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## RESEARCH ARTICLE

# Is no One Left Behind? Inclusive Citizenship in Practices of Self-help Groups in Rural Tanzania

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**Abstract** The United Nations' Sustainable Development Goals (SDGs) are based on the Agenda 2030 according to which 'no one is left behind', highlighting the need for inclusive citizenship at all levels. This article examines self-help groups in rural Tanzania as potential arenas for inclusive citizenship, which is defined as bottom-up practices of membership, participation, and livelihood enhancement. However, inclusive citizenship is also characterised by exclusions. Therefore, while acknowledging the important contribution of self-help groups for development, this article scrutinises the question of patterns of exclusion, first, in practices of self-help groups, and second, in the relationships between self-help groups and their wider environments. Based on participant observation, individual interviews, and focus groups discussions in three villages in Mpwapa District in Tanzania, we found exclusions in the process of establishing groups, while participating in the groups, and in relation to the community and the wider socio-economic system. The findings show how less privileged members of a community are easily excluded from the groups based on criteria related to wealth and perceived trustworthiness, and how the improvements in livelihoods, capacities, and collective action remain local, and do not expand to engagement in wider decision-making nor to addressing the root causes of poverty.

**Keywords:** inclusive citizenship; exclusion; self-help groups; participation practices; poverty reduction; Tanzania

## Introduction

The United Nations Sustainable Development Goals (SDGs) are based on the Agenda 2030 with a principle of 'leaving no one behind'. In addition to applying at a global level, this inclusive principle is relevant when it comes to regions, cities, and communities, where SDGs are supposed to be localised to contribute to the improvement of the lives of everyone. Countries from the global North and South have their own policies for implementation of SDGs. However, notwithstanding development policies, in local contexts people continuously participate in self-organised activities that can implicitly contribute to the achievement of general SDGs such as 'no poverty', 'gender equality', and 'reduced inequalities' in intertwined ways. This article

examines the example of local self-help groups in rural Tanzania as actors, who, even though unknowingly, engage in activities that potentially contribute to the realisation of multiple SDGs and the principle of inclusive development, and asks whether and how someone is left behind in their practices.

The Republic of Tanzania (hereafter Tanzania) has an average index score 56.43 in overall performance in achieving the SDGs (Sachs et al. 2021, p.436). However, ending poverty remains one of the major challenges. While GDP growth in Tanzania has been impressive, its effect on poverty reduction has not been equally remarkable (Aikaeli et al., 2021). The proportion of people living below the national basic-needs poverty line was 26.4 per cent in 2018 (MoFP- PED and NBS 2019, p.11). The Household Budget Survey report 2017–2018 revealed that 81.0 per cent of the poor population reside in rural areas and the incidence of poverty is higher in those areas (31.3 per cent) than in urban areas (15.8 per cent) (MoFP- PED and NBS, 2019, p.11).

Local groups are an important resource for addressing livelihood challenges in rural communities. In development research, the role of local self-help groups in the global South is widely recognised when it comes to empowerment (Badejo et al., 2017; Gaas, 2019; Juja, 2014) and poverty reduction (Ellis and Mdoe, 2003; Ghosh, 2014). In Tanzania, their contributions might not show in the monetary poverty indicators, as they often focus on getting access to assets rather than income as a local measure of prosperity (Howland et al. 2021, p.67). Different groups, under a wide banner of self-help or mutual help groups, including women's groups, agricultural groups, traditional *upato* loan groups, which have been common since pre-independence, and the more recent and well-established models of village saving and loan associations (VSLAs), all typically provide rotating loans, which are common ways to get access to diverse assets like livestock or equipment (Green, 2018; Rodima-Taylor, 2013; Tripp, 1994). In most group models, members are expected to contribute cash and time in alignment with the groups' regulations. The cash is then re-distributed to members through rotating loans and support in emergencies.

While groups are often self-organised, their formation has also been encouraged and financially supported by the Tanzanian government. Additionally, international and local non-governmental organisations (NGOs) use local groups and community-based organizations (CBOs) as a means to promote economic and social empowerment (Dill, 2009). However, while self-help groups are often efficient in initiating and maintaining local development, state involvement is necessary for poverty reduction and to increase citizens' capacities in a broader scope (Ghosh, 2014, p.443). The self-help groups, thus, can substitute for the insufficient state provision of services and safety nets, and rather than engaging in claim-making or demanding services from the state, the self-help groups often align with the ideas central to Tanzania's development ideology, namely contributing to their own development, *maendeleo* and helping each other, *kujisaidiana*, (Green, 2012; Kilonzo et al., 2020; Matunga, 2022; Mercer, 2002).

To capture self-organising in such situations characterised by insufficient state delivery, poverty and limited livelihoods, the article uses a conceptual lens of inclusive citizenship (Kabeer, 2005; Lister, 2007; 2008). We define inclusive citizenship as kind of citizenship from below (Kabeer, 2005), as membership, participation, and recognition in a variety of locally organised communities rather than primarily as membership of a state. It is composed of both belonging and livelihood enhancement and has both inclusive and exclusive elements. Thus, inclusive citizenship potentially manifested in self-help groups does not primarily focus on citizens' rights nor holding the state accountable (see Stokke, 2017), even if is affected by the legal and political context of the state for citizenship and poverty reduction.

