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BACK TO THE ROOTS; A NEW SOCIAL POLICY AGENDA FOR THE WELFARE OF THE ELDERLY IN RURAL TANZANIA: THE CASE OF BUKOBA DISTRICT

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ACADEMIC DISSERTATION

To be presented, with the permission of the Faculty of Social Sciences of the Universityof Helsinki, for public examination in Auditorium XII, University Main Building, on 20th June, 2013, at 12 noon.

Helsinki 2013

DEDICATION

This doctoral thesis is dedicated to all Tanzanian elders in the rural areas, Haya-African elders in particular. You're the holders of indigenous knowledge. This is why, African continent is widely known for its rich sources of indigenous knowledge and related technologies. The knowledge is embedded in the continent's cultural and ecological diversities. Africans have used it for many generations to solve various developmental and environmental problems.

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ABSTRACT

This thesis explores the extent to which the current Tanzanian Social Policy takes into consideration indigenous African cultural sensibilities for the social security of the elderly in a rural setting. This has been addressed in four scientific papers, which build on the first hand ethnographic data I gathered from Bukoba rural district over a period of six months 2010/2011. The first article discusses African Indigenous Knowledge and Social Security of the Elderly in Rural Tanzania: The Case of Bukoba Rural District. This article examines the development of social policy in Tanzania since the country got her independence in 1961. However, the article indicates that the development of social policy in Tanzania has been determined by economics and politics (Tungaraza, 1990; Mchomvu at el, 1998) as opposed to social considerations that take into account traditional knowledge and viability of traditional livelihood options for groups, including the elderly.The second article illustrates how the elderly struggle to negotiate their cultural space through symbols, rituals and traditional practices. I have problematized the concept of cultural space in relation to the Haya-African livelihood of the elderly. As part of my contribution to the social sciences, I have critically interrogated the concept of cultural space to highlight inter-generational conflicts and tensions between Hayan elders and their young generation. In doing so the second article demonstrates the extent to which inter-generational tensions are (re)producing the space that supports the livelihoods of the Hayan elderly in a globalizing world. As a result, the indigenous social safety nets need revitalized. The third article deals exclusively with traditional agricultural practices within the mainstream policy framework of neo-liberalism and the welfare of the elderly. The fourth paper addresses issues around indigenous language, specifically Ruhaya and its relevance to both the ontological and epistemological roots of indigenous knowledge.

The policy makers in Tanzania as in many other post-colonial African countries have neglected, and sometimes completely ignored, the significance of indigenous knowledge as preserved in rural communities that constitute over 70 percent of the population. As a result, the policy framework of the country lacks input from grassroots communities specifically on issues around old age and social insecurity. Accordingly, indigenous livelihood options and traditional social safety nets, which have sustained rural African communities for years, have suffered greatly. This is a result of policy formulations, exclusively based on alien culture in relation to local people in villages. Most of these social policies have tried for several decades to implement the modernization project which has marginalized all forms of traditional practices and local knowledge since its inception in western countries. The main intention of the project is to modernize the rural African communities for poverty eradication and to improve socio-economic development. Yet the situation of rural African societies has deteriorated greatly and villagers are stuck in a cycle of abject poverty, which defies the logic of many years of development aid and the efforts of aid workers from western countries. The rural African elderly have suffered the most. Numerous studies have been carried out to learn about the predicament of rural peasants in Africa, yet the situation leaves much to be desired. This is

partly attributed to the fact that, most of the studies have used perspectives, which view African societies largely from the western frame of reference.

As a contribution to the body of knowledge of rural studies in contemporary African societies, the author of this PhD uses the African perspectives of rural studies and provides a different theoretical perspective rooted in indigenous African cultural sensibility of welfare programs for the elderly. This perspective recognizes the ideological theoretical approach in the effort to revitalize an experience from the historical period in which national romantic ideas influenced strongly the creation of national identities. It is assumed to have relevance since the Tanzanian nation misinterpreted its initial ideal efforts to build on its own heritage of Ujamaa, which drew some ideas from the cultural heritage of indigenous societies. In a similar vein, the author locates the theoretical insights within the recent academic debates, which several scholars have described as "African Moral Economy". Here this thesis contributes by showing the potential vitality of rural economies as they have proven to be resilient to the on-going global economic crisis. It has shown the re-emergence of a similar type of economy in various parts of the world, such as South Brazil, USA, Philippines and in some member states of European Union. What has changed is what conceptual historians describe as conceptual change. The concept recently introduced in western academic literature is "social economy".

In addition to the above theoretical reflections, the thesis discusses whether public funded welfare programs for old people in developing countries are the best option, or private welfare programs are a feasible option. Drawing upon experiences and examples of Haya-Africans, the author argues in favour of introducing public funded welfare programs, cash transfer model for the elderly in rural communities. The Haya society, like many other ethnic groups in Tanzania, practices provides traditional livelihood such as traditional fishing, agricultural practices, community business activities and indigenous environmental conservation methods. These indigenous livelihood options can be supported by right government policies, incentives, legislations and transformed into semi-formal traditional welfare schemes. In doing so the indigenous livelihood options conform to the requirements of public financed welfare programs. Moreover, the thesis reveals in the empirical findings that indigenous knowledge is an indispensable asset for meaningful and sustainable rural development in contemporary African societies.

In Conclusion, the thesis postulates that utilization of indigenous knowledge in social policy development in Tanzania is possible. But the author urges more research on indigenous societies in Tanzania for easy consumption and utilization by policy makers. The author urges also the government to mainstream indigenous knowledge to national educational system.

ACKNOWLEDGEMENTS

I am profoundly thankful to the almighty God without whose grace; this doctoral thesis would not have been accomplished. Similarly, many individuals and institutions have helped me in one way or on other to complete this work. First and foremost, I wish to express my heartfelt gratitudes to my two supervisors, JP Roos, Emeritus professor of social Policy University of Helsinki and Marja Liisa Swantz, professor (h.c.) of social anthropology & former Director of the Institute of Development Studies University of Helsinki.

As far as academic life is concerned, these two distinguished and vastly accomplished scholars touched me with their patience, undivided attention, tireless efforts, constructive criticisms, mentoring and encouragements in a manner that will have permanent and profound impacts in my professional life. For example, it is still amazing to recall the speed at which despite her honourable age, Marja Liisa Swantz managed to read countless drafts of my PhD proposals, numerous draft papers and many draft articles and provide me with very constructive and deeply enlightening criticisms. There is no way I could satisfactorily address her insightful comments, but more important, she allowed me to unconditinally access her home archive and her library.

On a personal level, the two supervisors firmly stood by my side, even when the going got tough. They were more helpful when the availability of University funding for PhD research became a genuine obstacle. I was privilleged to be hosted by professor Swantz's family in Lahti for three months in 2012 when I shared her home with her husband, Rev, Dr. Lloyd Swantz and sometimes her children and grandchildren. During my stay, I continued to enjoy, albeit in an informal setting, some highly educative discussions and exchanges of ideas rooted in her several decades of research and development work in Africa and Tanzania in particular.It was that time that I got inspired by her theoretical underpinnings. "It is harder to finish a task than to start it" so it is said and no doubt due to her many years of experiences, professor Swantz knew this reality better than I did. Accordingly, she generously invited my dear wife Maria to stay with her in Lahti during my busiest time towards the end of my PhD. Being close to my wife, Maria and getting her emotional support as well as peace of mind turned out to be a very powerful force that re-energized me alot in the writing of my PhD thesis. I may not have enough words to express my thanks, but in short professor Swantz played multiple roles; as my mentor, my teacher (mwalimu), my guardian, my friend and most importantly, as my honourable bibi to whom I could express myself very freely.

I owe a debt of gratitude to Adjunct professor of urban studies University of Helsinki, Dr. Annika Teppo, whose constructive criticisms and early intellectual support at the begining of my doctoral studies, especially in refining my PhD proposal were of great

language and at times into English language. Interpretation of Ruhaya into Kiswahili was also done by my friend Philemon Kakulwa for whom I am thankful. Mr. Kakulwa heads a non-profit, non-governmental organization dedicated to advocating the rights of indigenous fishing communities in Bukoba district. In his capacity as a local activista, he provided me with insighful comments and perspectives on my field data.

I am indebted to the elderly who were my key informants. Without them truly this PhD thesis could not have been produced. That is why, I dedicate this dissertaion to them. I was particulaly humbled by their acceptance to welcome me unconditionally into their homes and lives without fear or secrecy. Contrary to my expectations, they immediately realized that my research was partly an attempt to preserve the local knowledge for their community development, welfare of the elderly and for future generations. This opened a door for me as a researcher to be accomodated in their normal village life and sometimes they would take time off other chores to share their experiences with me and welcome me into their homes, farms, forests and to their family shrines or sacred places, "olwanga".

In this way, I observed and learnt in a friendly, but informal, environment from my key informants as they showed confidence in me to disclose their intimacy of their lives. This included personal, private family and communal related matters around issues to do with rituals, symbols, sacred places and live perfomance of rituals in forests and sacred place and sometimes at their family shrines. In short, issues to do with Haya-African worldview, local cosmology, withcraft and indigenous belief systems are always contentious matters in the public sphere dominated by modern religious traditions, namely Roman Catholic, Lutheran, new Independent African pentecoastal churches and Islam. I partly attribute this confidence the elderly had in me to my late partenal grandfather "Mwami" Evarista Kashaga, who was well-known in Kagera and Bukoba district in particular, but also one of the early successful businness men who grew coffee since the 1930s. Mzee Evarista Kashaga earned the title "Mwami" from the local chief of the area and he was widely respected and recognized as an influential person in Bukoba district.

It is difficult to mention all my 120 elderly key informants by name but few deserve a special mention. I am grateful to Mzee Leonard Mjaki (82 years) who lives in Nshambya village near Bukoba town. Mr. Mjaki accompanied and introduced me to the only suriviving local chief of Ihangiro in the Kanazi village, "Omukama" Petro Nyarubamba, who was installed as a local chief in 1958 and died at the age of 82 years, two months after I interviewed him. I count myself as the lucky researcher to have seen the former local chief at his local palace "ekikale". The experiences and procedures we followed before meeting the local chief as we were guided by our companion Mzee Mjaki have made invaluable contributions to my understanding of indigenous people. For these wonderful Haya statemen, I wish to express my deepest sense of appreciation and may the almighty soul of chief Nyarubamba rest in eternal peace.

I am also grateful to Mzee Christian Matabu in the Katuruka village, Maruku. This 92 old man could remember well and walk and talk. He shaped one of my focus group

did this in addition to helping me by taking care of our big extended family. I thank my mother Angelina Kashaga for touching me in very special ways. In addition to her words of encouragement and unshakable confidence she has had in me since I was young. She prayed for me on daily basis. Whenever I encountered impediments I recalled one of her most favourite Bible verses from the Book of Luke: 10:19. Through this verse, my mother reminded me that, although both visible and invisible forces could fight and conspire to make sure that I don't finnish this academic journey, it made me realize that I had the divine powers to trample over them and emerge victorious.

Last but in no way least, I would like to thank my dear wife Maria Nimrod Mkemwa who is my best friend and my source of happiness. Maria came into my life at an opportune moment. The two of us got married when I was about to give up my studies. Her unyielding emotional support and encouragement energized me to accomplish the most challenging part of my PhD work, namely publications in international scientific journals. There is no doubt in my mind that without the company of this beautiful and a well-trained legal mind, I would have taken far more time to finish this work.

ABBREVIATIONS

URT: United Republish of Tanzania
GG: Geschichte Begriffe Grungbegriff
HIV: Human Deficiency Syndrome
AIDS: Acquired Immunal Deficiency Syndrome
NGOs: Non-governmental Organizations
IK: Indigenous Knowledge
ASDP: Agricultural Sector Development Program
UDSM: University of Dar es Salaam
DUCE: Dar es Salaam University College of Education
GDP: Growth Domestic Product
NSGRP: National Strategy for Growth & the Reduction of Poverty
MKUKUTA: Mkakati wa Kukukuza Uchumi na Kupunguza Umasikini Tanzania (Kiswahili acronomy for NSGRP)
PFM: Participatory Forest Management
PMO: Prime Ministers Office
BUNGE: National Parliament of United Republic of Tanzania
DODOMA: Capital City of United Republic of Tanzania
GOF: Government of Finland
GOT: Government of Tanzania
FINNIDA: The Finnish International Development Agency
BOT: Bank of Tanzania
IMF: International Monetary Fund
WB: World Bank
WTO: World Trade Organization
EWURA: Energy and Water Utilities Regulatory Authority
PPF: The Parastatal Pensions Fund
NSSF: The National Social Security Fund
GEPF: The Government Employees Provident Fund
PSPF: The Public Services Pension Fund
LAPF: The Local Authourities Pensions Fund
NHIF: The National Health Insurance Fund
ILO: International Labour Organization
OSSREA: The Organization for Social Science Research for Eastern African
ESRF: Economic and Social Research Foundation
VASTUU: The Finnish Graduate School for Social Policy
DSM: Dar es Salaam
K/Njaro: Kilimanjaro

CONTENTS

LIST OF ORIGINAL PUBLICATIONS

 This thesis is based on the following publications:

1. Kashaga F (2013): African Indigenous Knowledge and Social   Security of the Elderly in Rural Tanzania: The Case of Bukoba Rural District. This article has been published by African Review, Vol. 40, No. 1, 2013. University of Dar es Salaam, Tanzania.

2. Kashaga F (2013): The Haya Concept of "Space" and the Meaning of "Cultural Symbols" for the Welfare of the Elderly; the Case Study of Bukoba Rural District. This article is submitted for publication in the Tanzanian Journal of Population Studies and Development, University of Dar es Salaam

3. Kashaga F (2012): Neo-Liberalism, Agricultural Transformation and the Welfare of the Elderly in Tanzania: The Case Study of Bukoba. This article has been published in the UTAFITI Journal of the College of Arts and Social Sciences as special issue, Vol. 9. NO 1&2, 2012 University of Dar es Salaam.

4. Kashaga F (2011): Utilizing Indigenous Language in Development: The Case of Ruhaya in Kagera, Tanzania. This paper is a chapter, PP. 175-186 in the recent book called "VOICES" published by Madhav Books, India and edited by Professor, Anuradha Malshe, Mumbai University in India. ISBN 978-93-80615-05-9

1. INTRODUCTION

A recent report by the International Labour Organization (ILO) indicates that only twenty per cent of the global population has adequate social security coverage and more than half of the planet's population lack any coverage at all (ILO, 2012). This is why ILO is acknowledged for its role for promoting social policies that can avail adequate levels of social protection to all the members of society in both developed and developing countries, specifically social security that involves access to health care and income security in cases of old age, disability, chronic illness and other unavoidable human contingencies.

The World Bank and other global stakeholders of the dominant paradigm of the modernization have for several decades believed that most people in the world would end up being integrated into the modern economic system, which would provide employment opportunities and at the same time create a taxable society with an access to formal social security protection. However, the experience of developing countries, particularly in the Post-colonial African states and more recently in the developed countries has shown this to be increasingly difficult if not impossible. These experiences can partly be attributed to the on-going economic crisis in most advanced and industrialized western countries, whose population constitutes over 90 per cent of the work force in their modern economies. The on-going economic crisis has resulted in an unprecedented increase in poverty, compounded with massive unemployment rates in most western countries. This state of affairs in addition to the demographic shift of the ageing society has posed enormous challenges to the conventional thinking about social policy. The situation is more complicated today than before, because the number of vulnerable people in need of social protection has increased at unprecedented rates across western world. That is why the plight of old people in the developing countries needs to be looked at differently from the mainstream thinking.

The developing countries in Africa in particular are compelled to formulate their policies and legislations based upon self-reliance. It is proposed that such policies ought to promote, protect and take into consideration the indigenous livelihood options available in African rural settings. Several studies have shown concern about the ageing of the world's population both in developed and developing countries (Harper, 2000, Zaidi, 2008, ILO, 2012). Sarah Harper (2000:1-5) argues that, most of western countries have aged continuously over the past century due to an increase in the percentage of people over 60 years, but at the same time the number of those under 15 years has decreased. It is projected that in 2030 half of the population in Western Europe will be between 50 and 100 years (Ibid). On its part, the developing world as a block constitutes two-thirds of the world's older population, while the absolute numbers of older people is projected to double to reach some 900 million within 25 years (Ibid). The literature further indicates that, the African continent lags behind when compared with other regions in developing countries, such as Asia and Latin America. As a result, Africa's ageing population dies of

preventable deaths and is subjected to chronic rural poverty (Harper, 2000, Zaidi, 2008). In an attempt to study this state of affairs, this PhD thesis examines the elderly people in a contemporary post-colonial African society to explore possible policy interventions. The focus is on the Haya ethnic community in Tanzania. The motivation to embark on this research stemmed from the author's theoretical assumptions that one of the setbacks for rural development in Africa was poor institutional and policy frameworks, which tend to side-line the local people in grassroots communities and the elderly in particular. This is manifested in the country's social policy which is by and large urban based and thus only provides partial coverage of specified entitlements to small number of retired persons or pensioners (Mchomvu, Tungaraza, Maghimbi, 2002). That is why, in recent years in Tanzania, there have been several initiatives carried out by the local civil society organizations in collaboration with "Help Age International" to advocate the need for the government to institute the universal non-contributory pension scheme for the elderly especially in the rural areas.

However, the efforts of the civil society actors and aid workers have so far proved futile. One of the reasons could possibly be the fact that these local actors are not backed up by a well-defined, comprehensive and inclusive social policy rooted in indigenous cultural values inspired by rural grassroots communities. Instead they operate within the hostile policy framework based on a western cultural context. That is why, this dominant western tradition attributes the development of social policy either at the level of economic growth or political factors (Tungaraza, 1990, Cutright, 1965, Wilensky, 1975, Castles and Mc Kinlay, 1979) as opposed to social considerations that take into account indigenous cultural sensibilities that are manifested in traditional livelihood options for groups such as the elderly (Kashaga, 2012). As a result, the current Tanzania policy framework has resulted in many unintended negative consequences, not only for traditional livelihood options to the people in rural communities; has it also weakened the traditional social safety nets which are based on kinship and clanship social relations. These social relations are the bedrocks of the traditional social security systems that have sustained rural communities in Africa for over the years (Bossert, 1987, Mwami, 2001). It is important to recognize that traditional African social security systems were and, in many contemporary rural communities, still are interlinked with indigenous knowledge systems.

