



Original Article

Coping Strategies of Feminine Peasant Networks and Social Protection (SP): The case of Village Community Networks (VCONEs) in Tanzania

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Networking among African women has become one of the community-centered strategies to deal with the shortfalls of the market. VCONEs, as self-created women's networks, provide informal social protection (SP) to marginalized communities because they have taken on board the local context. VCONEs have created a platform that accommodates women's context-specific needs and interests. Accordingly, the study employed an exploratory longitudinal action research design and an embedded multiple-case study research method to explore the coping strategies of Village Community Networks (VCONEs) as a new form of self-created women's networks in providing SP and promoting community development in Tanzania. VCONEs have emerged following the market's and the government's failures to reach marginalized people. The findings indicate that VCONEs have developed replicable context-specific coping strategies to cope with the contingencies of the patriarchy and the market economy. The coping strategies can be replicated elsewhere to create a relatively similar impact in other communities. Overall, there is a need for a major structural change in existing social protection systems. Development agencies should avoid implementing social protection schemes that instil over-dependency on marginalized people on external resources. Specifically, development agencies should adopt a "VCONE cash transfer" to be disbursed as a one-time cash transfer to successful VCONEs.

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INTRODUCTION

Developing coping strategies among communities in the contemporary world is not new (Gilchrist, 2009). Although the five senses were enough to help early hunters and gatherers cope with immediate threats (Heinberg, 2011), complex environments require collective human action (Flora & Flora, 1993). Even though the coping strategies of the poor are less efficient (low productivity), less effective (low profitability), and riskier OECD (2009). Kabeer (2007, p.27) asserts that some women have coped by divorcing their husbands; some women put in longer hours of work to cope with the 'double shift' or 'double burden,' leading to overtiredness; some women take their children to work with them.

Networking appears to be more promising. Heinberg (2011) argues that marginalized people in the USA have networked to access useful information, learn together, engage in joint social action against macro-level challenges, access mutual aid, access tutorials in a variety of subjects, brainstorm job possibilities, feel a sense of security; and learn inexpensive recipe ideas and savings tips. Bauman (2001) argues that communities can accommodate difficulties associated with the contemporary world by forming networks. For example, in an attempt to cope with the difficulties associated with on-going market economic reforms, women are increasingly participating in microfinance networks in many countries of the Global South (Narayan et al., 2000). The bottom line is that women disproportionately affected by neoliberalism (Eisenstein, 2009) network as a coping strategy to offset such difficulties (Patterson, 1994; Cook-Craig, 2010).

Nonetheless, the mentioned studies have not considered the changing socio-economic context, leading to new coping and networking forms. The new forms of networks have developed new coping strategies which need to be studied.

Although women in the developing world, including those in Tanzania, tend to cope with difficulties collectively through networking (Mohanty, 2002; Madaha, 2014), the main question is how the networks cope with the challenges they face within the neoliberal context. Overall, there is inadequate evidence of studies that have focused on coping strategies of new forms of women networks within the neoliberal socio-economic context of Tanzania. This study has filled the gap.

Overall, communities that take charge of their development have a higher chance of attaining and sustaining quality lifestyles (Madaha, 2017, 2021 & 2022; Madaha et al., 2021). Community development is a process and an outcome involving a group of people in a locality who have recognized their ability and initiate a collective social action in the form of a planned intervention to change their economic, physical, social, cultural, political, and/or environmental situation and achieve tangible outcomes—in terms of economic, physical, social, cultural, political and/or environmental improvement in a community (Flora & Flora, 1993; Phillips & Pittman, 2009; Robinson & Green, 2011; DeFilippis & Saegert, 2012). Robinson and Green (2011) assert that attaining community development is just as important as the outcomes.

Advocates of the market doctrine call for individuals to purchase social services at the market where the government is one of the producers of such services. While the market is claimed to be free and the government has taken the role of a regulator, the context often favors only those with adequate capital who can invest in profitable businesses. The process further leads to the impoverishment of marginalized communities (Harvey, 2005, 2007; Madaha et al., 2021).