In our contribution, we focus on inclusion and exclusion as two sides of the notion of inclusive citizenship, where the criteria for inclusion are locally negotiated (Lister, 2007; Stokke, 2017). We define self-help groups as a form of local organising where selected members voluntarily come together and collectively combine their efforts to address socio-economic challenges. We ask in what ways exclusion takes place in inclusive citizenship defined as membership of and participation in self-help groups, and further, how the groups themselves might be excluded from addressing poverty and exercising citizenship in their broader environments. We analyse the patterns of exclusion using research material from qualitative interviews, group discussions, and observations with groups in three villages in Mpwapwa District in Tanzania.

The article proceeds as follows. We first articulate our argument for understanding self-help groups as potential arenas for inclusive citizenship, particularly in the context of Tanzania, and justify our analytical focus on the patterns of exclusion. Then, we introduce the methods and study context, and after that, proceed to presenting our findings concerning exclusion. In conclusion, we discuss the implications of our findings for understanding inclusive citizenship in the context of poverty and provide suggestions for those involved in the design of development interventions.

### **Self-help groups as potential arenas for inclusive citizenship**

In what follows, we argue that local self-help groups can be considered as potential avenues for inclusive citizenship if this is understood as a combination of membership, recognition, participation, and livelihood enhancement, and further, articulate our interest in investigating the dynamics of exclusion in their practices. Overall, the concept of citizenship has multiple meanings in the literature and providing a single definition would be a 'hopeless task' (Shachar et al., 2017, p.5). Traditionally, citizenship has referred to the relationship between an individual citizen and a state based on a certain social contract determining the rights and responsibilities of both (Melber et al., 2022). However, recent citizenship studies have argued for a broader understanding of citizenship in reference to membership of a variety of communities of citizenship (Clarke et al., 2014; Isin and Nyers, 2014) and further, have discussed citizenship in terms of identity and belonging (Yuval-Davis, 1999). In a conceptual

synthesis, Stokke (2017) identifies four dimensions of citizenship: membership, legal status, rights, and participation. Membership captures belonging in diverse communities, legal status covers the more precisely defined membership in a particular state, rights concern the set of citizens' rights expected to be formally guaranteed by the state, and participation means being part of public discussion at diverse levels, including the immediate community.

With focus on citizenship as membership and participation, in this article we draw on the notion of inclusive citizenship (Kabeer, 2005; Lister, 2007), which we suggest has four intertwining elements. First, the notion of inclusive citizenship is based on the principle of bottom-up exploration of membership and participation in the context of poverty or limited livelihoods. Both Lister (2007, p.49) and Kabeer (2005, p.1) argue for empirically grounded analysis of lived citizenship especially of those on the margins of society, to 'shed light on what inclusive citizenship might mean' from their standpoints (Kabeer, 2005). Exploring inclusive citizenship as belonging and participation starting from the community rather than state perspective is especially relevant in contexts where, despite the existing legislation, the state might not be able to sufficiently guarantee the basic rights nor provide the necessary services or economic safety nets for its citizens. For example, Anderson et al. (2022) show how in the context of authoritarian states, citizens use several 'under the radar' strategies, including forming local institutions to address their livelihood and social protection needs. Overall, in our understanding, inclusive citizenship emerges from bottom-up practices located in certain enabling or restricting circumstances provided by the state.

Second, inclusive citizenship in such contexts focuses, in Stokke's (2017) vocabulary, on the dimensions of membership and participation in more immediate communities rather than equal status or rights vis-à-vis the state. Lister (2007, p.53) argues that inclusive citizenship, especially in the context of poverty, is not only about formal rights but also about recognition in reference to cultural and social membership, belonging and identity. Participation, for its part, can refer to being a 'good citizen' at community level (Stokke 2017, p.196), participating in public deliberation, solving joint challenges, and contributing to community issues (Bananuka et al., 2022; Kilonzo et al., 2020). Therefore, while the notion of citizenship is often attached to 'acts of citizenship' (Isin and Nielsen, 2008), instances where citizens claim their rights, or citizen engagement (Gaventa and Barrett, 2012) that emphasises holding the state accountable, inclusive citizenship also encompasses local organising not directly engaged in claim-making (Kabeer, 2005). Such local organising often takes place among those experiencing poverty, and who thus are constantly struggling for inclusive citizenship (Lister, 2008).

Third, in the context of poverty, inclusive citizenship characterised by membership, recognition, and participation must be combined with everyday improvement of livelihoods. As Ahimbisibwe (2022) argues, 'a poor citizen cannot advocate' and thus, citizen agency inherently requires the satisfaction of some basic livelihood needs. While the local organising of poor people to engage in collaborative activities

to address their livelihood challenges can also build their collective capabilities to address injustices (Deveaux, 2021, p.23; King, 2015), the initiatives to combine citizenship formation and poverty reduction are rarely able to address the fundamental basis of poverty and politics (Hickey, 2010). Moreover, as Kabeer (2005, pp.95–97) argues, inclusive citizenship in postcolonial contexts has an inherent economic aspect; the membership and belonging in diverse communities of kin, religion, or ethnicity, also encompass economic responsibility over other members.

