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10   Habits of contributing citizenship

Self-help groups in rural Tanzania

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Introduction

In this chapter, we approach self-help groups in rural Tanzania as loci of specific practices and reflect on the kinds of citizenship habits that are acquired through participation in them (Holma & Kontinen, this volume). By self-help groups, we refer to locally organized groups established to address the needs and challenges of their members. They provide significant fora for people's own organizing and voluntary participation (Rodima-Taylor 2014), and play an important role in economic, social, political and psychological empowerment in the countries of the Global South (Brody et al. 2016). Our interest in self-help groups emerged from the intersection of three main elements. First, our exploratory study of the everyday practices in which people participate outside their immediate households – conducted in selected villages in Kondoa District (Nguyahambi et al., 2017.) – indicated that self-help groups were among the most common, especially for women. Second, development research suggests that in African civil society self-help groups are among the most prevalent organizational forms (Lewis 2002; Rodima-Taylor 2013), while membership-based organizations are considered essential in promoting local development (Banks et al. 2015, 709); importantly, they also offer examples of local associations that function as "schools of democracy" (Gaventa & Barrett 2012, 2406). Third, from the pragmatist point of view prevalent in this book, self-help groups provide concrete examples of a specific form of associated life (Dewey 1922/2012), and of a general human activeness in addressing shared problems.

Development research suggests particular connections between participation in local groups and associations, and citizenship. For example, Merrifield (2002) argues that local groups provide opportunities to access important knowledge, abilities and dispositions related to the exercise of citizenship, and Gaventa and Barrett (2012, 2402) see local associations as both a means to solve problems and to "construct citizenship" through increased awareness, strengthened self-identity and thickened social networks. Local groups are seen to provide the skills of associational participation that build the "political capabilities" of their members (King 2015, 754), and also to work as

potential stepping stones towards political empowerment, even if they are not explicitly "political acts" (Brody et al. 2017, 18). They are also regarded as providing platforms for the acquisition of competencies and skills that might be transferred to other, more "political" arenas of emerging citizenship, such as demanding a responsive and accountable state (Gaventa & Barrett, 2012, 2402). Generally, self-help groups are considered a means to achieving a certain kind of political stance: active citizenship that includes engagement with the state and claiming rights in diverse arenas. In contrast, from an anthropological perspective, Englund (2004, 2) suggests that, instead of starting with an abstract idea of "rights", we should pay attention to diverse arenas of "intermediate solidarities". In line with this, Rodima-Taylor (2013, 77) suggests that self-help groups constitute such an arena; she also notes that the material / social connectedness with other people that is one of their features takes particular forms, including members' expectations and obligations. In the same vein, our primary interest lies in the practices inherent to self-help groups and the citizenship habits they produce.

We define citizenship habits as dispositions to interact, organize and think jointly with others in situations where shared problems are addressed and common good promoted. Our usage of the notion of habit derives from John Dewey's (1922/2012, 20) definition as "acquired predispositions to ways or modes of response, not to particular acts". Consequently, in our usage, habits do not refer directly to the activities the self-help groups undertake, such as meetings, loans, agricultural work or elections, but the dispositions to think, to act and to respond which members acquire as a result of their experiences in these particular groups. According to Dewey (ibid., 11), habits in general are formed through social conduct with the support of "environing conditions" such as a specific group of fellow (wo)men. We understand self-help groups as providing such conditions. Moreover, we scrutinize citizenship habits that, according to Stitzlein (2014, 63), develop in social groups through interaction with others and the world. We contend that self-help groups provide spaces for this kind of interaction in which members gradually acquire certain citizenship habits.

