Economic Development Inititatives

COMMUNITY ORGANISATIONS IN RURAL TANZANIA:

A Case Study of the Community of Nyakatoke, Bukoba Rural District

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INTRODUCTION

This report is primarily based on a 10-day field visit done by two local collaborators and myself in the community of Nyakatoke in Bukoba Rural district in Tanzania. The intention of the visit was initially to get a basic grasp of the different forms of social security present in the community through informal interviews with key informants. This would then help us to construct a descent formal questionnaire on the subject. We experienced that it was hard to get general (as opposed to concerning only the individual) answers on questions about any type of social security that was not organised through a formal group, like small loans and gifts between relatives and friends, child fostering, unorganised transfers in labour, etc…. On the other hand we did manage to get a wealth of information on the more formal types of co-operation between the people of Nyakatoke, i.e. formal organisation through groups. We judged that the evidence we collected on the most informal kinds of social security was useful for helping us construct the survey, but it did not have enough depth to justify it being written down in a report. At most it was the personal experience of some of inhabitants of Nyakatoke, never was a key informant able to generalise on the subject and talk on it for Nyakatoke as a whole. Analysis of the data from the formal household interviews will tell us more on this matter in a statistically sensible way. Because it is better suited to be collected from informal interviews, the information we obtained on the different groups or organisations that were active in Nyakatoke was of much better quality and it is this which is analysed in this report.

After the informal interviews in December, we returned in February to administer the first round of a panel survey. Because the survey was so constructed that we interviewed every grown up person, it allowed us to get an exhaustive list of all the groups people are in. In total we identified 47 groups (in a community of around 120 households), but around 7 of these are groups based outside Nyakatoke, with only a minority of members from Nyakatoke in them. During the second round of formal interviews in April, we spent a lot of time to sort out the things that were left unclear after the informal interviews and to visit key informants of the groups that were newly identified in February. This report discusses all 47 groups and is the result of the 3 separate visits to Nyakatoke, totalling 2 months of experience in the community. We not only worked in the Nyakatoke, but also ate and slept there. This gave us a good opportunity to participate in its extensive social life, which proved to be not only very enjoyable, but also useful for the purpose of our research.

Where we were able to, we have gone into much detail, especially concerning the exact contributions the groups make. The analysis in this report does not always need all these details, as it tries to give a more general overview. We do insist on including them however. First of all they give a sense of reality to the reader and make it easier to imagine how these groups function in practice. Secondly, this format allows other researchers to independently draw their own conclusions from the data, to add on or challenge the analysis made in this report. Finally, it will allow this report to act as a guide when interpreting the results of the panel survey. By what processes groups are formed, how people choose which groups to join, to what extent people's social insurance covers their losses at specific events, or how social security through groups relates to other forms of social security (e.g. the government or informal links between family, neighbours and friends), are just a few examples of research

questions that can be addressed by linking the data of the formal panel survey to those in this report. To facilitate this linking we have, every time we discuss the next group in this report, also mentioned its code number used in the formal panel survey. A complete list of group names and their code numbers is provided in Appendix 2.

From the beginning, one of the research questions of the project was how social security links are formed and break up. We have given a start to answering this question by looking at the history of some groups. Although these groups do not form the whole social capital of a person, their evolution does give us some clues on what factors influence formation of social capital. The advantage of looking at the history of a group instead of an individual is that with relatively little effort it gives a picture of many people at the same time. There are two important ways in which groups are formed and evolve over time. The first is through a process of 'learning by doing', where the group starts with a certain scheme, but changes the rules any time a situation is faced where they fail to provide a (good) solution. All groups in Nyakatoke underwent and still undergo this process of constant fine-tuning. The second is through 'learning by observing'. Here the rules and the structure of some initiator group are copied by others. That groups learn by observing and copying from other groups becomes apparent when examining the details of the groups' contribution systems and noticing the striking similarities between some of them. These cannot be expected if each group learns only from its own experience. Ample examples of both processes will be given throughout the text.

A disproportionate part of the report is devoted to the women's groups. There are several reasons for this. To begin with, the women form a very important part of the social capital of a household. Secondly, a lot of groups function much like them so discussing them at length economises on other explanations. Finally, we have managed to get quite an elaborate history on the women's group, which tells a story of group formation and destruction.

After the women's groups we discuss the burial society, the ROSCAs, the labour sharing groups the co-operative farming groups, the herding group, the religious organisations, the mwatani wabaki, a rest category of other groups that were not easily categorised, community work and livestock sharing. An introduction to and the socio-economic setting of Nyakatoke has been written in a separate report in this series by R. Mitti and T. Rweyemamu.

1. WOMEN'S GROUPS (No. 1 – 7)

HISTORY

From the moment Nyakatoke became something more than a collection of some scattered settlers, women have been known to co-operate among each other, to insure themselves and their households for certain events. According to our respondents, in the past nothing much was formalised, in the way of rules or procedures and activities were especially oriented towards helping each other in case of death, sickness or other calamity occurring in the household. No fixed contributions were imposed and no clear rules or punishments were applied to people not co-operating. Most probably

the system relied on social pressure and fear of not being helped when the household itself is in need.

In 1975 things started changing when the then ruling TANU (later CCM) party of Nyerere through its UWT (Umoja wa Wanawake wa Tanzania, Swahili for 'Union of Tanzanian Women') more or less forced women to unite in formal groups. These groups were organised at village level, in the administrative sense of the word[1]. This meant forming a group, not only with the other women of Nyakatoke, but also with the women from some neighbouring communities, which together with Nyakatoke happened to form the administrative village. Many members of this group only vaguely knew each other and many had never met before in their lives, but there was quite some political and social pressure on them to unite through UWT. In the second half of the 70's each village was supposed to have at least a village shop, a UWT shop and if possible also a youth shop, all commonly managed. In 1977 the UWT had collected TSh 25 from every member and had managed to open a shop in the village that was collectively run by the members and the profits were used in diverse ways for the betterment of each of the female members and their households. 5 years later, as happened with most of these shops throughout Tanzania, it ran bankrupt due to financial mismanagement and quarrels about unfair allocations of the profits. After that UWT became just a political organisation, without any economic activities and it still exists in that form in the village even today.

Although UWT's economic life was short-lived it had apparently changed how women were thinking about what co-operation meant. Together with the weakness of the system they had also acknowledged the strength of formal institutions and decided to unite again. They had learnt from the mistake of making the group too large and spread over different communities, expecting co-operation from people they hardly knew, let alone had any social control over. Even before the break-up of UWT the women of the community of Nyakatoke decided to unite. This time not at the arbitrary level of a village, as was imposed on them in the previous system, but at the level where they felt they were a real community. 70 women joined hands and formed what is now referred to as the '70 women group'. Activities included brewing local beer made from bananas and millet (rubisi) and selling the produce, working in groups for any individual who was willing to pay for their labour and managing a common cassava farm. The income thus created was put in a common fund and distributed to the members in case of funerals, hospitalisations or births. This more formalised system came to replace the old system of voluntary contributions.

Even though the group was smaller and the women in it were from the same community, the initiative didn't last for a very long time. Soon after the common fund had received and distributed money, the first internal struggles started with accusations by some factions within the '70 women group' that the leadership was misusing its power for its own benefit and that some people were losing out. After

[1] Tanzania is divided in regions, districts, divisions, wards, villages and vitongoji (singular: kitongoji). These divisions are purely administrative, which means that the social meaning we usually associate with the word village, does not usually hold in the Tanzanian context. A village might consist of various very different communities united together only for administrative purposes. What we call the community of Nyakatoke is actually the union of the kitongoji of Nyakatoke and ten households living in a neighbouring kitongoji. These ten households although administratively not part of the kitongoji Nyakatoke, are in every sense of the word members of the community Nyakatoke.

two years a faction of 10 women headed by Adventina Costa decided that they would fare much better on their own and decided to break away from the '70 women group' and form their own organisation (see 4th row in Table 1). Before leaving, they were refused a piece of the common cassava farm and decided that if they didn't get their rightful share peacefully they would take it by force. One night in 1984 they went to the cassava farm and uprooted as many crops as they thought belonged to them. The result was an immense quarrel and the case was even taken to court. This incident caused the downfall of the '70 women group' with other factions separating and before long only 20 members remained. They tried to save what was left of the original group, but after four years, in 1988, they also gave up and broke up.

From 1984 onwards women's groups formed and broke up, sometimes for economic reasons (usually because some members felt that their expected contributions fell short of their expected benefits), sometimes for personal reasons (e.g. quarrels or personal feuds) and once for religious reasons (concerning different funeral requirements for Muslims and Christians). Different groups had different agendas, different contribution and benefit systems etc… (see below for concrete examples of these differences). The only thing they had in common was that they contributed at least at funerals and in case of hospitalisation. There was, however no interaction between the groups, which meant effectively that each group pooled the risks for these funeral and hospitalisation costs among 7 to 15 members. The strain on groups who had several funerals or hospitalisations to take care of in a short period of time was very high. On top of that, it was very arduous work for such a relatively small group to supply all the necessary labour at a funeral. The amount of mourners present at a funeral can range from 15 to 70 and most of them have to be fed during 3 or 4 days. This involves a huge task of harvesting or buying, transporting and preparing the food, cutting and drying grass for the guests to sit on and collecting enough firewood and water. Even a large women's group of 15 members had trouble organising such an event, especially at large funerals.

In 1986 an old woman by the name of Ma Dariagnes moved from the neighbouring district of Muleba into Nyakatoke and like most women, she joined one of the women's groups. She quickly got accepted into the community and by 1990 she was the chairman of her own group. In 1994 during a funeral she sat together with some other group leaders that were present as guests and told them about the system for funeral and hospitalisation insurance that she knew from her former home place Muleba. In short, it involved a system where several different women's groups had their own activities and agenda, with which they could do as they please, but when it comes to funerals or hospitalisations all the groups are united in what they now call the Muungano (Swahili for 'the Union'). The leaders of all the women's groups were called together in a meeting to work out a proposal on how to unite at funerals and hospitalisations. Each of them took the proposal back to its own group and by the second meeting it was agreed they would form the Muungano. Dariagnes became the leader of the Muungano and till today the same constitution, save for a few minor changes, is still in place and the Muungano is one of the most important and powerful social security institutions in Nyakatoke. The only important change in the benefit system was that they stopped contributing at weddings. A wedding is an event that can be expected years, or even decades beforehand by the households who have children. Likewise, households without children know, even before joining the

system, that they will only be on the contributing side and never on the receiving side. As everybody could more or less calculate beforehand what they stood to gain or lose, it wasn't long before the first objections surfaced and the system now only includes funerals and hospitalisation. Next, we discuss the way Muungano works in more detail.

THE MUUNGANO

The Muungano consists of the members of 7 different women's groups, which together cover just about every household in Nyakatoke with a female member in it. It has a chairperson, a secretary and a committee. The members of the committee are all the chairpersons and secretaries of the individual groups. They hold committee meetings and general meetings every three months. Here, the past activities are discussed and any problems or complaints the members have can be addressed. Through these meetings adjustments can be made to the constitution. Except for excluding contributions to marriages these changes usually involved small modifications to the size of a certain benefit, contribution or fine. In other cases they aimed at making a sharper distinction between who is eligible for receiving benefits and who not (e.g. excluding non-relatives living in the household from hospitalisation insurance and giving limited benefits when close relatives die, but they are not buried at the home of the member). During other meetings new articles were created to fine groups who failed to contribute labour, cash or goods on time, to fine latecomers to the meetings, and even to fine women who whisper to one another during the meetings. A few years ago, for example, everyone would contribute TSh 50 if any sibling, parent or child -even those living outside Nyakatoke- was hospitalised and the member travelled to the hospital to take care of him or her. Two incidences occurred were members travelled to the regional capital Bukoba, falsely claiming it was to take care of a sick person. In one case it was found out to be completely false and in the other case at least somewhat untrue as the member upon arrival found the sick relative already dismissed from hospital, but decided to stay a few days in Bukoba and claim her benefit anyway.

There are many more examples, but the point we want to make is that some of the problems these women are facing are the typical information problems of moral hazard and adverse selection an insurance institution has. Through these meetings, the whole system of the Muungano is constantly being fine-tuned by its own members, to address the problems as they come. Undoubtedly, this is an important factor adding to the feasibility and sustainability of the arrangement. As it is probably impossible to think of a watertight system right from the start, this is the second best solution and in Nyakatoke the current system seems to have been working well for six years now. Actually, the reader will have noticed that right from the start of UWT, 25 years ago, the system has been constantly tuned by its members and the women have learnt from their mistakes as they went along. We have summarised the most important pieces of the constitution, as we found it written down in December 1999 (the structure is ours).

