University of Alberta

Widows of Kilimanjaro

by

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This work is dedicated to the memory of

Mrs. Lucy Msuya (1941-2007)

of the *Moshi Widows Education and Counseling Centre*.

Abstract

This ethnographic study examines how social structure constrains the well-being of widows in the Kilimanjaro region of Tanzania, explores the role of women's agency in bettering their lives, and looks at tension between international and local development projects. I collaborated with the *Moshi Widows Education and Counseling Centre* (MOWECCE), an organization that provides community sensitization seminars, individual counseling, social support, legal advice, and a small loans program. Focusing on gender equality, the organization promotes widows' rights to raise their children, to protect themselves from AIDS, to economic security, and to respect within their communities. Factors that appear to mitigate the structural challenges of widowhood in Tanzania include education, social support, employment out of the home, having children, and strong relationships between the widow and her husband's clan. While social structure influences outcomes, understanding the role of social action in constructing healthy communities offers insight into the process of social change.

Keywords: Widows, Kilimanjaro, gender equality, social structure and agency

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Acronyms

ART - Anti-retroviral therapy

CBO – Community Based Organization

CEDAW - Convention on Elimination of all Forms of Discrimination Against Women (1985)

CUSO - Canadian University Students Overseas

GDP - Gross Domestic Product

HIV/AIDS – Human Immunodeficiency Virus / Acquired Immune Deficiency Syndrome

IWRAW - The International Women's Rights Action Watch

KCMC - Kilimanjaro Christian Medical Centre

KIWA – Kilimanjaro Widows Association

KIWAKKUKI - *Kikundi cha Wanawake Kilimanjaro Kupambana na UKIMWI* (Women Against AIDS in Kilimanjaro)

KIWODEA - Kilimanjaro Women Development Association

KWIECO - Kilimanjaro Women Information Exchange and Consultancy Organization

MOWECCE – Moshi Widows Education and Counseling Centre

NGO – Non-Governmental Organization

SAP – Structural Adjustment Program

TAWLA – Tanzania Women Lawyers Association

TSH – Tanzanian shilling

UKIMWI – Upungufu wa Kinga Mwilini (HIV/AIDS in Kiswahili)

USAID – United States Agency for International Development

WAT – Women's Advancement Trust

WODEF – Widows, Orphans, and Disabled Development Foundation

YWCA – Young Women's Christian Association

Chapter 1

Introduction

The Haya people of northwestern Tanzania tell the story of an old woman who, while coming from the village one night, fell and hit her head on a stone that lay on the twisting path that led back to her home. Badly hurt, she lay all night on the ground, slipping gradually into a coma, unconscious, and barely breathing. The following morning, her family found her and, believing her dead, began to prepare for her burial. As these preparations took place over the next three days, the old woman began to rouse from her coma and became aware of what was going on around her. Lying quietly on her pallet, she considered what she should do next. She reflected back to the evening of her fall and wondered what her family would think if they knew the circumstances of her fall. She feared that if they knew that she had been in the village drinking *pombe*, the strong alcoholic drink that is brewed and sold in all the local cantinas, the family would think less of her. As a widow, who already occupied a difficult space in the social network of her dead husband's clan, she was afraid that the family would censure her, and perhaps even banish her from their midst. She considered all of the humiliations she had endured since her husband's death, and how these had led up to the evening of drinking in the village, but knew the consequences of telling her story might be difficult to bear. She continued to lie quietly, wondering if she should take the chance and tell her story, or whether she should just continue to hide her humiliation and keep her secrets to herself. For three days, she kept silent; and on the fourth day, she was buried. She kept her secret, carrying it to the grave rather than chancing the humiliation and scorn from family and friends. The price she paid for hiding her pain was death.

Domina Tesha, a widow who lives in the Kilimanjaro region of Tanzania, is chairperson, and one of the founders, of the Moshi Widows Education and Counseling Centre (MOWECCE). She tells this story as an analogy to the situation of women who do not share their experiences of humiliation and

marginalization in the face of widowhood. Burying their pain will allow it continue, not only for themselves, but for all widows. In her opinion, if widows continue to hide what is happening to them in the face of circumstances that conspire to constrain their opportunities for social, economic and political realization, then, like the old woman who was afraid to tell her story because she was embarrassed, their stories will never come out, widows will continue to suffer, and women will carry their stories silently to their early graves. Indeed, when the women of MOWECCE were approached to engage with, and to facilitate my research, Tesha used this story to encourage their cooperation with the work.