The nature of the latter depends on what takes place in a specific social group: the modes of interacting with others in the group, of building social knowledge, of solving problems together and of upholding a common good (Stitzlein 2014, 66). Consequently, in order to be able to reflect on the citizenship habits acquired, we focus on the question of the practices self-help groups engender, approaching the issue via the experiences and accounts narrated in interviews with members of nine self-help groups in three rural villages in Kondoa District, Tanzania, in June-July 2018. In our analysis, we focus on three main themes related to the characteristics of practices: What kinds of shared problems do self-help groups address and how? How is the interaction within the group organized and governed? Who participates in the self-help groups? In the course of analysis, we constantly encountered a theme of contribution. The members of self-help groups reflected on what

kinds of *contribution* (*mchango*) the group makes to their own well-being, the different ways in which they were able and expected to *contribute* (*kuchangia*), and what kinds of rules governed different contributions. Consequently, we suggest that a habit of *contributing citizenship* is acquired through participating in these entities.

In what follows we briefly discuss the general role and practices of self-help groups in the context of development and Tanzania before presenting the characteristics of these practices as experienced and described by the participants. We then reflect on the citizenship habits that are acquired through participation in self-help groups, elaborating on our notion of contributing citizenship and discussing it in connection with the ideals of active citizenship.

Self-help groups as practices in the context of development in Tanzania

Self-help groups have long occupied a central role in international development – especially in regard to women's empowerment (Anand 2002; Bouman 1995; Brody et al. 2016) – and the significance of group formation in addressing poverty has likewise been previously accepted (Thorp et al. 2005). Different kinds of mutual-help associations have multiple purposes: facilitating political alliances, providing psychological support and offering access to new sources of information and collaboration partners, among others (Rodima-Taylor 2014, 562). In development practice, mutual-help associations and savings and credit groups have received extensive attention as a means of providing financial inclusion for the less privileged (Le Polain et al. 2018). Group models, such as Village Savings and Loan Associations (VSLA), introduced by international NGOs, are widespread in Sub-Saharan Africa (Allen 2006; Green 2019) where, in addition to enabling economic inclusion and poverty reduction, they have been seen as potential schools of democracy (Gaventa & Barrett 2012) and spaces for social, political and psychological empowerment (Brody et al. 2016).

In Tanzania, the idea of self-help groups is neither new nor even initially introduced by international development actors; indeed, customary mutual help practices have existed since pre-colonial times (Rodima-Taylor 2014). There are long traditions of mobilizing on the basis of mutual help, in agricultural activities, for example, or when arranging events such as weddings, anniversaries and funerals (Tripp 1994); these are still prevalent today, often requiring substantial financial contributions in addition to provision of voluntary labour (Dill 2010). Moreover, at least since the 1950s, locally organized, small saving groups (*upatu*) have been created, which grew in number in the mid-1980s along with urbanization (Tripp 1994). Since the mid-1990s, more formalized, registered, community-based organizations (CBOs) and non-governmental organizations (NGOs) have become more prevalent (Dill, 2010), partly due to the influence of the international development community, which extensively funds NGOs under the banner of strengthening civil society.

In Tanzania, the "allegedly customary" ways of sharing and mutual help were also adopted by post-colonial, socialist governance (Rodima-Taylor 2014, 568), and articulated in the post-independence ideologies of Ujamaa and self-reliance formulated by the first president, Julius K. Nyerere (Ibhawoh & Dibua 2003). The subsequent creation of Ujamaa villages called for the participation and hard work of all to increase productivity and improve livelihoods (Sheikheldin 2015); the system also insisted that people live peacefully together, and demanded that individuals, all considered equal, become persons through the medium of community (Hunter 2008). It has been argued that President Nyerere's philosophy failed from an economic perspective (Ibhawoh & Dibua 2003) and, at times, the noble political ideals were implemented through forced resettlements (Rodima-Taylor 2014) and/or the imposition of obligatory participation (Schneider 2004). Nonetheless, the legacy of his policies can be seen in the maintenance of political stability and the achievement of a substantial degree of harmony between the country's ethnic groups, which number more than a hundred (Ibhawoh & Dibua 2003; Rodima-Taylor 2014), as well as in the prevailing contemporary discourse of development, self-reliance and citizens' participation (Nguyahambi et al., this volume). More recent development policies in Tanzania have emphasized – at least in rhetoric – the significance of groups and the need to allocate them public funding through local government authorities (LGAs), especially groups of women, people with disabilities and youth.