1. Joining: any woman in Nyakatoke can become member, except if her husband does not belong to the burial society of Nyakatoke.
2. Benefits and contributions:
    - In case of hospitalisation, the member concerned receives TSh 50 from all the members of the Muungano.
    - At a funeral each member contributes 10 cooking bananas (15 if they are small), TSh 50, 1 cup (half a bowl) of beans, a bundle of grass (which is spread out on the ground for the guests to sit on) and 3 pieces of firewood. 1 bowl of maize flour or 2 bowls of cassava flour may replace the cooking bananas. If one of the members of the Muungano dies, the group first uses the money contribution to buy a shroud for her dead body and gives only the remaining cash to the bereaved household.
3. Eligibility for the hospitalisation insurance:
    - When the woman, her husband, her children living with her or any other member of the family living together with them is admitted to hospital (i.e. gets a bed there) and is cared for in the hospital by one of the household members, they receive the normal money contribution of TSh 50 per member
    - A household can only benefit from such a contribution at most once in three months.
4. For funerals the following persons are eligible:
    - At the funeral of any family member living in Nyakatoke, whose body is buried at the home of the woman, she receives the full contribution.
    - When a child, the father or the mother of either a member or her husband, a sibling of a member or an unmarried sibling of her husband dies and he or she is not buried at home, a contribution of TSh 50 is given by each member to the bereaved.
5. Fines
    - An individual member reporting late at the funeral ceremony (after 7.30 a.m.) is fined TSh 200.
    - A women's group that is late with its contributions for funerals or hospitalisation is fined TSh 1000.
    - A women's group that reports too late on duty for the preparation of the food is fined 1000 shillings.
    - The secretary inspects the cooking utensils after the funeral. If there is damage, it is paid by the woman at whose house the funeral was held.
    - These fines are used to buy utensils that the Muungano needs to cater at funerals.

It will be noted that this is not a constitution that covers every possible event and it is not hard to find some special case for which the constitution does give a straight answer. When we confronted the women with these special cases, the response was invariably: 'this hasn't happened so far'. If the problem would arise sometime in the future, they will call a general meeting and modify the constitution to allow for it. There also seem to be some rules, which are not written down in the constitution, but do hold with the same force of law, as they are common knowledge to everyone. A few examples of this will become apparent in the following discussion.

At a funeral the Muungano has a timetable specifying for each women's group when it is responsible for cooking the meal for the guests.[2] This assures that every Muungano member with a funeral at her house gets free labour to cater for 7 meals. The Muungano only starts cooking *after* the body has been buried. Households that wish to insure themselves for the one, two or three meals that are usually offered *before* the body has been buried, can decide to do so by joining another type of group in the insurance market of Nyakatoke: the mwatani wabaki (discussed in a separate section).

It is every women's group and not every woman individually that is responsible for catering for the meal. How exactly the meal is organised is up to the group. A group may decide to impose fines on members that do not show up, or decide to just rely on social pressure to ensure participation. They may also decide to exempt a member if they feel it is hard for her to come, thus creating a state-contingent contribution system. Because the contributions are organised in such small groups, consisting of people that know each other quite well, state-contingent contributions are not subject so much to the usual problems of information.

The consequences of not being a member of the Muungano are quite severe. A funeral without the co-ordinated help of the women in the community is bound to be an organisational failure.[3] On top of that, non-members are categorically refused any kind of help in cash, in kind, or in the form of labour to assist in the catering at the funeral. This rule holds for first four days after the death of a family member whose body is to be buried on their farm. Even informal help, from her friends who are members of the Muungano is not allowed. The members of the Muungano will only attend the funeral ceremony itself. There are punishments (not written down in the constitution) for Muungano members who are caught helping non-Muungano members during the first 4 days after the burial. These can range from fines to expulsion from the Muungano. Because even getting informal help at funerals is difficult, the punishment for non-members lies in part in the economic burden they have to face in catering for any guests that come to the funeral. It also, however, lies in the psychological strain and social humiliation of having the task of collecting firewood, water, cutting grass, buying or harvesting food, preparing it etc… whilst still in mourning.

Just a few years ago a man (name withheld) prohibited his wife to enter the Muungano, claiming that it would be too expensive. When his child died, the Muungano refused to help at the funeral and even his mother and sister who were Muungano members didn't help because of fear of Muungano reprisals. At the funeral the household was forced to fend for itself, harvesting food, drawing water and cooking whilst still in mourning. Because of the severity of this punishment, most people will avoid it by joining a women's group and thus the Muungano. Only a small minority of women are not in the Muungano. This minority includes some old and unable women (e.g. Ma Zulia, who we interviewed), who even if they wanted to,

[2] The order is always the following (groups are identified by their chairpersons): first Dariagnes, then Dorothea, then Eles, then Bertha, then Leonida, then Adventina, then Frolida.

[3] We collected evidence in a neighbouring village of a man who, after his wife died, decided to keep contributing to the women's group she belonged to, because he considered the benefits of his HH being member of the women's group very important. No such incidents were reported to us in Nyakatoke.

are unable to participate. These women are officially excused from participation and are allowed to receive help from Muungano members. Some able women, however, also choose not to participate. What their motivations are will become clear from the survey. Our expectation is that they will prove to be women living alone or in very small households, where the expected costs of participating in Muungano far outweigh the expected benefits, even when the punishment in case they do have a funeral is taken into account.

Another interesting feature of the system is the interaction between the women's groups and the Muungano. Although officially the women consider themselves individually to be a member of the Muungano, in many respects it is actually their women's group that is a member of Muungano. The contributions might be specified per member, but it is the group that is made responsible for presenting the sum of all the due contributions of its members. If it fails to do so, it is again the group that pays a fine of TSh 1000 (see point 5 in the constitution) and not the individuals. Every group is free to impose fines, expulsions or other punishments to assure timely contributions by its members. By organising contributions in this way the Muungano relies on the fact that in these smaller groups the social pressure is greater to contribute. Women in these smaller groups generally know each other very well and by not contributing you know you are forcing your fellow group members to contribute in your place, or you are responsible for the fact that your group faces a fine. This is exactly the technique made famous by the Grameen bank, now being used by many micro-credit programs in developing countries to assure the repayment of their loans. In the case of the Muungano, however, it grew quite naturally without any advice from the government or NGOs and the system has been functioning well for 6 years now.

As with weddings, benefits for funerals and hospitalisation are not spread evenly over all households, as they depend on the household size and the age of its members. Nonetheless contributions are uniform over all households. Consider the expected benefit of joining the Muungano a household that consists of a healthy 20 year old man and his wife of the same age has. Now compare this with the expected benefit of a household that consists of a 60 year old man with his wife of the same age, his 80 year old mother, 3 of his children and 5 of his grandchildren. The expected benefits are likely to differ a great deal, but the contributions are exactly the same for both households. Just like weddings did in the past, this system could lead to future arguments in the Muungano and there might come a time when contributions are made according the size and age composition of the household.

We asked several respondents whether they didn't think older or larger households were benefiting from the system. They were always quite surprised with this question and the most common response was a rhetorical question to us: "Do you really think that a death or a sickness in a household can ever be a benefit?" Unfortunately we never got to ask a non-Muungano member this question. It is not unlikely that the households in Nyakatoke who are not in the Muungano are exactly these households that stand to lose the most: small households, with young, healthy members. We do not have enough evidence at this moment to back this up, but it will become apparent from the formal survey.

THE 7 WOMEN'S GROUPS

Table 1 gives an overview of all the women's groups ('vikundi vya kina mama' in Swahili). We have decided to make the table as detailed as the available space allows us, so as to give a sense of the different degrees to which the groups have organised themselves. Some groups do just a little more than give their members an entry ticket to the Muungano. Other groups are very active and have a busy agenda outside of the Muungano. A woman who wants to enter has a choice of a wide variety of groups. She can shop around in the insurance market of Nyakatoke and choose the group she thinks will suit her needs best. There is no joining fee for the Muungano, but each group separately may decide to impose a joining fee. In general, the more active the group the higher the joining fee. For those groups that have a common fund of cash, each group has its own different system for demanding compensation payments from newcomers. The same is true for compensation for the common stock of beans that is held. Some groups refuse members till the next beans harvest comes, some groups demand the full contribution, some demand a full contribution for the first few months after the beans harvest and only half after a certain date, some ask a personal contribution from the member each time the stock is used, till she can give a contribution after the next bean harvest.

Except for its turn in the 7 meals the Muungano contributes after the burial at a funeral, the group of the bereaved woman is also responsible for the '*kaseburo'*, the last meal at the funeral. Contributions for this meal hardly differ between the groups. A few days after the *kaseburo*, the group of the bereaved woman comes to her farm to do one morning of collective labour. Usually the household has not done any farm activities for many days and there is a lot of catching up to do. Some time ago, only some groups were giving this labour help, as it is not a requirement of Muungano, but by now all groups have seen it work in practice, acknowledged its importance and have decided to implement it. This is a nice example of how groups learn by observing the activities of the other groups around them.

Groups do differ once we consider their contributions for funerals that are not covered by the Muungano. Typically this would be a funeral that the woman goes to attend outside Nyakatoke of, for example, her aunt or her uncle. The contribution is supposed to help her cover the fare for getting there and help her to *kushura*, to give a present of condolence. Only Bertha's group has no contributions at all in these cases. The 6 other groups have different contributions for *kushura*. All of these include contributions in cash, 4 have contributions in bananas and 3 help the woman on her farm when she comes back to catch up the lost work. Only Adventina's group explicitly guarantees that if the funeral is at a reasonable distance from Nyakatoke, they will escort their member to the funeral and stay together with her to give her moral support (*kumtwara*). This might sometimes also happen in a few other groups, but then on a purely informal basis and probably with only a fraction of the group.

It is no surprise that women have thought of all kinds of systems to help them attend funerals outside their community. After marriage they usually move away from their homes to live with their husbands. After marriage they belong to the clan of the husband, but they consider it important to return home to their community or their parents' clan at least in case of a funeral. Social security groups give them the

assurance that they will be able to manage to pay a possible fare to get there, give a present of condolence (kushura) and sometimes to get the psychological support of an escort (kumtwera). It also makes them more independent from their husbands, as they are now using their personal insurance to cover the expenses. It would not be easy for the husband to demand a share of the group contribution. Without an insurance, a woman would have to bargain to get a share of the household budget to spend on the funeral. In times of cash scarcity this would not be easy and might not be sufficient.

In case there is a hospitalisation for which a member of their group receives a contribution from the Muungano, all groups except Eles' give extra contributions for this member. In 5 groups this is 1 morning of farm labour when the member comes back, to catch up the work left undone while she was admitted at hospital herself, or there caring for someone. In Frolida's group they give no labour contribution but always a contribution in cash and also in bananas if the hospital is not too far. Women sometimes have the responsibility to take care of hospitalised persons in cases that are not covered by the Muungano (e.g. her mother, father, unmarried sisters or brothers, etc…). There are two groups that give labour contributions in this case: Dorothea's and Leonida's.

6 groups have a system of '*kwihukya'* (Haya for 'congratulations'). This system evolved as follows. In the past when one of the members had a baby the group would congratulate her with gifts of bananas, beans, money, clothes for the child, etc…, the amount of each item is always being fixed beforehand in a written or oral constitution. The problem was that each woman had quite a good idea how many times she would have to contribute and how many times she would get a benefit. Especially older women who already had many children were sure to lose out. An economist would be inclined to predict that groups would break up and reform in such a way that they become more uniform in the type of members they include. You would then find several groups where all the members have more or less the same expected benefits and contributions.[4] Another prediction might be that contributions for *kwihukya* would become non-uniform over the members with members who stand to gain much paying more than others. In this case contributions could, for example, depend on age and the number of children the woman already has.

In Nyakatoke the women have found another original solution to this problem. To assure that every woman, over a long period, gets exactly what she has contributed all groups have decided that even if a woman has not had a baby for 2 or 3 years she will still be 'congratulated' in exactly the same way as the women that did give birth. *Kwihukyas* without a birth are exactly the same as those following a birth, except that in case clothes are included in the contribution, they will be for the woman herself and not for the new-born child. The system has now evolved into one where every woman gets a *kwihukya* (or is 'congratulated') exactly once every two or three years, whether she has had a baby during this period or not. Sometimes, the women look for another excuse to be congratulated, like Ma Eles who gave a *kwihukya* during our stay because of the birth of her grandchild, but this is not really necessary. No woman can

[4] It will be interesting to use the formal panel survey to address questions of group destruction and formation. Even if there will not be much leaving and joining in the course of one year, we might still be able to say something on group formation by looking at what type of women are member of what type of group and what economic reasons there might explain structure.

be congratulated again before the circle is complete, even if she gives birth a second time. A birth only fixes the exact moment when a woman is 'congratulated', but does not give a woman more benefits. The group decides the order in which the members are congratulated during a certain round and whenever a member is expected to give birth her *kwihukya* is shifted to a few days or weeks afterwards. In this way, every member is sure to receive exactly what she has contributed and even women who do not expect to bear any children any more are not discouraged to join a group organising *kwihukyas*. At the same time the group still manages to insure its members who give birth.

The most active groups build a whole ceremony around the *kwihukya*. They organise a party with beer, distilled liquor, music (drums) and dancing. They sing special songs with lyrics about the importance of unity, the importance of helping each other or for example stressing that nobody will be helped if she doesn't give help herself. At a given moment the woman is officially and ceremonially handed her gifts, again while the groups is beating a drum, clapping and singing appropriate songs. Below are the lyrics of 3 such songs.