My research explores the lived-world of widows in the Kilimanjaro region of Tanzania. It is a collaborative work with the *Moshi Widows Education and Counseling Centre*, a Tanzanian women's organization that supports widows through advocacy, counseling, the provision of small loans, and community education seminars. The work has three specific but interwoven objectives. First, through women's stories of widowhood, I look at what it is like to be a widow in this region of Tanzania, how social structure regulates the lives of these women, and the influence of social factors on health and wellbeing for these women; second, through my association with MOWECCE, I explore the importance of women's agency and how widows influence social conditions that shape their ability to reconstruct their lives after the death of a husband; and third, I examine some of the tension between local and international development strategies in this region.

This ethnography explores the world of widows in the Kilimanjaro region of Tanzania. The research questions that address these objectives begin at the level of individual widows, to an organization that engages in social action at the community level, and finally to a broader and more theoretical discussion on development as phenomenon in itself. My first question draws on phenomenology and, through interviews and participant observation over the period of two years, asks how widows in this region experience widowhood within the social, economic, and political context of Tanzania. The second

question examines individual and collective action of women seeking to improve their lives and those of their children. Using the organization MOWECCE as a case study allows me to observe and interact with women who have come together to address issues from local and culturally relevant perspectives. Interviews with development workers, local healthcare and social service professionals, and widows from a number of communities within the region have further shaped my understanding of widowhood in the Kilimanjaro region. These two questions complement each other because while understanding of the structural constraints placed on widows in northern Tanzanian culture is central to understanding the lives of these women, it is perhaps more important to understand agency, or how women can engage in social action to improve their own and other women's economic and social wellbeing. The women of MOWECCE work to secure social equity, legal rights, and economic security for widows within their community through counseling, a small loans program, community seminars and advocacy strategies. My first question asks how widowed women, already living within a country with limited economic resources, are further marginalized by gender discrimination and social marginalization due to their status as widows, while the second explores the process of social action through the organization, MOWECCE.

The third question asks how people in Kilimanjaro understand the phenomenon of *maendeleo*, development. This question arose out of my interactions with various organizations while I was doing fieldwork in Tanzania, and draws mainly on interviews with local people who, while appreciating the contributions of international development projects in the region, have strong opinions about creating their own solutions within culturally appropriate boundaries. As an ethnographer, living and working in Moshi, I also drew on my experience of belonging to the international community, most of which consisted of development workers in health, education, social service, and missionary roles. The gap between local and international development projects is puzzling; with players on both sides seeking the same goals of improving the lives of local people, some of the inconsistencies of *maendeleo*, development, are difficult to

comprehend. While many authors address these inconsistencies by critiquing international development organizations and their projects (Crockford 2005; Escobar 1995; Gloyd 2008; Gloyd & Gimbel-Sherr 2006; Johnson & Fort 2008; Kirwen 1979; Maren 1997), my data comes from specific examples of problems within projects I saw in the community, not only in international projects, but within local projects as well. I also look at some projects with strong emphasis on community consultation and involvement, and with elements of both local and international input, that suggest a need for more collaborative programs within this phenomenon of development.

Gita Sen et al. (2002) document myriad ways in which women face health risks related to social position and gender, but few studies focus on the issue of widowhood. Most recent work with widows centers on marginalization and structural barriers to social and economic security for women, and some stresses the importance of these issues for widows (Cattell 2003; Owen 1996; Sossou 2002; WAT 2001). Excellent work from the 1980s describes widows in various African cultures (Potash 1986). While these studies describe how each of these societies shapes widowhood as social category and existential phenomenon, none examine the cultural, social, and political factors at work in this region of Tanzania. Further, none of studies look at the current situation in the Kilimanjaro area, where globalization, changing technology, economic downturn, structural adjustment policies, and the AIDS epidemic have significantly changed the social environment since the 1980s (Setel 1999).