Fourth, while the notion of inclusive citizenship resonates with the overall agenda of ‘leaving no one behind’, the extant research has also emphasised the exclusive sides of the concept. For instance, Stokke (2017) argues that one can be excluded from some dimensions of citizenship while included in some others, and Lister (2007, p.49) holds that the notion of citizenship is simultaneously inclusive and exclusive. Both suggest a contextual character of the criteria for inclusion and exclusion. More generally, post-colonial contexts, such as Tanzania, reflect the exclusionary nature of the concept of citizenship. Acknowledging the Eurocentric origin of the concept, Bhambra (2015) argues that the entire notion of citizenship as known today was constituted through colonial processes of excluding the ‘others’, and Boatcă and Roth (2016) show how citizenship in the context of coloniality is inevitably unequal. Accordingly, Kabeer (2005, p.95) and Robins et al. (2008) argue that the individual-based notions of citizenship with certain legal rights do not necessarily correspond to socio-cultural systems in the global South.

Based on the above, we define inclusive citizenship, in the contexts of poverty and limitations in a state’s capability to guarantee rights and social protection, as follows: a bottom-up membership, participation and recognition in a variety of locally organised communities; enhancing belonging and livelihood improvement; and having both inclusive and exclusive elements. Such bottom-up inclusive citizenship does not primarily focus on claiming for rights and holding the state accountable while is shaped by the legal and political contexts.

In Tanzania and elsewhere, locally organised self-help groups present important forms of organising to address development issues. The literature shows how self-help groups have contributed to development through income generation (Galab and Chandrasekhara, 2003; La Ferrara, 2002b), financial inclusion (Brown et al., 2015), and poverty reduction (Ellis and Mdoe, 2003; Ghosh, 2014). Moreover, they have contributed to members’ capacity-building (Gaas, 2019; Teshome et al., 2014), women’s empowerment (Badejo et al., 2017; Gaas, 2019; Juja, 2014; Teshome et al., 2014; Tesoriero, 2006), the creation of social capital (Aikaruwa et al., 2014; Nichols, 2021) and socio-economic development (Juja, 2014). Generally, self-help groups provide opportunities to participate in various socio-economic activities, to achieve empowerment and contribute to improvement of well-being (Gaas, 2019; Nichols, 2021).

Local groups and associations have been extensively used as development intermediaries and popular platforms for delivering development interventions by

governments and NGOs to enhance sustainability, especially in South Asia and sub-Saharan Africa (Anderson et al., 2014; Fafchamps and La Ferrara, 2012; Gugerty et al., 2019; Sinha et al., 2006). In Africa, CARE, an international NGO, launched its first formal savings group programme with a self-help group approach in Niger in 1991. Other NGOs, including Catholic Relief Services, Plan International, Oxfam, the Aga Khan Foundation, World Vision, and Pact introduced savings group promotion programmes across the continent (Odell, 2011, p.4). Some NGOs and governments in sub-Saharan Africa provide some backing to self-help groups through government extension agents. However, most governments have not created explicit policy frameworks designed to link self-help groups to financial or public institutions (Gugerty et al., 2019; Odell, 2011). In Tanzania, the history of self-help groups dates to pre-colonial times (Rodima-Taylor, 2013), but they continue to play significant roles in development, nowadays often supported by governments or NGOs (Aikaruwa et al., 2014).

While being means of economic empowerment, self-help groups also provide a platform for inclusive citizenship, as they allow communities to exercise membership and participation. Self-help groups can potentially provide a new voice and agency for the vulnerable poor (Gaas, 2019, p.27) or spaces for advocating for social justice (Devreaux, 2021). However, while self-help groups are potential avenues for inclusive citizenship, they have their own patterns of exclusion. Members can be excluded if they are not able to contribute, they might be self-excluded from pursuing membership, or they might drop out if they do not feel they get equal benefits (Sinha et al., 2006). The already existing local income inequalities affect possibilities to participate in group activities in the first place (La Ferrara, 2002a), and there is a tendency for members to leave groups when they have achieved sufficient independence (Fafchamps and La Ferrara 2012, p.716).

Furthermore, there are limitations to expansion of the impact of self-help groups in covering issues wider than their immediate environment, and in addressing the more fundamental causes of poverty and insufficient state delivery through exercising citizens' claim-making. In contrast, in Tanzania, the state mobilises groups and provides support in the promotion of communities' ability to take charge of their own well-being, rather than demanding their rights from the state (Mallya, 2009, p. 107). In this way, self-help groups connect with the national development discourse of *maendeleo, development* (Mercer, 2002, p.5), to contribute to which is among the main motivations articulated for establishing and joining self-help groups in rural areas (Kilonzo et al., 2020; Matunga, 2022). This idea is rooted in Tanzania's famous state-building policies of familyhood and self-reliance, *Ujamaa na Kujitegemea* (Nguyahambi et al., 2020, p.73), used in the fight against the three enemies of development, namely poverty, ignorance, and disease (Jennings, 2007, p.71). Therefore, the local self-help groups in Tanzania provide avenues for inclusive citizenship. This is done not only through local membership and livelihood improvement, but also as ways to participate in and strengthen state's development discourses revolving



around self-reliance rather than around guarantees of civic, political, and economic rights of the citizens by the state.