1. Akake (x4) okaryanaliwawe – *The little is shared with the one close to you*
   Engonzi, engonzi nizikira oruganda – *Love, love surpasses kinship*
   Obumoi, obumoi bukira oruganga – *Co-operation surpasses kinship*

2. Ayanga obumoi, obumoi, ayanga obumoi – He*/she who refuses co-operation (x3)*
   Mbwenu naije arore – L*et him/her come and see*

   Ayanga obwanyina, obwanyina, ayanga obwanyina – *He/she who refuses co-operation with his/her mother (x3)*
   Mbwenu naije arore – *Let him/her come and see*

   Ayanga obwamukaishe, obwamukaishe, ayanga obwamukaishe – *He/she who refuses co-operation with his/her stepmother (x3)*
   Mbwenu naije arore – *Let him/her come and see*

   Ayanga Obwo Omurumuna, Obwo Omurumuna, ayanga Obwo Omurumuna – *He/she who refuses co-operation with his/her brothers and sisters (x3)*
   Mbwenu naije arore – *Let him/her come and see*

3. Otambuke noyestera oyesige amanigawe – *Walk proudly, be proud of your health*
   Ayenda obumoi abweigira korashuntama orayemanya – *Who craves co-operation seeks it, if you sit idle, it is up to you*
   Bamawe mwakora mwakora muno – *Thank you ladies, thank you very much*
   Kworekya engonzi zanyu ezamazima – *You have shown your true love*
   Batata mwakora mwakora muno – *Thank you gentlemen, thank you very much*
   Kworekya engonzi zanyu ezamazima – *You have shown your true love*

Joining a group should not be seen as purely an economic choice. The women in a group also give moral support to each other at funerals and pay visits when a fellow member is admitted to hospital. Any group activity and especially the ceremonies surrounding the *kwihukya* form an important part of a woman's social life and to be

left out from joining them means more than not being insured against certain risks; it also means social isolation. One could argue that because *kwihukyas* are open ceremonies at which anyone from the community can attend (also men), one can go to *kwihukyas* and enjoy the 'social' benefits from them without being member of a group. During our stay in Nyakatoke in December 1999, we attended three *kwihukyas* and it was clear that the members of the groups organising them had an elevated position compared to other guests. Often members sat together and had a greater proportion of the beer reserved for them. This is nicely illustrated by the *kwihukyas* in the groups of Adventina, Frolida, Dorothea and Leonida. Here the women brew together before any *kwihukya*, but the brew is not just given to all guest in equal proportions. They reserve 2 debes (40 litres) of the beer for themselves and 2 debes for all the other guests. Any extra beer is sold. These events occur quite frequently, between five and nine times per year, depending on the group, and it is probably the most important way of getting together with a large group of people.

All the groups, except Dariagnes', regularly organise a *kutwera* (Haya for 'assisting'). The idea is that someone who needs assistance at any function like a baptism, a wedding, etc… or someone who intends to visit relatives and needs to give them a valuable present (a common practice termed *kuzilima* in Haya, and discussed in Appendix 3) can ask the group to get a *kutwera*. Contributions include various amounts of money and/or bananas and/or beans depending on the group. In some groups the system has evolved so that a member can ask for a *kutwera* whenever she likes. As one woman told us: "she can ask for her things back at any time". Other groups demand that the woman at least has some reason for the *kutwera*. In none of the groups, however, can a next round of *kutwera* start before everyone has been served.

Members leaving the group have to give compensation if the round of *kwihukya* or *kutwera* isn't completed yet, but they have already benefited. In that case she compensates all the members who have not benefited yet in that round. It is quite impossible to leave a group without paying this compensation and join another group, because the groups brief each other on the behaviour of their members regularly. The Muungano can prohibit a woman from joining a new group until all her debt in her old group has been paid. This works as an important control mechanism. A woman knows that cheating in a group can have severe consequences. She cannot just quit a group 'while she's ahead' and join another one.

It is well known in Nyakatoke and in some neighbouring communities that some of the groups of Eles, Adventina, Dorothea and Leonida can be hired to work on ones farm. The women come in group, but usually not everybody shows up. They work for a wage of TSh 200 per person per *mzizi* (this is the usual unit to measure labour time and equals 4 hours) and for TSh 150 if it is for a member. This wage is saved in a special fund until they get a large amount at the end of the year. Usually the money is distributed around Christmas, when the demand for cash is greatest and supply of it is smallest. Each woman is paid according to the hours she worked. The women using this system told us that it allowed them to save up money for special expenditures. If the wage were paid after each mzizi of work, they would spend it immediately. It was also claimed that it was 'psychologically' easier to work for someone in group than to work for him or her by yourself. Women who would

individually never work for wages, were now given incentives to do so. People hiring labour are fond of doing this through these groups, because they allow a person to pay after the crop has been harvested. It doesn't matter for the women's group when the wage is paid, because it will only be distributed at the end of the year. Farmers find this a useful way of getting access to credit to bridge the gap between input expenses and incomes from the sale of the crop.

There are 4 groups that keep a common fund of cash. Mostly this fund is used to give Muungano or group contributions in case of hospitalisation and funerals. Unlike a birth, a *kwihukya* or a *kutwera*, funerals and hospitalisation can occur quite unexpectedly and cash has to be at hand immediately. If members have problems getting cash, this could endanger the quality of the insurance service of the group or cause it to get a fine from the Muungano. To prevent this, these groups have decided to keep a common fund. How contributions to the fund are arranged differs between the 4 groups. In all of them fines and joining fees go into the fund. The ones that brew at *kwihukya* sell any surplus of beer brewed (anything above 4 debes). Some brew together even when there is no *kwihukya*. Then every member contributes a bunch of beer bananas and a bowl of millet and comes to help to brew one morning. The brew is sold in wholesale to a person who markets it further in smaller quantities. In Eles' group they do not pay the members all the wages they got from working with the group. Each members takes her wages save a certain amount, which goes into the fund.

In the period before the beans harvest, most households start running out of beans at home. For unexpected events at which beans contributions are needed (especially funerals) this could cause a problem as they would have to buy beans, which are expensive in this period. Groups fear this might happen and they would get a fine from the Muungano in this case. Therefore all groups have decided to keep a common stock of beans. Any contribution to the Muungano is taken from this common stock on behalf of each member. This way the group can be sure its beans contribution at Muungano funerals does not fall short of the required amount and is presented on time. The stock is replenished after every beans harvest, when beans are plentiful in all households. Each member contributes 4 or 5 (standard sized) bowls and extra contributions are given when the stock runs out. The stock can also be used at group events, like *kwihukya* or *kutwera*.

Whereas from the start of UWT in 1975 till the break-up of the '70 women group' in 1984, the women's groups have evolved mainly by learning from their own mistakes, the new situation with 7 separate groups gives them more opportunities to learn by observing each other. This can explain why Table 1 shows that several activities are strikingly similar across many groups. When one group starts implementing a new type of benefit system, it will be closely looked at and evaluated by all the other groups to see whether it could be interesting for them. If they see it works well they may decide to implement the same scheme in their own group. Usually, they make few or no amendments, thinking they had better not change a winning horse.

Table 1: Characteristics of the 7 women groups of the Muungano

Name of chairperson and name of group (if it exists)	General characteristics (members, history, joining fee and leadership)	Contributions to funerals (on top of Muungano)	hospitalisation (on top of Muungano)	Kwihukya	kutwera	Do they work together for wages?	Is there a common fund?	Is a stock of beans kept?
Dariagnes (No. 1)	12 members split with 10 women from Eles' group in 1990. joining fee: TSh 500 1 chairperson 1 secretary leadership has never changed	**kaseburo:** TSh 100, 2 hands of bananas, 4 pieces of firewood, 4 bowls of beans from the stock **for funerals covered by Muungano:** 1 mzizi of farm labour by the whole group **for funerals not covered by Muungano (kushura):** TSh 30, 10 fingers of bananas, 1 mzizi of farm labour by the group. Degree of kinship not clearly specified.	**if covered by Muungano:** 1 mzizi of farm labour when member returns home **if not covered by Muungano:** NO	NO	NO	NO	NO, even fines and joining fees are divided among the members	YES, 4 bowls after beans harvest
Bertha (No. 2)	11 members Frolida split from them in 1998 joining fee: TSh 500 1 chairperson + her deputy 1 secretary + her deputy Leadership has never changed	**kaseburo:** TSh 100, 30 fingers of bananas, 3 bowls of beans from the stock **for funerals covered by Muungano:** 1 mzizi of farm labour by the whole group **for funerals not covered by Muungano (kushura):** NO	**if covered by Muungano:** 1 mzizi of farm labour when member returns home **if not covered by Muungano:** NO	TSh 500 as a gift in cash or kind, TSh 300 to buy liquor, bananabeer or sugar for the tea (as the host wishes, muslims can refuse to serve alcohol at their house), 2 hands of bananas, 3 bowls of beans from the stock **frequency:** once in two years	TSh 400, 2 hands of bananas, 3 bowls of beans from the stock **frequency:** once per year	NO	NO, even fines and joining fees are divided among the members	YES, 5 bowls after the beans harvest
Eles (No. 3)	17 members Dariagnes' group split from them in 1990 joining fee: TSh 300 1 chairperson + her deputy 1 secretary + her deputy 1 Committee member Leadership has never changed	**kaseburo:** TSh 1500 from fund to buy 3 kg of meat, 2 hands of bananas, 5 bowls of beans from the stock, 3 pieces of firewood **for funerals covered by Muungano:** 1 mzizi of farm labour by the whole group **for funerals not covered by Muungano (kushura):** TSh 20, 10 fingers of bananas, 1 mzizi of farm labour. Degree of kinship not clearly specified.	NO	TSh 500, 2 hands of bananas, 5 bowls of beans from stock, 3 debes of bananabeer **frequency:** once in two years	TSh 300, 2 hands of bananas **frequency**: not fixed	YES	YES, fines, joining fees and some money earned by collective labour is put into the fund.	YES, 5 bowls after the beans harvest

Table 1 continued…

name	*characteristics*	*funerals*	*hospitalisation*	*kwihukya*	*kutwera*	*work for wages*	*fund*	*stock of beans*
Adventina (No. 4) **Abagambakamoi** (Haya for 'those who understand each other/agree with each other')	20 members This group started as the 10 women who split from the '70 women group' in 1984. joining fee: TSh 1000 1 chairperson 1 secretary committee members secretary changed twice	**kaseburo:** TSh 100, 30 fingers of bananas, 4 bowls of beans from the stock, 4 pieces of firewood **for funerals covered by Muungano:** 1 mzizi of farm labour by the whole group **for funerals not covered by Muungano (kushura and kumtwara):** If nearby, the group escorts her to the funeral (kumtwara). If too far, TSh 50 instead of an escort is given.	**if covered by Muungano:** 1 mzizi of farm labour when member returns home **if not covered by Muungano:** NO	TSh 500, 2 hands of bananas. They each contribute 1 bunch of beer bananas and 1 bowls of millet. This they use to brew banana beer. 2 debes of the beer is for the beneficiary member to distribute as she likes to the guests, 2 debes is exclusively for the group to drink at the function and any extra debes are sold and the profit is distributed equally among the members. **frequency:** once in three years	TSh 300, 2 hands of cooking bananas, 4 bowls of beans from stock. **frequency:** once in 2 years	YES	NO	YES, 5 bowls after the beans harvest
Frolida (No. 5)	8 members Split with 7 women from Bertha's group joining fee: TSh 1000 1 chairperson 1 secretary chairperson changed once	**kaseburo:** TSh 50 each or TSh 350 from fund, 2 hands of bananas **for funerals covered by Muungano:** 1 mzizi of farm labour by the whole group **for funerals not covered by Muungano (kushura):** TSh 50 each or TSh 350 from fund, restricted to people in the HH not covered by Muungano and uncles and aunts of the member herself.	**if covered by Muungano:** If admitted to Rubya or Ndolage (35-40 km): TSh 1000 from fund. If admitted to Izimbya (7 km): TSh 500 from fund and 15 fingers of bananas **if not covered by Muungano:** NO	TSh 1000, 5 bowls of beans from the stock. They each contribute 1 bunch of beer bananas and 1 bowls of millet. This they use to brew banana beer. 2 debes of the beer is for the beneficiary member to distribute as she likes to the guests, 2 debes is exclusively for the group to drink at the function and any extra debes are sold and the profit put into the common fund. **frequency**: once per year	TSh 200, 2 hands of bananas **frequency:** once per year	NO	YES, replenished by joining fees, fines and collective brewing at and outside of kwihukya	YES, 5 bowls of beans
Dorothea (No. 6)	18 members started in 1989 joining fee TSh 1000 Chairperson Secretary 1 Committee member Never changed	**kaseburo:** TSh 100, 30 fingers of bananas, 4 bowls of beans from stock, 3 pieces of firewood **for funerals covered by Muungano:** 1 mzizi of farm labour by the whole group **for funerals not covered by Muungano (kushura):** TSh 50 each, 10 fingers of bananas. Degree of kinship not clearly specified. If the deceased was a close enough relative, 1 mzizi of group labour may be given.	**if covered by Muungano:** 1 mzizi of farm labour when member returns home **if not covered by Muungano:** 1 mzizi of farm labour if the member went to care for the sick person at the hospital	TSh 500 each + TSh 1500 from the fund, 2 hand of bananas, 5 bowls of beans from stock. They each contribute 1 bunch of beer bananas and 1 bowls of millet. This they use to brew banana beer. 2 debes of the beer is for the beneficiary member to distribute as she likes to the guests, 2 debes is exclusively for the group to drink at the function and any extra debes are sold and the profit put into the common fund. **frequency**: once per 2 year	TSh 300 **frequency**: once per year	YES	YES, replenished by joining fee, fines and collective brewing at and outside of *kwihukya*	YES, 5 bowls of beans