The Millennium Development Goals (MDGs) (Grown 2005), set out by the United Nations in 2000 as guidelines for development in Third World countries, underscore the important connection between social issues and healthy populations. Caren Grown outlines the Development commitment for women's empowerment as including the following imperatives: (1) opportunity for post-primary education, (2) sexual and reproductive rights, (3) employment, (4) parliamentary participation, (5) the right to safety (6) the right to women's time, and (7) the right to inheritance and land ownership. The Millennium goals outline interventions that can enrich and empower the lives of women and, particularly

because some of these goals are included within the stated aims of MOWECCE, I will examine how some of these ideas fit within their goals and activities.

Although the above questions have guided and shaped the research, one hallmark of qualitative research is flexibility and openness to questions that arise during data collection and reflection on the processes that become apparent during fieldwork. It is clear that, while all widows shared some attributes and concerns, or as Husserl's descriptive phenomenology might call "essences" of widowhood (Loiselle et al. 2007), not all women have the same experiences. While some are able, for example, to create strong social ties, raise their children, and maintain economic stability, others forfeit their place within the dead husband's clan, lose their children, and live, as one woman expressed it "like a bird, flitting from branch to branch." My data clearly demonstrates that the context and individual experience of widowhood is very complex. Analysis will consider variables that appear to influence social and economic outcomes.

Margaret Owen (1996), development lawyer and social activist, argues that while widowhood is a devastating experience for any woman, women in some settings suffer more than others. She draws on her research and professional experience to document some of the issues faced by women in Sub-Saharan Africa, where widows frequently have few rights under either traditional or officially legislated law.

Owen posits that, although limited statistics are available, the numbers of widows are significant in all populations. This prevalence may be related to war, differing ages at which men and women enter into marriage, polygynous practices, and women's lifespan being generally longer than those of men. Further, it appears that problems associated with widowhood are increasing in times of political and economic instability and, more specifically, in the wake of the AIDS crisis.

Owen argues that "across the globe widows make up a significant proportion of all women ranging from 8 to 13 per cent of the adult female population" and that the "failure to focus on the conditions in which widows live…is particularly reprehensible considering the seriousness of the deprivation

suffered, how widespread it is, and how badly it affects the welfare of their children" (1996:2). Unfortunately, it is difficult to clearly delineate how many widows there are within a given population. Many countries, Tanzania included, do not enumerate widows in the census. This may be, in part, due to a lack of interest from policymakers, or it may reflect the ambiguity of widowhood.

When I first started this project, drawing on my experience of widows I have known in Canadian context, I conceptualized the phenomenon as consisting of women whose husbands had died. The women of MOWECCE quickly corrected me and reminded me that, if I wanted to accurately represent their reality, I needed to understand their concepts. First, the word *mjane*, or widow, in Kiswahili, the language most commonly spoken in Tanzania, does not reflect gender. They wanted to know whether I was interested in male *wajane* (widowers), or female *wajane* (widows). As an organization, they work with female *wajane*, and the data in this study reflects this position.

Another issue for statistical data is the shifting nature of widowhood. The women had their own criteria, which was stiffer than my original definition, but that I adopted for the purpose of the research. Somehow, I envisioned widows as simply women whose husbands had died, but in the context of whom the organization considers to be a widow depends on law, and on the social arrangements within which a woman lives since her husband's death. First, they included women who had been married by the state, through the church, or under traditional law that takes co-habitation as the marker of a legitimate marriage. This included women who lived in a relationship that, under Canadian law, might best be described as a common-law union; second, they included all wives within a polygynous marriage; and third, they did not include any women who had remarried or who were presently co-habiting with a man. Their definition reflects the aims of the organization, in which they reach out to women who are widowed in the traditional sense of having lost a husband to death, but more specifically to women who are living on their own without the ongoing support of a co-habiting male partner.

While it is difficult to get an accurate count of these women, fieldwork observations suggest that they exist in large numbers. In one village that I visited, my research assistant and I arranged to meet with widows on a particular day. When we arrived 67 women were waiting in a field, each ready to share her story. When MOWECCE holds sensitization seminars in the rural areas that surround the urban centre of Moshi, it is common for more than 200 women to arrive; many of them walk for hours from the surrounding areas to attend the meetings and hear what help the organization can offer them. In response to the growing perception that widows represent significant concern in local communities, in 2007 MOWECCE held a sensitization seminar for administrative officials in the municipalities surrounding Moshi. This, in turn, has spawned further seminars to create satellite groups in these towns, but limited financial resources have made the overwhelming demand for information and support difficult to address.