It is widely known that Africa has rich sources of indigenous knowledge and related technologies. The knowledge is embedded in the continent's cultural and ecological diversities. Africans have used it for many generations to solve various developmental and environmental problems. Several studies have shown that indigenous knowledge and technologies in Africa play fundamental roles in biodiversity conservation, natural resource management and traditional medicine (Mascarenhas, 2004:3-9, Ylhaisi, 2006:194-219, Rantala, 2013:3). According to UNESCO, the concept "Indigenous knowledge" refers to the way of knowing that includes the understandings, skills and philosophies developed by societies with long histories of social interaction with their natural environment. For rural communities traditional knowledge informs decision-

making about crucial aspects of daily social life. UNESCO recognizes that this knowledge is inherently embedded in local people's culture that constitutes the total ways of life expressed in their vernacular languages that describe the systems of classification, naming, management of natural resources, directives for social interactions through indigenous institutions and mechanisms that are shaped and influenced by rituals and other spiritual cults. That is why many scholars have urged African societies to tap into their rich cultural heritage for possible meaningful social development of their societies (Mbiti, 1967:1, Swantz, 1986:9, Kibira, 1974:8). In this regard, Mbiti (1967:1) argues that, "to ignore indigenous African beliefs, attitudes, traditional values and cultural practices can only lead to a lack of understanding of African behaviour and problems"; Swantz states that, development is a cultural process, implying that meaningful development must be aligned with people's culture and their symbolic interpretation of social life while Kibira (1974:8) emphasizes that, "not everything African is evil," meaning that even the so-called witchdoctors may have nothing to do with witchcraft. In short, these scholars emphasize a proper understanding of indigenous culture as a precondition for social development of African societies. This implies that Tanzanian social policy needs to be liberated from foreign domination. From this follows that indigenous knowledge is crucial for such liberation, as it can co-exist with other modern approaches to social life and community development.

Apart from UNESCO, several African scholars have researched African indigenous knowledge to provide a number of definitions of the term. For instance, according to Hilde Van Vlaenderen (2000), Paramaganda Kabudi (2004:34) defines "traditional knowledge as the knowledge which comprises proven ancient, original and distinctive customs, conventions and routines which represent the culture of a particular society based on its origin in ancient history". Similarly, Ossai B Ngozi (2010: 2) asserts that "Indigenous knowledge (IK) is attached to the social and cultural fabric of the community, institutions, social relations, rituals, symbols and local spiritual cults". He argues that IK is not codified and user friendly for replication outside its original cultural context. However, he contends that it represents an important component of global knowledge on development issues. In a similar way, the World Bank (2004) asserts that indigenous knowledge is the local pathway to global development. This is expressed in a big volume document, marking its five years of indigenous knowledge for development programs in third world countries. In this regard the former World Bank president, James D. Wolfensohn argues that knowledge is not the exclusive domain of technologically advanced societies and so poor people in developing countries should be empowered not as recipients of knowledge, but as contributors and protagonists of their own knowledge and development (Ibid).

This shows clearly that there has been a growing global trend of recognition of the potentiality and role of indigenous knowledge in development, especially in developing countries. But several studies indicate that even though IK is widely acknowledged for its vast potential to unlock the rural development in Africa, it is not adequately protected, promoted, researched and utilized in most African countries (Kabudi, 2004, Mascarenhas, 2004, Gila, 2004, Ossai, 2010, Kashaga, 2012). This increased interest in indigenous

knowledge supports the detailed analysis in the four scientific papers that constitute this PhD thesis. However, the author reiterates that one of the fundamental reasons that have contributed to the marginalization of African indigenous knowledge stems from the modernization school. Since its inception in western countries the modernization project in Africa has been bent on wiping out all forms of traditional knowledge and cultural practices with an illusion of transforming primitive African societies into modern western life-style societies.

This is also reflected in various educational systems in most African countries, which adopted western standards and values. That is to say, the pedagogical methodologies together with ontological and epistemological issues of knowledge acquisition are by and large in favour of western knowledge systems other exclusion of indigenous knowledge. That is why Professor Goiran Hyden (1980:1-2), one of the proponents of the African Moral Economy debates to which this thesis seeks to contribute, in his book titled, "Beyond Ujamaa in Tanzania: Underdevelopment and an Uncaptured Peasantry", expressed that the production of knowledge about Africa was dominated by a Western perspective, as both Marxism and Liberalism were western by origin (Hyden, 1980:1). He postulated that irrational economic choices based on unique African traditional cultural practices and behaviour hampered the efforts to transform rural indigenous societies into modern western life style societies. He coined the term "economy of affection" to refer to the subsistence economy predominant in many rural communities in Tanzania and Africa in general (Ibid). This partly explains why neither Marxists nor Neo-liberal scholarship have helped African researchers to uncover the wealth of indigenous knowledge that has accumulated in rural communities for generations.

In line with the above, Tanzania is a good example because, since the early years of independence, specifically in 1970s, the high calibre academics at the University of Dar es Salaam were mostly pre-occupied with underdevelopment narratives, dependence theory and other approaches rooted in the Marxist tradition as counter-perspectives to the western imperialism, neo-colonialism and globalization within dominant development theories. These two opposing schools of thought dominated the production of knowledge in Tanzania and Africa in general for several decades after independence in 1960s. As a result, development issues were narrowly viewed from historical injustices and the continuity of the colonial legacy through Neo-liberal policies and globalization. The effect of this pre-occupation obscured scholars in most African universities, Dar es Salaam, University in particular and prevented them from focusing on developing home-grown ideas ; new African centred methodological research approaches and from developing alternative development narratives rooted in the rich cultural heritage of the African people. This explains why Ujamaa philosophy as developed by Nyerere, which by and large drew much of its inspirations and underpinnings from African traditional culture, was not supported by research and intellectual inputs of scholars at the University of Dar es Salaam. Due to this intellectual vacuum many outside and inside experts alike ended up rebranding Ujamaa as idealism and not fitting to Karl Marx's point of view of socialism, which was predicted to evolve in most advanced and industrialized western capitalist

countries. Ujamaa in Tanzania was not based on communism or socialism in a Marxian sense, it was an African invention of a uniquely developed narrative based on ideals of African philosophical foundations of social life as summarized in Ubuntu philosophy. Thus, the Ujamaa development narrative owes much to its founder Julius Nyerere who is an embodiment of indigenous African leadership in modern times. In a similar vein, it should be recognized that Ujamaa was born largely out of African historical experiences and it epitomizes how indigenous knowledge can be combined with western scientific knowledge to produce the hybrid that can function as a development narrative.

The Ujamaa experience reinforces the author's standpoint that, indigenous knowledge can co-exist and has co-existed with scientific knowledge or western knowledge. However, there have been several attempts to distinguish the two in a manner that make one superior to the other. That is why the author asserts that the modernization agenda was narrowly conceived and fought a wrong battle with a potential ally for African development. This means that if the modernizers had attempted to create synergies between indigenous knowledge and western knowledge from the beginning of independence, the results would have been different. This is justified by a few examples from African countries, where local knowledge was combined with scientific knowledge for community development. The European Union in 2010 issued a report on social protection for inclusive development as a new perspective on EU co-operation with Africa. This report indicates that only those African countries that applied a community-based approach parallel with modern scientific interventions succeeded and the programs proved to have long term sustainability. For example the report shows that the community-based health care services in Rwanda, Ghana and Uganda had remarkable outcomes with very little financial assistance from EU countries. On the contrary the experience of other western funded projects in many African countries leaves much to be desired in that they lack sustainability.

Many Finnish researchers have made significant contributions to understanding the role of the community-based knowledge and initiatives in linguistic studies, especially in environmental conservation and mitigation of the climate change in Tanzania. For example, Ylhaisi, Jussi (2006:1-13) shows how the traditionally protected forests and sacred forests of Zigua and Gweno ethnic groups in Tanzania have benefited from indigenous knowledge and local beliefs so much so that the ecosystem in those forests has remained unpolluted. Another example comes from a very recent study by the Finnish researcher Salla Rantala (2013: 9-16) who demonstrates, that despite of hostile policy framework, which tends to exclude indigenous people's ownership of natural resources, the local people continue to play a major role in community participatory forest management. This is evidenced by local inhabitants of the East Usambara Mountains in Tanzania (Ibid). Similarly, Swantz & Tripp, (1996) argue that the local artisan fishermen, who were not only marginalized in the fishing activities along the coastal area, but also were ill-equipped with traditional and rudimentary fishing tools, were the main producers of fish for both coastal market and Dar es Salaam the commercial city of Tanzania. These local artisan fishermen were well-trained fishermen from Mbegani Fisheries development

centre, which was funded by the Norwegian development agency NORAD. This example reinforces the need to create synergies between local knowledge and western knowledge which in turn requires participation of the development workers in the activities with the local actors.

Against the above backdrop, the author brings up the need to go back to the roots. This implies that African scholars ought to not only produce home-grown development ideas, research methods, and African development theories but also to take advantage of available scientific knowledge and innovations for new narratives in African development. Specifically, African researchers ought to engage in research about indigenous knowledge for improvement of the social policies for rural communities. This requires taking into account important ontological and epistemological dimensions of indigenous knowledge. The author reiterates that indigenous knowledge is intrinsically bound up with the vernacular languages of local people. Thus, to effectively research the indigenous knowledge that has accumulated in many African rural areas over the centuries, vernacular languages should be part of the process. In a similar way, recently some researchers have recently been advocating the need to utilize the participatory action research in Africa and other developing countries. This research paradigm provides space for researchers to learn or acquire knowledge from their respondents as opposed to the dominant paradigm where respondents are looked upon as objects of research (Reason, P & Bradbury, H, 2007, Swantz, 2007).

The author does not intend to romanticize the African indigenous societies and knowledge as if they were static because indigenous culture like other world cultures undergoes social change across historical periods of recorded human history. But the social change must not be induced to the extinction of indigenous people and their traditional culture. That is why even in the western world where the modernization school was born, numerous indigenous people still exist, for instance in North America, Canada and Europe. The Sami people are known as the indigenous people inhabiting the Arctic area in the northern part of Nordic countries namely Sweden, Norway, Finland and the Kola Peninsula of Russia (Aikio-Puoskari, U & Pentikäinen, M 2001, Lehtola, V, 2002,). The Sami are the only indigenous people of Scandinavia recognized and protected under international conventions of indigenous people. The Sami are still attached to their ancestral land, which is the size of Sweden. These Nordic indigenous people still use their vernacular language, which is known as Sami language. Their indigenous knowledge is manifested in their traditional livelihood options such as coastal fishing, fur trapping and reindeer herding. The Sami people mostly live nomadic life styles and their famous means of livelihood is semi-nomadic reindeer herding. However, while several scholars indicate that the Sami people have undergone social transformation, they have still retained their distinctive cultural identity and cultural practices (Aikio, S, Aikio-Puoskari, U & Pentikäinen, Helander, J, 1994, Lehtola, V, 2002,).

In light of the above, modernization theory inadvertently created an antagonistic relationship with indigenous knowledge systems especially in the African context. Due to

this, it is reasonably safe to state that Karl Polanyi was right in his assertion that the idea to subject the society, people and nature to the logic of self-regulating market forces was utopian. He postulated that such an attempt was doomed to fail otherwise it would destroy the society, economy and the environment (Polanyi, 1944). This partly explains why the United Nations, global policy makers and other international actors have been recently advocating for the rights of indigenous people on the grounds of environmental conservation.

In 1992 the United Nations convened a conference in Rio de Janeiro Brazil, which produced the Rio Declaration on Environment and Development. The Declaration among other things demands that UN member states respect the rights of indigenous people who have co-existed with the natural environment since time immemorial. It requires the governments to institute policies of environmental conservations by taking into consideration the well-being of indigenous people. As recent as 2007, United Nations in its 61st session of the General Assembly adopted the Declaration on the rights of indigenous people. However, these international agreements and conventions have not been adequately adopted and implemented, especially in most African countries with their indigenous people and knowledge. This is reflected in the legal framework; it marginalizes the indigenous knowledge and it does not offer protection and ownership.

For example, the Copyright and Neighbouring Right Act of 1999, the Patents Act of 1987 and the Trademarks and Services Act of 1986, which govern intellectual property rights in Tanzania exclude indigenous knowledge. This explains why indigenous knowledge is stolen or plagiarized without acknowledgment to the community that owns it. According to Kabudi (2004), the Tanzanian legal framework is more aligned to the western capitalist system that is characterized by the classical approaches to development. He argues that classical approaches to development with individualism and absolute ownership of property oppose the communal ownership of property, especially vis-a-vis indigenous knowledge that still defines most of the African rural communities (Ibid). It has been argued that a new Intellectual Property Rights law recognizes and protects, not only the rights of an individual but also rights of communities as a whole; in particular their indigenous knowledge (Kabudi, 2004, Mascarenhas, 2004,). The author asserts that a law should demand an obligation on the part of users of indigenous knowledge to embrace the moral principle of fairness and equitable benefits with communities that produce and own the knowledge. In doing so, the synergy between western knowledge and indigenous knowledge will be realized. This would not only promote the status and value of local knowledge, it would also incentivize the policy making process for the well-being of the rural communities and the elderly in particular. However, the marginalization of indigenous knowledge in Tanzania is not only within a legal framework and educational system but a phenomenon that also permeates the whole social and cultural spectrum of the country.

I argue in this thesis that the central problem lies within the country's policymaking process as alluded to above. The thesis examines the possible utilization of indigenous

knowledge in Tanzanian social policy as a means for improving the welfare of elderly in rural areas. It is important to recognize that there is inherent relationship between indigenous people and indigenous knowledge. This means that there is no indigenous knowledge without indigenous people who are the holders and producers of that knowledge. Accordingly, in recent academic literature, "indigenous people" have created a discourse, which revolves around issues to do with identity and community development within the current global context of globalisation and modernity. Dorothy Hodgson deals with this issue in her study of the Maasai in Northern Tanzania. (See Hodgson, D, 2011)

2. THEORETICAL FRAMEWORK

This PhD thesis has been inspired by multi-disciplinary theoretical approaches centered on African perspectives of rural development. It draws its theoretical underpinnings from scholars of different intellectual traditions. This thesis seeks to contribute to "African Moral Economy". Furthermore, it draws its inspirations from the historical period in 19th century in Europe, when the national-romantic ideas influenced the creation of identities and histories. The rural communities played an important role in the creation of European national identities during that period.

This theoretical approach illuminates the empirical data gathered from rural communities and their preservation of the most valuable indigenous knowledge. This is more relevant today than ever before. While the world appears to have exhausted the conventional narratives on rural development in developing countries on matters pertaining to poverty, the situation has also deteriorated greatly. The on-going economic crisis which continues to spread and worsen around the globe, demands a more realistic and sensible rural development alternative narrative.

Rural communities in Africa constitute incredible assets. Unfortunately, however, these communities have for too long been neglected and subjected to social, cultural and economical oppression. Several scholars in the west have realized this truism and they are constantly engaged in the search for alternatives to the present global capitalist system. This follows from the fact that the mainstream opinion seems to doubt whether capitalism can survive in its present form (Amin, 2009). The proponents of the mainstream opinion point out the most visible unintended but negative consequences of capitalism that includes the widening gap as manifested in both social and economic inequalities globally (Stiglitz, 2012).

Accordingly, numerous researchers, global policy makers, activists, media pundits and scholars tend to advocate a type of economic system which provides social and economic justices for the majority. In particular, some researchers advocate for a fairer, ethical, kinder, greener, less unequal and more redistributive capitalism (Amin, 2009). This advocacy comes less than ten years since the concept of "social economy" became the subject of academic and policy discussions (Ibid). Western academic literature defines "social economy" as commercial and non-commercial activities mostly controlled by the informal sector or community-based organizations whose primary goal is to meet social and environmental needs as opposed to profit maximization (Amin, 2009).

Typical examples of these activities include provision by community-based organizations of affordable public nursery facilities to low-wage families in poor neighbourhoods by employing young mothers. Another example relates to making goods from recycled materials for use by low-income households. Other activities include

gardening and selling vegetables, fruits and small scale agro-products. There are numerous of these community-based activities that directly improve the well-being of local people in both rural and semi-urban areas depending on the social and cultural context. This type of engagement with economy was regarded as backward, primitive and immaterial to social development. In some instances, it was considered a temporary solution in communities that were constantly and systematically destroyed by markets and states. In the worst case scenario these activities were considered counter-developmental for pre-modern rural African communities (Hyden, 1980, 1983). For instance, Hyden (1980:9-15) describes the structural anomaly of rural African peasantry. Thus, the reffered anomaly is based on the nature of the indigenous mode of production that hampers the transformation of African rural societies into modern western life style societies.

To reiterate, it was inconceivable during the modernization school's peak in the 1980s for most scholars to expect social economy to contribute in any significant way to job generation, market formulation and wealth creation (Amin, 2009). However, since 2008 when the global economic crisis erupted, many governments around the world especially in developed western countries began to introduce legislation and policies to stimulate and support the social economy (Amin, Pearce, Cornwell, Cameron, Coraggio & Arroyo, 2009). This partly explains why since the economic crisis started that some African countries, Latin America, Asia and other developing countries have not been affected as seriously as their counterparts in western developed countries. One of the reasons is the existence of traditional economies which also, referred to as "moral economy".