What kinds of shared problems do self-help groups address and how?

In this section, we describe issues related to the common good and shared problems which groups address, which, in turn, influence the citizenship habits acquired (Stitzlein 2014). Among the nine self-help groups from three villages participating in the study, their type, scope and functions varied from very small, informal neighbourhood mutual help groups (*vikundi vya kusaidiana*) to more formal organizations with up to 30 members engaged in joint economic activities, such as cultivating and marketing agricultural products or savings and credit schemes. All groups were self-organized and designed to solve various problems experienced by their members. Thus, they were not originally established in the framework of an externally funded development initiative, although some of them had received training from various NGOs at some point. As the example of the Upendo group illustrates:

> We started as an informal self-help group with 20 individuals, meeting every week on Sunday, contributing Tsh 10,000 (app. 3.8 euros) each. After 20 weeks of rotation, every one of us was able to receive Tsh. 200,000 (app. 76 euros) each to solve an immediate problem such as paying school fees or as capital to start or expand a small business with different items. Later we learned about the Village Community Bank

(VICOBA) model with savings and borrowing activities. This [offered a] low interest rate for members with minimum contributions. We managed to network with one of the VICOBA facilitators who helped us to establish a formalized savings and credit group of 30 members contributing a minimum of Tsh. 6,000 every week. We prepared a constitution [containing] explicit rules and regulations concerning the purposes of borrowing money (lengo la mkopo), and we make a follow-up to make sure that the money borrowed is used for the intended purpose. We also managed to register our group with the village government level.

Self-help groups were typically formed to address immediate and practical problems experienced by members struggling to solve them within their household means. For instance, groups responded to sudden challenges such as a death in a member's family by providing cash and labour. In the saving and lending groups, members had borrowed money for purposes that included paying their children's school fees, building better houses, purchasing new mattresses, constructing improved toilets in their households, expanding farming activities and engaging in small entrepreneurial activity such as running a village café. Jitegemee, for example, is a group that addresses problems connected with the quality of agricultural products. It began in 2001 with two individuals who produced onion and tomato seeds; two years later two more members were welcomed who grew maize seeds; in 2006 these were joined by two cowpea producers; in 2008 two more focusing on sunflower seeds and so on, until the current complement of 15 members, all of whom are preoccupied with growing vegetables. Each member is responsible for her/his own gardening, but the group helps each other during planting, weeding and harvesting. The financial and social aspects also intertwine when members buy each other's products especially for social functions, such as weddings and funerals. These experiences, and many others like them, show what while the groups initially and primarily address problems related to income and livelihood, they also provide members with an important forum of social belonging.

   While the self-help groups in the study were locally organized, most of them also looked to external sources for financial, material or training support, which was often provided under the banner of development (*maendeleo*) (Green 2012b). For instance, funding by government bodies, banks, NGOs or microfinance institutions is granted to groups rather than individuals. Moreover, the groups should have established and reliable practices such as registration, a constitution and a bank account with identified signatories and regular transactions. At times, the search for external funding constituted the main shared problem, guiding the rearrangement of group practices in order to meet funders' demands in regard to legitimate civil society organizations (Green, ibid.). Nevertheless, as interviews with the self-help groups demonstrated, not all groups received the loans they expected, and they continued to solve their problems by lending money among their members. As the group leader of Ari Kasi Nguvu Mpya explained:

> We managed to open a bank account at NMB bank at Kondoa with the
> aim of obtaining a loan from supporters to expand our economic activi-
> ties, such as buying a posho [maize] mill machine to cater for our needs.
> However, we have not received any loan from any supporter including the
> government. Now we are engaged with keeping goats for income and
> other needs.