Table 1 continued…

name	*characteristics*	*funerals*	*hospitalisation*	*kwihukya*	*kutwera*	*work for wages*	*fund*	*Stock of beans*
Leonida (No. 7) **Chipukizi** (Haya for 'the young people')	17 members Split from the 70 women group in '85 with only 7 members joining fee TSh 1500 1 chairperson 1 secretary secretary changed twice	**kaseburo:** TSh 100, 20 fingers of bananas, 4 bowls of beans from stock, 4 pieces of firewood, the bereaved chooses either 1 debe of beer or 2 kg of sugar for tea, this is bought from the fund **for funerals covered by Muungano (kushura):** 1 mzizi of farm labour by the whole group **for funerals not covered by Muungano:** TSh 40 each, 10 fingers of bananas, 1 mzizi of group labour. Degree of kinship not clearly specified.	**if covered by Muungano:** 1 mzizi of farm labour when member returns home **if not covered by Muungano:** 1 mzizi of farm labour if the member really needs it (depends on the season and availability of other labour in her household)	TSh 600, 2 hand of bananas, 5 bowls of beans from stock. They each contribute 1 bunch of beer bananas and 1 bowls of millet. This they use to brew banana beer. 2 debes of the beer is for the beneficiary member to distribute as she likes to the guests, 2 debes is exclusively for the group to drink at the function and any extra debes are sold and the profit put into the common fund. **frequency**: once per 2 year	TSh 500, 4 hands of bananas	YES	YES, replenished by joining fee, fines and collective brewing at *kwihukya*	YES, 4 bowls after the beans harvest

Notes:

1. contributions are always *per member*, unless we indicate they are from the common fund or stock.
2. When we talk of bananas, we mean cooking bananas, the staple food in Nyakatoke. The units we use to quantify the amount of bananas are fingers, hands and bunches. There are 10-15 fingers in a hand and 6 hands in a bunch.
3. The most common unit to measure labour in Nyakatoke is the mzizi. It is equal to about 4 hours of work. Mostly an mzizi is done between 7 and 11 o'clock in the morning. During busy seasons people often put in a second mzizi of work between 2 and 6 o'clock in the afternoon.
4. The debe is the most common unit to measure larger quantities of banana beer (rubisi in Haya). It contains 20 litres and sells at TSh 1500.
5. Gongo (also called konyagi, a named influenced by French missionaries who introduced distilling in Kagera) is distilled banana beer, it is usually sold in Fanta bottles which contain 350 ml of liquor. 1 fanta of gongo sells at TSh 150 in Nyakatoke.
6. Beans are usually measured in bowls of a size that is standardised according to the area. A bowl in and around Nyakatoke can contain about half a kilo of kidney beans.

2. BURIAL SOCIETY (No. 70)

Another group of which most households in Nyakatoke are members is the burial society, called Bujuni (Haya for 'mutual help'). At the time of our visit, there were 98 listed members. The household is represented through its head, so Bujuni is mainly a male group with the exception of some female household heads. Members are obliged to send at least one representative of their household, who is older than 18, to attend the actual funeral (i.e. the ceremony, not the full four days). In case of a funeral at the home of one of the member households, the burial society will contribute to the cost. The bereaved household receives 3 hands of cooking bananas, sufficient firewood to cook them and TSh 100 from each of the other member households. Since 1994, when there was a shortage of cooking bananas, due to a long dry period, it was decided that 3 bowls of maize flour or 4 bowls of cassava flour could replace the 3 hands of cooking bananas. It is estimated that this is sufficient to host 15 households for 4 days (the usual length of a funeral). At most funerals more people will be present and the household relies on other groups, like a women's group, a mwatani wabaki, a religious group, on informal help, or on itself to pay the costs. The funerals that are covered are the funerals of all relatives of the member, who lived in his household and are buried on his farm. Other family members living in Nyakatoke and buried on the member's farm are said to be covered, but this does not appear in the written constitution (see Appendix 1).

Households that want to join the burial society first have to write an application letter. The leadership of the burial society decides whether the household can join or not. When they are accepted they pay a joining fee of TSh 500. The reason for the application letter is to avoid certain forms of adverse selection. Especially households that have lived in Nyakatoke for some time without ever joining the group and suddenly want to join are treated with suspicion and it is carefully checked whether they are not merely doing it because they expect a death in the family very soon. You can leave the group by just stopping to contribute; no compensation needs to be paid. We asked whether any members had ever cheated by leaving right after receiving a contribution. This hadn't happened so far. No rules prevent this, but a household showing this kind of behaviour will probably be subject to other punishments by the community.[5] Members who have left the burial society can only join again by paying TSh 1000 (the fine for not contributing, see below) for every funeral they missed since their absence.

A number of fines have been fixed. Households contributing later than the second day of the funeral are fined TSh 500 and those who did not contribute at all TSh 1000. Arriving late at a general meeting is fined TSh 200, not showing up TSh 500 and disrupting the meeting TSh 1000. Other situations are covered in an article that simply says that members caught cheating will be fined TSh 500. The TSh 1000 fine

[5] In extreme cases social pressure can go very far. The Haya society can give severe punishments for people who it believes are behaving in an antisocial way. People can for example be banned from participating in community life. This may include not being allowed to use certain facilities in the community, like water sources, shops, etc…. People can be socially isolated through prohibiting others to talk to them, or less severely through prohibiting any business interaction with them. The community might require the punished person to work for some days on rehabilitating a portion of a road or track that runs through the community. It has even happened that houses were put on fire and shambas were slashed.

for not contributing at a funeral is divided between the bereaved household, which gets TSh 700, and the burial society itself, which gets TSh 300. Other fines go entirely to the burial society, which uses them to buy pens and books for carefully noting down the exact contribution of each member at each funerals and huge cooking pots and other utensils that are necessary at funerals but not usually in the possession of a household.[6]

The leadership consists of a chairman, a secretary and 4 committee members. There are elections every 2 years. Chairmanship has changed 4 times since the start of the group, giving us some idea of how democratic Bujuni functions. There are also regular general meetings and leadership meetings, every 3 and 2 months respectively. It is only at the general meetings that members can come forward with complaints. The chairman and the secretary are not paid, but they are exempted from contributions. The committee members are exempted from the in kind contributions only. We were able to see that very rigorous records of all the contributions that have ever been made are kept. The committee members are responsible for this and at every funeral two of them are present to perform the task. Committee members are fined TSh 1000 if they show up too late for noting down the contributions.

As was the case in the Muungano, contributions are not dependent on the size of the household. Again the same astonishment arose when we asked if members with large households did not benefit more, with this system. There was no way they could, as a death could never be considered a benefit. When asked which type of households benefit most, the answer was the poor households, the reason being that they would otherwise not be able to organise a proper funeral.

Before 1973 there was nothing formalised in the burial society. There was just an understanding between people that one should contribute food and money at a funeral. There were problems of people contributing too little and in 1973 a man named Byarugaba, who had moved from the village of Kiziba, to Nyakatoke, imported the idea of being more explicit about exactly how big the contribution should be. He became the leader of the first burial society and between him and the current leader three others headed Bujuni. As the society came across more and more problems it started introducing new laws and amendments to old ones. At the time of writing Bujuni has an extensive constitution, covering most aspects.

Unlike for the women's groups and the Muungano, it was difficult to think of situations where the rules of the burial society were inadequate. One of the reasons for this is that the burial society has been functioning for more than 25 years. They have probably come across the most common problems of an insurance group and found ways to circumvent them. The Bujuni does not have the same decentralised structure as the Muungano, but it is comparable in size. This forces them to rely more on formal rules and less on social pressure. The entire translation of the Bujuni constitution is given in Appendix 1.

[6] The burial societies has agreed with the Muungano that the former is responsible for buying the huge pots in which the women cook and the latter is responsible for supplying big plates on which the food is served. This arrangement covers the most important and expensive utensils necessary at a funeral that a household is not likely to have at home.

The punishment for households that do not join the burial society is not as severe as for those that do not join the Muungano. What is important is that the community has noticed that, although the household did not contribute at funerals through the Bujuni, they did contribute through helping to dig the graves, helping to bury the bodies and attending most funerals. If this is the case, the same will be done for them and informal help is allowed. Note that it is impossible to join the Muungano without joining the burial society. Joining the burial society without joining the Muungano is possible, but it will be very difficult to organise the preparation of all the food contributions of the Bujuni when nearly all the women refuse to help.

For households that have not helped dig enough graves, the usual punishment is that the community will come to dig the grave and stop when it is only a few centimetres deep. Then the leader of the community will say "this is the amount of work you have done for our community and it is also the amount the community will do for you". They are then given a punishment which compensates the community for the lack of work they have done for it. This is usually something that is clearly a benefit for the whole community, like working a few days to fix a part of a village path. They can refuse and finish digging the remainder of the grave by themselves. Digging a grave by yourself is considered to be a severe punishment by itself, but people who continue to be stubborn and still do not help dig graves after they have been taught this lesson will become subject to some of the measures described in footnote 5. You have some choice as to the degree in which you wish to co-operate with your fellow villagers, but people who try to live completely by themselves and do not co-operate in some basic things (like helping to dig graves) are not accepted. Although, there is no national law that can force a household to leave a village because they refused any kind of co-operation, the villagers will organise the burning of the house, the slashing of the field and chase the household away. The government can do nothing much about this.

3. ROSCAS (No. 10 – 21)

We identified 8 ROSCAs in Nyakatoke.[7] Some characteristics of them are summarised in Table 2. 5 of them have only female members, 2 are mixed and 1, called Kuinuana (Swahili for 'to lift each other up'), is comprised of only young male people. ROSCAs have between 8 and 11 members. Kuinuana has the highest contribution with TSh 2500 per month, in 3 others this is TSh 2000 per month, in 2 others TSh 1000 per month and in 2 others TSh 300 twice per month.

Table 2: Characteristics of the 8 ROSCAs in Nyakatoke

Name of chairperson and name of group (if it exists)	No. of members (in + out Nyakatoke)	sex of members	contri-butions in TSh	frequency	Is there a handing-over-ceremony?	method used to determine order
Theodory (No. 10) Kuinuana	7 + 1	male	2500	monthly	Yes	A
Margreth (No. 11)	10 + 0	female	300	twice per month	No	B
Revina (No. 12)	11 + 0	mixed	1000	monthly	Yes	B
Khanifa (No. 13)	8 + 2	female	2000	monthly	Yes	B
Adventina (A) (No. 16)	8 + 1	female	2000	monthly	Yes	A
Salama (No. 17)	10 + 1	mixed	1000	monthly	No	C
Leocadia (No. 19)	9 + 0	female	2000	monthly	Yes	B
Adventina (B) (No. 21)	10 + 0	female	300	twice per month	Yes	A

These ROSCAs are not merely savings institutions, but have an important insurance element to them. Three different methods were used to decide when each member has his turn. The distinctions between these methods have important implications for the degree to which a particular ROSCA acts as an insurance institution:

Method A: before a new round begins all the members come together to agree on the order in which everyone will receive the whole sum of money. This is not done through a lottery system, but the members just agree among themselves who receives his contributions on which date. Once the round gets going, however, they maintain a flexible system for changing these dates. If a member needs money urgently and has not had his contributions yet, he should first request to change place with the next beneficiary. If this person refuses to switch, then the group calls a meeting at which the importance of the request is assessed and a vote is held to either grant the member a contribution before his turn and move everyone forward one place, or to refuse it.

[7] In fact we identified 12 ROSCAs, but we do not consider 4 of them as they have only one person from Nyakatoke in them. In the 8 ROSCAs we consider there are 4 with only members from Nyakatoke, 3 with one member from outside Nyakatoke and 1 with 2 members from outside Nyakatoke.

Method B: the same as method A, except that the group cannot force its members to change the date of their turn. If a members wants his contributions earlier than planned, he can only rely on the goodwill the person who is next to benefit to switch turns with him.

Method C: the order in which people receive their benefits is not fixed beforehand. Every month there is a meeting at which someone volunteers to be next. In case there are two volunteers, both explain why they need the money urgently, the group assesses the claims of both parties and decides who gets priority.

Method C has the biggest insurance element in it, then method A, then method B. Table 2 indicates which group uses which method.

There is also quite some flexibility to be found at the contributing end. Some groups have reported incidences of members who had good reasons for not contributing in a particular month. They then requested the whole agenda to be shifted forward in time, until they can gather the necessary funds. There are no clear rules that the groups follow for these incidences and they are tackled on a case to case basis. Because the groups have few members, who know each other well, the problems of information do not form much obstruction here. Flexibility of contributions and benefits effectively elevates most groups from merely a saving society into a savings and *insurance* society.