The term "moral economy" is defined by Professor Goiran Hyden. He coined the concept "economy of affection" to refer to a moral economy which signifies an informal social network of mutual support, communication and human structured interaction based on blood relations, kinship and community, related to a belief system, the same cultural heritage and other affinities. The social network for mutual support is based on a principle of reciprocal relationship which is of vital importance in a subsistence economy (Hyden, 1983: 8). Hyden (2011:6) traces three origins of the concept moral economy and they are: Southeast Asia, Industrialized countries and Africa. In the case of Southeast Asia, Hyden cites the work of James Scott (1976) who studied the peasants of Southeast Asian countries. On industrialized countries, Hyden relies on the works of Karl Polanyi especially (1944) concept of "human economy". Polanyi in his conception of human economy uses the concept "embeddedness" to refer to the relationship that exists between nature, human society and free market (Polanyi, 1944). Regarding Africa, Hyden's work is contained in his book entitled "Beyond Ujamaa in Tanzania; Underdevelopment and an Uncaptured Peasantry" (1980). In this book he coines the term "economy of affection" which is widely used in literature to refer to "moral economy". This type of economy, as will be discussed in detail below, is fundamentally based on principles of reciprocity, subsistence and communal sharing for survival rather than profit maximization.

In the African context this type of subsistence economy is heavily influenced and shaped by the indigenous knowledge systems and traditional practices. After the Second World War during the advent of modernity, this type of economy was considered to be at variance with modernity in the western sense, and as a result, it was on the brink of disappearance. However, in recent years several western scholars have empirically demonstrated its re-emergence through social economy, both in developed and developing countries. For instance, (Graham & Cornwell, 2009) have shown how to build community economies in Massachusetts, USA as an emerging model of economic development. These Scholars argue that, the unique successes of two community organizations, The Alliance to Develop Power (ADP) and Nuestras Raices (NR, Our Roots) prove the effectiveness of community economies. The two organizations that operate in a semi-rural part of the state of Massachusetts have changed the lives of many through the provision of affordable housing, fair employment, and financial services for low income households, food security and small business development (Ibid).

In similar ways, The Community Economies Collective and Katherine Gibson (2009) provide another example of building community-based social enterprises in the Philippines through diverse development pathways. Gibson et.al (2009) discuss the workings of relations of interdependence between the natural and social environments, farmers and processors, shared community's resources and enterprises for rural based programs. These are built on diverse traditional practices of mutual assistance which result in collective initiatives. These initiatives directly improve the well-being of the local people (Ibid).In the same vein, Lechat Noelle (2009) argues that the exercise to collectively mobilize social enterprises in South Brazil, which are located in rural areas, require very little money. This implies community-based development programs thrive without any foreign aid or currency.This is revealed by the experience of the solidarity economy in South Brazil which shows the potential for rural communities to be organized within a development economic model rooted in local cultural heritage dependent on the utilization of the community's resources.

Due to the effectiveness between these rural community-based economic development models, the European Union in recent years has firmly supported the social and solidarity economy. For example, Lavelle & Jean-Louis (2009) indicate that the proportion of single-person households in Europe is on the increase, which parallels the rising number of single-parent families. Due to these demographic developments the inevitability of mobilizing community economic solidarity is the reality for many people in some European countries (Ibid). Thus, social loneliness and lack of family ties in times of economic hardship and social insecurity compel individuals to forge alliances and hence community solidarity becomes a more viable option. This explains why individualism, which is a creed of the current global capitalist system, cannot be sustained for a long time as was argued by Karl Polanyi (2001). The need for the government to protect citizens through proper policies, incentives, legislations, and regulations is of vital importance in order to integratet the markets, people and natural environment (Polanyi, 2001). Failure to do that with the illusions of modernizing the rural communities may lead to the

destruction of the entire economy, society and the natural environment (Polanyi, 2001). This partly explains why the modernization project has failed to transform the rural communities in Africa: the consequences of such transformations would lead to a total destruction of indigenous African societies, their rural economies and the natural environment.

In light of the above, there has been a growing recognition of the contribution of rural peasants or communities in contemporary music, arts, humanities, social sciences, literature, language and environmental science to mention but a few. The majority of nations in Central European embraced romanticism to undergird their 19th century emancipation movements. According to some scholars the rise of mass consciousness and nationalistic ideologies was based on organic models of community associated with nature, culture and language (Ferber, 2006, Berlin, 2001, Ferber, 2010). This helped to create grand narratives of national history that contrasts societies along linguistic and ethnic lines (Berlin, 2001, Ferber, 2010). Romantic poetry contained indigenous and ancient histories about culture and languages. After the Enlightenment, these ancient histories were preserved to the benefit of rural communities.

Taking Finland as exemplar the collection of folk poetry from the countryside eventually became the national epic, Kalevala. Drawing upon the writings of Elias Lonnrot and his predecessors, Urpo Vento (1992) equates the rise of a well-defined Finnish culture with that of Sweden and Russia. The study by Hannes Sihvos on Karelianism that specifies basic myths as recorded by Lonnrot provides the theoretical insights of the relevance of Kalevala to contemporary rural communities in Africa. The early field works on Kalevala runes indicate that, both oral and written sources in the rural communities were very important to modern Finnish culture (Ilomaki, H, 1992). African scholars have also recognized Kalevala as an excellent expression of the Finnish national spirit, identity and cultural heritage (Mulokozi, M. 1992, Sengo, T. 1992). Mulokozi (1992) recognizes the inspiration spirit of Kalevala and its potential to revolutionalize those African rural societies where indigenous knowledge and science are preserved in folklore and cultural heritage. Said source of inspiration is more likely to greater participation of rural communities and hence the social welfare especially for the elderly as the custodians of indigenous knowledge will greatly improve.

Against the above background, the inspiration from both national-romantic ideas and the experience of Kalevala are relevant to the subject matter of this PhD thesis. Europe and Finland in particular embrace the rural citizens as a source of knowledge. However, Tanzania and Africa have done very little to embrace the rural communities as one of their sources of knowledge. Accordingly, African countries have not included indigenous knowledge systems in their mainstream policy making processes. Among the reasons for marginalization and suppression of rural communities in Africa and Tanzania in particular is the predominance of western knowledge which is widely regarded as universal education. African scholars, policy makers and researchers ought to learn from the

experience of Europeans that during the reign of romanticism there were many scholars who teamed up with rural communities to create romantic poetry and national histories. Likewise in Finland, during the early field work of Kalevala runes, evidence shows that many educated nationalistic workers and Finnish researchers teamed up with rural peasants in Karelia.

I urge African scholars to capitalize upon the wealth of indigenous knowledge that has accumulated in rural societies over centuries. As some studies show, Tanzania's Ujamaa policy was a good start not least because it drew inspiration from valuable cultural heritage. In the early years after independence, Marxist thinking dominated the research agenda on indigenous societies and arguably undermined it. This can be partly attributed to the negative connotations that were attached to the field of anthropology that wasn't seen as a subject worthy of teaching at the University. Accordingly, anthropology as a subject was not taught at the University of Dar es salaam until recently when it was partially accommodated into the department of sociology. This PhD thesis locates the above theoretical insights within the context of the African Moral Economy. The moral economy theorists are grappling with the problem of underdevelopment of rural communities in Africa. To this end, I examine the central issues of this moral economy debate and its relevancy for understanding the predicament of rural communities in Tanzania.

Recent discussions on the discourse of development in post-colonial Africa have focused on rural development. Accordingly, the situation of rural communities in Africa has defied all kinds of local and international intervention. The rural peasants are struggling in the throes of chronic poverty and total stagnation in rural development. As a result, this has presented a challenge for researchers, global policy makers, development planners, media pundits and the donors' community (Kimambo, Maghimbi & Sugimura, 2011). In an attempt to investigate the under lying causes of the situation in post-colonial Africa, several scholars have engaged in academic debates surrounding"African Moral Economy".

As allued to at the beginning of this theoretical framework, the moral economy debate is critical to this PhD thesis. So far, the debate has moved through various phases. There was a time when the debate focused on contemporary perspectives of African Moral Economy (see Kimambo, Hyden, Maghimbi, and Sugimura, 2008). This debate has been extended to the current focus which provides a comparative perspective on moral economy: Africa and Southeast Asia (Maghimbi, Kimambo and Sugimura, 2011). This focus gives a comparison between the rural peasants in Southeast Asian countries and the rural peasants in Africa. The former have transformed their agriculture into a green revolution which has impacted on the lives of rural communities and reduced significantly rural poverty in those Asian countries, while rural peasants in Africa have remained stuck in a cycle of abject poverty and total stagnation (Ibid). As a result of this one school of

thought among moral economy theorists contend that, the lack of development in rural Africa is because of its unique culture exhibited in the dominance of moral economy.

Hyden (1980, 2011), one of the main proponents of this school attributes the stagnation of rural peasants in Africa to the economy of affection. Generally speaking, most ethnic groups in Tanzania have resisted abandoning their culture in the name for modernity. This is reaveled by many studies in the modern secular state of Tanzania. For instance, Professor Marja Liisa Swantz (1996) showed that rural villagers surrounding the largest city in Tanzania resisted from the outset to incorporate any form of imported value systems regardless of ideological stances, whether capitalist or socialist. She argued that the rural people especially the Zaramo communities along the coastal area never endorsed the so-called modernization and hence retained their traditional practices that helped them to create space for their own cultural continuity. Like the Zaramo, Haya village communities have remained strongly attached to their cultural roots and traditional practices inspite of powerful forces stemming from Christianity and the global capitalist system (Kahakwa, 2010, Byabato, 2010, Kashaga, 2012). This partly explains why Hyden argues that rural peasants in Africa are not captured and integrated into the global capitalist economy (Hyden, 1980, 1983, 2011). It is urged that failure on the part of rural communities to break away from their indigenous cultures contributes to a lack of development in Africa (Ibid). The economy of affection is counter-developmental, which requires eradication or transformation for meaningful modern economy to thrive (Hyden, 2011:45).

To reiterate, this moral economy theorist postulates that rural development will not be attained in Africa if indigenous culture is not changed to integrate fully the society into a commodity economy (Hyden, 1980, 1983, 2011). On the other side of the coin, several scholars have challenged the aforementioned school of thought on both ontological and epistemological grounds. For example, Maghimbi argues that peasant capitalism in Africa has developed organically from within, but the government has failed to put in place the right policies and incentives for its growth (Maghimbi, 2011:45). To postulate that rural African peasants are uncaptured within the capitalist system is illusive and moral economy is not the cause for the lack of development in those rural communities (Ibid). The recent ethnography on Haya-Africans by a western anthropologist clearly shows that the global capitalist system has penetrated into remote villages in Haya-land, Weiss (1996) shows that the Haya people are integrated into global market economic system so much so that they struggle to construct and deconstruct their social world through commoditization, consumption and everyday pactices.

In my recent ethnographic research, I showed that most villages in the Bukoba rural district have been forced into a commodity economy. As a result, the communal mode of production, which was essentially based on subsistence economy, has been weakened to the extent that there has been an increase in the individualization and nuclearization of family relations. These relations have undermined the clanship and kinship social relations which were bedrock of traditional social security of the elderly in rural communities in

Tanzania (Kashaga, 2012). This implies that the desire for the rural communities to retain their cultural norms, values and indigenous knowledge should not be interpreted as a failure to integrate into the prevailing socio-economic system. The same happens within other ethnic groups in Tanzania. For istance the Zaramo rural communities outside the city of Dar es salaam have continued to create their space for their cultural continuity. However, these Zaramo communities have changed their socio-economic conditions due to the prevailing commodity economy imposed upon them and the country as a whole (Swantz, 1996:137).

On another level, Sugimura (2004:24, 2011:33-36) argues that African peasants are unique and the moral economy of Africa has hampered the development of capitalism, while the moral economy of Japan has accelerated its development (Sugimura, 2004:24). This claim lacks solid empirical evidence, because the moral economy is the same in nature but practiced differently in various social, economic and cultural contexts as demonstrated in the examples of social economy discussed above. In trying to show the uniqueness of African peasants against their counterparts in Asia, Sugimura (2004:30-32) extends the concept of moral economy around issues of demographic differences. He argues that rural communities in Africa utilize their little community resources for consumption and reproduction not for further agricultural production. As a result, African societies can be described as communities for consumption rather than communities for production (Ibid). Sugimura further postulates that African societies value more extension of families or human reproduction over material production.This scholar seemingly suggests that African rural peasants are making irrational economic choices when compared with their Asian counter-parts. Sugimura's claim is thus similar to Hyden's on the "economy of affection". In defence of African rural peasants, Maghimbi (2011:50-51) challenges the above claims by showing that the population of Africa has decreased in the past five hundred years. Maghimbi argues that there are several well-established demographic theories that explain high fertility in sub-saharan Africa. This means that the Sugimura's assertion on reproduction and production is flawed.

However, there is no universal mode of production and reproduction, because each society has its own specific social and cultural context. The two modes are interdependent because the power to produce and the power to reproduce inhabit the same human body (Ibid). This implies the level of development of reproduction among peasants in Africa usually corresponds to the level of development of the economy (Ibid). Furthermore, Maghimbi argues that there are many places in rural African societies where the accumulated wealth has been used for further development and investment in agriculture. Examples include peasant capitalists in the Kenyan rift valley, plantations in Kilimanjaro and Babati in Tanzania (Ibid). Sugimura's thinking and approach to rural African peasants represents the conventional and common mistake among non-African scholars to over-generalize rural African communities as homogenous. This is clearly demonstrated as a major weakness in the work of many scholars of rural development studies in Africa (Seppälä, 1998:7-13).

Applying anthropological perspectives to village economies, Seppälä, (1998:7) argues that, the dominant tradition on rural development studies presents a rural African community as a simplified category of a homogenous and unchanging system (Ibid). This misrepresentation of rural African peasants and the idea of homogenous population have gone unchallenged for long time. As a result, rural communities in Africa have suffered greatly for many years due to flawed empirical underpinnings that have been informing policy makers, development planners and aid workers. This partly explains why the western model of development has failed not only to bring about rural development in Africa, but also to reduce poverty. Seppälä (1998:7) further argues that through the diversification and accumulation in rural Tanzania, local people have developed their own village economies informed by their cultural heritage and traditional practices. Seppälä provides evidence that rural African societies and Tanzania in particular, are not only heteregenous like any other societies in the world, but also make informed and rational economic choices based on their village economies. In this case, some village communities have accumulated wealth which has been reinvested in agricultural production and in other different economic activities at village level. That is why Maghimbi (2011:50-51) argues that peasant capitalism has developed organically in rural communities in Africa. In a similar way, Seppälä demonstrates that peasant capitalism exists in village economies in a diversified economic model rooted in African cultural heritage and traditional practices Seppälä, (1998:8-10).

The Haya society epitomizes rural peasants in Tanzania. These peasants have preserved indigenous knowledge which can be manifested in the form of Haya-oral literature, songs, myths, riddles, symbols, rituals, belief systems, traditional religion, cultural history, skills for subsistence economy and folklore. All these are useful to the development of social policy in Tanzania and for the well-being of the rural citizens, especially the elderly. On the contrary, indigenous knowledge as a whole is surprisingly not taken into account in the above academic debates, despite having the potential for improving social development. This partly explains why some moral economists have attributed the backwardness of rural peasants in Africa to their traditional culture and called for its eradication or transformation in order to modernize villagers (Hyden, 1980, Kimambo, Hyden, Maghimbi, Sugimura, 2008). Other scholars have challenged the position in favour of African peasants (Swantz, 1996:137, Seppälä, 1998:7-23, Maghimbi, 2011, Kashaga, 2012). In the final analysis, however, it appears that many contributors engaged in the debates are still trapped in defining African development in dichotomies of traditional vs. modern, informal or formal, Marxist ideology or Neo-liberal thinking. As a result, neither Marxist nor Neo-liberalist scholarship has helped to unravel the issues relating to the indigenous knowledge which is still preserved in many rural post-colonial African societies.

This thesis contends that the central problem in the debate is that it is framed wrongly within the contested discourse of modernity. Since its inception in western countries, the modernization project has been bent on wiping out all forms of indigenous knowledge and culture in order to emulate and imitate the former colonial masters. The modernization

project has failed to de-Africanize rural communities as demonstrated by the empirical evidence in this thesis. Despite powerful forces for over five decades, until the time of writing this thesis, the rural societies were still strongly attached to their traditional economy while practicing and cherishing their cultural heritage. Indigenous societies in Haya-land have defied external forces but have been subjected to chronic rural poverty resulting partly from a poor social framework. The Haya elders continue to struggle to survive while depending on increasingly weakening traditional social safety nets for their well-being.

To this end, this PhD thesis is comprised of four publications. For the coherent theoretical thinking the author has applied the same theoretical vantage point to guide the four publications. In so doing, this PhD thesis aims at contributing to two academic debates. I have contributed to the first academic debate on African Moral Economy as indicated in aforementioned discussion. Simultaneously, I have also contributed to the second debate which is based on the recent literature on old age and social security. Here there are two opposing groups in the debate. On the one hand, there are people who argue for publicly funded welfare programs in old age in developing countries. These proponents are led by the International Labour Organization (ILO), which has constantly advocated a universal, state-provided social security system (Harper, 2000). These proponents claim that the economic activities on the ground in many parts of the world are not in favour of old age and that productivity is on the decline. This is attributed to socio-economic change which causes traditional means of social security to succumb to hardship; hence the extended family relations in which children are not able to care for their parents in an increasingly globalized world (Harper, 2000, ILO, 2012).

On the other hand, since 1980s, the group led by World Bank challenged the above view point based on economic factors. These factors include low rates of economic returns, inadequate protection due to inflation which may lead to tax evasion. The World Bank further argued that social welfare makes children abdicate their responsibility to care for their parents due to availability of public social welfare programmes (Harper, 2000). In all the publications the position of the author is in favour of the ILO stance and the papers have provided empirical evidence grounded on solid theoretical framework to support the need to have public provision of universal social security systems for the elderly in order to supplement the available, but increasingly weakening traditional livelihood options in rural settings in Tanzania.