### **Study context and methodology**

The research material was collected in Mpwapwa District in Dodoma Region. Dodoma is among the poorest regions in Tanzania, partly due to droughts associated with deforestation and soil erosion affecting livelihoods (World Bank, 2019) and resulting in low production of both crops and livestock. Mpwapwa District is inhabited mainly by Gogo, Kaguru, Tiriko and Hehe people, all Bantu-speaking ethnic groups. The latest available National Population and Housing Census from 2012 indicates that the district had a total population of 305,056, of which the majority, 80 per cent, lived in rural areas (URT, 2013). The major economic activities include livestock-keeping and farming, practised on a small-scale basis for their livelihoods, and accounting for about 95 per cent of the district's income (URT, 2012). The main food crops are maize, cassava, beans, bulrush, millet, and sorghum. Major cash crops are groundnuts; sunflower, sesame and pigeon peas, and the main livestock include cattle, goats, donkeys, sheep, and chickens. The production is normally low due to drought, leading to the persistence of poverty in the area. The prevalence of poverty is associated with low levels of income, unemployment, under-nourishment, and poor health services (World Bank, 2019), which lead communities to search for alternative sources of livelihood and survival, including the formation of self-help groups to support each other.

The study employed a qualitative research approach. As a result of a mapping exercise, three villages, Lupeta, Inzomvu and Mbori in Mpwapwa District, and, three groups, one from each village were purposively selected to partner in this study. All selected groups had at least five years of experience. They were self-organised, thus not initiated for instance by any NGO project. The groups from Lupeta and Inzomvu villages had 29 and 26 members, respectively, and they operated as a Village Community Bank (VICOBA), a micro-finance model where members voluntarily contribute for saving purposes, internal loans, social events, and community support (see Green, 2018). Moreover, one group from Mbori village was composed of 12 women involved in the cultivation of a variety of vegetables for both food and cash. The first author stayed in the villages between May and July 2020, interacted with participants in their households, and participated in group activities such as meetings, social events, and group projects in their real-life settings. In addition to participant observation, in-depth interviews were conducted with a total of 35 members of self-help groups from the villages of Inzomvu (15), Lupeta (11) and Mbori (9). Focus group discussions (FGDs) involving six to 10 people were also conducted with each group. Additional key informants' interviews were conducted with three village leaders (VEOs) and one district community development officer to capture their opinions on the self-help practices. The number of groups and research

participants was relatively limited, and they function as illustrative examples of some of the existing practices and patterns.

The Kiswahili language was used in all the discussions and interviews because it is fluently spoken and used daily by the group participants. The interviews were transcribed and analysed based on the Kiswahili expressions, and only the direct quotes used in the article were translated into English. A thematic analysis under the main topic of 'exclusion' was conducted. As a result, two broad themes were identified: patterns of exclusion in the practices of self-help groups and patterns of exclusion of the self-help groups from their wider environments. In what follows, we will present the findings for both themes.

### **Findings: patterns of exclusion in the inclusive citizenship practised in self-help groups**

The self-help groups presented arenas for inclusive citizenship by offering possibilities of membership and participation to address socio-economic development issues together with other members. Membership in the groups was portrayed as having been significant as a means both to improve one's livelihood and to learn new ways to address joint issues (see Matunga, 2022). However, there were also some patterns of exclusion. In this section, we will discuss the patterns of exclusion, first within the practices of self-help groups, and second, within the groups' relationships with their wider environments.

#### ***Exclusion in achieving and maintaining membership in self-help groups***

Two main sub-themes concerning the exclusionary patterns in the practice of self-help groups were identified: exclusion in the process of establishing self-help groups and exclusion from the already existing group membership. The self-help groups under study were formed voluntarily without initial incentives or encouragement from the authorities or NGOs. In the process of establishment, shared interests and goals were discussed. However, not everyone in the community could join, even if they had expressed their interest. In the initial stage of establishment, the selection of members was conducted based on certain criteria set by specific groups. These included, for instance, having a family and a recognisable residence in the village, as well as exercising good conduct, being respectful, trustworthy, and hardworking. Moreover, the ability to attend meetings, pay contributions, make regular savings, and promptly repay loans, was considered. These patterns of exclusion were similar to what Sinha et al. (2006, p.44) observed in Orissa India, where during the formation of self-help groups, poor women who could not meet the criteria or afford the cost of participation were rejected. In our case, groups also set a fixed number of participants, ranging from 10 to 30 members. After reaching the maximum number, new members were not accepted unless some old ones were dropped out. The maximum number of

participants was often learned from the NGO models that had been used to promote village-saving groups in other villages. For example, CARE international suggested that for easier management, groups should have a maximum of 30 members (Anyango et al., 2007; Maliti, 2017).

Even after establishment, groups set regulations concerning the expected financial contributions that further excluded those who could not afford to pay regularly. As one of the research participants stated:

Many people like to join groups that perform well like ours. However, the registration fee for us is 100,000 TZS (appr. 43 USD). We also calculate the cost of the projects we have so far, including other important contributions. As such, people cannot afford to join. We have decided to set the costs deliberately high, because of the progress we have made so far and the assets we own as a group, including chairs, and the ongoing construction of our office building.