In 6 groups the members organise a handing-over ceremony every time a benefit is given. In all the groups that do this (see Table 2), the beneficiary is then officially handed over the money. Some days beforehand he has received TSh 200 from each member, to fund the beer, liquor, tea, groundnuts and/or chewing coffee etc…. that help turn the handing-over ceremony into a small party. Again, this gives social significance to ROSCAs.

Some groups have a very brief constitution that every member has to sign. This consists of just a few lines specifying exactly what each member has to contribute, what the recipient has to cater for at the handing-over party and some fines. There is often a fine for coming late and for gossiping.

Problems of cheating in ROSCAs seem to be minor, but they do exist. In February 2000 a member from the Kuinuana group, who was not a resident of Nyakatoke, left the group after getting his contributions. The group took him to the local court and the case has not yet been settled at the moment of writing. We were told of two other occurrences during the first 4 months of 2000 of members leaving their groups before the round was completed. These were of members who left the group *before* their turn and compensation was expected for them by all the members they had already contributed to.

ROSCAs are very dynamic groups in Nyakatoke. After the completion of a round there are often members leaving and joining, the size of the contribution is regularly altered and groups sometimes decide to stay inactive for a while, especially during times when cash is scarce, picking up their activities a few months later.

4. LABOUR SHARING (No. 40 – 45) & CO-OPERATIVE FARMING GROUPS (No. 50 – 53).

There are 6 labour sharing groups in Nyakatoke and their characteristics are summarised in Table 3. No group has members from outside Nyakatoke. The first two listed in the table are active throughout the year, while the others only function during the high labour season at the end of the year.

Table 3: Characteristics of the 6 labour sharing groups in Nyakatoke

Name of chairman or leader	No. of members	period active	No. of days per week they work together (each day 1 mzizi)
Khanifa (No. 40)	4	whole year	3
Adolphina (No. 41)	3	whole year	3
Adventina (No. 42)	5	Sep-Dec	5
Johnestina (No. 43)	6	Oct-Dec	3
Pulcheria (No. 44)	4	Sep-Nov	2
Florentina (No. 45)	4	Sep-Nov	3

There are no men involved in labour sharing groups. One reason for this could be that the farm activities of the women (growing beans, groundnuts, tuber crops, maize etc…) are more suited for communal work, as they involve more clear-cut activities that can easily be done with many people at the same time. Male farm activities (mainly growing bananas and a little coffee) seem less suitable for this. The explanation we heard most during our interviews, was that the male activities away from the farm (buying inputs, looking for buyers for their agricultural products, trading, doing odd jobs here and there…) demanded a lot of flexibility and they would be impossible to manage if the men were tied down at certain moments in the week. This having been said, there certainly is more potential for co-operation than the men of Nyakatoke are willing to exploit.

Labour sharing groups are organised between family members, or people who know each other very well. The groups are kept very small (between 3-6 women) and the members are usually of more or less the same ability. Some groups have been going for years, while others are being formed and disbanded. A typical group will work together from 7 to 11 o'clock in the morning (1 mzizi) on each field in turn, for 2 to 5 days in a week. The work usually involves preparing a field, planting, weeding etc…. If a member does not show up, she has to perform the labour in the afternoon, or on another day. During particularly busy periods, the women may decide to work extra days or also work in the afternoon.

Again there is an insurance element present in this system, in that a member who has to attend a funeral of a close relative, falls sick herself, or has to take care of a sick relative for a long time can be excused from her tasks, but still gets her fields attended to. We heard of one case where a family decided to include an elderly and less able member, who otherwise has no one to care for her, in the labour sharing group as a way of giving her a constant transfer of labour. This enabled her to maintain her farm and harvest food from it, something she couldn't have done by herself.

The women claim that the added advantage of working in team, as compared to working alone lies in the fact that working in team encourages them to work harder. As Adventina, the leader of one of the groups, proverbially put it: "umoja ni nguvu, utengano ni udhaifu"; unity is strength, isolation is weakness. The work becomes less boring and monotonous when doing it together and it can be enjoyed more once they share the burden. Secondly, they pointed out to us that it is harder to skip a day's work when the other women are relying on your presence. Even if you don't feel like working that day, you will still go so as not to disappoint the other members. Thirdly, they mentioned the benefits of planting a whole field of beans on one day instead of spreading this over several days. If a field was planted over several days, then crops would not mature together. This makes weeding and harvesting more cumbersome as they can not be done in one go. A field planted on one day, has crops in it that are all of the same size and are easier to manage afterwards.

Outside of these 6 labour sharing groups, there are other women who help each other to farm, working together on each other's fields in turn. Their members constantly change and, in general, they do not have any regularity at all. The women themselves classify this as informal co-operation and we also judged that it cannot be justified to call them a 'group', so we do not discuss them further here.

Closely related to the labour sharing groups are the 4 co-operative farming groups in Nyakatoke. All of them work either on commonly owned land, or on one of the members' land that was fallow before. The co-operative farming groups do not only share the labour input like the labour sharing groups, but go a step further in also sharing other input costs (fertiliser, pesticides, seeds, etc…) and the rights to any harvest of the crops they worked on. This harvest is either sold by the group or distributed among the members. Typical crops grown by these groups are passion fruits, maize, pineapple, finger millet, onions, groundnuts, cassava, etc….

Table 4: Characteristics of the 4 co-operative farming groups in Nyakatoke

Name of chairperson and name of group (if it exists)	No. of members (in + out Nyakatoke)	sex of members	money contributions for buying inputs	does the group own livestock
Sylvia Lucas (No. 50)	1 + 20	mixed	TSh 2800 per year	NO
Adrian Kaiza – Subira (No. 51)	4 + 2	mixed	TSh 100 per month	YES, 5 pigs and 6 goats
Khanifa Hamza (No. 52)	5 + 0	female	TSh 2000 per year	NO
Benjamin Mtembei (No. 53)	7 + 0	male	TSh 300 per month	NO

5. HERDING GROUP (No. 72 – 73)

Nyakatoke has 10 households keeping cattle. They have formed two different groups to help herd the cows. 8 of them have joined together in a first herding group consisting of only inhabitants of Nyakatoke and 2 have joined a herding group of a neighbouring village.[8] We begin by discussing the group from Nyakatoke (No. 72) and will point out some differences with the other group (No. 73) afterwards.

The members of the Nyakatoke group take turns in making sure the animals are taken out to graze. Every eight days the member households are obliged to send either one grown up or two children to accompany the 50 cows in the herd. The cows are unevenly distributed across the members, with 1 household having 4 cows, 5 households having between 5 and 8 cows and 2 households having 9 and 10 cows.

In the herding group of Nyakatoke we can detect some, but not many elements of insurance. We discuss insurance against the availability of labour input, against damage to third parties caused by the animals (trampling of fields) and against death of animals respectively. To begin with, in case the household is temporarily not in a position to send a member to herd when its turn comes (due to e.g. a funeral, or a sickness in the household), it is never excused from its duty. At most it can switch places with another household in the group, or find someone outside the group to replace them.

Next, there are rules on what is done in case the cows destroy other people's property while they are being herded and compensation is rightfully demanded by the third party. The group then has to judge whether the herder could have avoided the incident or not. If the herder was not to blame, the group takes it upon itself to negotiate the amount of compensation with the third party. The herder and the other group members then each pay half of this. If the group finds the herder was to blame for the destruction, then it will only help negotiate the compensation to the third party, but will not help fund it.

Finally, the group has decided not to share the risk of animals that die, or are incurably wounded (often after falling), whilst they are being herded, even if it was due to the negligence of the person herding. Members might help informally by buying any meat that the household has in surplus after the slaughter of the animal. The herding group has no other common activities like dipping, vaccinating or buying medicines, except cleaning the common water sources the herd uses.

The other herding group (No. 73) works in much the same way, except for three details. First, they have a better insurance against a temporary problem of labour

[8] The reason for this is mainly geographical. The herding groups use a system whereby households bring their cows to a point close by, they are taken out to herd and they are gathered again in the evening. The members are responsible for bringing the cows in the morning and collecting them again in the evening, so it is important for a household to have a short and suitable track leading there. Cows cannot easily pass on many tracks in a Haya village as they are too narrow and go straight through cultivated areas. The 8 households in the Nyakatoke herding group live quite close together and can easily agree on a meeting point that has a short track suitable for the passage of cows leading to it. For the other households, the tracks leading to the meeting point of another group were more convenient.

availability as they have some cases for which members are completely excused from their turn to herd (e.g. funerals of members of the household). Secondly, they insure the full amount of damage to fields the cow makes if it was not the fault of the herder (in stead of half like the Nyakatoke herding group). Finally, they have specific rules for when a herder comes back and claims he has lost a cow. The whole groups then goes to search for the animal for 5 full days. If the animal or its carcass is found, then no compensation is given to the owner. If the animal is not found after 5 days of searching, then the herder has to fully compensate the owner.

This last difference again shows that rules are constantly being altered or added to cope with new situations that arise. The group imposed this rule after a cow had once been lost and there was no trace of it afterwards. This seemed incomprehensible to the owner and he started accusing the herder that he had stolen his cow. A rule like that has not been necessary so far in the Nyakatoke group because all animals that have ever been lost have been found again. Certainly the Nyakatoke group has heard of this incidence, but they have not yet incorporated anything in their rules that could handle a similar situation. One reason could be that they trust each other enough. A second could be that they have a kind of 'we'll tackle the problem when it arises' approach to it and do not learn by observing, but by doing.

6. RELIGIOUS ORGANISATIONS (No. 30 – 35)

There are three main religions in Nyakatoke: the Muslims, the Lutherans and the Catholics. Many of the women, 62 in total, have joined their respective religious groups.[9] Except for their religious work, they function much like the women's groups. Table 5 documents the activities of these groups that are relevant for our study.

Although all three religious groups are organised at the level of the kitongoji, they are also part of a bigger entity. The Lutherans are part of an international network of Lutheran parishes and have a link with a parish in Germany. They are also part of the national Betania – ELCT, but as an insurance group they function completely independently. The Muslims share a mosque with two neighbouring vitongoji, but have decided to organise their religious groups at the level of each kitongoji, although they do contribute to one another at funerals. It is again the decentralised system like that of the Muungano that they use. Contributions from the two other vitongoji are the responsibility of their respective groups and not of their members. Finally, WAWATA (Wanawake Wakatoliki wa Tanzania, Swahili for 'the Catholic Women of Tanzania'), is an organisation at national level, but the groups function independently when it comes to social insurance systems for their members. The group seems to have gained quite some power because it has recently been decided that all dealings of the villagers of Nyakatoke with the parish –like baptisms, weddings, confirmations, etc…- have to be pass through the WAWATA of Nyakatoke.

[9] Although the labour sharing groups, the three main religious groups, the mwatani wabaki groups, some ROSCAs and some co-operatives consist exclusively out women, we do not call them women's groups. This term is reserved for the 7 groups that make up the Muungano. This is because we follow the terminology of the villagers who use 'vikundi vya kina mama' (women's groups) for the groups of Muungano and use the relevant other names for the other groups.

The 3 main religious groups help with labour and other inputs at funerals. The exact contributions can be found in Table 5. They all provide two meals when a member has a funeral at her home. The first is a meal before the body is buried. Just a couple of years ago a more extensive insurance to cover the costs before the burial has become available to the women: the mwatani wabaki (see below). The second meal they provide is at the kaseburo. This is the last meal and official end of the funeral. As discussed earlier, the women's groups also cook at the kaseburo, but as this the largest meal at the funeral, with the largest number of guests it can be useful to have two groups cooking.

WAWATA has three other types of insurance for funerals. The first is the provision of a money contribution if a member's parents, siblings or children die and they are not buried at home. Again, this is attractive to women as they have usually moved away from their villages and are then assured to be able to cover the bus fare to go to the funeral and possibly even give a present of condolence (kushura). It also makes them less dependent on their husbands for these kinds of things. They are assured of a sizeable sum of money that has a clear destination and cannot easily be used for other things, unless with the consent of the woman. The second one is in case a funeral is held at the house of a member, but the body is not buried there. This can happen when very close relatives die far away. The household then holds a kind of mourning ceremony at their house. WAWATA is the only group in Nyakatoke that covers this event. The third extra insurance WAWATA provides is that if the member dies herself, she will be assured that a mass is given at her funeral. It is something we also find in 2 other religious groups (the Fransiscans and Kolping) discussed at the end of this section. Holding a mass for someone costs TSh 1000.

In most cases the members of the religious organisation are also members of the Muungano. This is actively encouraged by the religious organisations so as to share the burden at a certain event. Muungano does allow members of a religious organisation, who are not member of Muungano to be helped by there religious groups, but help is restricted to the one the religious group has specified. No extra informal help for a non-Muungano member of the religious groups is allowed by Muungano.

All 3 groups organise *kutwera* and *kwihukya* (these terms are discussed in the section on women's groups) and have a common stock of beans. Only WAWATA has contributions for hospitalisations, a common fund and organises collective brewing of beer to drink at the *kwihukya* and to sell for cash for the common fund. The system they use for this last activity is exactly that of some women's groups (No. 4 – 7).