Although Tanzania shifted from a planned to a market economy in the mid-1980s (Madaha, 2014), the government has designed a variety of

Social Protection (SP) mechanisms. The policy framework involves the Community Development Policy of 1996, the National Youth Development Policy of 2007, the Cooperative Development Policy of 1997, the Women and Gender Development Policy of 2000, the National Agriculture Policy, and the National Social Security Policy of 2003. The National Social Security Policy of 2003 and its associated act are directly associated with overseeing the provision of social protection in the country. The Prime Minister's Office – Labour Youth and Persons with Disability (PMO-LYED), through the Social Protection Division, is vested with the responsibility to supervise, regulate, and create an enabling environment and building blocks for the development of Social Protection and the provision of social insurance and social assistance services to employees and the general public at large (PMO-LYED, 2021).

The President's Office Regional Administration and Local Government (PO-RALG), under a Minister, is responsible for implementing government plans and strategies, including SP programs, at the local government level. SP, as revealed by OECD (2009, p.43), refers to policies and actions aimed at improving marginalized communities' capacities to cope with difficulties and better manage risks and shocks. According to the Food and Agriculture Organization of the United Nations-FAO (2017), SP emphasizes poor and vulnerable groups to protect them against poverty, vulnerability, and social exclusion throughout their lives. SP schemes in South Africa, Brazil, Mexico, and Zambia have reduced inequality and poverty (Barrientos & Sabates-Wheeler, 2006; Samson *et al.*, 2004; 2006; Tembo & Freeland, 2008); have empowered women in Brazil, Bangladesh, and South Africa by increasing school attendance of girl children, child survival, and nutritional status. They have also improved risk-coping mechanisms for vulnerable people (Hormansdörfer, 2009; Samson *et al.*, 2004; 2006; UNICEF, 2007).

Welfare scholars have developed three commonly known tools of SP, including social assistance,

social insurance, and Labour and livelihood enhancement interventions (Branch, 1948; Pellizzari, 2006; Xiulan & Yuebin, 2010; FAO, 2018). FAO (2018) states that social assistance involves non-contributory cash transfers or in-kind transfers (e.g., food, vouchers, school feeding, fee waivers, or subsidies) and social welfare services to marginalized and poor populations. Further, FAO (2018) asserts that social insurance consists of contributory schemes such as contributory old-age pensions, maternity leave, injury and unemployment benefits, and health and agricultural insurance to minimize health vulnerabilities at different stages of a person's life cycle. Labor and livelihood enhancement interventions, as shared by FAO (2018), refer to interventions, such as skills development, employment services, government legislations, and microfinance, that assist in securing decent employment and/or establishing enterprises for self-employment. This study falls within the scope of Labour and livelihood enhancement interventions.

The Tanzanian government has adopted SP instruments that require close monitoring by the government. The marginalized communities do not own schemes targeting them. As such, the schemes fail to sustain themselves without government support. Madaha (2017) believes that top-down SP schemes require continued supervision and monitoring by external agents such as governments and NGOs. The approach increases the dependency of local communities on external assistance.

Consequently, communities cannot sustain such services without such assistance. Unlike conventional top-down SP schemes, Village Community Networks (VCONEs) (the focus of this article) offer sustainable SP services that are fully owned by the communities themselves without dependency on external agents. Although VCONEs are one of the beneficiaries of the government legal framework that registers CBs, they maintain their autonomy. According to Madaha (2017, 2021), VCONEs are feminine, voluntarily, and self-created networks of female

peasants who have been brought together for the common collective good to access a variety of services, including microloans, simple savings, self-social assistance, and self-social insurance. The services are fully managed and owned by the members themselves. VCONEs are autonomous because members decide on the kind of external assistance they need; they maintain no formal ties with NGOs, government, or financial institutions.

Consequently, VCONEs offer low-cost SP services to its members without much external assistance. VCONEs are found all over Tanzania. They are due to the government's and the market's failure to provide social protection to marginalized citizens of Tanzania. They are a coping strategy for the contingencies of the neoliberal market economy (Madaha, 2017). Taking a case study of VCONEs in Tanzania, the objective of this article is to highlight the coping strategies of Feminine Peasant Networks within the neoliberal context and the associated role in the provision of SP in rural Tanzania.