Self-help groups also addressed shortages experienced by village leadership
and wider village communities. For instance, when village leaders needed
assistance in showing hospitality to visitors, the groups contributed cash,
food, song, dance and testimonies of successful development initiatives. The
active groups and their innovative ideas brought credit to the village leaders
for the good performance of their roles in the eyes of visiting authorities and
leaders at higher levels. All the groups interviewed had participated in one
way or another in village government activities related to Mwenge wa Uhuru
(Torch of Freedom)[2] by providing material support such as utensils, cash and
traditional dance, with songs carrying messages related to development
(maendeleo). Groups frequently participated in community activities such as
planting trees, improving school buildings, keeping the environment around
health centres clean and protecting village water sources. Additionally, groups
contributed by formulating innovative ideas for community development and
sharing them with the village government and, later, the village assembly. If
accepted for implementation, the groups mobilized other community mem-
bers *(kuhamasisha wengine)*. For instance, as an interviewee from Neema A
group explained:

> They are being sensitized. I was educated when I went for training; it is
> not that the training is all about buying shares, it has many things, for
> instance loss of harvest, we learned about all these. We were told how to
> use metal silos and treated bags for storing food. We were taught by
> HELVETAS (a Swiss NGO). When I started to sensitize people, they all
> started to buy and use metal silos. In my self-help group every member
> has a metal silo.

In a same vein, the Ari Kasi Nguvu Mpya group had promoted the goals of
sweeping household surroundings, avoiding littering and using racks
(vichanja) for drying kitchen utensils in the sun. They also supported ideas
such as the production of safe, clean drinking water by boiling and the use of
garbage pits, toilets and hand-washing. These practices received positive
response and now households increasingly observe environmental cleanliness
and help in the minimization of diseases outbreak such as cholera. Moreover,
self-help groups often strengthen social responsibility and social ties in the
wider community (Aikaruwa et al. 2014). For the groups interviewed, social
responsibilities included providing food, clothing and other requirements for
the disadvantaged in the village. The groups regularly helped "those in need",

thereby playing a role in local social protection systems in the absence of national, public provision (Green 2012a).

Banks et al. (2015, 709) suggest that local, grassroots, membership-based organizations in the Global South generally hold "oppositional relation" with the state in terms of pressing for accountability. Our experience in the context of the study did not support this suggestion. Few groups addressed issues outside their immediate communities, and even fewer, if any, engaged in activities aimed at explicitly pressuring the government to provide greater accountability or ensure citizens' rights. While many group initiatives resulted from the fact that the government was not delivering expected services, rather than claiming better delivery or waiting for contributions from external actors, they engaged in self-reliant practices directed at actively solving problems. The account from Upendo describes the general attitude:

> Although we were mobilized to open a bank account as one of the requirements for getting loans from the district local government and NGOs, we have not received any loan from anywhere. Now we continue to borrow money from our VICOBA to solve our problems; we cannot stop.

Furthermore, the general opinion was that politics and politicians are unreliable, and most groups demonstrated little interest in getting involved in the political sphere. The common national slogan, *"politics should be separated from development issues" (tusichanganye mambo ya siasa na maendeleo)* was frequently cited. However, some groups had an explicit political attachment to the ruling party, Chama Cha Mapinduzi (CCM). For example, Ari Kasi Nguvu Mpya had mobilized the community to support CCM contestants during electoral campaigns. After the elections, however, it transformed into a general self-help group dealing with its own socio-economic challenges through vegetable production and keeping about 200 chickens. Later, its old the chickens and bought goats, opened a bank account and, at the time of interview, planned to purchase a maize-milling machine in order to generate income for group members.

All in all, the groups were very active in addressing different problems related to generating livelihoods and dealing with members' short-term cash shortages. They also engaged with village-level problems related to cleanliness, access to water and support for the less privileged. The problems addressed, however, did not directly relate to an observed non-realization of rights or inadequate government accountability; rather, according to their own accounts, the groups had successfully worked to improve the economic status of their members as well as providing reliable social support. Moreover, the reflections indicated increased self-esteem, especially among the group leaders.

How is interaction within self-help groups organized?