One thing that distinguishes religious groups from other groups is that they do not function as mere insurance institutions or social groups. They are, of course, organised along religious lines and all of them give support to their church or mosque in cash, kind or labour. The two Christian groups give labour help every month (e.g. to tend to the fields of the parish or to assist in various non-farm activities) and beans and maize every year after the harvest. WAWATA members give TSh 500 two or three times a year on top of that. The Muslim group gives labour help every week

and TSh 300 two or three times a year. At specific events or ceremonies all groups will give extra contributions, but these are not fixed.

There are 3 other groups that are classified as religious groups. The first is Kolping society (No. 32), a mixed, Catholic group with 12 members (1 from outside Nyakatoke) and part of the national Kolping network in Tanzania. They contribute TSh 100 at funerals of the parents, children and spouse of group members. At sicknesses within the household they also contribute TSh 100. They have voluntary anonymous contributions every week. When they reach TSh 1000, they use this money for charity (to give to a needy person of their choice). They always give in kind, never in cash. Finally, twice a month they go to pray at the house of one of the members, each one in turn. After their prayers, each contributes TSh 500 and the total sum of money is for the host to keep. This makes the Kolping group in Nyakatoke function like a kind of ROSCA.

Only 2 out of the 18 members of the Fransiscans' group (No. 33) are from Nyakatoke. They are a mixed group and contribute TSh 1500 and 1 bunch of beer bananas and 10 bowls of beans for sale per year. This all goes into a common fund, which they can use to provide some insurance for the members and help run the organisation. At the funeral of a member himself they pay for a mass (TSh 1000) and a shroud (or give TSh 3000 if the shroud has already been bought). If any household member is hospitalised, they contribute TSh 1000 from the fund. If the leadership has to travel to Bukoba for meetings with other Fransiscans' groups, their bus fare is paid by the common fund. Outside what is done through this fund, they have non-compulsory contributions for members that have funerals or weddings at their homes. They also have two kinds of charity work. Once or twice a year they give group labour to someone needy (usually outside the group) to build or repair his house or help on his farm. Every Friday they have voluntary, anonymous contributions to a special fund. No one can know how much each member contributed and at the end the fund is counted. Whenever this fund reaches a certain amount, they give it to someone (outside the group) who they think needs it. They do not give cash, but in kind (e.g. salt, soap or sugar). They also have religious activities and support the church in the form of labour (e.g. farm labour on the parish fields) or voluntary money contributions.

The Catholic choir (No. 34) does not have any activities except for singing.

Table 5: Characteristics of the 3 main religious groups in Nyakatoke

Name of group	General characteristics	Contributions to funerals	hospita-lisation	Kwihukya	kutwera	common fund	common stock of beans
WAWATA (Roman Catholic) No. 30	An independent part of the national network of WAWATA 17 members joining fee: TSh 1000	**For funeral ceremonies in the household, even is the body is buried elsewhere:** TSh 50 (not given in cash, but to buy meat for the meal), 2 hands of bananas, 3 pieces of firewood, 4 bowls of beans from the stock. This is given twice. Once before burial and once at the kaseburo. **If a member herself dies**: they give the same contribution + TSh 1000 from the common fund to pay for a mass at her funeral **For funerals outside the household**: TSh 100. Only parents, siblings and children are covered	TSh 100, 1 mzizi of farm labour Only for household members	TSh 500, 2 hands of bananas, 4 bowls of beans from stock. They each contribute 1 bunch of beer bananas and 1 bowls of millet. This they use to brew banana beer. 2 debes of the beer is for the beneficiary member to distribute as she likes to the guests, 2 debes is exclusively for the group to drink at the function and any extra debes are sold and the profit put into the common fund. **frequency**: once in 3 years	Only in a sub group of 9 members. TSh 500 and 2 hands of bananas	YES, by selling surplus beer brewed for the *kwihukya*	YES, every member contributes 3 bowls after the beans harvest
BETANIA – ELCT (Lutheran) No. 31	Lutheran women organised in different parishes all over the world. They have a link with a group in Germany. 25 members no joining fee	**For funerals in the household:** TSh 50 (not given in cash, but to buy meat for the meal), 2 hands of bananas, 3 pieces of firewood, 4 bowls of beans from the stock This is given twice. Once before burial and once at the kaseburo.	NO	TSh 300, 2 hands of bananas and 3 bowls of beans from the stock **frequency**: once in 2 years	TSh 250	NO	YES, every member contributes 4 bowls after the beans harvest
MUSLIM GROUP No. 35	One of three groups who share a nearby mosque. 20 members + 3 members from outside Nyakatoke no joining fee	**At the meal before the burial**: TSh 100 (not given in cash, but to buy meat for the meal), 1 hand of bananas, 4 pieces of firewood, 3 bowls of beans from the stock **at the kaseburo**: the same, but a bigger meal, with 2 hands of bananas each in stead of 1.	NO	TSh 500, 2 hands of bananas, 3 bowls of beans from stock **frequency**: once in 2 years	TSh 300 and 2 hands of bananas	NO	YES, every member contributes 3 bowls after the beans harvest

7. MWATANI WABAKI (No. 60 – 63)

Because the Muungano and the burial society are such large organisations, it is difficult to get help from them during the first day after a death has occurred. It takes some time before they have notified all their members, these members have got together their contributions and taken them to the place of the funeral. Therefore, these organisations only guarantee their members help after the body has been buried. Between the passing away and the burial, however, some time elapses (1 to 2 days, depending on when the person dies) and the household would have to be working during their first days of mourning, to obtain food for itself and the first guests that arrive. Only women who have joined a religious group, can get some group assistance, but this is limited to one meal, while sometimes it might be necessary to provide up to three meals before the body is buried. To overcome this many women have smaller groups, which insure the household more extensively for the period between death and burial, before the burial society and Muungano step in. These groups are called mwatani wabaki (Haya for 'what happened to you my neighbour?'). The insurance they get from the mwatani wabaki before burial covers the expenses and labour input for *all* the necessary meals, whether it be one, two or three. That is why we see that even women who are getting partial coverage through religious groups, decide to join a mwatani wabaki. The size of the mwatani wabaki group makes it manageable to react quickly.

All the mwatani wabaki groups work in much the same way (see Table 6). They all contribute bananas, beans (always from a common stock), firewood and some money to buy meat. The stock of beans is replenished after every beans harvest when every household has no problem contributing some bowls. This ensures the timely contributions of beans, even when they become scarce. The group of Leonida is even better prepared as it also has a common fund. They contribute TSh 100 per month until they have TSh 10000 in their fund. In this group even organising a funeral during the periods when cash is scarce does not form a problem as money will have been put aside beforehand. Leonida's group buys not only meat but also the ingredients for *uji*, a kind of porridge made of flour (4 kg per meal), sugar and water. This group even commonly owns the cups which are used to drink the *uji* in. Every member that want to join Leonida's mwatani wabaki has to give a special contribution of TSh 110 (on top of the joining fee) to buy an extra cup and add on the equipment of the group.

The mwatani wabaki groups have an interesting history. The first one was formed some 2 and a half years ago. While attending a funeral, a group of women were discussing the strain of organising one, especially in the period before the body is buried. Then one could only rely on savings and informal help from neighbours, friends and relatives (in cash, kind and labour). For women in a religious group one of the meals would be organised by their group, but usually there are more meals still to be catered for. Under the leadership of Leonida, some of them decided to form a group to insure each other for this. Some months later the husband of Ma Ester, a member of Leonida's group, died and the group took care of catering for the guests before the burial. Because the deceased was the brother of the kitongoji leader, it was quite a large funeral and many people were able to see how this new type of group

functioned. It was obvious how much help it gave to Ester's household and immediately after that funeral, three new mwatani wabaki groups emerged. Only the keeping of a common fund and the serving of *uji* have not yet been copied from Leonida's group yet, but otherwise the three new mwatani wabaki groups function in more or less the same way. Again this is a nice example of how groups evolve by observing others and copying.

Table 6: Characteristics of the 4 mwatani wabaki groups in Nyakatoke

NAME of chairperson	No. of members	joining fee	No. of members in the subgroup organising *kutwera*	contributions at funerals between the death and the burial and	Is there a common fund
Scholastica (No. 60)	18	TSh 200	8	1 hand of bananas, 3 bowls of beans from stock, 3 pieces of firewood and TSh 100 for meat	NO
Lukia (No. 61)	18	NO	18 (everyone)	2 hands of bananas, 3 bowls of beans from stock, 3 pieces of firewood, TSh 100 for meat	NO
Erna (No. 62)	22	NO	0	1 hand of bananas, 2 bowls of beans from stock, 4 pieces of firewood, TSh 50 for meat	NO
Leonida (No. 63)	22	TSh 700 + TSh 110 to buy 1 extra cup to serve porridge in	13	2 hands of bananas, 2 bowls of beans from stock, 4 pieces of firewood, meat and porridge (made of 4 kg. of flour) are provided for from the common fund	YES, the members contribute TSh 100 every month until they reach TSh 10000

About one year ago, 2 groups introduced a system of *kutwera*, just as is done in the women's groups (see women's groups for an explanation of the procedure). We did not get it sorted out which group started, but what we do know is that in March 2000 Scholastica's group was the third and last one to introduce the system. Unlike the women's groups, the mwatani wabaki groups of Leonida and Scholastica do not organise *kutwera* among all their members, but rather in a subsection of them (the exact number for each group is indicated in the 4th column of Table 6). Only a subgroup of the members of these two mwatani wabaki groups was interested to participate (remember that many of these women already have *kutwera* through their women's group). Instead of splitting from the group with the members who wanted to include *kutwera*, these groups use a flexible system whereby there is a group within the group doing extra activities. The 3 mwatani wabaki groups that organise *kutwera* all have the same contribution of TSh 200 per member. These similarities are too big to be explained by only 'learning by doing' and also point to the fact that with respect to *kutwera* the women in mwatani wabaki groups have learnt by observing others.

8. OTHER GROUPS

The previous groups were easily categorised, but there are quite some more groups in Nyakatoke that are not. Each of these will be discussed below.

LEOPOLD'S GROUP (No. 71)

The most notable of these groups is 'Chama cha kusaidiana na maendeleo' (Swahili for 'group for mutual help and development'), chaired by Ta Leopold. It has thirteen members, 3 of which are female. There are a number of important persons of Nyakatoke member of this group, so this is the one we were immediately directed to when we entered the community. The fact that there are people in this group that have had some experience as teachers, in administration, or as local politicians shows in the elaborate constitution and well thought out structure of the group. It started not long ago, in February 1998. Like the Muungano they give contributions at funerals and hospitalisations. Almost all aspects of the functioning of the group can be understood by reading through its constitution, given in Appendix 1, therefore we will only give a brief discussion here.

Outside of the insurance aspect, they are planning to start some income-earning project. Although the project itself is still unspecified they have been collecting TSh 1000 from each member every month to be put aside and to be used productively in some kind of common activity. They work with a system of shares, where every member gets a share in the group exactly proportional to the money he has deposited. This allows easy admission of new members and a more flexible system of collecting money to fund the project. It will also enable them to distribute the benefits from the project in proportion to the capital each member has provided. After 15 months, however, the members decided in a general meeting that they would retrieve TSh 12.000 each, because most of them were running short of cash. Raising the funds for the money thus got set back and it doesn't look as if the project will start soon.

The leaders of the group pointed out to us that there was some flexibility towards the 2-day time limit for contributing in case of death or hospitalisation. The group is allowed to take short-term loans (see point 5 of the constitution), or temporarily use its own funds (not in the constitution) to compensate for any member that did not contribute on time. They have, however, already expelled someone for not contributing twice consecutively. The constitution has had two changes since the start of the group. The first time, some minor changes to the amount given at funerals were made. The second time, it was decided that weddings would no longer be insured (although they have still not been officially taken out of the constitution, see point 6). Misunderstandings between Christians and Muslims are blamed for this, but we have not been able to properly check this story against another likely one of complaints by some members who do not have marriages planned in the future.

TAX COLLECTERS' GROUP (No. 77)

The government in Tanzania collects taxes at markets by outsourcing this work to private persons. When a person 'buys the market', as they say in Swahili, it means he buys the right to collect taxes at that market. People who do this again usually hire other people to work for them. Projestus Protez is a man in Nyakatoke who works for someone who has 'bought the market'. His contract is such that he needs to get a minimum amount of revenues of TSh 40000 on a market day. If he would chance to get less taxes than that, he has to pay out of his own pocket. This, of course, is a very risky project as it is difficult to predict how many people will turn up at the market on a certain day. Therefore himself and some other people doing the same work have joined together in a group that insures them against falling short of the TSh 40000. All other members of this group are from outside Nyakatoke.

KCU COUNCIL MEMBERS' GROUP (No. 78)

There is a (purely male) insurance group organised among the local KCU (Kagera Coffee Union) council members. The group is based at Rubale, a small centre at 3 km. from Nyakatoke. 4 out of the 10 members are from Nyakatoke; they are all relatively well off. They each contribute TSh 5000 per year to a fund which provides insurance for funeral, hospitalisation and wedding expenditures. They do not contribute the whole sum at once, but are free to pay it in different instalments spread over the course of one year. If there is enough money left at the end of the year they sometimes decide to divide a part of it equally amongst themselves.