METHODOLOGY

The study and associated interventions were conducted in Tanzania's Mkalama district and Iringa and Morogoro municipalities. It is an action longitudinal research involving a mix of data collection and interventions from April 2011 to October 2023. This data collection went hand in hand with replicating the findings in Morogoro by creating a VCONE in June 2017. This study employed an embedded multiple-case study research design to gather compelling evidence on a phenomenon and focus on a particular study. An embedded multiple-case study method involves a study of more than one case with two units of analysis for each case (Yin, 2009). The primary unit of analysis for this study was a VCONE. The secondary units of analysis for this study were VCONE members and households hosting members of selected VCONEs.

The study observed several steps. The first step involved conducting an intervention to empower women entrepreneurs through VCONEs for 12 months from 23rd May 2011 to 22nd May 2012.

The intervention was one of the 38 Alumni Engagement Innovation Fund (AEIF) winners. A grant worth \$25,000 was secured to implement the intervention. The fund was split into two halves for Iringa municipality and Mkalama district in Tanzania. An NGO called AGEN (www.agentz.org) was created to oversee the intervention. The author also allocated \$4,500 to be used as a cumulative revolving fund for each district, i.e., \$4,500 for Iringa municipality and \$4,500 for Singida district council.

The second step involved a mid-term survey in April 2015 to explore the project's long-term benefits. The author selected the Mkalama district for the survey because project monitoring and evaluation reports revealed mixed results (see *Table 1*). However, the reports revealed an outstanding performance in Iringa municipality. As such, the survey aimed to explore the challenges and draw lessons to improve the situation in Iringa further. The author intensified the survey through a PhD study (Madaha, 2017). The step involved the selection of 12 VCONEs from the Mkalama district and 4 VCONEs from Iringa municipality. The VCONEs were selected through AGEN in collaboration with local community representatives, government officials, and NGOs staff working in the study area. The selection was followed by an actual data collection of qualitative data through key informant interviews, Focus Group Discussions, transect walks, informal mapping, and a documentary review of Civil Societies and Local Government Authorities in the study area. The initial qualitative data collection took place from April to August 2015. The mentioned data collection tools produced findings that were used to develop a semi-structured questionnaire. The researcher conducted a snowball sampling of 100 VCONE members and their respective husbands to respond to a face-to-face household semi-structured interview guided by an interview schedule. The semi-structured interviews were administered from August 2015 to November 2015. Data were then gathered and analyzed using both content analysis for qualitative data and a simple descriptive statistical analysis.

The third step involves using the survey findings to improve the situation in Iringa through extended observations and interventions under the umbrella of AGEN. Using lessons from Iringa and Singida, the author created a new VCONEs in Morogoro municipality with 30 members. The author conducted field visits, community meetings, participant observation, in-depth interviews, counselling, and training from 2016 to 2023 (i.e., up to the submission of the paper). To ensure accurate data recording, video, and tape recording was sometimes used to record longer sessions of FGDs and in-depth interviews. The extended observation was complemented with technical advice in line with the challenges.

Table 1: Research participants in Mkalama District

Participant/ VCONE Name	Description	Membership	Semi-structured questionnaire	FGD, transect walks, informal mapping	VCONE Group Meeting	In-depth interviews	Key informant interview
Upendo Care VCONE	VCONE	30	10	8	30	0	-
Family Care	VCONE	30	10	8	30	0	-
Upendo	VCONE	30	8	8	30	0	-
Nzalilya	VCONE	30	8	8	30	0	-
Jikomboe	VCONE	23	8	8	23	0	-
Juhudi	VCONE	31	8	8	31	0	-
Uchumi-Msingi	VCONE	22	8	8	22	0	-
Tumaini	VCONE	11	8	8	11	0	-
Nguna	VCONE	22	8	8	22	0	-
Jitume	VCONE	40	8	8	40	0	-
Tupendane	VCONE	30	8	8	30	0	-
Faidika	VCONE	30	8	8	30	0	-
Mwanzo Mgumu KIKOBA Namba Moja	VCONE	36	8	8	36	0	-
Experienced community representatives and elders;			Knowledgeable of communities			10	n/a
Key informants in Mkalama	3 government officials and 3 NGO leaders						6