Some groups decided that they would not allow new members to join, except when a current member passed on and was replaced by the next of kin. For example, two of the women self-help groups with more than 10 years of experience argued that they could not 'afford' to take new members, as a newcomer would need a lot of time to learn and to reach the capacities of the current members. However, these groups were ready to assist and advise others in forming their own groups but were exclusive with their own already established one.

In addition to those who could not afford the group contributions, youths seemed to be categorically excluded from joining in the first place. As one of the research participants explained:

Many youths, males and females, are not honest and patience enough to stay in one place ... In the past, we had two youth members male and female in our group. They obtained loans 150,000TSH (appr. 65 USD) each, total 300,000 TSH (appr. 130 USD) and disappeared from the village without repayment. We reported the issue to the village government authority (...) When they returned to the village after some years, they were forced to repay the loans by the village authority. Since then, we have not been interested in recruiting youths. They normally try to establish their own groups but many collapse.

In line with the perceptions of the group members, a key informant interview at the district level described youth groups as 'stubborn and troublesome' in regard to repayment of loans they had received from local government sources. For example, according to the informant, it was 'three or four times more likely' for a women's group to receive government loans, compared to the youths. In that vein, youths are excluded from opportunities at the community level because of a wide variety of untruthful patterns of behaviour attached to them. At times, their poverty is even deepened when the common failure to pay back loans leads to confiscation of their assets.

Moreover, at the community level, men were excluded from many groups that were exclusive to women. In the discussions, two groups argued that they did not

want to accept men as members as they were *wakorofi*, troublemakers. For example, in the FGD in Lupeta village, it was said:

We had men in our group some years back, they were impatient, troublemakers, and not attentive to others. They used to borrow money but delayed repayments. Whenever they requested loans, they would demand to have them immediately before the other members already in the queue. As such, after the end of the loan rotation cycle, we decided not to recruit men anymore.

After the successful establishment of groups and consolidating memberships, certain patterns of exclusion from the group practices are possible. Among the main reasons cited for excluding a member from a group was the perceived inability to contribute cash, failure to participate in group activities, and showing no progress in the livelihood activities. While the self-help groups are typically established for pooling resources to better address the livelihood challenges (Aikaruwa et al., 2014), some members remain poor despite the group efforts. In a group discussion, the following reflection was made:

Women take opportunities to join self-help groups for loans to engage in various small businesses. However, their capital and income are low, so they purchase minimal shares hence have low savings.

Based on the interviews, the loans to establish small businesses for most women were limited: the capital was usually so small that it hardly improved their living standards, and as such excluded them from broader poverty reduction. In resonance with Sinha et al.'s (2006) observations, the size of loan was not determined by what was needed to establish something new, rather by a usually very low estimate concerning the capacity to repay. As one research participant in Lupeta village reflected, continuous low purchasing power was one of the impediments to development in the area, resulting in many people being poor.

Moreover, the process of addressing poverty in self-help groups was slow, because of their low capacity to cater for the needs of members. For example, two of the saving groups were not able to provide loans to all willing members because of limited collections, and most of the members were waiting in a queue list. This is especially problematic when a sudden need arises, for instance due to disruptions in agriculture. As a group leader said:

Sometimes we have limited cash collection, especially during the beginning of the rotation when demand for loans becomes high, and we must wait for loans in a queue. Sometimes we may have an emergency that requires an immediate solution, for example, treatment of sickness. Then we consider the situation and ask members to favour the ones in most need, so they get the loans first. However, sometimes it happens that we can have problems that affect us all at the same time. For instance, a

pest infestation that require immediate control because we all depend on agriculture, but we cannot get loans on time (...) This can cause big losses, leading to poverty.

In addition, to tackle the low capacity of self-help groups, some members join more than one group in order to obtain several loans. However, depending on the use, they often end up borrowing from one group to repay to another, leading to a situation that one participant describes as follows:

Due to limited funds in groups, some members join many groups, borrow cash from all the groups and fail to maintain them. As a result, they borrow cash from one group and repay to another one without making any visible change to their situation or improving the living standard of their family.

Groups also discussed the patterns of participation in the meetings and for decision-making on their activities. Then interview participants reflected that individuals with greater wealth and better organisational skills often got to decide on the new group initiatives, excluding and silencing the ideas of others. In line with the study by La Ferrara (2002a, p.251), more well-off members have a greater influence on the decisions, which can exclude others from sharing their views or opinions about group activities that could best contribute to achieving their objectives. Sometimes ideas led to losses due to the inadequate participation and competencies of all members. For example, in Lupeta village, one participant, herself experienced in pig-keeping, introduced this idea and convinced others to undertake a project in one of the group meetings. The project was established even though some members were not ready or knowledgeable enough, and they suffered the loss of their piglets or could not participate in the first place.

From another perspective, failures in diverse livelihood projects were attached to particular challenges of members in utilising the opportunities offered by groups to increase their income. One of the participants reflected on a group initiative concerning pig-keeping:

We know each other well, some members in our group have not changed their mindset yet, thus, they are left behind in terms of development. They continue selling their labour. As such, sometimes they fail to purchase shares for savings and loans, and even hardly have enough food to eat. (...) As a result, they continue being poor and helpless, and finally leave the group. It happened some years back, two members left our group due to such a situation. Similarly, we still have some members with no businesses and minimal savings. As such, they receive meagre loans and mainly contribute towards community basket funds for social events that cannot improve their economic situation. Wanabaki nyuma kimaendeleo, meaning, they are left behind as regards development.