At a funeral of a household member they buy a shroud (or if a shroud has already been provided they give the value of the shroud, TSh 3000, in cash) and give TSh 10000 from the fund. In case a household member is hospitalised they provide TSh 3000 from the fund. Just like Leopold's group, but contrary to Muungano, they contribute at each separate hospitalisation even if they follow each other closely for the same sick person. For example, if this person goes to the smaller hospital in Izimbya and is later transferred to the larger and better hospital in Ndolage, they will contribute twice (there was one occurrence of this during our stay). At official weddings they contribute TSh 10000. Unlike the women's groups in *kwihukya* and *kutwera*, they never have any contributions without a specific shock.

BANANDUGU (No. 79)

This group is similar to the KCU council members' group. It has 10 members in total, but only 2 from Nyakatoke. They also contribute TSh 5000 per member per year to a common fund and payment may be spread over the course of the year. In case a household members is hospitalised, the group gives TSh 2000 from the common fund and 1 hand of bananas per member. This is taken to hospital or is given when the sick person returns home. When one has a death in the household, the contribution comes in two steps. Immediately after it has been announced that one of the members has had a death in the household a shroud is given (or TSh 3000 in cash if the household has already been provided with a shroud). Three days later the

members of the group go to the funeral together and take with them 2 debes (40 litres) of banana beer bought from the common fund and 2 hands of bananas per member (provided by each member individually).

They used to contribute the following at weddings: 4 debes of banana beer bought from the common fund, TSh 5000 in cash from the common fund and 4 hands of bananas each. They have only contributed at 3 weddings. Two of them were in the household of the chairman of the group. This led to disputes in the group as other members felt cheated and accused the chairman of using the group for his own benefit. The insurance for wedding expenditures was then abolished, but the chairman did get his full contributions. When, some time later, this same chairman proposed to buy a car which would be the common property of the group, the members refused. According to them it was again the chairman trying to use the group for his own benefit as he was the one, given his farm and off-farm activities, that stood to gain most by the project.

TWEYAMBE (No. 81)

In Tweyambe (Haya for 'to encourage each other') each of the 11 members contributes 2 bunches of beer bananas and these are sold in bulk to the highest bidder (usually at around TSh 300 a bunch). The bidders are usually people who want to brew, do not have enough beer bananas themselves and want to save themselves the trouble of going around to collect them.

The money is put aside every month and at the end of the year they buy a cow with it. They slaughter it and try to give every member 10 kg of meat. This can be used by the members as they like: they can use it for their own Christmas celebrations, as Christmas gifts or to sell. With any meat that is left after the members have each received 10 kg, the group organises a party for all its members. The party does not consist out of consuming meat only. They use any money that is left over in the fund after the purchase of the cow to buy beer, distilled liquor, sodas, sugar for tea etc….

If the fund does not allow to buy much to liven up the party (except for the meat), the members of Tweyambe can decide to brew together and sell the beer until they get a decent sum of money. Similarly, they have a certain minimum requirement of meat per person at the party (children are counted at half the portion of an adult). If the meat they have left over after giving all the member 10 kg, does not reach this quantity, they can decide to give all member less than 10 kg to take home. They reduce the amount that can be taken home until the minimum requirement for the party has been met.

9. COMMUNITY WORK

Community work can be split into two types. The first is the labour contribution that can be imposed at the level of the (administrative) village. It is a kind of taxation, paid in the form of labour contributions, that is imposed on every household in the village with able members. In a meeting at village level it can be decided that every household has to offer a few hours to a few days of physical labour to the community. This could be for the rehabilitation of a road, or the building or renovation of a school or a dispensary. Contributions are compulsory and attendance registers are kept. People who do not contribute are fined and can be taken to court as the village has the legal right to demand community work for its development. Often there is also a sum of money that is demanded from each household to buy the materials necessary for the building. Sometimes the district council can provide corrugated iron sheets or cement to villages in order to give a first incentive and help in the costs of materials. During our stay a new building was being constructed for the primary school and all households had to send one representative to give 2 days of labour to help build it.

A second type of community work is the one that is organised on a voluntary basis. The most typical (but not the only) example here is that of neighbours who share the same water source and agree to rehabilitate or clean it together on a certain day. Here there is no legal frame work to force people to help and there is a lot of flexibility in contributions. Only social pressure can help to assure contributions here.

10. LIVESTOCK SHARING

Very often the owner of a cow does not keep this cow himself. A friend, neighbour or relative keeps the cow for him, often together with his own cows and some cows of other people. Most cattle owning households will tend to cows from other households and have cows that other households tend to. There are households that keep cattle, but do not own any and households that own cattle, but do not keep them. There are three main reasons for doing this. The first reason is one of risk spreading. No one wishes to risk keeping all his cattle in the same herd for fear of an outbreak of a contagious disease among the herd. Spreading ones cattle over different households means spreading this risk.

The second reason has to do with the paths in a Haya village. Most paths are very narrow and wind through the cultivated plots of land. The fields are hardly ever fenced off, so it would be impossible for a herd of cows to pass through them without harming the beans, cassava or cocoyams grown on them. Some households who have the desire to own cattle are unlucky enough to live enclosed by these narrow paths so there is no way of getting the cows out to herd. A solution is then to give the cows to be taken care of by someone who has more suitable paths leading towards his house.

The third reason has to do with the way the keeper and the owner decide to share the costs and incomes from the cattle. A well thought of agreement on how to share the costs and divide the revenues might make both parties better off. There are countless ways by which the owner of the cattle and the one that keeps them can agree to share the costs of the inputs and the fruits of the outputs. Input costs include collecting feed

and/or getting labour to herd, paying veterinary costs and medicine, dipping etc… Outputs to be divided are milk, meat, any possible offspring and manure.

There is not one single way to divide the outputs, but next we discuss some common practices. The milk is usually taken by the person keeping the cows, but some people decide to split the milk production in half. This is a very old practice and in the past the Haya used to get the rights to the milk in turn for 14 days in a row. They looked at the shape of the moon (which has a cycle of 28 days) to determine when the next person's turn was. People keeping cows are often interested in the manure they produce. Manure is very valuable in Nyakatoke, as fertilisation is important in cultivation. Manure is mostly used or sold by the one keeping the cow, but other systems can be found whereby manure is shared. Calves are usually kept by the owner of the cows, but again one may sometimes find people who have decided to share the offspring equally, each getting one calve in turn.

Just as it is for sharing the output of the cow, it is difficult to say in general how the input costs are shared. The keeper, of course, has to provide any labour input that is necessary to maintain the cow. This especially entails herding the cows and sometimes collecting some feed for them to take home. Who pays the veterinary costs and medicines depends. What usually happens is that any routine costs are paid by the keeper (dipping, vaccination, routine medicine, etc…). If, however, any unexpected veterinary expenses have to be paid, it is usually the owner who meets them. After all he has most to lose if the cow dies.

Any combination of the above mentioned sharing strategies can be used and there might be others. It is very complicated to get to know what exactly is happening and sometimes even the people themselves lose track. In Nyakatoke for example, Hamza and Leopold bought a cow together. The cow was kept by Leopold and they had worked out their own system to share the costs and the benefits. Some time ago, this cow got a calve, something they hadn't worked out a dividing formula for in their initial agreement. Neither Hamza, nor Leopold could tell us who the cow belongs to, nor the exact arrangement to divide input costs and outputs.

The sharing of livestock does not restrict itself to cattle only. Also chickens, goats, pigs, ducks, etc… can be kept by other households. Here again, the main incentive for the keeper is to get a part of the output (eggs, manure, milk, offspring, etc…). With these smaller livestock the rule for dividing the offspring is usually that the owner and the keeper each get one in turn.

Sometimes married women own goats or cows but let someone else keep them in secret. Especially the husband is not allowed to know. They keep it as a hidden income source the husband cannot have any decision power over. A second reason is that it gives them a kind of security for when the marriage would break down. Taking the animal into the household would be risky as the husband could try to claim part of the income and, if it came to divorce, even the animal itself.

Table 7 uses provisional data from the formal survey to give a picture of the extent to which livestock is shared in Nyakatoke.

Table 7: livestock sharing in Nyakatoke.

type of livestock	you own and keep the animal		you keep someone else's animals		someone else keeps your animals	
	total No. of animals	No. of households	total No. of animals	No. of households	total No. of animals	No. of households
bulls	2	2	3	2	1	1
dairy cows	2	2	3	1	0	0
indigenous cows	18	6	33	10	28	4
calves	11	6	9	7	10	4
goats	137	46	58	22	39	22
sheep	1	1	1	1	0	0
pigs	3	2	8	1	0	0
rabbits	2	1	0	0	0	0
chickens	290	56	14	9	15	7
pigeons	73	1	0	0	0	0
ducks	41	12	7	4	0	0

Source: calculations based on provisional data from the formal survey (118 observations)

CONCLUSION

We have identified a total of 47 groups in Nyakatoke, a typical Haya community in Bukoba Rural district. 7 of them can be said to belong to other communities, with just a few inhabitants of Nyakatoke in them. This still leaves 40 groups in a community of only 120 households, with different degrees of social, religious and economic value. The economic value of the group lies in exploiting different types of co-operation, like sharing labour and other farm inputs, herding in turn, saving together in ROSCAs or providing insurance to each other. All groups have risk sharing elements in them and together they form the supply side of an extensive insurance market in which the households can shop around. Most households have members in several groups. By choosing which groups to belong to, a household chooses the degree in which it is insured against different types of calamities. The size of the insurance element differs greatly between the groups. On the one side of the continuum there are the groups that are primarily insurance institutions like the Muungano, the burial society, the 4 mwatani wabaki groups, the tax collectors' group, the KCU council members' group, Banandugu and Leopold's group. Moving towards the other side of the continuum we come across the 7 women's groups, the 6 labour sharing groups, the 8 ROSCAs, the livestock sharing, the co-operative farming groups, the 2 herding groups and the community work.

Groups are very dynamic, in the sense that they constantly form, break up and change rules and members. We have documented many changes in groups in this report and have classified them as being either induced by the group learning from what they see around them and copying this, or by learning from its own mistakes and fine tuning its system any time an event occurs that cannot be handled properly. First of all, we saw how groups learnt from groups in other communities, like the Muungano system, which was introduced by Ma Dariagnes, who had experience with it in Muleba, or the idea of the burial society, which was imported from Kiziba by Ta Byarugaba.

Secondly, other examples showed how the women learnt from their own experience like the history of the UWT and the '70 women group', the different changes in the constitution of the Muungano, the evolution of the system of kwihukya and the rule about what happens if a cow is lost during herding in the second herding group. Instead of thinking of every possible kind of problem beforehand, they adapt their systems whenever it is necessary, i.e. any time a problem arises that cannot be properly handled by the current constitution. In this way, the rules of the groups are constantly tuned to cope with a wider range of problems.

Finally, some examples showed how women learnt from observing other groups in their own community. Direct evidence of this is found when looking at the history of the mwatani wabaki groups (initiated by Leonida and soon copied by others) and by how the 7 current women's groups were initiated by Adventina's group. Indirectly it is apparent that groups learn by observing others when we consider the striking similarities between the systems used by different groups (e.g. within and between the 7 women's groups, the religious groups and the kutwera subgroups in mwatani wabaki groups).

APPENDIX 1: some constitutions

Below are the translations from Swahili of some of the better worked out constitutions of groups in Nyakatoke. They have been translated article per article, as literally as possible. Their content and structure have not been altered in any way. For information on additional practices that are not written down in the constitution and an interpretation, we refer to the text. The constitutions written down here are the two most elaborate ones we found, so unlike other constitutions we saw, they will give a good idea of how the group functions. All the constitutions we saw are written down in small exercise books, except for the constitution of the Leopold's group, which has been typed out.

The constitution of the burial society (Bujuni)

1. The name of the society is Bujuni
2. The aim is to help a member who has had a death at his home
3. People that will be covered are the member himself, the spouse, the children under his care, his father, his mother and his brothers and sisters under his care and any other relative living with him.
4. In event of death of the above mentioned persons, the member will get 3 hands of cooking bananas or 3 bowls of maize flour or 4 bowls of cassava flour and a sufficient amount of firewood and TSh 100 from each of the other members.
5. Contributions are to be brought within 2 days of the burial. Failure to do so will be fined TSh 500 + the contribution, or TSh 1000.
6. The committee members will be on duty at the bereaved member's house for four days. One during the day and the other in the evening, to receive contributions.
7. There will be two servers to supervise the serving of the food and to run errands.
8. The chairman and the secretary are exempted from the contributions. The committee members are exempted from food and firewood contributions.
9. Servers and committee members who do not show up on duty are fined TSh 1000.
10. Children under 18 cannot be sent to the funeral as representative.
11. A member who wants to rejoin the group will pay TSh 1000 per death he didn't contribute to. A member with arrears will be functional after paying all debts.
12. An aspirant member should write an application letter to the leadership.
13. The committee will meet once every two months.
14. There will be a general meeting of all members every 3 months, but there may be emergency meetings in between.
15. A member who disrupts a meeting is fined TSh 1000.
16. If a member is absent at a general meeting, he is fined TSh 500. A member who comes late at a general meeting is fined TSh 200.
17. The committee will arrange the dates at which general meetings are held.
18. The fines paid by the members for not contributing will be distributed as follows: TSh 700 for the bereaved and TSh 300 for the Bujuni.
19. Leaders will be elected every 2 years.
20. Any member caught cheating will be fined TSh 500
21. All members have to take good care of the group's equipment.
22. When the exercise book or the pen (to write down the contributions, our note) run out, the current bereaved buys new ones.