As Stitzlein (2014, 66) proposes, one central element in the development of citizenship habits through participation is how interaction with others takes place in the groups and how group interaction is organized and governed. In this section, we focus on participants' accounts of this. Some groups, especially those established for mutual support, have very informal practice, with a low quotient of explicit structures, rules or regulations; they meet, discuss matters of interest and make decisions merely on an ad hoc basis. Other groups, however, have explicit associational structures and regulations such as a constitution. Most importantly, all the groups interviewed considered gradual formalization a positive trend, and many were proud to position themselves as well-structured organizations. Explicit rules and regulations were considered beneficial for the clear distribution of roles, duties and responsibilities. Moreover, participants narrated that rules help to maintain discipline, minimize conflicts and disputes, and encourage proper record keeping, prudent resource use and management, and valuable activity planning; explicit rules also limit the powers of leaders and group members. For example, as an Upendo representative enthusiastically explained:

> We started the group without a constitution, then realized that solidarity in the group was not good and decided to make a constitution. Because of that, the group is now stable, we love each other, cooperation is high, and everything is now in the constitution. The constitution has helped us to be punctual and committed to the group. … Our group is strong because it has a constitution and well-determined leadership. And because of that we are led by explicit and strict rules.

Self-help groups also had well-structured procedures concerning the contributions expected from members for specific events such as weddings or funerals; these could be in the form of labour, cash, utensils and clothes (*khanga, vitenge*). For instance, in the Mlimani Park group:

> If a woman member of the group is bereaved, it is the responsibility of all members to contribute and show moral and material support to the family from the beginning to the end. Some groups have a special uniform to wear at different events, such as funerals and weddings, in order to show their group status.

The accounts of meetings provided in interviews, and our own observations of them, show great similarity with those in Ulanga (Green 2019) and among the Kuria in Mara Region (Rodima-Taylor 2014); they were promptly scheduled to take place once a week at the same time and they followed certain scripts. The meetings of savings and loan groups in particular closely resemble Green's descriptions of meetings in Ulanga (ibid., 113–115). A metal cashbox

with three padlocks is placed on a small table behind which the group leadership sits; members sit on the ground or on plastic chairs in a semi-circle facing the table with the cashbox. The meeting starts with the three key-holders opening the cash box. The chairperson calls out the distinguishing number of each member – names are not used – in order to check attendance. When a person's number is called, he or she is supposed to respond by reciting the similarly numbered group rule. The balance books are distributed and the weekly contributions made in a pre-defined order and with minimum interaction. At the end of the meeting, the cash box is locked and the chairperson announces the closing of the meeting. Usually, members leave to attend their household chores without much delay or chitchat with other attendees. Green (2019, 113) argues that group meetings can be understood like public events in Tanzania more generally, which are "tightly choreographed events at which participants expect their behavior to be governed by explicit rules set out in groups' constitutions as well as by inexplicit expectations". For instance, when the meeting is in progress, members were not allowed to speak without permission from the chairperson or use their mobile phones. The ringing of an unmuted mobile phone or being late without a prior notice received a fine.

In her work on mutual help groups, Rodima-Taylor (2014, 563) observes that written documents and by-laws were very significant even in non-registered groups that did not necessarily need them. She argues that regulations had symbolic significance, "but offered little resource for solving disputes", situations in which peer pressure and negotiation were mainly used in seeking settlement (Rodima-Taylor 2014, 563). This observation also applies to the self-help groups in Kondoa. Despite having explicit regulations, in their everyday activities groups balanced between following their constitution strictly and a flexible adaptation of rules. Ultimately, the strict application of rules was found unpleasant. Two groups had lost members due to strict adherence to regulations, and interviewees narrated that rules have even scared off potential new members and discouraged them from joining. Nonetheless, sometimes groups took severe action against members who violated them. For instance, as a member of the Mlimani Park group told us:

> There was a time when we reached a point of suspending or expelling some members from the group, something which sometimes we would not want to do. But since this is what our constitution says there is nothing we can do.