Given the general opinion illustrated in the quote above, some members also chose to exclude themselves from some group activities due to their economic situation. Another member of the group where the pig-keeping project was introduced reflected:

I do not own any assets or even chicken, I am engaged in selling my labour occasionally, *nafanya vibarua*, to obtain cash for family needs and group contributions. We are keeping pigs in our subgroup, where each member is given a piglet. However, I cannot afford to keep the piglet because of low income for preparing a pen, buying feed, and paying for veterinary services.

In a similar vein, in a case where a group had secured external funds, the poorest group members could not obtain large enough loans from the group because of their low savings. As a result, they felt excluded and deprived of their rights. As one member, who chose to exclude herself from the loan offered, said:

When our group obtained a loan from Mpwapwa district council, I did not have the right to get a loan like others within the group. Members discussed matters during meetings and made the decisions based on buying shares and savings, instead of looking at my contributions to the community basket and my participation in writing proposals for the loans. We all participated and contributed equally to the whole process until we managed to obtain the loan. We were assured we would obtain equal amounts. However, after getting funds those with low shares received very small amounts. For example, I received 10,000 TSH (appr. 4.30 USD) only, which was too low to start the business. I decided not to obtain the money and just kept quiet.

When one of the group leaders was further asked why, in the above-mentioned case, they did not provide the same amount of loans obtained from the district council equally to all members, she explained:

This is a loan we are required to repay on time to build trust for another opportunity. If you give to someone who is not engaged in any business and has very few shares in the group, it will be difficult for the group to repay on time. According to our rules, group members' savings determine the amount of loan they can obtain. For example, you can only borrow an amount equivalent to three times what you save. If you have 5,000 TSH (appr. 2.15 USD) as your savings, you only get 15,000 TSH (appr. 6.50 USD), thus, other members sometimes do not have more savings for more loans.

Based on the accounts above, some members are excluded from obtaining loans due to low economic status despite their active participation in self-help groups. The incident shows how the group regulations concerning loans based on savings applied also to the instances of additional external funding. However, those with low savings complained, feeling they were excluded not only from loans but also from getting a deserved dividend at the end of the rotation, where some members sometimes got very small amounts, or even nothing. The rules set by self-help groups on getting loans or dividends according to what individual members saved are exercised in most of the saving groups. As Green (2018, p.8) quotes, the guiding principle of VSLAs in rural Tanzania is: 'You buy shares, you borrow'. In a similar vein, the study by Maliti (2017, p.328) in Dar es Salaam revealed that such rules were followed, and members only borrowed three times the amount they saved. Therefore, the poorest

individuals may not be able to afford the costs of participation, or to save an amount that might help to get them a loan large enough to improve their situation (La Ferrara, 2002a, p.251).

However, the self-help groups involved in this study, in many instances, did not exclude the poorest members, despite their inability to contribute cash. Likewise, members did not exclude themselves from participation. Rather they remained in the groups for social benefits but excluded themselves from livelihood efforts. In addition, poor members participated in the meetings where they contributed. They were supported by the group in times of sudden emergencies such as illnesses. Moreover, a self-help group involved in gardening activities explained that they have equal dividends after selling their produce as they consider that everyone contributes an equal share of labour and cash, and thus, nobody was excluded from participation nor gain.

Overall, the social aspect of the groups was important, and groups also constantly distinguished themselves from other groups and those not belonging to any group. Keeping group issues internal was considered important, and breaking the confidence of the group was seen as a legitimate reason to exclude members, as explained by one of the participants:

It happened some years back that some members in our group were not confidential enough; they were telling other people about our collections and operational secrets. We identified them and gave a warning and a punishment of not having loans for three months. One member dropped out of the group.

In conclusion, when we look at the general patterns of exclusion related to practices of self-help groups, especially in entering and maintaining membership, the importance of the economic status of the member played a vital role, as each member was expected to be able to pay needed contributions, or to save and pay back loans when that was among the activities of the group. The economic status was, however, combined with characteristics such as trustworthiness. General groups such as 'youths' and 'men' were categorically excluded, due to some previous bad experiences. Therefore, access to self-help groups was enabled mostly for women with steady sources of income, family, and good reputation, while those who did not meet such criteria were excluded. In a similar vein, the economic status and competence at the beginning influenced the gains members could get, and the voice they had in the decision-making. While the rules and regulations discussed seemed to be quite harsh, at times, it also became clear that poverty alone was not a reason to end anybody's membership if they proved to be good and trustworthy otherwise. Hence, they could exercise inclusive citizenship notwithstanding members' economic status if other criteria of 'good citizenship' were met.

***Exclusions in groups' relationships with the wider environment***

Despite the exclusive patterns identified, the self-help groups examined provided an arena for inclusive citizenship in terms of participation and membership, in support of belonging and livelihood improvements. In this section, we discuss the ways in which exclusions occurred vis-à-vis the wider scale of inclusive citizenship; that of groups' relationships with wider environments such as the households, village community, and the socio-economic system wider than a particular group, which all were connected in one way or another, with the idea of *maendeleo*.