2.1 The Interlink Between Theoretical Framework and Articles

The articles have been briefly discussed in the introduction section to provide the general composition of the thesis. This section connects the articles and the theory that

undergirds them. This will also help the reader to identify both ontological and epistemological assumptions of the thesis. My basic research question is as follows:

• To what extent the current Tanzanian social policy takes into consideration indigenous African cultural sensibilities for the social security of the elderly in a rural setting.

This is dealt with in four scientific papers that have been built from primary ethnographic data. The first article deals with the development of social policy in Tanzania and indigenous knowledge. It indicates that the development of social policy in Tanzania has been determined by economics and politics (Tungaraza, 1990; Mchomvu at el, 1998) as opposed to social considerations that would more readily take into account traditional knowledge and viability of traditional livelihood options for rural communities, namely the elderly. I have used the experience of the European Romantic period and the Finnish experience of the Kalevala to highlight the importance of inputs from rural communities. I relate these theoretical insights to the African Moral Economy debate to argue that there is a need to take into account indigenous knowledge for development of social policy in Tanzania. In doing so, the welfare of the elderly in rural communities would greatly improve.

In the second article I apply the same theoretical vantage point to illustrate how the elderly struggle to negotiate their cultural space through symbols, rituals and traditional practices. I have problematized the concept of cultural space in relation to Haya-African livelihood of the elderly. As part of contribution to social science, I have critically interrogated the concept of cultural space to highlight the inter-generational conflicts and tensions between Hayan elders and their young generation. This was possible because of the theoretical discussions about African Moral Economy. As a result the article demonstrates the extent to which the inter-generational tensions are reproducing the space which supports the livelihoods of the Hayan elderly in ga lobalizing world. This implies that there is a need to further examine the creation of cultural space and to revitalize the traditional social safety nets of the elderly.

In the third article, I concentrated on agriculture which is the main source of livelihood for rural communities in Tanzania. This partly explains why the discussion of rural development in Africa has often times been argriculture-centric. However, in the article I have demonstrated how the current policy framework was hostile to rural communities in Bukoba district as is in many other ethnic groups in Tanzania. My fourth paper explores the possibility of utilization of indigenous language, Ruhaya, in the socio-economic development. This paper demonstrates the relevancy of indigenous language because it is tied with the ontological and epistemological roots of indigenous knowledge.

3. METHODOLOGICAL ISSUES

This PhD thesis is the product of the ethnographic research carried out over six months from 2010/2011 in the Kagera Region-Bukoba district, in Tanzania. The region shares borders with Uganda to the North, Rwanda and Burundi to the West and Kigoma and Mwanza Regions to the South and Lake Victoria to the East. The region was formerly known as West Lake Region. It was renamed Kagera Region after the Uganda-Tanzania war when Idi Amin attempted to annex it in 1978. The region takes its name from the Kagera River, which flows from Rwanda through northern Tanzania before it enters Lake Victoria to emerge as the Nile River. The map in Figure 2 shows all the villages and places that were involved in this study.

Bantu-speaking Haya inhabit said Bukoba district. These Haya-Africans were largely divided into two groups: "the Bairu" known for crop farming, especially bananas and; the "Bahima" pastoralists. In the pre-colonial regime local chiefs known as "omukama" administrated them. The local chiefs came from a few specific "Balangira" clans which produced local rulers. These clans were Bahinda, Wabito and Wankango. Their traditional belief system is based on tribal totems and on many deities known as abachwezi. Every clan is named after its founder and each has its own taboos, for example they are not allowed to eat a particular food item which is known to be clan totem, omuziro in Haya language. Also in each clan they have a special animal as a tribal emblem that is known as ekyerumuno. In their settings mothers and aunts taught their young girls about the domestic chores and how to become good housewives when they reached the marriage age and fathers and uncles taught the young boys. Marriage was forbidden between members of the same clan. This prohibition also covered members of the mothers' clans.

The Haya ethnic community, like many others in Tanzania depends upon indigenous social networks and institutions for their social protection especially during old age. These indigenous institutions and mechanisms that provide traditional safety nets for the elderly are based on kinship and clanship social relations and other forms of extended family relations. The current national social policy appears to cover the smallest percentage of the elderly in the country with small specified entitlements such as pension or access to Medicare for only a few. Since independence in 1961, Tanzania adopted various development policies in an effort to improve the well-being of her citizens and to foster national development. Yet the situation of the elderly in rural communities has deteriorated greatly and many die of preventable deaths.

The social and cultural context of the Bukoba people has changed in so many different ways since independence. As a researcher, it took some time to realize the diverse demographical differences of the people. The younger generation dominates the scenes of everyday life within urban areas while the older people are more dominant in rural areas. The informal sector is the main employer when compared with the formal sector. Most of the young people thrive in town due to informal or self-employment opportunities like bus and taxi driving, street vendors, just to name but a few. These kinds of jobs are less

suitable for the old people due fragility. Moreover, lack of a formal social security scheme to aid the senior citizens' survival in urban areas including the retired ones, is one of the reasons why they are concentrated in rural areas. In rural areas their living is fundamentally organized into livestock keeping and subsistence farming.

The official statistics indicate that the current Tanzanian social security schemes only cover five percent of the population, who are employed in the formal sector (URT, 2003). Out of these only small percentage goes to the retired people who enjoy meager resources as pensioners. In 2003, for the first time, the government enacted the policy known as "national ageing policy". The current administration has introduced a non-contributory universal access to health insurance for the senior citizens from aged 60 onwards. Yet, up to the time of my fieldwork, no attempt was made to realize the said policy countrywide. So far it benefits very few people; mainly those living in urban areas, while the majority of people in rural areas are still marginalized due to structural problems such as lack of electricity, infrastructures and many others associated with the rural sector in Tanzania. In a nutshell, the subsistence economy compounded with other structural problems is the reality that faces rural dwellers. As a result many rural citizens are still attached to their traditional ways of living.

Before I went into the field, I applied for my research permits from the relevant authorities. As a member of academic staff at the University of Dar es Salaam, I was entitled to a research permit at any time I wished to carry out any scientific study. I got the permit from the office of the Vice-chancellor and applied for the same from the office of Kagera regional commissioner through his administrative secretary. The permit from there allowed me to go down to the specific district to carry out my research. The Bukoba district commissioner and the office of Bukoba district Executive director issued another permit which introduced me to the local government authorities at ward and village levels respectively. Other issues of ethical considerations that were taken into account before my field work were the cultural values and consent of respondents to voluntarily participate in my research as informants. My research was not related to health therefore, I did not need a clearance permit from the National Institute of medical research (NIMRE). All my informants will remain anonymous except for where I got their permission to say otherwise. This ensures confidentiality of my informants, which is something of vital importance.

To ensure reliability of the data I had to confirm the stories from more than five old people from the same village and at other times from different villages. The stories were mainly about Haya-African cultural history, the belief system, traditional mechanisms & institutions, rituals, symbols, local cosmology and chiefdoms. There is some literature written about the Haya people in their traditional setting in Bukoba, but oral tradition was more prominent. This method of passing on knowledge and skills about customs, norms and culture of the Haya people from old generation to young generation has some limitations. Due to old age and rural poverty, some informants cannot remember well or cannot tell the same story accurately. This helps to explain why it was important to

confirm any data with more old people in different villages, which turned out to be a useful validation technique. More often than not there were some slight variations in terms of narrations, especially on issues related to their traditional beliefs and the role of the elderly. However, some studies conducted in the area like "TANU Ya Jenga Nchi" by Goran Hyden, "History of Bukoba" by Hans Cory, "Evangelization of Kagera Region during the Pioneer Period 1892-1912" by Catholic Bishop in Bukoba, Method Kilaini. Another important text is "Clan, Church and the World" by the former Chairman of Lutheran World Federation, Bishop Kibira. These show that the cultural heritage and historical narratives of the Haya-African traditional governance systems. This helped to confirm the countless stories from my elderly informants.

Also I benefited a lot from the recent Haya ethnography conducted by a contemporary western anthropologist, Professor Brad Weiss. His text is called "The Making and Unmaking of the Haya Lived World: Consumption, commoditization, and Everyday practices". To further ensure accuracy and reliability of data, I went through archival materials in the regional central library in Kagera and Roman Catholic Church in Kashozi area. All my interviews with the Haya elderly were recorded with a small digital voice recorder which assisted to keep the information as accurate as possible. The central bookshop in Bukoba of the Lutheran church provided a lot of readings and books, some written in the Haya language. All of these sources assisted to ensure the reliability of the data.

There were several limitations to this study. First there was the financial constraint as the window for field work was tied to financial availability. The other one was that most of the targeted old people had passed away and their numbers in many villages was countable. The sensitivity and stigma attached to the traditional belief system in some villages became an obstacle in lack of openness. However, key figures, such as respected elders, opinion leaders, and village leaders assisted by introducing me in the area as a researcher not as a spy for the church or government as some feared. I had to assure them that confidentiality was paramount and further explain to them how much their children and future generation would benefit from my study. I was surprised by the kind of support and cooperation I got from them after realizing my research objectives. Many turned out to be very open and some allowed me to take pictures inside their houses, others exposed their secret places where they worshiped their deities.

This partly justifies why I applied ethnographic research. On some occasions, like during burial ceremonies or public meetings I took part like one of the village dwellers. A visitor would not have spotted me as a field researcher. In this way, I was surprised with the kind of support and co-operation accorded to me by my informants. I attributed this partly to my two field research assistants, Noel Baruti and Christopher John, who were well-acquainted with village manners. They were born and raised in Bukoba rural. Noel Baruti kindly introduced me to various villages and interpreted my research questions to key informants, especially the elderly. I found Noel to be a gifted communicator with the elderly in a manner that made my informants open and cooperative. I realized a research assistant may ruin the research work if they communicate poorly.

In a similar way, my second research assistant played multiple roles as a photographer and camera man at the same time. He also assisted in transcribing data and interpreting questionnaires from Ruhaya language into Kiswahili language and at times into English. Interpretation of Ruhaya into Kiswahili was also done by my friend Philemon Kakulwa to whom I am thankful. Mr. Kakulwa heads a non-profit, non-governmental organization dedicated to advocating the rights of indigenous fishing communities in the Bukoba district. In his capacity as a local activist, he provided me with insightful comments and perspectives on my field data. The financial constraint was minimized by the funding from my employer, the University College of Education, the Constituent College of the University of Dar es Salaam.

This thesis is by and large influenced by Marja-Liisa Swantz's methodological and epistemological underpinnings. She uses the phrase ''meeting reality on the ground'' to imply the importance of people's own indigenous knowledge in theorizing about the socio-economic situation of the poor or rural communities. She clarifies that the phrase "meeting reality on the ground" simply means that any researcher should align his or her thinking with people's concrete reality on the basis of qualitative primary data and to use concepts that are applicable to the situation of the majority and not only to small privileged groups or elites. The call for starting on the ground means knowing what people from different social levels do in order to live and how they manage their lives. In the context of people's livelihood it means understanding what people's own real economies consists of. To describe and analyse people's capacities and strategies for survival makes room for the economies of the poor which is the focus of such a great part of current development discourse. The dominant paradigm of African rural development studies seemingly marginalizes the role of indigenous knowledge and other cultural sensibilities that have shaped and guided peasantry societies for generations. Due to this fact, it was not easy for me to venture into this virgin territory of research especially in a Tanzanian context. My entry point into this study was my main theoretical assumption which has guided me throughout the research. I have always believed that one of the setbacks for rural development in Africa is poor institutional and policy frameworks which tend to sideline the inputs from the rural grassroots communities. These inputs rooted in their cultural history and traditional practices are the social and cultural fabric of village communities.

I conducted this research to understand the current rural communities within the prevailing global context. There is no doubt that globalization has penetrated all the corners of this planet. We live in the 21st century, the age of information and technology whereby the advancement in scientific breakthrough has transformed the human societies around the world at an unprecedented rate. The current Information, Communication and Technology (ICT) developments, specifically mobile phone technology, has left many villages in contemporary Africa untouched. However, this has not been as yet of benefit to the elderly in rural communities that have pressing welfare needs. This was why I engaged with my elderly informants in their real life environments. In doing so I have met of my main aim which was to examine the extent to which the current Tanzanian social policy

takes into consideration the indigenous African cultural sensibilities for the welfare of the elderly in rural communities. I approached this basic research question through interacting with key informants in a similar way to the participatory action research used by my mentor in her study of Ritual and Symbol in transitional Zaramo Society (Swantz, 1970, 1986).

However some studies indicate that throughout the much of 20th century, research approaches and procedures in social sciences were rooted in the empiricist approach which investigates the phenomena by de-contextualizing, observing and measuring using objective methods within the quantitative approach (Goduka, N, 2012). I did not apply this approach because its epistemological dimension does not contextualize the subject under study, but more importantly, it excludes non-observable phenomena like local people's worldviews, local cosmology, attitudes, beliefs, customs and traditional practices of indigenous societies. Needless to say, I use the concept "indigenous knowledge" as an operational concept in understanding the much needed input from the grassroots communities in Tanzania, specifically for the development of inclusive social protection policy of the elderly in rural Tanzania. The concept "indigenous knowledge" has gained currency in recent literature rooted in African perspectives of development issues.

As per this thesis I define the term "indigenous knowledge" as the totality of culture of African societies that encompasses the cultural symbols, rituals, beliefs, folklore, music, arts, vernaculars, skills and understandings acquired through lived experiences for a long time in a particular cultural context or locality. It is through indigenous knowledge that rural African communities have developed their own science to interpret their social environments and to create means for their survival, which gives them a sense of belonging in the world. Therefore, indigenous knowledge is intrinsically bound up with local people's cultural history. This means that I do not use the term in this text as sometimes narrowly defined by some writers as a dichotomy between western knowledge and indigenous knowledge.

My conceptualization of indigenous knowledge goes beyond the conventional definitions based on dichotomies between the western knowledge and indigenous knowledge. I conceive indigenous knowledge as universal knowledge in the same way that I conceive western knowledge. I believe the two categories of knowledge are interdependent and each has borrowed from the other. It is widely known that Africa has rich sources of indigenous knowledge and related technologies to show the world. The knowledge is embedded in the continent's cultural and ecological diversities. Africans have used it for many generations to solve various developmental and environmental problems. Several studies have shown that indigenous knowledge and technologies in Africa play fundamental roles in biodiversity conservation, natural resource management and traditional medicine (Mascarenhas, 2004:3-9, Ylhaisi, 2006:194-219, Rantala, 2013:3). History teaches us that the western knowledge has borrowed heavily from indigenous knowledge of lived experiences of both developed and underdeveloped societies. I believe that there is no modern social thought in social sciences developed

from the vacuum. All the early thinkers, philosophers, sociologists, ethnographers, anthropologists developed their modern social theories from indigenous cultures around the world. Some societies were advanced in terms of human development and others were still under a certain level of development. In this regard, I have approached this subject from this epistemological premise. I would like to reiterate that indigenous knowledge entails the understandings, skills and philosophies developed by societies with long histories of social interaction with their natural environment. In this case, the Haya ethnic community in the Bukoba district with its distinctive culture.

Some studies have indicated that indigenous knowledge and modernity pull in opposite directions. The latter blames the former for lack of social development in rural communities in developing countries. However, it should be recognized that "indigenous knowledge" has been marginalized for a long time partly because of the narrow conception of its existence especially in advanced and industrialized countries. This marginalization can be traced back to the advent of "modernity" after the Second World War in 1945. Escobar (1995) in his book "Encountering Development; The Making and Unmaking of the Third World, provides historical accounts of the genesis of modernization school and its effects on the developing countries classified as underdeveloped. In his introduction, Escobar (1995:3) provides an interesting quotation that represented partly the position of United Nations at the time. Escobar quotes UN… "There is a sense in which rapid economic progress is impossible without painful adjustments. Ancient philosophies have to be scrapped; old social institutions have to disintegrate; bonds of caste, creed and race have to burst; and large numbers of persons who cannot keep up with progress have to have their expectations of comfortable life frustrated. Very few communities are willing to pay the full price of economic progress"….. "(United Nations Department of Social and Economic Affairs, Measures for the Economic Development of Underdeveloped Countries, 1951)"

In nutshell, Escobar provides historical accounts of the social construction of envisioned modern society with the modern economy. This implies what is conceptually perceived as modernity is a historical "social construct" and a highly contested discourse. In my research work I have theorized the subject matter to deal with knowledge and evidence produced to reinforce the said construct. I argue in this methodological chapter that, indigenous knowledge co-existed and can co-exist with other categories of knowledge including western knowledge. It is difficult to quantify the contribution of each category of knowledge to human societies that are integrated into global economic system. That is why, epistemologically speaking, I approached this research work through ethnographical research. To acquire knowledge outside the dominant paradigm of knowledge production rooted in the western frame of reference. I tried not to compare the studied rural communities with other advanced societies in order to create space for knowledge acquisition from local people on the grounds in an objective way or without pre-conceived assumptions based on the some available literature on rural studies in Africa.

However, it is important to recognize that empiricism has been a dominant research approach in social sciences in the last century. As a result, social science researches were rooted in western-based science that was associated with its ontological, epistemological, axiological, methodological and rhetorical assumptions (Goduka, N, 2012). However, the empiricist research approach has been criticized for its shortcomings in studying African societies as pre-modern societies or peasant rural African societies. In recent years this has necessitated the application of alternative research approaches best suited to underdeveloped African countries, especially rural communities. That is why, I chose to follow other ethnographers who have studied traditional societies and their knowledge systems using participant observation. This approach shares much in common with "participatory action research" (PAR). The proponents of participatory action research have criticized and rejected the central tenets of the empiricist approach particularly in research about local cosmology, people's worldviews and indigenous knowledge (Reason, P, & Bradbury, H, 2001 & 2008). Goduka, N, (2012:129) defines participatory action research as "a collaborative, critical, participatory and contexualist research approach which focuses on enabling key community members who are stakeholders to address problems they see as important". He further argues that PAR is concerned with achieving on-going improvements, rather than providing one-off solutions. It links theory and practice and calls for rigorous critical thinking on the part of all involved. PAR aims for ownership of the whole development process by community members (Swantz, 2001, Goduka, 2012).