In other cases, flexibility was exercised and negotiations allowed, especially when it came to delays in loan repayment. A Neema A member told us that when one of the group fails to repay a loan on time, the leadership sits down with whoever it is to discuss the best way to deal with the matter without causing the person harm and to prevent the situation worsening. Rodima-

Taylor (2014, 562) argues that the mutual help groups she explored combined fragmented elements of formalization and traditional and kin-based templates, especially when solving disputes. In our case, even though groups might list the explicit consequences of different malpractices, they also used familial models in settling group disputes. For example, a member who misbehaves or violates any of the rules faces a disciplinary committee of two members. After the hearing, the committee will determine a penalty according to the offence committed. If the member agrees to pay the fine then the matter ends there and the committee reports to the group. As someone from the Upendo group observed:

> In our group, sometimes members quarrel. When this happens, concerned members are taken to shangazi and mjomba for dispute settlement.

The interesting point here is that the status of two members of the committee, *shangazi* (aunt) and *mjomba* (uncle), is derived from the social respect given to them in many Tanzanian ethnic groups, especially in conflict resolutions. This family model is used as a substitute for the direct application of explicit rules, providing an opportunity to resolve disputes amicably and leave the group united.

Who participates in self-help groups?

While the internal interaction geared toward shared problems in social groups is central to acquiring citizenship habits, it is also important to address the question of who can participate in or join these groups in the first place (Holma & Kontinen 2015). Participation can be an individual choice, but some characteristics of group practices may also affect who is eligible for membership. Although self-organized groups are primarily perceived as a means to achieving development, financial inclusion and empowerment, they generally have barriers to participation (Brody et al. 2017, 21). In the Tanzanian context, Mercer (2002) has shown how the wealthier rather than poorer women in a community joined self-help groups. Similarly, Rodima-Taylor (2014, 561) argues that mutual help groups can actually further uneven wealth accumulation in communities. Relevant to this issue, our interviewees were ready with explanations of who was eligible to participate in their self-help groups, most of which related to gender, income and the reputation of being a "good person".

   As the self-help groups under analysis were concerned with issues of social development, joining one was generally considered "women's business". A frequently articulated view was that since women have a common understanding of issues that concern them, it is easy for them to organize themselves as a group. Moreover, when group activities involved cooking or dancing at various events, these were perceived as purely female pursuits in which men could not possibly participate. Some groups had both male and

female members, but women comprised the majority in most. Indeed, the characteristics of "bad" and untrustworthy were attached to men as provisional members in general, especially in regard to borrowing and paying back loans. For example, a Mazingira member stated:

> Our group is composed only of women because men are not much to be trusted. Also some are aggressive in such a way that when they borrow and fail to repay loans, no one will dare to force him to pay.

However, the few male members often assumed leadership positions, illustrating the complex idea that while men, as a general category, were perceived as insufficiently trustworthy even to be a member, those who *were* members were highly appreciated. This was partly due to its being taken-for-granted that men would aspire to be leaders in a mixed-gender group, something also prevalent in other spheres, such as religion and the household, wherein men typically were considered more capable and powerful. Indeed, gender dynamics in the household had strong implications for women's ability to participate in self-help groups in the first place. Some members narrated how their husbands had first opposed their participation but, after seeing the financial benefit, had started to support them. In one of the group discussions, one of the women described this process:

> I went back home after a self-help group meeting, I told my husband that I got Tsh 100,000 that we could use to solve our problems. After seeing the benefit of joining the group, he was happy and is now supporting me. Even at the point when I don't have money to pay loans and buy shares (kugonga hisa hisa).

The tendency for men to fill leadership positions in the groups also relates to the reasons why they were included in the first place. For instance, men holding formal leadership positions in the village were desirable group members, and readily given leadership positions due to their already existing status in the community. In general – something related to community status – members must originate in the locality. As stated by an interviewee from the Jitegemee group, "the first membership criterion is to be from the village" (*sifa ya kwanza awe mwanakijiji*). Origin was important as membership could only be granted to those with a "good reputation", which was related to one's ability to earn an income and general good behaviour. Reputation was also linked to age, with youth in general being considered unreliable. As one of the Upendo group leaders explained:

> We need to observe them [the youth], those who have job here, because you cannot just have a young person of twenty-five years, sometimes he/she does not have even a place to live, he still depends on his parents. If he takes TZS 500,000, will he really come back to pay?

