix A (cont.)

Questions to community members
1. How do you see the women development activities in the area?
2. What makes some women not to join development groups?
3. What can be done to support women's effort in the area?

Swahili translation

Maswali kwa wanajumuia
1. Mnaonaje hizi shughuli za maendeleo ya akina mama katika eneo lenu?
2. Ni nini kinachowazuia baadhi ya akina mama kujiunga kwenye vikundi vya maendeleo?
3. Ni nini kinaweza kufanywa kuunga mkono nguvu za akina mama?

Demographic questions:

Please write, circle, or list the required information

Name of your group_____Number of Years in a Group_____

Your name_____

Age in Years_____

Marital Status: a) Married   b) Widow   c) Divorced   d) Single

Number of Children_____

Level of formal Education: a) None b) Primary   c) Secondary d) University

List of your small home businesses:_____ _____ _____ _____   _____ _____

Appendix B: CONSENT FORM

CONSENT TO PARTICIPATE IN A RESEARCH STUDY

Project Title: Rural Tanzanian Women's Agency: Experiences and Responses
                                  to Socio-Economic Challenges

Principal Investigator: Dorothy Nkuba (Sr)
                                  School of Education in Organizational Leadership
                                  University of the Incarnate Word, San Antonio, TX 78209

E-Mail: nkubad@hotmail.com

The Purpose: Thank you for agreeing to participate in this study. The purpose
                                  of the study is to explore the experiences of some specific groups
                                  of rural women in Tanzania in their efforts to improve their
                                  economic status and how they respond to socio-economic
                                  challenges. Your signature on this form shows that you have
                                  been well informed about the study.

Procedures: You will be asked to allow me to interview you in one of the
                                  three languages of your preference-English, Swahili or Kihaya.
                                  Interviews will be audio-taped and later transcribed by myself.

Voluntary Participation: Participation is voluntary. You can withdraw from the study any
                                  time, for any reason, without penalty.

Risks and   There are no risks or harm associated with this study.
Benefits: Your participation may provide valuable information that may
                                  help in looking for different ways to empower rural women in
                                  their struggle to improve their standard of living and that of the
                                  general rural areas.

Confidentiality and   Complete confidentiality is ensured and anonymity
Anonymity: guaranteed. Identifying information will remain confidential, no
                                  names will be used. You will be assigned a number to guarantee
                                  your anonymity.

Right to ask question: You may use my email address to ask any questions about the
                                  study before participating or during the study.

Right to obtain results: I would be happy to share the findings with you after the
                                  research is completed.

Voluntary consent: I have read the information provided and agree to
                                  participate in this research project.

_____   _____
Participant's Signature   Date

_____   _____
Investigator's Signature   Date

Appendix B (cont.)   A Swahili Translation of Consent Form

Fomu Ya Makubaliano ya Hiari

MAKUBALIANO YA KUSHIRIKI KWENYE UTAFITI

Kichwa Husika: Ari ya Wanawake Vijijini Tanzania: Uzoefu na Mbinu za Kupambana ya Hali ya
                        Maisha katika Jamii zao

Mhusika mkuu: Dorothy Nkuba (Sr)
              University of the Incarnate Word
              San Antonio, Texas 78209
E-Mail: nkubad@hotmail.com

Asante sana kwa kukubali kushiriki katika utafiti huu. Lengo la utafiti huu ni kutaka kufahamu na kuelewa kwa undani zaidi maisha ya (uzoefu) wa baadhi ya vikundi vya akina mama wa vijijini, Tanzania jinsi wanavyojibidisha kuboresha hali zao kiuchumi na mbinu wanazotumia kupambana na hali wanayokutana nayo katika mazingira yao wanamoishi.

Nitakuomba uniruhusu kukuhoji katika mojawapo ya lugha tatu zifuatazo: Kiingereza, Kiswahili, au Kihaya. Mahojiano yetu yatarekodiwa na baadaye kuwekwa kwenye maandishi na mimi binafsi. Kushiriki kwako ni kwa hiari. Unaweza kujiudhuru au kuamua kutoshiriki wakati wowote upendapo bila kipingamizi chochote.

Hakuna madhara yo yote yatokanayo na kushiriki kwako katika utafiti huu. Kushiriki kwako kutaleta manufaa na kusaidia kutafuta njia mbali mbali za kuwawezesha akina mama wa vijijini na kuwaunga mkono katika juhudi zao za kuinua maisha yao na ya sehemu za vijijini kwa ujumla.

Unahakikishiwa kushiriki kwako nayale utakayonishirikisha yatatunzwa kwa siri na mimi.. Kuhakikisha siri inatunzwa kati yangu na wewe, utapewa namba ambayo itatumika baadala ya jina lako, wakati wa kuripoti matokeo ya utafiti, ili iwe vigumu kwa ye yote yule kudhani au kubuni kutokana na habari itakayoripotiwa.

Ni haki yako kuuliza maswali wakati wo wote kabla na wakati wa kushiriki katika utafiti kwa kutumia barua pepe hapo juu. Niko tayari kukupatia na kukushirikisha matokeo ya utafiti huu ukipenda mara kazi ya kuandika na kuripoti itakapokamilika.

        Nimesoma ujumbe wote uliotolewa na kuuelewa.

        Ninakubali kushiriki katika utafiti huu.

_____   _____
Sahihi ya Mshiriki   Tarehe

_____   _____
Sahihi ya Mhusika Mkuu   Tarehe