Source: Survey Data

Table 2: Research Participants in Iringa Municipality

Participant/ VCONE Name	Description	Membership	Semi-structured questionnaire	FGD, transect walks, informal mapping	VCONE Group Meeting	In-depth interviews	Key informant interview
Upendo	VCONE	20	-	5	20	20	
Twilumba	VCONE	12	-	5	12	12	
Twitange	VCONE	30	-	5	30	30	
Ipomla	VCONE	24	-	5	24	24	
Key informants in Iringa	3 government officials and 3 NGO leaders						6

Source: Survey Data

Table 3: Research Participants in Morogoro Municipality

Participant/VCONE Name	Description	Membership	Semi-structured questionnaire	FGD, transect walks, informal mapping	VCONE Group Meeting	In-depth interviews	Key informant interview
SEPRO	VCONE	35	n/a	15	35	24	
Key informants in Morogoro	3 government officials and 3 NGO leaders						6

FINDINGS

The study exposed several coping strategies for VCONEs. The author, through action research (Madaha, 2021, 2022), used the coping strategies to strengthen VCONEs in Iringa (whose name is NIGE) as well as to create and strengthen a new VCONE in Morogoro municipality (whose name is SEPRO). The intervention increased the Iringa cumulative fund from Tshs 7,000,0000 in 2011 to Tshs 80,000,000 in 2023 (producing loans worth Tsh 187,000,000). Using enhanced coping strategies in Iringa, the author created a VCONE, the Self-help Entrepreneurship Program (SEPRO) in Morogoro in 2017. The cumulative fund for SEPRO has grown from zero to Tshs. 8,000,000 producing loans worth Tsh 40,000,000 per annum.

The following few sections focus on the findings and coping strategies of VCONEs. There are three categories of coping strategies, including political coping strategies (*Table 3*), economic coping strategies (*Table 4*), and social coping strategies (*Table 5*).

Political Coping Strategies

Political coping strategies include gender preferences in leadership by blocking men from holding leadership and decision-making positions, political clientele by supporting politicians who share VCONE members' visions and diverging funds provided by donors to some other uses (see *Table 4*). The political coping strategies are further discussed in the following sub-section.

Table 4: Political coping strategies (N=178)

Coping Strategy	Ward	Members of VCONEs		Spouses	
		Freq.	Perc. (%)	Freq.	Perc. (%)
Gender Preferences in Leadership	Ig.	25	100	18	85
	Kiny.	25	100	17	85
	Kikh.	25	100	17	89
	Ms	25	100	0	100
Political Clientele	All	100	100	78	100
Diverging funds provided by donors to some other uses	Ig.	11	44	7	33
	Kiny.	2	8	4	20
	Kikh.	4	16	3	15
	Ms	3	12	1	5

Key: Freq=frequency, Ig. = Iguguno, Kiny. =Kinyangiri, Kikh=Kikhonda, Ms.= Misingi

Source: Survey Data (2015)

Gender Preferences in Leadership

Most VCONE members and their spouses believe that VCONEs need to remain feminine (see *Table 4*). Some men in the study area portray patriarchal domination; they are stubborn, uncooperative, and untrustworthy.

The findings of this study have shown four key reasons for VCONEs to admit few men: a) some patriarchal husbands doubt the benefits associated with their wives' participation in the VCONEs. As such, VCONEs grant them membership to allow them to learn about VCONE operations. b) some men can participate to bring their experiences and knowledge to the VCONEs. Such experiences and knowledge are useful in dealing with contemporary challenges. Such men are also used

to access some gender-challenging services that men can easily access; c) some men participate in VCONEs to clear the myth that such networks are the engine of women's gossiping. Some patriarchal men believe that all forms of women collectives are focal centers for gossiping and fighting. d) women are new entrants into entrepreneurship. As such, they need some support from men. Some VCONEs have granted membership to a few wise men to use their conflict management skills.

Political Clientele

Some political contestants approach VCONE leaders to win their support during elections. One of the politicians promised VCONE leaders some support:

"... I promise that I will donate five million Tanzanian shillings to each VCONE in Mkalama District, if I get elected. Every Member of Parliament is provided with two hundred million Tanzanian shillings for development projects. I will dedicate all of these funds to women empowerment in the district (Member of Parliament contestant, 13th August, 2015).