Moreover, the explicit and strictly upheld rules governing participation were themselves criteria for membership, which was not available to those unable to contribute. The requirement of weekly cash contributions in all the groups, and the social expectation of taking out a loan at some point in the saving groups, excluded those suffering economic hardship. In order to join, one had to have attained a certain economic level, which varied according to group; in some of those engaged in agriculture, a prerequisite was having land and existing cultivation activity, while in some small groups a minimum weekly contribution of 2,000 TZS (approx.0.7 euros) was expected. Those in economic straits or with challenges such as a disability were not perceived as potential members but, rather, as objects of charity and assistance. As a spokesperson of the Jitegemee group observed of their future plans:

> We are thinking to share our idea with the village of having a programme to provide assistance to the most needy people in the village, such as children and orphans living in risk environments, very old ones and people with disabilities who cannot involve themselves in working. This can help in taking good care of them. For now we are helping but not much. If we have a programme in the village, we can help better in terms of providing them food, cleaning and clothes.

Habits of contributing citizenship

In this section, we reflect on the kinds of citizenship habits acquired through participation in self-help groups, and how these relate to the competencies required to fulfil aspirations for active citizenship engagement (Gaventa & Barrett 2012). We suggest that one of the prevalent citizenship habits engendered by self-help group practices – a disposition to think and act jointly when organizing and interacting in any situations where shared problems are addressed and common good promoted – is what we call "contributing citizenship". Obviously, contributing citizenship is not the only habit acquired; however, it effectively captures tendencies in members' descriptions of their groups and relationships with other actors. The issues addressed included how groups can contribute to solving the immediate problems encountered by their members, such as shortage of cash for school fees, in adequate harvests or the need to deal with a sudden death in the family. Additionally, groups were constantly conscious of what and how their members should contribute, which included time, money and labour allocated to group activities. In many interviews, descriptions of what made a good member were quite similar:

> If I were a member in your group, what should I do in order to be a good member (mwanachama hai)?
>   Good member? You would pay your contributions (michango) and come to the meetings. That would make you a good member.

Thus, many explicit rules and regulations were concerned with the requisite member contributions, while groups were inclusive of those having the capability to contribute due to wealth, status or reputation. Groups, in turn, also contributed to general community wellbeing by helping the less privileged and undertaking initiatives related to water and health. The centrality of "contributions" in the interviewees' accounts reflects the general patterns of Tanzanian community life, where "people continuously need to contribute (*kuchangia*) in money or foodstuffs, to weddings, funerals, and the annual memorial events for dead relatives and neighbours, in addition to the fundraising efforts of churches and village government" (Green 2019, 109).

The notion of contribution also effectively captures the manner in which the groups described their relationships with village governments. Here they mentioned the instances they have been invited to contribute to social events by the village leaders, or how they had contributed to joint village challenges such as a lack of clean water or appropriate toilets, the promotion of healthy nutrition and the selection of the best crops to cultivate in the fields. Thus, the ways in which the groups reflected on their relationship with the government sectors differs from suggestions by Banks et al. (2015) that local member-based groups generally have a contentious relationship with the government which is geared towards claiming their rights. With little exaggeration, one can say that while "active citizenship" often refers to engaging with local government in order to claim rights and demand accountability, in practice the groups demonstrated their position vis-á-vis local government by providing food, utensils and cultural programs to the Mwenge festivities the latter arranged, and were ready to contribute their ideas, labour and resources to joint village programs.