Finnish development cooperation with Tanzania has demonstrated that PAR was a success through "JIPEMOYO" project. Specifically, Helena Jerman (1997: 16-47) in her research work "Between five lines" which was part and parcel of the big culture research project called "Jipemoyo" provides the evidence. "Jipemoyo" was a culture research project essentially based on the cooperation between Academy of Finland and the former Ministry of National Culture and Youth of the United Republic of Tanzania. The project demonstrates clearly the application of participatory action research for local communities in western Bagamoyo district in Tanzania. This research approach creates space for a potential researcher to explore indigenous knowledge but at the same time, it localizes the development agenda to the grassroots communities on the ground. As a result, the empirical findings of the research often times reflect the social realities of the local people under study. That is why I consider Jipemoyo project as a classic example of the relevance of PAR as a viable tool for development research which can bring about meaningful rural development in African communities.

My research was mainly ethnographical research and I applied qualitative techniques to data collection. The ethnographical method was applied in this thesis because the study required investigating indigenous knowledge and the cultural heritage of rural communities in their African context. Knowledge was mainly transmitted through oral tradition of which the elders are the holders. This method helps to identify and analyze unexpected issues. Unlike other research methods, ethnography, through participant observation entails interacting with target audiences in their real-life environments. In doing so, the researcher can identify and analyze issues embedded within social and

cultural fabric of indigenous societies. Applying participatory observation, I uncovered issues that relate to local cosmology, people's worldview, behavior, attitudes, and emotions, their symbolic interpretation of life, rituals, nature, their belief system, cultural history and other indigenous socio-economic activities. Using this approach I have managed to gather extensive information.

Participant observation, while sharing life with the villagers and gathering selected representatives of various social and age groups in focus group discussions was the main methodology employed. Participation meant engaging in the villagers social activities. These included attending burial ceremonies, rituals performed at shrines, sacred places in forest, in caves, and at village huge trees ebigabiro. It also meant attending rituals performed near the shores of Lake Victoria or Lwelu Kishanje village in the Bugabo ward and taking part in various village meetings. I attended a total of eight clan meetings in five different villages. The permission to attend was granted by the clan head on behalf of his clanspeople, "banyaruganda". Several in-depth face-to-face interviews were carried out to gather ethnographical field data. Eight of the focus group discussions were conducted in selected villages targeting only the key informants, the elderly.

I gathered information on Haya household size, income, age group, family resources and land ownership. This was because I wanted to verify the real number of the elderly aged 70 years and above in each household. Secondly, I wanted to observe and study the level of household poverty based on community resources at their disposal. The typical composition of household members in all villages involved in the study were as follows; husband, wife, children, family relatives or extended family members such as grandchildren, brothers, sisters, aunts and uncles. Household size was almost the same in different villages. The household size ranged from 1 to 34 persons and the average was 7.5 persons per household. Most young family members had left their villages in search of greener pastures in the towns and cities. The old people, mainly women who were left behind, were the main bread earners.

In each village, the number of old people (70 years and above) was very small. It was noted in the field that some old people, mostly widowed, were living with their grandchildren; this added strain to their already very demanding lives. The old women were forced to continue working in their small household farms known as "ekibanja" (one) or "ebibanja" (many), in Haya language. The Haya household size would normally be determined by the productivity of the ekibanja in this study area; the less productive the ekibanja, the less people could depend on those farms. The younger generation was therefore forced to go out in search of greener pastures in towns and cities. Out of the 120 old people involved in this study from 20 villages, 65 percent were from nuclear households and 35 percent were from extended family households. The household farm no longer produces enough food at household level. Due to this, many families are gradually getting used to buying food from village shops. This shift from a subsistence economy into a money economy in many villages of the study area has created a very big challenge to the elderly.

Moreover, in the study area, it was also found that the education level of the household heads on average was secondary education. The impact of educational level on household welfare was significant in many villages and it was noted that many families were sending their children to school only after the government had introduced ward secondary schools. Agricultural knowledge and education for the changing conditions in all twenty villages was conspicuously missing among village farmers. Worse, many educated people even the retired ones prefered to live in urban areas because of the poor performance of agriculture and for few opportunities that exist in the rural areas. There are various ways by which the Haya people acquire land; these include inheritance, buying land in a free market, or being given land by the village authority. There is also land without specific owners, i.e. land inherited through the clan, because the Haya customary law prohibits inherited clan land to be sold in the free market without formal consent from all the clan members. The Haya ancestors are buried on clan land and therefore the land is sacred to the surviving household members and clan members.

The selection of the villages was based on the criteria outlined below. Thus, out of 161 villages in the study area 20 were sampled. For several reasons the sample of 20 villages was selected. One was to get equal representation of four divisions (Taarafa) that constitute Bukoba rural district, namely Bugabo, Kyamutwara, Katerero and Rubale with 161 villages. Each had 40 villages except Bugabo division with 41. Thus, the purposeful sampling technique was applied given the fact that the key informants of the research were the elderly of 70 years of age and above. Due to this age-group the numbers of these key informants were known by all the villagers. Down the road, five villages in each division were selected on the following criteria: A village which was the home of former local chiefs with traditional palace, ekikale. The reason for this selection was to examine the continuity of ceremonial chiefs and their descendants. This also aimed at examining the social relations between the surviving local chiefs and the elderly in the village. The second criteria to select five villages from each division was time constraints, distance, financial constraints, indigenous knowledge, famous village traditional priests, embandwa, village historical sites and gender considerations.

I also employed questionnaires to gather information from 150 general informants (see Appendix II). They were selected randomly in various working places of Bukoba urban area and the district headquarters. For examples I visited officials from various offices and departments. The office of the district commissioner, district executive director, regional and district offices of the bureau of statistics in Bukoba town, the cultural officers of Bukoba district in Rwamishenye and other young, middle aged and educated Haya people in Bukoba town and district headquarters. The reasons for selecting these general informants helped me to verify the extent of continuity of the traditional core values among the young and educated generation.

Another reason was to examine the role of extended family relations between the old and the younger generations in urban areas. This was further examined in relation to clanship and kinship social relations that are the bedrock of traditional social security systems. The demographic characteristics of the Haya people in Bukoba rural district were

considered during field research. Thus, the data on household characteristics for different types of farming methods was collected. The research gathered information on traditional institutions, mechanisms, kinship and clanship social relations, agricultural practices, land type uses, inheritance rules, farm production, homestead composition, livestock, age, sex, and household incomes in the Bukoba district. I chose to carry out the study in the Haya society over 120 other ethnic groups in Tanzania, because the Bukoba district was studied by Professor Goran Hyden one of the main proponents of African Moral Economy debates that this thesis seeks to contribute to. Secondly the selection of the Haya society was influenced by the ability of the author to use indigenous Ruhaya language in interacting with the elderly whose main language was vernacular. Ethnographers have used the vernaculars since the time of Malinowski. However, I had to avoid bias because I was born and raised in the city by working parents who were civil servants. Also, the key informants of the research were mainly aged 70 years and above. The issues of ethical considerations that were taken into account included getting all research permits and consent of the respondents. Most studies on rural African communities tend to present these societies as if they were static. As with the transitional Zaramo society (Swantz, 1970/1986), the Haya society is in transition without abandoning core values on the continuity of clan-lineage. I approached the study area with this understanding that the Haya villages and people were confronting international and external forces for social change. I sat down with my two research assistants, Noel Baruti and Christopher John, to identify the 20 villages out of 161 in the studied area. We followed the criteria as stated above. We ended up visiting the same village more than seven times and other villages more than ten times in order to honour invitation for special days of ritual and to observe funeral ritual when a person dies in the studied villages. During the first days the villagers would pay attention to our arrival, but after weeks they got used to us and continued with their normal village chores. It was at this time when we became absolved in their village life that I observed various traditional livelihood options and identified my first focus group discussion in Katuruka village Maruku. See the picture in Figure 1.

Though this study has used ethnography, it has also taken a multidisciplinary approach without basing it on one model or line of thinking. At the root there was a need to understand what kind of cultural values and social fabric can be useful for the development of social policy and hence to examine if they are taken into account in the current policy framework in Tanzania. This study focused on social interaction among the Haya elderly in their cultural context and in general on indigenous cultural underpinnings, which can be useful to improve the social policy of Tanzania. The study did not intend to carry out detailed anthropological analysis of cultural systems, rituals, belief systems and other traditional practices. In addition the study did not aim to look at inward outlook of traditional belief systems or dogmatic theology but rather it focused on outward outlook of traditional belief systems and their social and cultural significance in contemporary Haya society. The ultimate goal was to investigate what cultural sensibilities can inform our policy making process. To narrow the subject to social policy, the study did not seek to bring out historical narratives of various attempts made in public services provision in the

early years of independence, but rather to understand how the development of social policy has considered the usefulness of cultural and social fabric of rural communities.

In line with above, I conceptualized my research problem based on Swantz's theoretical assumptions in her study about Ritual and Symbol in transitional Zaramo society. It appears my study inadvertently provides partly the answer left in her study. Swantz (1986:19-24) states that " if the forces of development ignored the people's ways of identifying themselves and made no attempt to relate to their conceptualization of social reality, people would react by a felt urge to counteract the threat of social disintegration by emphasizing their core values and redressing themselves against external pressures. Symbols and rituals were capable of taking on creative communicative functions or turning into instruments of power. The role of the educated and education in this process was emphasized. Should there be conscious relating of development to people's own way of thinking and their symbolic conceptualization be understood and taken into consideration, there would be the possibility of realizing individual capacity for innovation in society. If on the other hand, the educated looked upon the villagers as traditionalists with contempt, failing to understand their cultural wealth, it would accelerate the process of cultural impoverishment and socially harmful utilization of symbols." The problem was how the development measures would penetrate the traditionally oriented society in such a way that creative transformation of symbols and identification of people with them in an integrating and innovative manner would take place" Swantz, (1970, 1986). See field pictures during data collection in Appendix I and the Map of the studied villages in Figure 1 below. The names of the villages were as indicated in the Map from above, included the following, Kishanje, Kaagya, Kibale, Buzi, Kayungwe, Rushaka, Mwemage, Ibosa, Burugo, Nshambya, Igombe/Nyakato, Itahwa, Maruku, Katuruka, Kanyangereko, Katerero, Kanazi, Mugaza, Kansenene and Mugaza.

FIGURE 2, THE MAP OF STUDIED VILLAGES IN BUKOBA DISTRICT
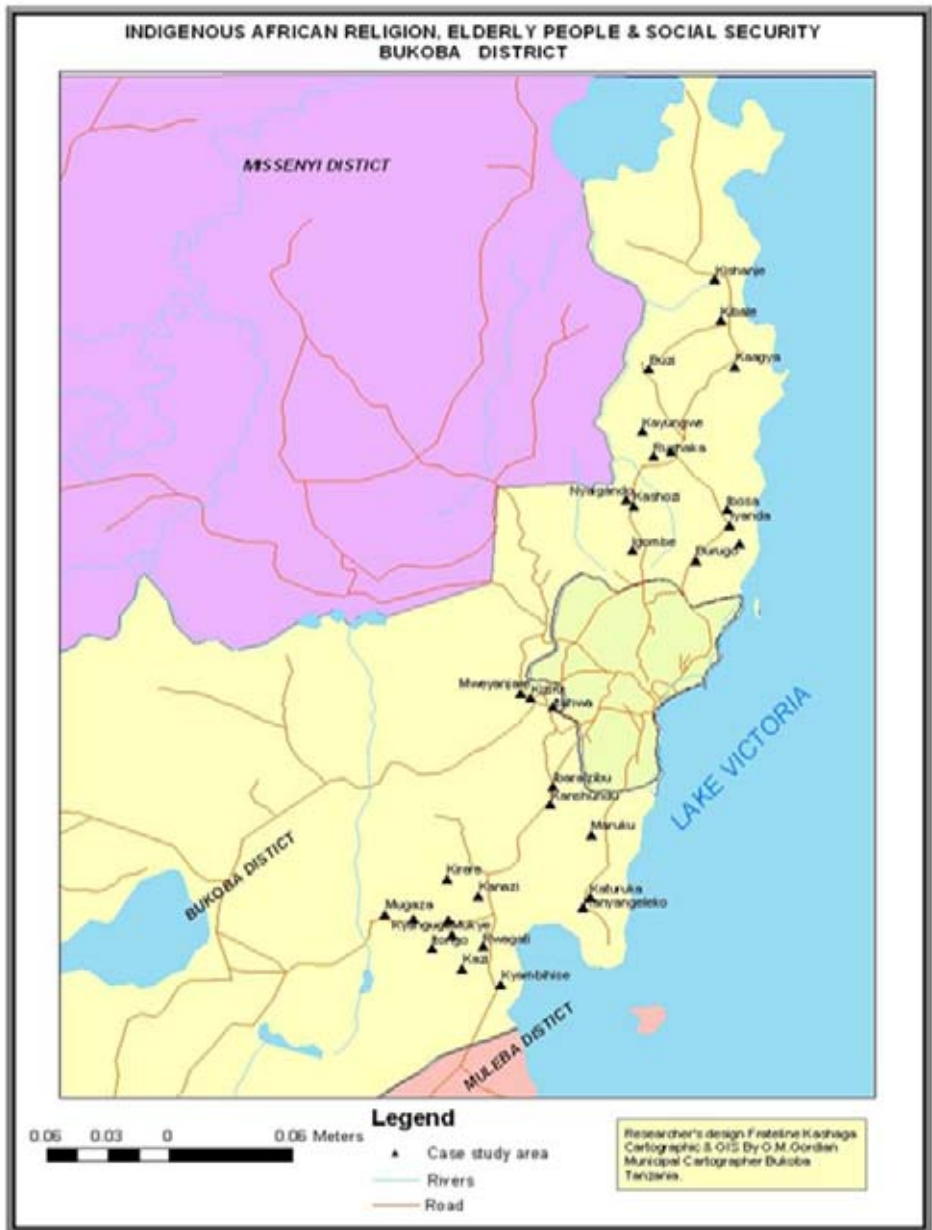
SOURCE: FIELD DATA RESEARCHER'S OWN DESIGN

4. RESEARCH FINDINGS AND DISCUSSION

This section discusses the main findings of my PhD thesis. Based on the empirical evidence the findings presented establish the extent to which the current Tanzanian social policy takes into consideration the indigenous African cultural sensibilities for the social security of the elderly in a rural setting. This basic research question has already been empirically dealt with in my four scientific papers. This section will, thus, highlight the main results from the ethnographic research carried out in the Bukoba rural district.

One of the core elements within the Haya-African system of thought is the Hayan concept of "humaneness" known as *''obuntu''* in the Haya language. This concept runs parallel to the cultural practice of "togetherness" that is known as *''obumo''*. The central idea of these two concepts is that one identifies oneself with the community. This philosophical foundation was re-enforced by several of my elderly informants, who used the famous Haya proverb which says: "*Obuntu bwo omuntu bumukola kaba muntu omubantu*". This translates as the personality or humanity of an individual as measured by the person's part in community, in other words their ability to contribute to the well-being of the community as opposed to just looking out for themselves. These Hayan concepts do not have any equivalent translation in other languages, such as English, French, German and Finnish without losing their original socio-cultural meanings.

My elderly informants from several villages re-affirmed that the Haya philosophical concepts were developed and defined metaphysically by ancient Hayan thinkers and sagacious elderly. In their own words, they used the phrase "emigenzo y'abuhaya kwema batatankuruichwe". This phrase literally means "these are our Haya cultural heritage since the time of our ancestors". The proverbial phrase contains the norms, values, taboos and cultural practices passed on by their ancestors. However, in today's globalizing world, these concepts are taken for granted as a mere translation of words with little meaning. I, however, interpret these concepts to be far from what capitalist ideologies and Marxist discourses represent. The Haya language contains a wealth of indigenous knowledge sufficient for all spheres of traditional African social life. During my field work, my elderly informants used some Haya words and concepts which my research assistants had to interpret for me. I discovered that indigenous language and knowledge are indispensable assets for understanding the social and cultural fabric of indigenous rural communities in Tanzania, as is the case in other parts of the African continent.

This background helps to explain the significance of my epistemological premise for this study. This simply means "meeting the reality on the ground" and avoiding the use of "concepts" or "words" that are traditionally associated with mainstream thinking about rural development in Africa. More specifically, I seek to move beyond the thinking that often makes use of academic jargon, nomenclature and buzzwords that are only understood by the minority elites and largely exclude rural communities that include the

elderly. My thesis shows that the elderly are the holders of indigenous knowledge and that it has implications for the Tanzanian social policy.

Community is a basic fundamental unit of social life for Haya-Africans. The principle is based on reciprocity and mutual support during the time of social insecurity and old age. It owes much to the clanship and kinship social relations and other forms of extended family relations which Haya-Africans have enjoyed since the time immemorial. This communal principle is also the bedrock of traditional social security systems in other African countries.

In the academic literature, there are similar concepts that in one way or the other describe the same concept of community of "universalism" and "collectivism" of social protection. Hierarchies in the form of an indigenous class structure have existed in the Haya society since ancient times. The historically known classes are the "Bairu" and "Bahima." My elderly informants told that the "Bairu" were known for crop farming especially bananas and the "Bahima" were later incomers to the area as cattle owning pastoralists. However, during my field work, I discovered that these two classifications did no longer signify the former difference which earlier divided the people into different social classes, except vis-à-vis clan and lineage identities. Some clans are still recognized as the ones who produced local chiefs before the independent government abolished the chiefdoms in 1963. The clans who produced local chiefs are identified by the names "Balangira", "Bahinda", "Wabito" and "Wankango." Other clans did not have the privilege or the entitlement of producing local chiefs. Furthermore, I observed that African-Haya society was still a patriarchal society as evidenced by marriages, rituals and funeral ceremonies. There were clear cut divisions of labour and duties based on gender and the gender inequalities were evident in the way women were expected to approach seated men on their knees and serve them in that position. Therefore, my conceptualization of the Haya-African concept of community does not mean egalitarian society as described by other researchers, who have characterized indigenous African societies.