Another organization in Moshi, the Widows, Orphans, and Disabled Education Foundation (WODEF), had some informal statistics that they had gathered in the course of their work and they estimated approximately 2,000 widows in three of the small towns near Moshi. I know of three other small organizations that focus on helping widows, again evidencing a need for such a service, and will discuss this more fully in Chapter 5. Finally, evidence of the prevalence and need for intervention is evident in the increasing membership and demand for MOWECCE's services comes from observing and participating in the weekly meetings, in which women travel from outside Moshi to seek help, either for personal problems or for support in setting up local organizations for widows in their own communities.

Owen (1996) argues that perceptions of the notion of widowhood are frequently inaccurate, often obscuring the importance of recognizing widows as a vulnerable population. The most common assumptions include: 1) that most widows are elderly and have adult children that will protect and help them, 2) that widows will receive financial and social support within the extended family, 3) that social system allows widows to access common resources within the clan system, 4) that a widow's children will provide financial support, and 5) that

widows will find security in remarriage, often with men from the husband's extended family. These misconceptions tend to obscure the reality of women's experience, as will become apparent in the data.

There is considerable documentation of marginalization of African widows, and my findings reinforce what is already known about this phenomenon. This body of literature tells us there is a real problem, well described, and of a concern to scholars, legislators, and people who work in the area of social services (Cattell 2003; Kimati 2007; Potash 1986; Sossou 2002). Women face structural constraints in reconstructing their lives after loss of a spouse. While many of the issues seem to be easily identified, it is less clear what influences the outcome for women. Key questions include: Why are some widows more, or less, successful in achieving social and economic security?, What are the issues and how might these be addressed?, and What is the role of individual and collective agency in shaping these outcomes? What is clear from the data is that answers to these questions are complex and mediated by factors from many sources.

Finally, while *Widows in Africa: an Introduction* (Potash 1986) documents information on widows from a number of African cultures, the work comes from the 1980s and the context of African widows has changed, not only in that traditional lifestyles have changed in the face of post-colonial politics and globalization, but in wake of the AIDS crisis. AIDS has changed the face of Africa. Statistics for Tanzania place the prevalence rate for HIV at 6.2% of the adult population, and of that number 56% are females. Also in 2007, the death rate from AIDS in Tanzania registered at 96,000 (Global Health Reporting.org 2009). As these rates disproportionately reflect young adults, it is fair to assume that increasing numbers of young widows will be left without grown sons to look out for their interests, and that concerns for infection will be an important issue for women and their children.

Potash's (1986) fieldwork from the 1970s documents the phenomenon of widow inheritance, as practiced by the Luo people of southern Kenya, as a somewhat uncomplicated system that offers widows the opportunity to be

incorporated within the protective shield of clan structure. The Luo are a Nilotic people who likely migrated to this region from Egypt and the Sudan between the 16th and 19th centuries (Luke 2006). They were patrilineal and patrilocal, and men most often control property and wealth within the clan. Widows, particularly young widows who are in their childbearing years, were expected to take a male relative of the dead husband as a sexual partner for the purpose of producing children. This arrangement also included an expectation that the man would provide counsel in economic decisions, as well as substantive help in work such as plowing her fields or building her a house. Potash found that, while older widows were unlikely to take on this relationship, most women agreed that it was an appropriate and positive way for women to continue their lives within the husband's clan, and that children born of a levirate relationship were considered to be the children of the deceased husband. Death did not end the original marriage, women did not have the option of remarrying, they were not able to return their natal families, and their children belonged to the father's clan.

Michael Kerwin (1979) draws on his experience with the Luo in the same period of time as Potash. He also sees the system of leviratic marriage for widows as a positive phenomenon in which widows are supported and incorporated into the clan structure. Following Postash's observation that only moral impediment to widow inheritance came from the Christian stance on polygamy, Kerwin argues that the Roman Catholic Church should come to grips with the African reality and adapt its theological position to support its members in culturally appropriate ways.