The above statement shows that politicians and VCONEs make some deals. In an attempt to gain support from members of VCONEs, one of the female politicians with membership to one of the VCONEs said the following words in one of the Focus Group meetings:

"...I have always been at the forefront to fight for the rights and interests of VCONEs. I have been a good advisor to several VCONEs including spending money out of my pocket and providing food to them during meetings" (Ward counsellor contestant from Iguguno ward, 13th August, 2015).

Diverging Funds from Profit-Making Institutions

Some profit-making organizations provide microcredit services to VCONEs. Some profit-making financial institutions such as SEDA, SIDO, and PRIDE target community members, specifically women in the district, to make some profit. However, they face several hurdles. It has become a common practice for some VCONEs to use funds from profit-making organizations for other purposes (see *Table 3*). However, efforts by the author to block the strategy in the Mkalama district were not fruitful. The author learned that the coping strategy developed following poor project implementation by some donors in the past. One of the donor's projects had been implemented in the district for 15 years. It created a dependency syndrome for some of the VCONEs.

Based on the findings, 44% of VCONE members at Iguguno ward and 33% of VCONE male spouses from the same ward supported the diversion of such funds.

Multiple data sources from FGDs have disclosed that the financial institutions launched profit-driven small-scale projects using a market-oriented approach at the end of the 2000s and early 2010s. However, they failed to upscale such projects following, among other things, "dependency culture" and hypocrisy by people to use such funds. The study's respondents believed that the institutions charge relatively higher interest rates and employ complicated procedures than VCONEs. A borrower from a financial institution has to incur around 22% of the total loan to be considered by one of the mentioned financial institutions; VCONEs charge less than 10%. Such interests are distributed to the members annually.

Overall, diverging funds is against the very ideals of successful VCONEs. Successful VCONEs require members to adhere to a set of strict rules. The rules include but are not limited to participation in weekly meetings; purchase of a minimum share at the mutually agreed time (i.e., weekly or monthly); observing punctuality; speaking only after permission from a chairperson; showing respect to leaders and other members; avoiding fighting or quarrelling at meetings; avoid getting drunkard at meetings; preventing the use of abusive language during sessions; and declining to participate at joint development activities of VCONEs.

Economic Strategies

Economic coping strategies include co-marketing, acquiring entrepreneurship training, and providing members with soft loans (see *Table 5*). The coping strategies are going to be discussed in the following sub-sections.

Table 5: Economic Coping Strategies (N=178)

Coping Strategy	Ward	Members of VCONEs		Spouses	
		Freq.	Perc. (%)	Freq.	Perc. (%)
Co-marketing for members' agricultural produce	Ig	0	0	2	10
	Kiny	0	0	4	19
	Kikh	0	0	0	0
	Ms	25	100	18	100
Providing members with soft loans	All	100	100	78	100
Providing women with entrepreneurship Training	All	100	100	78	100

Key: Freq=frequency, Ig. = Iguguno, Kiny. =Kinyangiri, Kikh=Kikhonda, Ms.= Misingi

Source: Survey Data

Co-Marketing

Searching for markets and marketing information for members' agricultural produce is one of the two most important coping strategies (Table 5). FGDs divulged that some VCONEs gather cereal crops, mainly maize, from members and non-members during harvest time around June of each year. Then, they jointly sell the cereals from February to April each year when prices are relatively higher. The cost of a bag of maize more than doubles in February, March, and April.

Provision of Soft Loans

VCONEs offer accessible soft loans to members (See Table 5). One of the key informants said:

"...VCONE is an appropriate approach that enables us to access loans without complicated bureaucracy of banks and SACCOS. Whenever I need a loan the only thing that I do is to inform leadership of my network. If there are funds in the cumulative fund, I am provided with a loan on the same day. Also, treasurer often informs members that there is enough money to be disbursed as a loan. VCONE procedures are simpler than those of the bank. Banks require an applicant to travel over a long distance to apply for a

loan and then pay relative high interests (VCONE Chairperson, Misingi ward, 27th July 2015).

Further, women entrepreneurs are not bound to a single VCONE membership but can join as many VCONEs as possible. The opposite holds true: women are free to abandon networks with poor performance.

Provision of Entrepreneurship Training and Mentorship

VCONEs provide members with formal and informal entrepreneurship training (see Table 4). VCONEs set aside an educational fund to support formal training for members. The funds are used to train selected group members at special training sessions aimed at boosting their leadership and entrepreneurship skills. The beneficiaries of such training are obliged to disseminate the knowledge gained to the rest of the VCONE members.