It is increasingly becoming fashionable in social science research to critically analyze the use of academic language. This is no longer a pre-occupation of only linguists; it is widely acknowledged that language is also an important tool for domination and control (Foucault, 1970; Fairclough, 1995). Accordingly, socio-linguists through Critical Discourse Analysis (CDA) promote the application of CDA as a research tool in various social sciences research traditions (Dijk, 1993; Fairclough, 1995; Wodak and Meyer, 2001). The reason is the recognition that language contributes to the domination by one group of people or a society over the other (Fairclough, 1995). For example, if you label African rural communities as primitive or uncivilized, it will obscure potential researchers from getting authentic information about indigenous societies, to say nothing of grossly misrepresenting said rural communities (cf. Becker, 1963). As a result, the communities are misunderstood and development plans or policies designed to improve their well-being often fail to achieve their intended goals.

Due to the realization how critical language is in social science research, scholars in the field of language and history, specifically conceptual historians have urged the need to historicize and contextualize basic concepts used in social sciences. The historicism assists to understand the conceptual change of the concepts and words as they move from one language to another through their translations, migrations, context and meanings. That is why scholars in conceptual history of recent have called for critical analysis of concepts and words in different national languages. Unfortunately, many of these conceptual history projects are carried out among European countries, some Latin American countries like Brazil and Asian countries. Africans have yet to start these historical projects and social science concepts are still often times taken for granted. It is important to recognize that scholars of conceptual history argue that many of the concepts used in social sciences are used as "political weapons" to justify intervention and to legitimize the workings of the dominant ideology (Fairclough, 2001; Koselleck, 2006). In the case of rural development in Africa, the dominant ideology is modernizing rural communities to emulate the life-style of the developed western societies.

In line with above, the Haya-African concept of "community" is defined broadly based on ethnographical data as alluded to in the previous discussion. I discovered that the Haya conception of communal principle is based on unwritten social values, norms, customs, taboos, and fabric, which are rooted in their cultural history and traditional practices since time immemorial. The shared social values were respected and upheld by the people I observed in all the 20 villages of this study. Despite of some traditional classifications such as clan-lineage or Bairu and Bahima all the local people were united as community in a village structure, including women, even if there were some younger women for whom following the bending of knees before men was no longer the practice. The village structure gives people a sense of belonging and cultural identity. I draw the parallel with Peter Geschiere's (2009) usage of the concept "autochthony" which means "born from the soil". Geschiere provides the same African communal sensibility of togetherness and cultural roots in his book The Perils of Belonging. In this case, the people in Cameroon like many other West African countries are compelled to go back to their roots for cultural identity and village land becomes an authentic root of their origin and sense of belonging in the context of funerals. As in Cameroon so also in Tanzania even the urban people come back to their communal identity when they burry their dead in their home villages. In Tanzania the less divided origins of the people make the experience different because the identity and belonging to a community is conspicuous so much so that everyone returning to his/her roots is recognized in a region one comes from.

The traditional practices which I found in Haya society tend to re-enforce the indigenous conception of "community and belonging" in a changing and globalized world. In the traditional way of life, production, distribution and consumption of goods were communal. However, in urban areas the communal practice is greatly modified to accommodate modern ways of life but the communal spirit still exists. This communal ideology was the foundation on which the traditional social welfare has been based.

Therefore, any system of thought or philosophy that dismantles this foundation destroys the social underpinnings of the indigenous social welfare for the elderly. Based on this Haya conceptual system, the community provides certain safety nets, social protection and livelihood for the needy and elderly. To this end, let me give out some examples of traditional practices I found still operational in the studied area which testify the Haya conception of community, which ought to inspire policy makers in Tanzania, as the changed conditions require additional measures of social care.

4.1 The Haya traditional practice of funeral ceremony

In the western experience, Finland the case in point, death of an individual is not a public or community matter. Several of my Finnish friends have lost their loved ones during my four years of stay in Finland but often I am told there has been no public gathering or mourning. I wish to join them to mourn the passing away of their loved ones but often I am told, it is only the family celebration and at times a private company is paid for organizing the burial of the deceased and the relatives and friends only participate in the ritual sometimes in small numbers. This is different among Haya ethnic community like many other ethnic groups in Tanzania. That is why, the urban lifestyle in Tanzania, and perhaps in Africa, has so far not broken the ties to the villages of origin. In industrial countries funeral arrangements are paid for in conditions in which the work demands the time of the relatives and the funeral requires much work. The demands of modern society change the customs. This is not the case in Tanzania because the communality demand in Africa is so strong that the way of organizing the society will have to take it into consideration. It is on the basis of that social reality of African societies, this thesis proposes that the African communal sensibility must be taken into consideration in the policymaking processes and rather sacrifice consuming forms of entertainment, which are part of modern life.

My experience in several villages during field work re-affirms the same communal solidarity which has defied the global forces of modernity. For example, the first question, which we were frequently asked by my informants, was related to our roots. My anonymous informants would ask "Otabuka nkaa" literally this translates as "where are your roots?" The word "otabuka" comes

from the root of the Haya word "itaka" meaning "soil". Funeral is the most important ritual among the Haya people as also among other ethnic communities in Tanzania. It is a special occasion that revitalizes the cultural ties; it is a ritual which brings together all the people irrespective of the clan-lineage, race, sex or religion. It involves the whole village and numerous delegations from related villages and urban areas attend the burial ceremony. I attended a total of eight burial ceremonies in different villages of the studied district. On the 13th October, 2011, I attended the burial ceremony of an important elderly in Katuruka village, Maruku. My informants and the whole village did not work for three days until the body of the deceased was buried. It was seen as socially deviant and bad manner if one goes to farm before the body of the deceased is buried in the village. Such a scenario may be construed as witchcraft, especially if the deviant is an old woman or a

traditional healer. This traditional practice of performing funeral ritual still binds together the Haya rural and urban dwellers. This means that the educated Haya who live in big cities like Mwanza and Dar es Salaam, and come to the funeral are obliged to visit several houses of the members of the family of the deceased who lost their loved ones as a sign of fulfilling the funeral ritual. If one does not visit village households any time when one pays the visit to his/her home area, the villagers may consider that as contempt to cultural values and social norms. The whole village may put social sanction or isolate the accused person until he reconciles through community leaders. In this way, the communal sensibility of social life still exists among Haya as regards to funeral ritual.

In a similar way Geschiere (2009) indicates that in "many parts of Africa funerals are extremely animated occasions full of excitement, especially because they offer a channel of expression, a sort of social drama for the feelings of aggression and reconciliation between the kin groups involved". This unsettling mix of aggression, rejoicing and mourning can be read as a powerful moment of subjectivation (Ibid). In this case the funeral ritual revitalizes the clanship and kinship social relations as it still brings such members together who do not ordinarily any longer meet one another regularly. These relations are potentially the foundation of traditional social security of the elderly in Africa, but not sufficient to cover their daily needs.

Among the Haya like other African societies, funerals always command massive attendance, especially if the dead was a senior man. A big funeral thus becomes a dramatic acting out of the map of kinship and affinity that links persons and groups (Geschiere, 2009). The number of people attending the funeral is a symbol of social prestige among Haya ethnic communities like among others in Tanzania. This is similar to the common slang among Haya people wherever they meet in rural or urban areas when they say "owa akibanja", translated as "the one from the same soil". According to an informant's words, "If an elder of my village dies, an important link disappears. We must remember that we are related, so all the people concerned have to be there and show how they are related." The role of urban elites at the funeral implies therefore a deep paradox. On the one hand, they feel ill at ease as they express the belonging to the community by their presence. On the other hand, it is a dangerous moment, as they are being forced to venture again into the intimacy of village. The element of fear indicates that the belief of the potential evil forces still plays part in the communal relations, but in this study I do not enter into that discussion any further. The concentration on witchcraft and sorcery in many anthropological studies has overshadowed the potential positive aspects in traditional modes of communality. It is of interest that Geschiere who started his anthropological career with research on witchcraft does not his latest work bring it up but rather concentrates on the communal aspects of burial customs even when the conflicts between different ethnic backgrounds and historical experiences can overshadow the communal forces (Geschiere, 2012).

At a more general level, the communal forces are expressed at national level through a common practice known as "utani" in Swahili, which anthropologists have translated as

joking relationship among ethnic communities in Tanzania. There are more than 120 tribes or ethnic communities in the country. Each ethnic tradition has its own "watani". This "mtani" plays an important role when one of the "utani" members of the person's ethnic community dies. The role of the "mtani" is to administer and organize the burial ceremony including transporting the dead body to the village of origin if the person dies in urban area. Through this cultural practice the ethnic community expresses the community solidarity in a manner that two ethnic communities benefit mutually from this social friendship. It is seen as social disgrace if the "mtani" dies and is buried in urban area. The social significance of this traditional practice is today's community solidarity. Initially such relations developed to accommodate relationships between potential threats among competing ethnic groups. The question becomes why such community solidarity is not helping the poor people or the elderly. The national social policy needs to cultivate and incorporate the social and cultural fabric expressed in various forms of community solidarity also between the urban and rural areas of Tanzania. In doing so, the welfare of the elderly in rural communities can greatly improve. The way it can be promoted need to be worked out if the potentialities of the continuing communal practices are recognized.

In line with the above, funeral ritual is a symbolic event, which epitomizes the cultural sensibility of communal principle. In a similar way, Swantz (1986) argues that symbols and rituals are capable of taking communicative functions or turning into instruments of power. This implies that the role of the education and educated Africans is to understand the usefulness of community-based symbolic interpretation of social life. In doing so the social policies designed and formulated to improve the wellbeing of the people will greatly benefit from the existing indigenous social capital and social forces. Failure to understand the local people's symbolic interpretation of life may lead to misuse of the same forces. This is forcefully expressed by Swantz (1986) "If the forces of development ignore the people's ways of identifying themselves and make no attempt to relate to their conceptualization of social reality…people will react and emphasize their core values and redress themselves against external pressures".

In a nutshell, funerals in Haya society play a vital role to epitomize the inherent community solidarity which need to be channeled into productive forces if the government localizes the policy making process. The same community forces as on the countryside are expressed in urban areas in social events such as wedding ceremonies, kitchen parties, birthday parties, religious ceremonies and other social gatherings but they are in many ways unproductive because they command huge amount of resources. In different contexts the Haya-African cultural sensibilities if expressed in responsible community solidarity may be useful for the development of inclusive social policy for the elderly. The western model of welfare institutions is an outcome of a long economic and social development and cannot as such function in a continent the population of which is over 70 percent dependent on subsistence farming. The aspiring capitalists of Tanzania can rethink of the use of their increasing material resources in the communal spirit, which they still share.

4.2 The Hayan traditional practice of marriage

Marriage is one of the most important rituals of passage among Haya-Africans like many other ethnic groups in Tanzania. Though the marriage is between two people, it involves the whole community or village. In several occasions during my fieldwork, I encountered people who were moving around in search of banana from neighbours for a wedding. My informants described this traditional practice to be as old as the Haya society itself. When a person wants to marry, the father of the bridegroom will move around in the village to lodge a special request of a bunch of banana for the wedding of his son. It is Haya custom that no one can refuse to give someone a free banana for a wedding even if that person has not enough food to eat. This communal practice of wedding is transferred to urban areas where there is no free banana but there are free cash to support someone to get married. As a result, this traditional practice in urban area keeps Tanzanians from different ethnic communities as one family or community. However, many people take this practice for granted without knowing that it is rooted in indigenous people's cultural history. The community solidarity in marriage rituals is another example of the spirit of togetherness. This example reveals that the cultural fabric is manifested both in urban and rural communities. While in urban situations the practice is supported by both modern economy and informal sector, in rural areas the practice is sustained by subsistence economy. The urban practice shows signs of excessive utilization of funds, which could be shared with the rural relatives.

This shows that regardless of the type of economic system the African sensibility of collectivism and social life can survive and be universalized. The challenge is to channel the same sensibility in social policy development in Tanzania specifically for the welfare of the elderly. I argue that the cultural sensibilities as manifested in communal principle ought to be considered in social policy development. The current policy framework is implemented in narrow sectors of salary-earning social groups as it is by and large based on western models developed in industrial countries based on taxed income. The number of salaried income-earners in Tanzania is not big enough for providing social services based on taxes beyond their own needs. The present system does not take into consideration the cultural communal potentiality of the African sensibilities.

On the 8th of November in 2011 in Katangalala village a group of informants attributed their attachment to community solidarity as being the foundation of Haya society and part of their cultural heritage. These informants used the Haya phrase "eba migenzo y'abuhaya" which translates as "Haya collective cultural values". In the same vein, similar sentiments were repeated by anonymous informants in Buzi village who cited the Haya famous song "hayanga obumoi ije alole" which translates as "one does not agree to be together s/he will see what happens". This re-enforces the idea that Haya-African ideals of community are rooted in spirit of togetherness, "obumo".

This spirit of togetherness is one of the main features of subsistence economy based on reciprocity and communal sharing. The communal thinking that the Hayan society as is in

many other ethnic groups in Tanzania has practiced for many years, rooted in social relations of clanship and kinship and contains the potential collective and more universal indigenous social protection for livelihoods of the elderly. These social relations have in the past sustained rural communities as the means of livelihoods and social safety nets and continually do so if they are recognized and made space for operating in the changing society if the additional inputs are required are provided. How it can be done requires further study.

4.3 Traditional farming among Haya-Africans

Farming has been part of the Haya culture since time immemorial. In the modern literature they are referred to as peasantry or subsistence farming. This has been the main source of livelihood since the ancient times when people permanently settled in Bukoba district without degradation to the nature. This implies that the farming methods had a meaningful attachment and respect for the conservation of nature, contrary to what some of the modern literature infers. That is why scholars doing African studies have emphasized that understanding the present African societies requires knowledge of their ancient history (Rodney, 1972, Magubane, 1979, Mazrui, 1993, Mwami, 2001). In the contemporary society the old farming method is still predominant in rural communities in Tanzania. This study has shown that it accounts for 85 percent of the source of livelihood in households in Haya villages supplemented by other community-based business activities.

Traditionally the land in Haya community was clan land divided to family households known as "ekibanja" or family homestead. The Haya have three local systems of utilizing their land, namely coffee-banana farming together with other seasonal crops like beans and maize in the same family homestead, "ekibanja". Secondly, they have another type of land-use for annual crops such as cassava "bilibwa", sweet potatoes "mfuma", millet "mugusha", yams "kashuli" just to mention a few. These annual crops are grown in a land which is locally known as "kikamba". The third land-use is in the grassland which is an open space owned communally by the village authority or few individuals but the local people can use the land freely during the seasonal crops which are grown in grassland like nuts, "nshoro". For years the Haya village communities have practiced their indigenous agricultural farming based on three types of land use as mentioned above.

My informants indicated that their indigenous farming system is crumbling and they are unable to provide enough food as in the past times. This came up 19th November, 2011 in a focus group discussion held in Katangalala village, when a group of (anonymous) respondents described varieties of local food that are no longer readily available or availability had decreased greatly due to low productivity. The informants knew all the names of different species of crops in their vernacular language but some did not know the same names in Kiswahili or English or any other language. This shows Haya society has its own nomenclature of plants, animals and natural environment. That is why

indigenous language is crucially important in understanding the knowledge base of rural African agriculture and communities.

As indicated above, in all three Haya systems of land the community is central and the basic unit of production. This communal practice is based on indigenous social protection for livelihoods of the elderly and is rooted in social relations of kinship or belonging to the same clan. These social relations have traditionally sustained rural communities as the means of livelihoods and social safety nets. Apart from kinship it was observed during the field work that Haya women had groups for farming in open land locally known as "lweya" during the season of nuts, nshoro, in Ruhaya. This practice by Haya women exemplifies the spirit of togetherness or "obumo" as one of the traditional practices which is exclusively gender biased involving only women. My elderly informants indicated that the practice has been there since time immemorial since there was a clear division of labour based on sex and age. The nuts like fish are the main source of protein which is still available but many old women complained of low production due to soil infertility and a climate change.

However, the study of Swantz (1985) indicates that irrespective of the fact that Haya women are the main producers, their gender biased creative role has not been recognized. Swantz argues that the woman's basic role in the Haya like in many other ethnic groups in Tanzania is to produce and reproduce, providing family subsistence and continuity of the husband's clan (Swantz, M, 1985:52-53). When their work had generally recognized value they were not undervalued, but when the production was left solely to them it affected negatively the availability of food and their position in society. Their share of work has grown when the banana and coffee growing, which were not based on indigenous cultivation and was under men's responsibility had lost its value. Other factors have caused the weaker agricultural production, such as coffee price and reduction of labor power because of the attractions of city life for the younger generation. More women than men stayed in their home area.

In line with above, the subsistence farming was informed by indigenous knowledge, this implies that, there has been an inherent interconnectedness between indigenous knowledge and livelihood of rural communities. It is therefore difficult to separate or conceptualize these communities in terms of their economies without acquiring a deeper understanding of their knowledge base that has influenced and shaped their local cosmological understanding of the universe, this simply means that the knowledge is intertwined with traditional belief system; the two are inseparable in African context. That is why many scholars on African traditional religion, philosophy, history and theology attest to this inseparability (Mbiti, 1967; Kibira, 1974; Kilaini, 1990; Kahakwa, 2010).