Membership of the groups was individual. However, especially in the women's groups the participation in the groups supported the inclusive citizenship of entire families and households in terms of livelihood. Furthermore, the group membership of wives and mothers affected the gender dynamics in terms of financial contributions and decision-making in the households. As one of the participants said regarding the implications of group membership:

Before joining the group, life was not easy because I did not earn enough money to support my family due to poverty. However, as we have established a group and started gardening, I can now obtain income and contribute to my own family and the village development. However, I still need to work hard in fighting poverty that still prevails in our community, holding people back from *maendeleo*, development.

While participation in the groups could contribute to the steady improvement of the livelihood of a family, the loans could also be used for immediate needs such as paying for school-related costs for children, purchasing household assets, and paying back loans taken from other groups. As discussed in one of the focus groups:

We obtain loans from self-help groups for income to solve various livelihood challenges such as educating children, paying hospital bills, establishing small businesses, building houses, paying loans, expanding or purchasing farmland, livestock, clothing and furniture. In general, loans are for development, *maendeleo*, to fight poverty, *kupambana na umaskini*.

The discussion indicated that such short-term uses of the loans from the groups within the family and household were, nevertheless, understood as development. Especially, using loans to purchase assets could be perceived as increasing prosperity and wealth status (see also Brockington and Noe, 2021).

Participation in the groups also strengthened the inclusive citizenship of women within the households. A key informant from Lupeta village reflected that because of their participation in groups, 'women now contribute to household income and commit more to family responsibilities'. On one hand, the increase in income and economic ability strengthened women's position in the household as they did not depend entirely on their husbands to cover the family needs, On the other hand, in some cases the ownership of assets or the land purchased, and the decision-making



concerning the use of the loans remained with the husband despite the wife having been the member. Therefore, the exclusive tendencies of the patriarchal system might have hindered the inclusive citizenship of women despite their new status as a financial contributor. In most cases, self-help group members helped their spouses to understand the group activities to get their support, and to facilitate joint decision-making within households.

In relation to the village communities, the self-help groups often functioned as examples of ways to enhance *maendeleo*. For instance, other communities observed the successful groups, and imitated, for instance, the engagement in small businesses as an additional source of income rather than depending on food crop production. The participants reflected on how the *maendeleo* showcased by the groups involved elements such as having adequate food, educating children, improving housing, expanding the farming area, and purchasing furniture and assets such as a TV, mattress, bed, livestock, land, and so on. One of the participants described the significance of the self-help groups for the village as follows:

Before these self-help groups in our village, people were very poor, pleading for food aid and other necessities. However, now we are fighting against poverty, an receive no more food aid. Many people now have improved livelihoods, though others are still living in extreme poverty due to their low capacity. (uwezo mdogo)

Furthermore, members of self-help groups participate in many village development activities, often initiated by the village leaders. In such activities, the groups exercise inclusive citizenship as contributors to the village community. In addition, some groups have set aside a basket fund to care for less privileged members of the village community such as orphans:

We normally participate in providing labour, materials, and funds for the construction of school buildings, toilets, and the drainage system for wastewater management. We also have the basket fund to which we contribute weekly to care for the needy orphans in the village. However, we cannot provide for all their needs because of our low financial capacity.

An additional way in which self-help groups were considered as contributors to village development was that in the frequent occurrence of community development initiatives, there were requirements for double contributions from the individual members; first, as an individual member of a household and second, as a member of a group. For example, in the case of a funeral, group members are obliged to contribute the 500TSH required from every family, and then as a group member, to be involved in the cooking. Additionally, when a member falls sick, the other members first contribute cash according to the group agreements, but then must also contribute through the village community for their names to appear in the village records of those having contributed.

While the groups were included as important contributors to the village community development, there were some patterns of exclusion when it came to groups' access to financial inputs and institutions, as well as decision-making in environments wider than their group. These exclusions hindered their engagement in larger-scale activities and their ability to address fundamental root causes of poverty. One of the patterns was frequent exclusion from the 'target groups' of diverse government and NGO programmes. When it came to loan schemes, grants, training, or access to facilities to meet, groups often felt excluded if they did not meet the specific eligibility criteria. During discussions, one of the groups complained that they requested the loan from the district council three times but were not successful since they were 'not in the list of target groups, women, youth, and people with disabilities'. Similarly, a key informant interview confirmed that government loans are confined to those listed target groups only. Even so, not all the targeted ones are reached due to the limited funds allocated to each village.

The challenges related to the exclusion from financial institutions, especially from banking services, even if in some cases the amount of cash the groups were collecting and storing were significant. For example, in case of the VICOBA group, the meetings were usually conducted in a family house belonging to one of the participants, where also the cashbox was kept. Some groups used to meet outside the village government's office compound, sometimes inside the small office room, or church building. In these cases, groups carried their cashbox openly to their meeting place. Such a practice can attract theft, especially towards the end of a rotation ranging from six to 12 months. For example, the box can contain 5,000,000 TSH (appr. 2180 USD) to 15,000,000 TSH (6533 USD) depending on the groups' capacity. One of the group leaders explained that they heard about the theft of a cash box with a lot of money from one group in the neighbourhood village. She continued to explain how at the end of the rotation, they would even spend the night in the cashier's place making calculations and distributing savings or dividend to members, which again could attract robbers. One group in the study area experienced a theft, where all the collections of 8,000,000 TSH (appr. 3,430 USD) were stolen with the cash box, despite having three different members keeping the keys as is typical practice in VIKOBAs (see Green, 2018, p.11).