The constitution of Leopold's group

This is a literal translation from Swahili of the constitution of leopold's group in Nyakatoke, exactly as we found it in December 1999. It is certainly the most elaborate constitution we came across, covering almost all the possible details. It is well structured and was even typed out. Again, the content or structure has not been altered or supplemented in any way.

1. NAME: Chama cha kusaidiana na maendeleo
2. ADDRESS: Kata Rubale
   Tarafa Rubale
   P.O. Box 69
   Bukoba

The following only applies to the members of chama cha kusaidiana na maendeleo

3. To give better services to the members in the following events:
   i. death in the family
   ii. disease in the family
   iii. death of a member
   iv. disease of a member
   v. wedding of a member
   vi. wedding of a son/daughter of a member
4. In case of death.
   i. People included in the benefit system are (relation to member) the father, the mother, the spouse, his/her own child and relatives under the member's care for more than one year.
   ii. The group members will each bring the following to the place of the funeral: Tsh 500, 1 bunch of cooking bananas and 6 pieces of firewood.
   iii. This should be given within 2 days notice.
5. In case of sickness
   i. People covered are the same as in 4.
   ii. The person has to be admitted to a recognised hospital, a government hospital, a mission hospital or a private hospital only.
   iii. Each group member will provide TSh 500, 2 hands of bananas, 3 pieces of firewood and organise transport to the hospital.
   iv. All contribution should be handed over within 2 days notice.
   v. The group may try to seek a loan of up to TSh 7500. This should be returned within three days.
6. In case of marriage (not done in practice, own note)
   i. marriage arrangements will be made in agreement with religions
   ii. a member to benefit shall give 30 days notice, the members will meet to arrange the necessary procedures.
7. Development projects
   All projects thought of should be taken to the committee which will discuss them and forward them with recommendations to the general meeting for a final decision. Possible projects include business, livestock, agriculture, savings/loans, tailoring, transport, construction, etc…

8. Each member must:

i. be at least 18 years old
ii. own a house and a farm
iii. be mentally fit
iv. accept the rules of the group
v. write an application letter

9. There are founder members and newly accepted members. Each member signs the register showing the entry fee and the amount of shares he has in the group.
10. A member that wants to join writes an application letter. The committee first discusses this at a general meeting. If he is accepted he will be invited to a meeting, where the rules are explained to him and he undersigns them (see last point in the constitution, our note). He has to pay TSh 200 to join and TSh 400 to help fund the stationery supplies.
11. Membership ends when:
    i. A member dies
    ii. He fails to pay his shares for 3 consecutive months.
    iii. He becomes mentally unfit
    iv. He resigns voluntary. To do this he has to give 3 months notice in a letter to the general meeting. A member cannot resign before he completes one year in the group.
    v. Failure to pay contributions to the distressed two times consecutively
    vi. A simple majority of the general meeting votes for it to be terminated because the member has failed to observe the rules.
12. i. Every member contributes TSh 1000 per month for his shares.
    ii. Every member has the right to vote at the general meeting.
    iii. Whenever a member resigns without having benefited in any event he shall be refunded 75% of his shares.
    iv. An expelled member shall receive no refund
13. The revenues of the group shall come from
    i. entry fees
    ii. loans from members/financial institutions
    iii. voluntary contributions from members
    iv. members savings (shares)
    v. other sources
14. All power is in the hands of all members through the general meeting.
    i. A general meeting will be held every 3 months
    ii. Special meetings may be convened if deemed necessary by the secretary and the committee, or 10% of all the members, explaining the need of the meeting.
    iii. Announcements of meetings shall be made by posting on open places or by individual letters stating date, time, place and agenda of the meeting.
    iv. The quorum at a meeting is 2/3 of all the members. If the quorum is not attained, the meeting shall be postponed for 4 days. If it is a regular meeting, the same agenda will be followed.
    v. If the second time the quorum is not attained, decisions, shall be made by a simple majority of those who attend.
    vi. A special meeting will be cancelled if the quorum is not attained the second time.
    vii. Every member has one vote, regardless of the amount of shares he has

15. The general meeting needs to
    i. Discuss all the affairs of the group.
    ii. Pass the minutes of the previous general meeting.
    iii. Discuss matters arising from previous general meetings.
    iv. Admit new members and expel members who break the rules.
16. The chairman has to
    i. Organise the elections of the leaders.
    ii. Report on the work of the group.
    iii. Write down resolutions, successes and problems in the minutes.
17. Concerning the committee:
    i. The committee members shall be elected from the group's members.
    ii. Every committee member shall resign after 1 year.
    iii. A resigned member has the right to be re-elected.
    iv. The general meeting shall elect the chairman after the election of the committee members.
    v. A committee member, who fails to attend 3 meetings consecutively without notice, will resign.
18. Leaders of the group resign as follows:
    i. A leader always leaves office when he ceases to be member
    ii. Committee members follow rule 17.
    iii. When the chairman is 30 minutes late for a meeting, a temporary one shall be elected to run the meeting.
19. Concerning the secretary:
    i. the group will have a secretary
    ii. At every meeting, the secretary will give a report of the group's undertakings, revenues and expenditures.
    iii. He will write all minutes and keep the group's documents.
    iv. He will attend all meetings as secretary.
    v. He will summon all meetings when directed to do so by the committee.
    vi. He receives contributions and fines, to hand them over to the treasurer and will write receipts for them.
    vii. He will claim all outstanding money and pay debts as required.
    viii. He assigns duties according to the group's regulations.
    ix. He will plan and do all that is in the group's interest.
20. The group shall have books and keep records as seen fit.
21. Concerning the treasurer:
    i. The group shall have a treasurer.
    ii. He will receive money from the secretary and give receipts.
    iii. When there is need for spending money the secretary shall request money in writing from the treasurer. The committee shall set and pass expenditures.
22. The committee shall have all power, except those in the hands of the general meeting.
23. The group shall operate a bank account
    i. Any amount above TSh 100.000 shall be kept in the bank
    ii. Any withdrawal from the account shall need the signatures of the chairman, the secretary and the treasurer.

24. If a new member pays the entry fee, but fails to pay the contribution for his shares for 2 months consecutively, nothing will be refunded.
25. The general meeting can alter the constitution.
26. The financial year of the group ends on the 31st of December of each year.
27. Signed by all the members:

Name	Signature
……	……..
…….	……..

APPENDIX 2: complete list of group names and their code numbers in the survey

The following is an exhaustive list of all the groups we have identified in Nyakatoke. For any group that is not discussed in the text, an explanation for its exclusion is given in the notes below.

A. Women's groups in Muungano

1. Dariagness Merchades
2. Bertha Lualara
3. Eles Kamukama
4. Adventina Kalungi
5. Rooza Kamakumbi
6. Dorothea Kamakumbi
7. Leonida Matovu

B. ROSCAs

10. Theodory Kamokama
11. Magret Leoncy
12. Levina Nicodem
13. Khanifa Hamza
14. Sylivia Lucas (2 prs.)
15. Sylivia Lucas (3 prs.)
16. Adventina Benjamin (1st group)
17. Salama Abdul
18. *same as 16*
19. Leocardia Johansen
20. *same as 12*
21. Adventina Benjamin (2nd group)

C. Religious groups

30. WAWATA
31. Betania - ELCT
32. KOLPING
33. Fransiscans' group
34. Catholic Choir
35. Moslem Women

D. Labour sharing Groups

40. Khanifa Hamza
41. Adolophina Pontian
42. Adventina Karungi
43. Johnestina Elieza
44. Pulcheria Kalikawe
45. Frolentina Katembo
46. *same as 40*

E. Co-operative farming groups

50. Sylvia Lucas
51. SUBIRA – Adrian Kaiza
52. Khanifa Hamza
53. Benjamin Mtembei

D. Mwatani wabaki

60. Scholar Lucas
61. Rukia Hamza
62. Elena Mujemula
63. Leonida Matovu

E. Others

70. Bujuni (burial society)
71. Leopold's group (Chama cha kusaidiana na maendeleo)
72. Herding group 1 – Lucas Rwabishugi
73. Herding group 2 – Eustace Mushumbwa
74. *doesn't exist*
75. ROSCA in Bukoba of Hamza
76. ROSCA in Muleba of Haruna Nuru
77. Tax collectors' group
78. KCU council members' group
79. Banandugu
80. *doesn't exist*
81. Tweyambe

1. Groups 18, 20 and 46 were recorded in first round of the interviews and given a number, but after closer examination they turned out to be groups that had already been given a number.
2. 74 and 80 turned out to be a non-existing group
3. groups 14 and 15 are ROSCAs, but they consist of only two people. One of them is from Nyakatoke.
4. groups 75 and 76 are ROSCAs in Bukoba (60 km from Nyakatoke) with 1 member from Nyakatoke.

APPENDIX 3: brief glossary of terms for gifts

In this appendix we will summarise the terms we have come across by which the Haya describe the gifts they give to each other. We have only included those gifts that have a specific name attached to them. It is in no way a list of all types of gifts that are given. For example, people who are sick often receive gifts, but there is no specific term for a gift to a sick person, so it is not included here. This glossary can serve as a guide to anyone using the formal survey data, as these words appear in the codes without any further explanation.

KUZILIMA

The giving of gifts while being escorted by a group. The gifts are usually quite large in quantity and are taken by a whole procession of people (usually women). The procession is easily recognisable by any neighbours or passers-by as the goods (often agricultural products) are put in baskets, wrapped in banana leaves and tied with papyrus strings. One can, for example, use a *kuzilima* to take presents to a wedding or a *kwihukya* or a mother might use a *kuzilima* to visit her daughter in a fanciful way. A *kuzilima* is a common reason for a woman to ask a group for a *kutwera* to obtain the capital she needs to buy enough presents.

KUGANUZA/KUROZA

This literally means ‘tasting’ in Haya. It is tradition that, whenever you get the first fruits of a new harvest, you present it as a gift to friends, relatives and neighbours, to let them taste what this year’s crop is like. It can be done with any crop that has a clear harvesting period. It is also common practice to give *senene* (a grasshopper like insect and local delicacy), as they are only available in certain periods of the year.

KUJALI

Is a special type of function that can be organised by anyone. When a person announces he is doing a kujali he invites friends, neighbours and relatives to come to his place for a kind of party. He prepares at least some beer, distilled liquor, tea and chewing coffee to entertain the guests. In the course of the evening the guests come forward and contribute money to the host. All contributions are carefully written down in a book and there is a vague obligation to repay the donor if he himself would ever hold a kujali. At the kujali we attended, we noticed that the share of beer and liquor that each guest received depended on the contribution he gave.

BRIDE PRICE

A bride price is usually negotiated indirectly between the boy wanting to marry and the girl's parents, with an elderly, respectable man acting as mediator. It involves several rounds of negotiations and the bride price comes in different instalments made during several visits to the girl's parents. The 'real' bride price is called *makula*. This is the only part which can, in principle, be claimed back by the boy if they would get divorced. There is however a sizeable list of other gifts that accompany the *makula*, each with their own timing and meaning:

1. EKITELA NYIGI – Haya for 'knocking at the door': a calabash of banana beer is taken by the mediator during his first visit, late in the evenng, after the sun has set and the parents have already closed the doors to their house. Hence the name 'knocking at the door'. This procedure assures that the first visit can be done in secret. Nobody knows (officially at least) at this moment the boy is intrested in this girl.

2. SIMBULA EMIUNDA – Haya for 'to uproot the spears': in the past the Haya used to walk around with spears. Because it is was inpolite to take your spear inside when visiting someone, it was usually planted in front of the house before entering. The *simbula emiunda* is a gift so the parents may uproot any spears of other suitors of the girl. It is also the official announcement of the engagement.

3. OBWATULA KANWA – Haya for 'a mouth opener': a gift so the mediator may be told by the parents what is required for the boy to marry the girl.

4. EKITEMA INEMBO – Haya for 'the forecourt clearer': a present given when the mediator is introduced to the girl's clan. It is usually some banana beer and a goat which is slaughtered.

5. EIKWATA MAGURU - Haya for 'holding the legs': A present to express gratitude to the parents of the girl for giving their consent to the marriage.

6. OMUKEKA – Haya for 'mat' : Haya culture demands that respected visitors always get a mat to sit on. *Omukeka* is a gift so the parents may, thereafter, always have a mat ready for their future son in-law and thus receive him with respect at their house.

7. There are several people who have taken care of the girl since she was born till she gets married. Many of them have to be thanked for that with a gift. The gift is given to them through the parents. These people include at least all her aunts and uncles, her brothers and her grandparents.

8. FINES are instituted for any courting (or worse) the boy did without the consent of the girl's parents before the start of the official procedures. He can also be fined minor things for showing disrespect to his future in-laws or not applying the procedures properly.

This exact procedure is not always strictly followed. If it is not, an aggregate will be made of all the categories and all the gifts brought in one or two visits.