The focus group discussion in Katuruka village in 2011 further testified to this inseparability. Elderly male informants tied their explanations about livelihoods to their ancestral protection, spirits and deities. The Haya phrase for climate change is something to do with ancestral curse, in Haya language amakilo gakainduka which translates as times

have change. A 92 years old respondent attributed low productivity of the land to ancestral curse. According to him, it was a result of failure on the part of the younger generation to fulfill their moral obligation of caring for their elders. However, the youth have not completely abdicated their moral obligation of caring for their elderly as over 60 percent of the elderly informants appreciated the moral and material support they had received from the young generation, even if it has not been sufficient for the maintenance of satisfactory level of life and to cover the need of the elderly for more rest they would need. The spirit of togetherness has been one of the main features of subsistence economy based on reciprocity and communal sharing. The Haya society practiced this communal tradition, yet taking in consideration the historical inequalities between the agricultural and pastoral clans.

During this study, I observed that the present practice could not fully sustain the community due to population growth and low productivity of the land. Due to the scarce availability of land compared to the number of people in a single household, the produce for this ekibanja is not enough to feed everybody. The elderly are still the main owners of land in this scheme; however, they do not have the capacity to fully utilize it due to their degrading health and lack of modern farming techniques which also is needed for further development of agriculture. The problem has been compounded further by the emigration of the young generation into major cities and towns leaving the elderly with the responsibility of taking care of the orphans.

Other basic social amenities that were conspicuously missing in many villages included clean water, source of energy and even basic food stuff such as salt and sugar just to name a few. Only five villages out of twenty in this study had one or two houses connected with electricity, most of them located near Bukoba town. It was learnt that the Kagera region on the whole had enough source of hydroelectric power connected from Uganda. This is because Tanzania has a bilateral agreement with her neighbouring country Uganda which produces a lot of hydroelectric power for her domestic consumption and sells to her neighbours. This implies that electricity is available in the region in which Bukoba district is located as one of the administrative districts, yet over 80 percent of the district has not been electrified. This implies that the majority of the people in Haya villages depend on traditional methods of energy production for domestic usage such as cooking, lighting and other household chores. Due to old age and rural urban migration of young people, elderly are increasingly subjected to harsh living conditions with deficient social protection.

4.4 Haya-African concept of "a child"

In a contemporary world a child belongs to his or her parents but among the Haya, my field data presents a different story. In several villages of the studied area, my informants cried for the past glory. This was because they feared that the traditional practice of upbringing the child was at a brink of extinction. One reason given was that the new education policy prohibited teachers and parents from beating their children as part of a

disciplinary measure. Other informants blamed modern ways of life, which promote individualism and competition at the expense of their societal core values.

In villages like Kishanje, Kanazi, Bulugo, Itahwa, Kansenene and Katuruka elderly informants narrated countless stories on the Haya communal sensibility of children's upbringing whereby the whole community or village was responsible for caring and nurturing children. These informants reiterated that a child used to belong to the entire community or village during old times. This implies that, any elderly woman or man would ask for help from any child in his or her community. One anonymous informant in Buzi village cited a local adage which says; ''Omwana kishomo tazarwa omoi''. This translates as ''a child is like a well of water, never parented by one family''. This adage was repeatedly cited by many informants in different villages. This implies that there was a communal consensus in upbringing of the young ones for societal development.

I was inquisitive about those who disobeyed such societal norms and customs, how they were treated. Under these circumstances spirits or deities were used to punish the social deviants. As a result special rituals such as one calabash "kishusi" of local brew about 20 litres and one goat were demanded from the offenders as sacrifices to the spirits to take away the "curse" from the "wrong doers" upon repentance to the elders. The deviants were supposed to repent of their wrong doings before a council of elders in which a goat had to be slaughtered. Therefore old people had a special role and they were highly respected as social custodians of the community's norms. This partly explains why aging in African sense is a good thing because it is a source of knowledge, wisdom and blessing. I argue that if a social policy framework does not consider these cultural sensibilities for the welfare of the rural elders, then the framework is doomed to fail or becomes unsustainable.

In addition, aging is conceived as a good thing in Haya-African society and the young ones have moral obligation to respect their elderly. The Haya elderly were and in some villages still are believed to mediate with ancestors through instructions from Haya traditional priest "embandwa" or family shrine "amalalo". In some instances, some Haya elderly were believed to have divine power granted to them through contact with ancestors. I realized this belief caused problems in some villages. For example in Kanyangerelo village some anonymous informants claimed that some of them were accused of misusing their positions of divine interventions and this partly explains why there was also mistrust among members of different clans or the same clan but families of different lineages. Due to this, the belief in witchcraft also was pervasive among people. The study found that in our modern times many rural dwellers still practice their traditional belief system with some changes to accommodate what some scholars have termed as Afro-modernity (Comaroff, J & J, 1991).Anthropological studies among others by the Comaroffs and the frequent news in the press in Tanzania have shown the prevalence of witchcraft accusations. For this reason having better knowledge of the traditional communal practices and not only of the negative implications of the negative traditional beliefs would facilitate the positive values and practices and give a more

realistic picture of the rationale of the witchcraft fears, which now lead even the educated to seeking for such powers.

I argue that failure to mainstream indigenous knowledge parallel with the existing formal education system may lead to the gross misunderstanding of indigenous people and their sources of knowledge. The elderly who strive to maintain their traditional institutions and knowledge are increasingly dying preventable deaths. A meaningful social policy needs to accommodate the cultural sensibilities of these elderly. The reason for that is the strong attachment between the elderly and the social environment that shapes their worldview and their local cosmological understanding of the universe. This understanding may help policy makers to contextualize the livelihoods of the elderly. As the situation is today many policy documents fail to foster such an understanding.

For example, the National Environmental Policy 1997, National Agriculture and Livestock Policy 1997, National Forestry Policy 1998 and several other sectorial policies related to the environment have failed to consult indigenous knowledge that has guided local people for centuries. This implies that consulting the elderly and specifically women is central in agricultural production activities, and men in hunting and fishing communities. In traditional social welfare such aspects of life as marriage, funeral ceremony and leadership are organized along the same communal principle and this communal spirit could be made use of in organizing the more formal welfare systems. All these things are rooted in home-land providing rural people a sense of belonging, and this sensibility could be made use of in planning the more formal care of the elderly in cooperation with those whose homeland is in question. This is similar to what Peter Geschiere (2009) describes as "Autochthony" means "born from the soil", "Owa ekibanja" in Haya language or as other Haya people call it, "the sense of belonging" expressed most of all in returning to homeland for funerals.

4.4 The Hayan Concept of "Food"

The connotation of food according to Haya-Africans goes beyond ordinary or simple comprehension of what is generally explicit. It is argued that food is a fundamental aspect that defines the socio-cultural world of Haya society (Weiss, 1996). The Haya-African perception of food entails the manner in which the experiences and meanings created in the process of providing and using food transcends the conventional understanding (Weiss, 1996). In line with this, the elders occupy the crucial position in patrilineal clans in Bukoba (Rweyemamu, 1990). The routine functioning of the Haya society lies on their leadership as household heads "nyineka" or "nyinenju" (Weiss, 1996). The literal meaning of "nyineka" or "nyinenju" means the "mother of a house". This does not imply the head of the house is a woman because the woman never heads the household in Haya-land (Kilaini, 1990, Rweyemamu, 1990, Weiss, 1996, Byabato, 2010). However, women play a pivotal role as the main providers and producers of food even if their role as heads of the household is not recognized (Swantz, 1985). The value of food is central as a unifying force around the issues of organizing and experience the material and immaterial

characteristics of a Haya lived world (Weiss, 1996). This Haya sensibility of the value attached to food was vital for the existence of a household and in doing so, old people were automatically protected and their livelihood sustained (ibid). Drawing examples from several villages during my fieldwork, my informants complained of money economy, which was pervasive in their rural communities. Different from the past, now Haya elders were obliged to buy food especially the type of food stuff which was regarded as food for servants in Haya farms, "byakulya bya abazana". Formerly the farm workers were mainly from neighbouring countries especially Rwanda and Burundi.

This foodstuff included maize flour, cassava flour and others. I discovered that the foodstuff that were formerly regarded as inferior, now have turned to be their main food available. This was because of the lowered production of banana, the former staple food, due to plant pathogens and viruses that attack banana trees. My informants revealed that in the past Haya-land used to import domestic workers for their farms from neighbouring countries especially Rwanda and Burundi. They were called "abazana or abashuti". Several studies have shown that declined banana production as the staple food in Kagera region and Bukoba district in particular, has caused a far-reaching negative impact to the well-being and livelihood of the Haya (Geoffrey, 1989, Nkuba, 2007). I observed in many villages the low production of banana plants and this has negatively affected the entire Haya-cultural landscape. Traditionally, banana had multiple functions within Haya cultural system. One study indicates that banana shaped and influenced the Haya worldviews and local cosmology (Geoffrey, 1989). This is attributed to the multiple usage of banana for consumption as staple food, for drink as banana juice, "rubisi" or alcohol, which is local liquor, "Konyaji".

My elderly informants expressed their disappointments with the shift from their traditional staple food, scarcity of fish and organic food substances to other type of food such as millet and rice which are not grown in their family farms, "ekibanja". As a result, some have gradually begun to buy food in various village shops. This shows the money economy is the social reality in rural communities in Tanzania. However, I observed the purchasing power of my informants is very low and more than 90 percent of the elderly informants could not afford to spend "one dollar per day", which is the measure of poverty in international vocabulary. In addition, since1983, the first Aids case in Tanzania was diagnosed and discovered in Bukoba district. As a result many young and productive people for the society have died of this fatal disease. This has grossly affected the social demography of Haya society in general. For example in five villages out of twenty of this study, namely, Buzi, Kaagya, Kishanje, Rushaka and Ibosa village, I was surprised to see that some families are highly dependent on the contribution of older people from caring for orphaned grandchildren thereby providing much needed assistance. Yet, older people claim that irrespective of all these factors, they are still excluded from development programs and discriminated against by social services such as health care and compulsory minimum income. Against this backdrop, I suggest in this thesis, there is a need to establish a government funded welfare system, which ought to draw its underpinnings from the communal sensibility of social life as demonstrated in my previous discussions.

4.5 The Hayan Conception of a "household"

In the contemporary world, building a house is for human habitation. But to Haya-Africans, there is a broader understanding and meaning of a house than the conventional wisdom. This can be understood well from the Haya-African customs and traditions, which encourages handwork among the people. (Weiss, 1996) The credit is attributed to the person who takes the initiative of raising the structure of the house. At that point honour is shown and blessing followed not only from the physical point of view, but from the power beyond the natural. This can be justified following the custom and traditional practices performed (ibid). Therefore, one's manhood is measured by his ability to construct a house no matter how successful one might be (ibid). The entire process of building a house, acts that proceed before entering a house and various rituals accompanied by all these activities are supported morally and materially by the community led by elders (ibid). This reinforces the idea of Haya communal ideology, the bedrock of the traditional social security system in which the elders commanded the authority. However, the limitation of current social policy in regard to the Haya concept of a home, it does not consider the social fabric of communal consensus. As a result, the change of the mode of production contributes immensely to the plight of the old people in Tanzania (Mwami, 2001). I observed in all twenty villages of the study area that a decent shelter for elderly is a serious problem.

According to a study by UN-Habitat in collaboration with the government of Tanzania, they indicate that the country lacks finance institutions for national housing specifically to provide support for building decent homes to millions of poor citizens both in rural and urban areas (URT, 2000). Secondary sources and especially policy documents reveal that in the 1960s the country's financial sector was dominated by the public sector, which was designed strategically to promote pro-poor development programs, partly attributed to various policies, laws and Acts that were instituted by the parliament. For example, the Arusha Declaration led to nationalization of all the banks and the National Bank of Commerce was established as a sole commercial bank in the country. The insurance companies were nationalized and the National Insurance Cooperation (NIC) was established by the Act of the Parliament. Two other important banks were established namely, the Tanzania Investment Bank (TIB) and Tanzania Rural Development Bank (TRDB). The latter was created to meet the needs of the agriculture and the rural sector as a whole. More important, in 1972 the government established the Tanzania Housing Bank (THB) but it collapsed in 1995. In this regard, the current policy framework is the opposite of the former. That is why it has become hostile to poor people in rural communities. In addition, this shows clearly that the housing industry in Tanzania is exclusively based in urban areas for the small privileged middle class citizens. It is taken for granted that the village dwellers, the elderly the case in point, are to be provided decent homes by their traditional social security systems and other forms of extended family relations. The city relatives build houses in their home areas only for accommodating the funerals as many

explicity state it. The town dwellers are accustomed to think that the rural relatives are satisfied living in traditional houses as they are used to them, not planning the improvement together with the elders.

4.6 The Metaphysical and Symbolic Power of "Fire" in Haya-land

The concept of "fire" according to the Haya-Africans plays an important and vital role at the birth of a new home or a house, known as "eka" in Haya language. The first ritual performed during the inauguration of the house is the lighting of the first fire, which among other things, aimed at eradicating evil forces (Weiss, 1996). The composition of this fire contains medicinal herbs which also revitalize the new home through peace, social cohesion and prosperity (ibid). Fire is the reason for and principle of the continuity of kinship whereby the new house is built in the land provided by the agnate (Weiss, 1996). This partly explains why kinship and clanship social relations are the bedrock of traditional social security system for the elderly.

In retrospection, the concept of fire discriminates women in the process of achieving sound results for their wellbeing and for collective good of the household. The Haya patriarchal system gives authority and power of the new house in the hands of a male head of the household (ibid) as the visibility of women in the spiritual invocation is limited. This limitation is clearly seen and understood as they become needed only after the process is over as their task is collecting the remains, clearing and keeping the place clean. This practice unravels the center of a very strong traditional institution which had been and still is in existence among the Haya-Africans (ibid). Unfortunately, when it comes to that traditional practice it remains as part of the system of belief that the invocation limits the participation of women. I realized that lighting the fire as a basic ritual among the Haya-Africans was one of the mechanisms which still assist the elderly to negotiate their cultural space for their livelihoods. To this end, I provide my operational definition of social policy in the next paragraph.

4.8 Definition of Social Policy in this study

Professor Jonathan Bradshaw defines the concept social policy as the scientific study of the institutions of welfare state and it is neither the description of social services provision in a country nor the branch of social work. It entails the institutions for welfare states such as provision of housing, social security agency, health insurance and others whose main objectives are to improve the well-being and livelihoods of all the members of the country. Following this definition, this thesis reveals that 80 percent of the key informants have no access to such social services as they do not have decent shelters as most of them live in grass-thatched mud houses. The elderly informants live in their traditional houses which lack all the basic social amenities such as clean water, electricity, drainage system, decent toilets, decent kitchen and others. The above definition relates to urbanized centers in most western countries. It is unlikely that the Haya elders would feel comfortable in houses which in no way follow their tradition. In housing as also in other

aspects of living which would facilitate more satisfactory living for the elders they would have to be consulted and the developing of the dwellings and other facilities would have to be done in cooperation with the elders. However, the current national policy framework tends to side-line the rural communities. The National human settlements development policy, 2000 is based on macro-economic factors and indicators which by and large reflect the Neo-liberal policies of economic privatization, liberalization and free market in a global capitalist system. Specifically, since 1991 the overall Tanzanian financial sector was liberalized; as a result the country has not established a housing finance mechanism to enable ordinary Tanzanians acquire decent shelter since the collapsed of the former Tanzania housing Bank in August, 1995.

4.7 Indigenous fishing, artisan fishery in Bukoba District

This study reveals that all the studied villages have experienced scarcity of fish, as they have not been able to buy them due to high prices. It was observed in 15 out of the 20 villages in this study, people could no longer afford to buy small fish, which would cost up to 2 dollars and more while the purchasing power of my informants is very low. More than 90 percent of my respondents could not afford to spend even one dollar per day for their food, which is internationally considered the measure for abject poverty.The government machinery acts through police force and some local environmental activists, NGOs, to make sure the ban of indigenous fishing practice is implemented. The NGOs are hundred percent funded by international agencies and the donor countries where the foreign companies which export fish originate. The International companies are the new beneficiaries of fish from Lake Victoria. Before 1990, there were no fish processing industries in the area around Lake Victoria in Tanzania (Kakulwa, 2007). During that time, fish were mostly consumed by domestic market both in rural and urban areas (Ibid). The introduction of fish processing industries in 1990 intensified the implementation of (neo-liberal) policies through privatization and liberation of the economy, in this case in Lake Victoria. This is reflected in the policy framework, which has become hostile to indigenous people with no sophisticated technologies for fishing.

The studies referred to above show that before 1990s the vast majority of the Tanzanian population as a whole derived their protein from fish (Kabelwa, G, Musa, J, Kweka, and J 2006).Several studies have shown that the local people surrounding Lake Victoria never had the problem of malnutrition until recently when the effect of commercialization of fish for export market abroad has been felt (Jansen, E, 1997, Abila R, 2000, Kakulwa, P, 2007). This study confirms that malnutrition is a reality in many villages of the studied district. This is because the traditional source of protein comes from fish which are expensive and local people in village communities can no longer afford to get them as part of their daily meal.

This study reveals that the policy makers and development planners in Tanzania, have not made an effort to contextualize their policymaking process in line with the traditional livelihood systems and as a result livelihoods of these indigenous rural communities have

suffered greatly. There are several policies that have resulted into unintended negative consequences especially to the fish-dependent communities around Lake Victoria. These policies include: National Environmental Policy 1997, Agricultural sector development strategy 2001, Fisheries Policy 1997, The Fisheries Act 2003 and other related sectorial policies. The study carried out by the economic and social research foundation in Tanzania indicates that the fisheries sector in the country, has a significant contribution in poverty reduction strategies but yet the Tanzanian experience since 1990s leaves much to be desired (2006). If the country benefits from the fisheries trade, it is responsible to the communities, which have lost fishing as their major mode of production.