Nevertheless, the groups considered access to a bank to be too challenging, even if all participating groups had a bank account. The procedures or bank transactions, according to the explanations of the groups, were too bureaucratic and costly. The banks were located far from the villages, in Mpwapwa urban district, and any cash withdrawal would have required three signatories to travel there. In addition, a group had to write a request letter to the bank and channel it first through the Village Executive Office and district Development Office for approval to withdraw the money. This process would delay the effective use of money.

Therefore, while some examples from elsewhere praise the ability of self-help groups to connect people with banks and financial institutions (Anand et al., 2020;

Baland et al., 2008; Gugerty et al., 2019; Juja, 2014; Tesoriero, 2006), in our study villages the hurdles associated with the use of banks continued to exclude groups from such use. The groups said that they had opened bank accounts mainly to fulfil the requirements of loan applications from the government or grants from donors. A key informant from the district level explained:

We do not advise people to join groups for loans, or open bank accounts. Rather to establish groups to mobilise their own resources for development, such as starting income generation activities. We only advise the groups to open a bank account after meeting the criteria for receiving the loans.

Finally, while self-help groups could provide avenues to gain new capacities to potential citizens engagement for gaining capacities for citizenship engagement, the increased influence in decision-making was manifested only at group and household levels. Most members of self-help groups said they gained confidence, leadership experience, knowledge, and management skills through their participation in the groups. However, they also reflected, after being prompted, that participation in political decision-making and contesting for decision-making positions even at the village level, would require powerful individuals who could get support from the communities. The self-help group members did not feel they had such power and therefore were (self)-excluded from the process of making use of their new competencies other than their own groups. Furthermore, even if self-help groups had a significant role in contributing to the development initiatives in the villages, they were not officially represented in any decision-making organ in the community, and overall, were excluded from the political decision-making at the community level, not to mention the upper governance level such as district or region. In parallel to being excluded from the official decision-making, their contributions revolved around enhancing their own and community *maendeleo*, rather than adopting a role of citizens who made demands and claimed from the decision-makers.

## Conclusions

The main contribution of the article was the analysis of the dynamics of exclusion in the practice of self-help groups in rural Tanzania, which were conceptualised as potential arenas of inclusive citizenship (Kabeer, 2005; Lister, 2007), defined as a combination of membership, participation, and livelihood enhancement in local communities (Kabeer, 2005; Stokke, 2017). The findings showed patterns of exclusion, first, in the practices of self-help groups, and second, in groups' relationships with their environments. In establishing groups, certain criteria related to wealth and trustworthiness were used to decide who was eligible to join in the first place. During group activities, those who could not frequently contribute money and time or who did not have adequate skills to realise the planned activities, were easily excluded, either by group decision or by self-exclusion. In relationship with the

communities, self-help groups were considered inspiring examples when successful in their livelihood improvements. Nevertheless, these improvements in the groups could lead to increased expectations for members' contributions to village development activities and social events such as burials. Generally, participation in self-help groups and investing in the received loans resulted in improvements in livelihoods, small businesses, and agricultural practices. However, issues such as the immediate circulation of loans for school fees, medical treatments and paying back loans taken from other groups slowed, or even reversed the pace of livelihood improvement.

The self-help groups contributed to local livelihood improvements, but due to their lack of engagement in the decision-making outside their own groups, their influence was not extended towards addressing the causes of poverty, demands for justice or holding state accountable. Therefore, while being arenas of inclusive citizenship in reference to local memberships and participation, groups also consolidated their relationship with the state as promoters of their own development, *maendeleo*, in alignment of the state policy in Tanzania (Green 2000; Becker 2019). Thus, the inclusive citizenship vis-à-vis the state manifested in realising state ideals of good citizens, while remaining on the margins when it came to inclusive citizenship addressed through advocating for realisation of rights related to membership in the state.

While the number of cases we examined was limited, our conclusions on the obstacles for inclusive citizenship in self-help groups and CBOs resonate with previous studies in other contexts in Tanzania (Dill, 2009; Kilonzo et al., 2020; Mercer, 2002). The findings remind us that small-scale citizens' initiatives to improve their livelihoods and strive for inclusive citizenship in the context of poverty, are also exclusionary themselves, and further, can be excluded from the wider political and economic engagement. In order to meet the Agenda 2030 commitment to 'leave no one behind' it is essential to understand such realities and practices. Without addressing the exclusionary barriers, it will be hard to contribute to achieving the broader national development goals and SDGs. Nevertheless, the self-organised groups as part of the existing social fabric in rural areas and address issues relevant and significant for the life situations of their members, form solid local platforms for undertaking a wealth of initiatives to end poverty and widen inclusive citizenship.

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