Social Strategies

Social coping strategies include providing members with social security and moral support (see Table 6). The following sub-sections will cover details of each of the mentioned coping strategies.

Table 6 Social Coping Strategies (N=178)

Coping Strategy	Frequency	Percentage of 178
Provision of moral support	100F, 78M	100
Provision of social protection	100F, 78M	100

(F= Female, M=Male)

Source: Survey Data

Social Protection

VCONES play an instrumental role in providing social protection to members during hard times (see *Table 6*). The service is synonymous with a Social Protection tool called Labour and livelihood enhancement interventions. There is an intervention by creating government legislation to formalize VCONES through formal registration (FAO, 2018). VCONES have created community funds to deal with individual shocks. The community fund first serves as a Safety net to address emergency needs of members and their families; secondly, it serves as a community cohesion tool designed to address the needs of disadvantaged people, including orphan children, the elderly, the mentally ill, and widows. Disadvantaged people are usually provided with basic needs, whereas the children are provided with education. Thirdly, the community fund is dispatched as an emergency loan to the members to help them address some of the contingencies they face.

Provision of Moral Support

VCONES provide moral support to members by spending time with them and encouraging them to move on. Some women join VCONES to access moral support (see *Table 6*). Based on the findings of the present study, VCONES that provide moral support are more vital than those that do not, as explained by one of the respondents in an In-depth interview:

"...All members of our VCONE participate fully in assisting a member who encounters a social disaster. If a member is admitted at a local health centre, she is provided with Tanzanian shillings 15,000. Likewise, if she is admitted at a hospital, she is facilitated with Tanzanian shillings 25,000. Whenever a close family member dies, she is provided with Tanzanian shillings 100,000. All members participate in providing moral support to members facing difficult times related either to death or illness. The provision of moral support is what makes women get attracted to join our network (VCONE Treasurer, Kinyangiri ward, 14/06/2015)".

Findings from multiple data sources (FGDs in Iguguno and Kinyangiri, 30/06/15; Kikhonda and Msingi 01/07/15; Nduguti, 27/07/ 2015) reveal that women quit their membership from VCONES with poor mechanisms for the provision of moral support.

Community Managing Roles

VCONES engage in community managing roles by bringing together women from different religious backgrounds. Although exact statistics could not be found, observations and FGDs highlight that Christianity and Islam are the two dominant religions in the district. The two communities collaborate on a day-to-day basis. Inter-marriage among Christians and Muslims is common.

Overall, VCONES have devised a coping strategy to bring on board Muslim women whom Islamic Teachings require to disengage from any dealing that charges interest. Those who engage in such dealings lose in reality, and the interest gained goes to waste (Inter-Islam, 2015). A specific strategy that has been used by VCONES is to change the use of the term "interest" (*riba in Kiswahili*) to "profit" (*faida in Kiswahili*).

DISCUSSION

VCONE coping strategies play a crucial role in sustaining the networks and increasing access to the much-needed support for the members along the social, political, and economic spectrum. The strategies serve as the blueprint for replicating new VCONES elsewhere. The author develops a VCONE Cash Transfer model. The author implemented the proposed model with 5 VCONES in Mwangata ward, Iringa Municipality (see www.agentz.org). The VCONES have 90 members who benefit from the fund. Using lessons from Iringa, the author created a new VCONE in Morogoro, helping 30 community members. The performance has been outstanding. One interpretation of the finding is that coping strategies can be used to create sustainable VCONE in various contexts.

Gender Preferences in Leadership

Patriarchal values favor a few men to the disadvantage of marginalized women and men (Brenner, 2014; Calkin, 2015). VCONEs shield themselves from patriarchal exploitation by allowing only a limited number of men to membership. They do so to clear the myth women's collectives are centers for gossiping. Past studies have shared similar views (Mohanty, 2002; Holmstrom, 2002; Brenner, 2014).

Political Clientele

VCONEs tend to align with politicians who support their interests. They can serve as an advocacy platform for members to gain some influence in political processes. They do so to access district resources such as government funds for the members. Some VCONE members hold leadership positions at village and ward councils. This further enables them to influence decisions in their favor. One of the explanations for the finding is that VCONEs have become a new powerful political force in the district. Past research reveals that political clientele reflects changing structures of the government and society in which it is a part (Kettering, 1988).