According to official statistics by the government of Tanzania, the fisheries sector contributes 10 percent of the GDP (URT, 2006). It is important to recognize that the management of the fisheries resources in Tanzania mainland is administered by the department of Fisheries in the Ministry of Natural Resources and Tourism while in Zanzibar the sector is under the department of Fisheries and Marine Resources. The main responsibility of the two departments is to implement the Fisheries Act of 2003 and the Fisheries Policy of 1997. After reviewing these policy documents and the experience of the field work this study reveals that there is a contradiction between the rhetoric of the officers at both local and central government. They claim to encourage involvement of the grassroots communities in decision-making process of the management of natural resources at all levels. But, both the Fisheries Policy 1997 and the Fisheries Act 2003 which not only dictate how the natural resources should be managed but also aim at commercializing fishing industry for export in the world market. As a result, the ownership of these natural resources is inadvertently transferred from indigenous people to the new consumers of fish in western developed countries. This implies that the implementation of the above policies has led to many people's loss of lives while fishing using traditional fishing methods.

5.   CONCLUSION

This dissertation has examined the extent to which the current Tanzanian social policy takes into consideration indigenous African cultural sensibilities for the social security of the elderly in a rural setting. My ethnographic data clearly shows that the poor living conditions of the elderly in rural areas in the Bukoba district has put a scar on the social conscience of African communal sensibility.

Tanzanian policy makers have largely ignored the inspiration that they could get from their indigenous communities that could add much value to the social policy as applied to rural areas. However, this would require working out a system in which the younger generation, many of whom are employed in cities, agree to pay to a fund for building an ad hoc home based care system for the elderly. I suggest that the payment for such a system might be recorded as part of their current tax payments.

The current situation of the elderly in the Hayan society like many rural communities in Tanzania needs urgent policy intervention to better support the elderly. This study has explored the potential for a social welfare policy formulated for the elderly in the Bukoba rural district. The ethnographical field data paid particular attention to the grassroots level to show that, the Hayan elders are still dependent upon traditional social safety nets for their wellbeing. However, this has failed. Most of the elderly languish in abject rural poverty, because their indigenous social safety nets are increasingly unable to provide for their livelihoods. This thesis recommends the need to cultivate a home-grown welfare model, free from conventional western thinking, so as to make use of the existing social capital rooted in traditional associations and communal solidarity.

I hold that the case of Tanzania, like many other Sub-Saharan African countries, should better contextualise their policy making process so as to develop more effective welfare programs for vulnerable people like the elderly. This means that there can be no simple solution to the prevailing situation of the rural elderly in Tanzania, which requires further research into the country's ethnic communities, of which there are at least 120. Policy transfer is problematic. The old approach of replicating welfare systems from other countries is not realistic, because of the uniqueness of rural African communities. These communities largely based upon traditional subsistence economies are not compatible with Nordic and other western welfare models. The research findings of this study support contextualisation to understand the complex cultural fabric of rural communities. Therefore, I urge Tanzanian scholars and policy makers to engage in further research in order to develop a social policy rooted in the rich cultural heritage of Tanzanian society. This means that the policy will draw upon the cultural underpinnings of the ethnic communities. In my published papers I have provided some recommendations and possible models which give inspiration to local government to further develop the more workable and realistic model of safety nets at the local level. The data also points to the possible roles of Hayan sensibilities, including empathy, for doing so. Cultural symbols and rituals still contain the social and cultural fabric which holds the Hayan society

together. The traditional institutions, mechanisms and cultural underpinnings have the potential to create some form of contribution to a local Hayan social security scheme. The contribution to the scheme could be both monetary and/or contribution in kind. For example, in a traditional system based on clan organizations, my empirical data indicates that some clanspeople - banyaruganda - had to at some point donate livestock including cows, goats, chickens and agricultural products to the clan elder as instructed by the traditional priest "embandwa". In this traditional system the idea is driven by a fear of ancestral curses or supernatural punishments that can also be turned into cultural practices. This means that the same mechanisms can be driven by moral imperatives to adhere to the Hayan cultural values of caring for the elderly in and through a communal spirit. It is believed that such a spirit will incentivize both educated and non-educated clanspeople - banyaruganda - to donate something to the informal social security scheme administered at the local district level or by the local government authority.

Symbols such as clan "totem", twin's two baskets enshao z'a barongo, fire omulilo, ancestral graves amararo, sacred place for ritual ekikaro and other symbols that define Hayan mythologies can be used as a unifying factor and a source of inspiration and moral imperative for the younger generation to contribute to the informal local social protection fund for the elderly. The contribution could be yearly, quarterly or monthly. The elderly would be immediately entitled to care or minimum income to ease their livelihood.

In my view, the scheme could start as a pilot program in the Bukoba rural district council area where this study was carried out. Under this scheme, relatives, friends, clanspeople and the general Haya-African population would be encouraged to voluntarily contribute towards the scheme to save the lives of dying old people. An effective social policy would need to consider these philosophical foundations and indigenous knowledge of rural communities and use them for the purposes of formulation. Even global institutions like the World Bank, often seen to be out of touch with local context, has recognized indigenous knowledge as a local pathway to development in Africa (World Bank, 2004).

This thesis encourages the utilization of indigenous knowledge in social policy development. The Hayan society epitomizes rural peasants in Tanzania. These rural communities have preserved indigenous knowledge that is manifest in the form of Hayan-oral literature, songs, myths, riddles, symbols, rituals, belief systems, traditional religion, cultural history, skills for subsistence economy and folklore. All these are useful in the development of social policy in Tanzania for the well-being of rural communities and the elderly in particular. This is why it is surprisingly that indigenous knowledge has not been so readily absorbed into Tanzanian social policy for rural development.

5.2 RECOMMENDATIONS

I recommend careful consideration of methodological and epistemological dimensions to be taken into account when researching contemporary rural African societies. I have shown that conventional approaches have limitations especially vis-à-vis local cosmology, indigenous belief systems, cultural symbols and rituals. Accordingly, this study recommends participatory action research (PAR) for indigenous rural communities. As stated in my methodological chapter, the JIPEMOYO project shows one effective way of how to engage with rural communities in Tanzania (Jerman, 1997).

PAR inter alia will help future researchers to be able to learn how the people at the grassroots construct and interpret the social life symbolically based on their local cosmological understanding of the universe. This is because symbols and rituals have communicative functions in indigenous African societies (Swantz, 1986). This means that symbols and rituals potentially serve as a means for creating social space for the Hayan elderly, and in so doing, enhance the re-vitalization of the indigenous social safety nets for the well-being of that cohort.

I urge policy makers and those conducting research in Tanzania to learn from the Finnish and European historical experiences. Inspiration could be taken from the use of the Kalevala in Finland, where rural communities were written into the national narrative in form of folk poetry. This is not unlike the 19th century, when researchers teamed up with rural communities in other parts of Europe. It is time for African scholars and researchers to come together with rural communities in a similar fashion to more readily put into practice the wealth of indigenous knowledge and use it for the social development and wellbeing of the rural elderly.

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APPENDIX 1

Field pictures data collected as refered to in methological section.

Figure 1, Field pictures below

Source: Field data, focus group discussion Rushaka village, 15.11.2011

Source: Field data, Sacred place inside the cave
Kishanje village, 12.11.2011

Source: Field data, Ta-Christian Matabu, 92 years
Katuruka village Maruku, 18.10.2010

Source: Field data, Ta-Christian Matabu, 92 years
Katuruka village Maruku, 18.10.2010

Source: Field data, Ngoma for Haya local chief,
Symbol of power, Kanazi village 18.11.2011

Source: Field data, village shrine in Kaagya village,
October, 2011

Source: Field data, village big tree, "ekigabiro"
 Katangalala village, November, 2010

Source: Field data, old women focus group discussion
Katuruka village (Maruku) 19.10.2010

APPENDIX II: The Sample of the questionnaire for general informants (150) that was combine with recorded interviews (face to face interviews)

THE UNIVERSITY OF DAR ES SALAAM
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Research questionnaire on traditional social security systems in Tanzania: Elderly people and Social Policy in Bukoba District, Kagera region, Tanzania. By Frateline Kashaga (PhD Researcher, University of Helsinki-Finland 2010/2011A)

Dear respondent the bearer of this questionnaire is a doctoral student at the University of Helsinki-Finland, department of Social research, unit for social and public policy of the faculty of social sciences. He is required to conduct research and write a report on the rationale of taking into Consideration the Indigenous African cultural sensibilities for the Social Security System for Elderly People in Bukoba district, Tanzania. You have been selected for the purpose of this study and therefore requested to support our country's higher education sector, complete this questionnaire and submit to its bearer.

Please note that the information to be collected will be treated with the utmost confidentiality and used sorely for academic purposes indicated herein, thank you in anticipation of for your assistance and support.

A: GENERAL BACKGROUND PARTICULARS

Kindly please fill in the following blanks

No.	Type of information	Response
1.	Name of your village	

2.	Name of your ward	
3.	Your occupation	
4.	What is your clan (oruganda)?	
5.	What is your tribal totem?	
6.	What is the name of your clan head?	
7.	What is the name of your last traditional chief (OMUKAMA)?	
8.	What is the name of your traditional priest (Embandwa)?	
9.	What is the name of your traditional spirit (OMUCHWEZI)?	
10.	How do you support your elders?	
11.	How many times you visit your village?	
12.	Why do you visit your village regularly?	
13.	Why you don't visit your village?	
14.	Do you care for your elderly in your village?	

B: PERSONAL PARTICULARS

1. The gender (sex) of respondent: (please tick appropriate answer)

No.	Possible responses	Response
1.	Male	
2.	Female	

2. Marital Status of the respondent (please tick appropriate answer)

No.	Possible responses	Response
1.	Single	
2.	Married and spouse present	
3.	Married and spouse absent	
4.	Widowed	
5.	Divorced	

3. What is your age group? (please tick appropriate answer)

No.	Possible responses	Response
1.	Age between 15-24 years	
2.	Age between 25-34 years	
3.	Age between 35- 44 years	
4.	Age between 45 - 54 years	
5.	Age between 55-64 years	

4. What is your education level (please tick appropriate answer)

No.	Possible responses	Response
1	No formal school	
2.	Primary school	
3.	Secondary school or middle school	
4.	University level	
5.	Post graduate	
6.	Adult education	

5. Which religious faith tradition do you belong to? (please tick appropriate answer)

No.	Possible responses	Response
1	Judaism	
2.	Islam	
3.	Christianity	
4.	None of the above	
5.	Indigenous religion plus A or B above	
6.	Indigenous African religion only	

C: LABOUR FORCE PARTICIPATION

6. The occupational status of the respondent (tick whichever is appropriate)

No.	Possible responses	Response
1	Employed, state your profession	
2.	Unemployed	
3.	Fishing	
4.	Farming	
5.	Grazing	
6.	Trade	
7.	Not in labour force	
8.	Farming and Grazing	
9.	self-employment (Tax driver or "Boda boda" driver)	
10.	Street vendor in Bukoba town & district headquarters	
11.	Small business , local markets	
12.	Civil servants	
13.	Religious leaders or local Pentecostal preachers	
14.	Traditional healers in Bukoba urban areas	
15.	Local party politicians	

D: FAMILY LIFE

7. The family status and living arrangement of the respondent (tick whichever is appropriate)

No.	Possible responses	Response
1	Living with nuclear family members	
2.	Living with extended family members	
3.	Living in a household alone	
4.	Living in a household with spouse present	
5.	Living in a household with someone else	

8. Do you have small house thatched with grasses (Mushonge or Nyaruju) at your home? (please tick appropriate answer)
   a) Yes   (   )
   b) NO

9. Do you take part to perform ritual in family shrine "Nyaruju" when you visit your elders in village?(tick only appropriate answer)
   a) Yes   (   )
   b) No

10. Do you know any traditional sacred place (EKIIKALO) in your village home, "akibanja"?(tick as above)
   a) Yes
   b) No   (   )

11. Which one is the contributing factor for the decline of the traditional social security for the elderly and other forms of extended family relations in your village of origin?(please tick appropriate answer)
   a) Destruction of traditional life and belief system.   (   )
   b) Demonization of indigenous African religious conceptions as magic, witchcraft and superstitions.
   c) Rural poverty
   d) Lack of government support
   e) Rural urban migration
   f) The impact of HIV/AIDs
   g) All the above

12. Why do you think it important to care for your elderly in rural areas? tick appropriate answer)
   a)   moral obligation   (   )
   b) Religious teachings
   c) Cultural practice
   d) To appease ancenstral spirits (abachwezi)
   e) It is Hayan cultural value
   f)   All the above.

13. Why witchcraft is a serious social problem in many villages of Bukoba district? (please tick appropriate answer)
   a) Lack of genuine traditional priests (Embandwa)   (   )
   b) Presence of sham expertise money driven traditional priests(Embandwa maela)
   c) The confusion between modernity and new religions for African reality
   d) Abolition of chiefdoms that used to oversee traditional belief ststem
   e) None of the above

14. When you get a social problem or when a misfortune occurs what do you do in the first place?(please tick appropriate answer)
   a). To consult traditional priests (Embandwa) to diagnosize the problem (   )
   b). To pray in foreign religions namely Christianity and Islam
   c).   To visit a witch diviner or a witch doctor
   d). To find scientific explanations
   e).   To consult the elderly in your village of origin

15. Why elderly people are increasingly marginalised and disappearing?(please tick appropriate answer)
   a). Decline of core values of traditional family life   (   )
   b). Moral decay and lack of fear for spiritual punishment
   c.) Lack of respect to elders
   d) Lack of social protection
   e). All the above is true

16. Do you think the government cares for elderly people in your village?(please tick appropriate answer)
   a). Yes   (   )
   b). No

25. Do you know any policy document that promotes the interests of elderly people? (please tick appropriate answer)
   a) Yes
   b) No   (   )

26. How many times you visit a traditional priest in your village of origin?(please tick appropriate answer)
   a). Many times   (   )
   b) Once a month
   c) when a misfortune occurs
   d) None of the above or I don't visit at all

27. How many times you visit a traditional priest in your village of origin?(please tick appropriate answer)
   a). Many times   (   )
   b) Once a month
   c) when a misfortune occurs
   d) None of the above or I don't visit at all

28. How many times you attend funeral ritual in your village of origin?(please tick appropriate answer)

        a). Many times   (   )
        b) Once a month
        c) when a misfortune occurs
        d) None of the above or I don't visit at all

29. How many times you attend clan meetings in your village of origin?(please tick appropriate answer)

        a). Many times   (   )
        b) Once a month
        c) when a misfortune occurs
        d) None of the above or I don't visit at all

30. How many times you visit your distant relatives in your village of origin?(please tick appropriate answer)

        a). Many times   (   )
        b) Once a month
        c) when a misfortune occurs
        d) None of the above or I don't visit at all

31. What are the barriers to recognize Indigenous African religious conceptions in development plans and policies in Tanzania.(please tick to appropriate answer and please tick as much as possible)

a). Demonization of indigenous religions   (   )
b) Considered as mere witchcraft   (   )
c) Lack of formal written document like Bible or Quran   (   )
d) Colonization of the consciousness through Christianity and modernity   (   )
e) The increase of fake or false traditional priests (EMBADWA -MAELA)   (   )
f) Multiplicity of traditional religions as many as number of ethnic groups   (   )
g) The gap in Tanzanian education curriculum (ignorance of traditional religions   (   )
h) The dominant discourse of witchcraft in defining African spirituality   (   )
i) All the above   (   )

32. The elderly people in Bukoba District Kagera region face the following challenges
   (Please tick appropriate answers, tick as much as possible)

    a) Destitution   (   )
    b) Poverty   (   )
    c) Desertion   (   )
    d) Homelessness   (   )
    e) Children or relatives to care for them   (   )
    f) Erosion of traditional values   (   )
    g) Failure of the Government intervention to save their lives   (   )
    h) Rural-Urban migration of young people   (   )
    i) Poor implementation of National Policy of Ageing in TZ   (   )
    j) Policy gap related with elders as mentioned above(i)   (   )

k) Modernity and Neo-colonialism in post-colonial Africa ( )
l) The impact of Christianity or missionaries in Buhaya (Hayaland) ( )
m) The abolition of chiefdoms in Bukoba in 1963 ( )

33. What should we do to include our traditical practices and cultural heritage in development policies and plans?
        (Please tick appropriate answers)
a) To reconsider good indigenous religious conceptions ( )
b) To learn about Haya indigenous knowledge systems ( )
c) To learn indigenous knowledge from African elders ( )
d) To distinguish between witchcraft and African religions ( )
e) All the above ( )

34. What are the factors which have contributed to the decline of respect to elders in Bukoba district or kagera in general from Haya cultural orientation? (Tick answers)
a) Christianization and demonization of indigenous African religions ( )
b) Modernity or Afro-modernity ( )
c) Globalised-free market economy and individualistic tendencies ( )
d) Destruction the foundations of traditional institutions, namely family and religion ( )
e)Colonization of the consciousness through Christianity ( )
f) Abolition of chiefdoms in Kagera 1963 without replacement with another instituition to perform similar functions ( )
g) All the above ( )

31. Do you know educated sons and daughters of this land-Bukoba who live abroad or in towns and cities but still care for their elderly parents?
a) Yes
b) No

32. From question 31 above, if you estimate, in terms of percentages which one is correct below, tick the correct percentage
a) More than 70% of children support their elderly parents ( )
b) 50% only care for their elderly parents ( )
c) Less than 50% care for their elderly parents ( )
d) 30% do not care for their elderly parents at all, they consider them as primitive ( )
e) None of the above

33 Why young people do not fear parental curse (OMURAAMO G'WOMUZAILE) as it used to be in the past from indigenous religious conceptions point of view? (Tick answers)
a) The use of Christian doctrine ( )
b) Curse is considered like something superstitious ( )
c) Witchcraft and witch-diviners ( )
d) Sham mone- driven traditional priests (EMBANDWA- MAELA)
e) The rise of new independent African churches, Pentecostal churches ( )

Thank you for taking your time in filling this questionnaire.