Gaventa and Barrett (2012, 2402) suggest that by participating in groups people become "better citizens" as they develop greater civic and political knowledge, greater awareness of rights and empowered self-identity. Our experience showed that groups tended to maintain an explicit distance from "politics", except for those campaigning for the ruling party. Moreover, groups were very active in pursuit of knowledge and innovation in regard to, for instance, more effective agricultural methods, better food storage and good quality pit latrines. They were eager to learn about village banking models, establishing and governing associations, and how to open bank accounts and use mobile-banking services; in the course of this, their extra-village networks with NGOs, government officials and universities underwent continual expansion, and their practices changed on the basis of new knowledge. Such activities did not directly impact on their political capabilities (King 2015) or increase their awareness of rights (Gaventa & Barrett 2012), but they certainly empowered members' self-identity. Many of the women with whom we talked were very proud of their ability to lead successful groups and to learn and apply new technologies, or of being members of groups that initiated new ideas for the entire village. Moreover, the opportunity to establish a small business with credit provided by the groups supported

the self-identity of women as capable and, at times, very successful entrepreneurs at the local level. Groups were also very proud of their reputations in the community. Their active contributions have been acknowledged by village leaders, and gradually, some groups have also been invited to be heard on general issues.

Finally, we suggest that the persistence of contributing citizenship is easy to understand in light of Tanzania's historical and institutional contexts. From a pragmatist perspective, habits provide continuity between past and future to the extent that they are "inherited from our forerunners" (Dewey 1922/2012, 13). Thus, self-help practices were embedded, not only in contemporary forms of organizing, but also in long-term African traditions and social habits of being a citizen in alignment with, rather than contesting the authorities (Dorman 2014) – of contributing to the state rather than claiming from it. Moreover, current citizenship habits also reflect the legacy of Ujamaa – the policy that emphasized the active participation and contribution of every citizen to the development of the country which is still prevalent in political language in Tanzania today (Fouéré 2014, 18).

Conclusions

In this chapter, we have described the nature and practices of a number of village self-help groups in rural Tanzania, reflecting on citizenship habits acquired through participation in them. Among the most prevalent of these is "contributing citizenship": a disposition to think and act in situations where shared problems are addressed or the common good promoted, which is primarily influenced by people's interest in what they can or should contribute, rather than in their rights or entitlements. In light of these findings, therefore, it can be claimed that the apparent associational activeness of members of rural communities does not directly resonate with the notion of active and engaging citizenship promoted in much of the development literature and practice (see also Nguyahambi & Chang'a, this volume).

Our exploration has showed that rural people are active citizens when it comes to organizing joint problem-solving, addressing issues regarded as important – the latter mostly related to livelihoods, showing solidarity in challenging times and attending to the common good at the community level. Our observations resonate with King's (2015, 742) findings in rural Uganda that, in terms of promoting increased political engagement, organization connected with livelihood issues emerges as a more effective strategy than that aimed solely at promoting citizen participation within local government spaces. It was also apparent that skills and competencies learned in the groups supported new kinds of agency that encouraged people, especially women, to become more vocal and self-confident and to expand their networks in order to access knowledge of use to them. Moreover, local governments had come to recognize and appreciate self-help groups and their members due to their development initiatives; thus, although the groups were

not directly preoccupied with claiming rights and contesting government policy, they were gradually creating spaces for voices to be heard. In an imaginary situation in which such groups did not exist, the experiences and ideas of their members would not be acknowledged by local governing bodies to the extent they are today.

Notes

1 The first author contributed mainly to the literature review; the second and third authors made equal contributions to the findings sections as well as carrying the main responsibility for data collection and analysis; the fourth author is the PI of the project and contributed to data collection and the overall design, content and structure of the chapter.
2 The Uhuru Torch (Mwenge wa Uhuru), literally (Torch of Freedom), is a kerosene torch symbolizing freedom and light, which is one of the national symbols of Tanzania. It was first lit on top of Mount Kilimanjaro on December 9, 1961 by Alexander Nyirenda (one of the Tanzanian heroes who had carried it there) with the symbolic goal of shining across the country and its borders to bring hope where there is despair, love where there is enmity and respect where there is hatred. It is still used to highlight evil doings such as corruption while also advocating development projects. The Uhuru Torch race takes place every year starting and ending from different places in the country.

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