Co-marketing

Co-marketing can directly confront the market's negative effects, especially those which have to do with pricing. VCONEs have the potential to deal with unfair prices by intermediaries. This study reveals that co-marketing makes business in agricultural products the most remunerative of all businesses done by grassroots people in the district. Past research shows that co-marketing enables two or more partners to attain customer satisfaction (Grieco & Iasevoli, 2017). There are two main challenges that VCONEs have to address: storage expenses and adequate capital to purchase additional cereals. However, committed VCONEs, which experience continued growth through increased capital and members' entrepreneurial skills, have the potential to overcome the challenges gradually.

Co-marketing is not a new phenomenon because it increases economies of scale by reducing marketing costs, improving chances of penetrating new markets, reducing transaction costs, and increasing farmers' negotiating power. This can also raise consumers' awareness of farmers' products (Louw *et al.*, 2008; Grieco & Iasevoli, 2017). Members of VCONEs can also benefit if they come together for that purpose.

Provision of Soft Loans

One of the main reasons VCONEs exist is that they are structured so that they continue to provide soft loans to disadvantaged people and women in particular. They avoid unnecessary loaning bureaucratic procedures to the members. This enables them to compete with formal financial institutions in the market. In so doing, they play an instrumental role in empowering women. This aligns with past research emphasizing that soft loans help eradicate hunger and poverty in marginalized communities (Leite *et al.*, 2019; Hussain *et al.*, 2019).

Provision of Entrepreneurship Training and Mentorship

Possession of entrepreneurship skills is essential because network members must be able to sell products and compete in a competitive market. Participation in a market is paramount for community members to survive in competitive markets. Development stakeholders, including the government, increasingly come up with interventions that are business-oriented. Here, community members are seen as customers. Policies of the country such as Community Development Policy, further reinforce this. The policy emphasizes that the government only plays a facilitative role to enable citizens to take responsibility for their development. The catchphrase of this is "cost-sharing," which was adopted in the mid-1980s following the introduction of market economic reforms engineered by the World Bank and the International Monetary Fund (IMF) (Chachage & Mbilinyi, 2003). As such, members' possession of

entrepreneurial skills enables VCONEs to remain competitive within the neoliberal context.

The present study reveals that providing intensive training and vital networking among members is crucial in helping members become successful entrepreneurs. Ali Al-shami et al. (2019) assert that providing borrowers with business development training increases their performance. However, this study showcases the usefulness of action research in providing context-specific intensive training.

Social Protection

VCONEs provide context-specific SP to its members. The practice diverges from the conventional Rotating, Savings, and Credit Association (ROSCA) schemes developed in Bangladesh (Yunus, 2007; FAO, 2018). The VCONE model serves as a context-specific tool to address social shocks from neoliberal reforms and climate change. Here, local governments create rules and regulations to register informal collectives, including VCONEs. The government has created a legal framework to register marginalized organized people who have created Community-based Organizations (CBOs). The setup allows them to operate legally in the country. In line with Article 5 (2) of the Local Government Act of 1982 and the Local Government Laws Act No. 6 of 1999, Tanzanian local governments have been mandated to create rules and regulations to guide the organization of people (GOT, 1982, 1999). However, the rules and regulations of the local government are limited in scope and incomprehensive.

Provision of Moral Support

VCONEs socially cope within the neoliberal context by providing members with moral support. VCONEs that do not offer such an environment cannot sustain themselves. VCONEs employ moral support as a coping strategy to compete with increasing VCONEs in the district. Complex social and natural disasters require collective human action (Flora & Flora, 1993; Patterson, 1994; Cook-Craig, 2010). Successful and united communities are capable of taking care

of their members. VCONEs ensure the continued provision of moral support to its members during difficult times, especially those related to death and severe illness. Networks that put too much emphasis on economic gains as opposed to the social needs of their members treat humans as commodities. Community members disown such networks, leading to their demise.

Community Managing Roles

VCONEs perform some community managing roles to sustain their membership base. The majority of Tanzanian communities are from diverse tribal and religious backgrounds. For instance, VCONEs have come to terms with religious taboos in the interest of members. Overall, the VCONE lending scheme has to do more with service provision as opposed to profit making. This enables VCONEs to empower members to cope with challenges associated with diversity and globalization (Maser, 1997; Robinson & Green, 2010; GOT, 1996; Gilchrist, 2009).

Diverging Funds from Profit-Making Institutions

Some members of VCONEs indirectly boycott the services of exploitative profit-making financial institutions and successfully curtail them. Ideally, the institutions are good because they provide room for the formalization of the financial market in the district. However, the institutions are seen as outsiders, ignoring the interests of the local people. Community members do not repay the loans not because of poverty but because they do not feel ownership of such institutions. In sum, the message spread by members, at least through symbolic interaction (Giddens et al., 2007) to one another, encourages those members not to repay those loans. On the other hand, the opposite message is being spread concerning loan repayment at VCONEs.

The coping strategy is not progressive because it has scared some formal microfinance institutions from contacting the local communities. The withdrawal takes the much-needed capital away

from the district and hinders community and women empowerment efforts.

One explanation of the finding is that the practice causes more harm to marginalized communities. VCONEs need not adopt unethical coping strategies because diverging funds is against the ideals of successful VCONEs. Successful community collectives make members adhere to a set of ethics and strict rules (Al-Shami et al., 2019; Hussain et al., 2019; Leite et al., 2019; Yunus, 2007).

CONCLUSION

VCONEs, as self-created women's networks, provide informal social protection to marginalized communities because they have taken on board the local context. VCONEs have created a platform that accommodates women's specific needs and interests. Within the neoliberal context in Tanzania, people can only rely on their collective efforts to deal with the difficulties by recognizing their problems and using locally available resources to build a better life for all (GOT, 1996). Contrary to that, they are subjected to market systems leading to massive dispossessions of populations (Harvey, 2011; Veron, 2010; Eisenstein, 2009; Hayter & Barnes, 2012).

VCONEs experience growth as members become more experienced in entrepreneurial ventures. As VCONEs grow, members gain additional income and new business skills under the mentorship program. It is recommended that VCONEs, which have experienced some growth by increasing the value of the shares they purchase, must also improve the participatory monitoring system to oversee the project. The increased value of the share will increase the cumulative fund for loaning purposes, allowing members to implement the entrepreneurial skills gained in real life. Here, members can invest in larger businesses to gain more profits.

Second, aspects of patriarchal culture, which make some men irresponsible, need to be uprooted. All stakeholders need to work towards changing the culture to facilitate the realization of

community empowerment. The stakeholders should invest in people by providing them with capital and skills to make optimum use of available resources.

Third, there is a need for a significant structural change in existing social protection systems. The government and some development agencies should avoid implementing social protection schemes that instil over-dependency in marginalized people on external resources. As a way forward, the government needs to adopt a "VCONE cash transfer" to be disbursed as a one-time cash transfer to members who have successfully created a VCONE. As with other cash transfer models, the proposed "VCONE cash transfer" model is grounded on providing social protection to communities.

VCONE Cash Transfer Model

To begin with, VCONEs have developed a cumulative fund to offer fair amounts of loans to members. However, the cumulative fund and associated profits are distributed annually to members. The practice makes providing loans for the first three months of the new cycle difficult. That is, funds in the VCONE cash transfer cumulative kit must be adequate to be disbursed as loans to a reasonable number of first-batch loan applicants at the start of each year or cycle. In this regard, the special fund and associated profits must remain undistributed. The proposed exercise is referred to as a *VCONE cash transfer*. Once *VCONE cash transfer* outgrows the demand of VCONE members, it can be invested into a profitable project later. The proposed model has been tested in Morogoro and Iringa for six years and 12, respectively. If the fund grows to peak and sustainable levels depending on the VCONE's ability, it can be invested into a community project that provides services to members. The revenues from the project can then be shared among members and recycled back as loans.

The pillar of the proposed VCONE cash transfer scheme is that women entrepreneurs, as this study has illustrated, oftentimes spend funds accrued from VCONEs to meet household needs,

including those related to children's health and education. UNICEF equally supports this view. Arguably, increased resources extended to women manifest in community empowerment, child survival improvement, improved nutritional status, and better school attendance (UNICEF, 2007).

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