Nancy Luke (2006) takes her data from the 1989 census and fieldwork with Luo. Like Kerwin and Potash, she reflects on the benefits and prevalence of widow inheritance within this cultural group, but argues that family and community support for the practice is limited. As in the past, older widows tend to rely on their sons for support, but in comparison to earlier studies younger widows are increasingly likely to take on the position of head to their own households. In fact, Luke's data shows that widows who did accept the levirate tended to have lower economic and social status within the community than did

women who refused the relationship. Like Owen (1996) Luke challenges the assumptions that most widows are elderly, and her data shows that within the communities that at least one-third of widows were under 50 years of age, 15.8% of widows bore children after becoming widows, and 89% have resident dependent children (<16 years). Further, widows head more than 11% of female-headed households, and more than 10% of women over 15 years were categorized as widows. Again, it is difficult to accurately assess the prevalence of widowhood because of poorly defined definitions of the category. For example, in the 1989 census, there is no category for widows who are in levirate situations. Luke argues that widows continue to be a poorly understood and under-researched demographic category, particularly in light of evidence that these women and their children are vulnerable to social and economic marginalization.

Recent work explores the life of widows less from the position of documenting of specific practices and more in reference to social marginalization, economics, political status, and inequality that puts widows and their children at risk for poverty and poor health (Cattell 2003; Owen 1996; Sossou 2002). This fits well with the work of the Millenium Development Goals (Grown 2005), which, while they do not concentrate on widows as a group, focus on women's rights to education, economic security, reproductive choice, a political voice, and rights to inheritance of goods and property. This focus on human rights highlights marginalization of women in Africa, whereas my work looks to understand the experience of widows who, through social networking, engage in social action that addresses these issues through social, economic, legal, and political channels.

Memphela Ramphele (1996) writes about political widowhood in South Africa, and argues that the widow's ambiguous position, particularly when her husband died after being imprisoned for his political work, is played out in the spaces of personal and public loss. These women become the symbols of their husbands' sacrifice, and their status is often connected to the manner in which these men were publicly successful. Ramphele points out that women are expected to carry their grief in ways that continue to honor their husbands, and that the rules for women are very different from how husbands would be expected

to act if their wives had died. This work is particularly interesting in that, even in widowhood, these women are defined by their husbands' social, economic, and political status with little regard for their own personal needs. Certainly, some of the women in Kilimanjaro reflected similar ideation in seeing their present lives as reflecting on the memory of their dead husbands. This emphasis on patriarchy appears consistent throughout African societies (Cattel 2003; Setel 1999; Sossou 2002).

Maria Cattell (2003) has worked in Kenya since the 1980s and she reflects on the anthropological and historical perspectives of African widowhood. Using case studies, she examines how, throughout their lives, African women have less access to resources than do men. She remarks that in the absence of much research on African widows she draws on generalizations of older Africans to describe the world of the widow. She discusses the effects of colonialism, urbanization, a market economy, and labor migration, along with "deepening poverty…brought on by internal corruption, the International Monetary Fund's (IMF) structural adjustment programs..., increasing political instability…, and the devastations of the AIDS epidemic" (p.52). She challenges the idea of the "disappearance" (p.52) of the traditional African family and argues that "African families are not disappearing. They are under stress, (and) they are changing, but they remain the most basic and reliable support system Africans have" (p.52). This statement reflects my experience with one particular African family, in which the extended family revolves around Sarah, a single woman in her fifties. Sarah's sister, her sister's husband, three sons, a daughter, and a grandson all live with her and this household functions as an economic and social unit. Cattell further argues that, at least for older widows, age is socially valued and that as sons become adults they represent the most stable avenue for social and economic support of the family. Again, in Sarah's case, this holds true and the oldest son has taken on the responsibility of providing for this extended family. This situation suggests that younger widows are particularly vulnerable if their sons are too young to assume ownership or stewardship of inherited land.

Cattell (2003) cites Potash's (1986) work, but remarks that poverty has created a situation in which survival is increasingly difficult, and in which a dead husband's family frequently appropriates the widow's property. This action can be devastating because, even where women are not allowed to own property, usufruct access to land is crucial to economic survival. African widows' problems usually centre on issues of status loss, economic security, welfare of their children, male domination, violence, and health. While Cattell, like Potash, asserts that African women, in marriage and in widowhood, tend to be self-reliant and independent, these traits are best realized within the enabling structure of marriage and clan support. For many women, widowhood strips them of the means to support themselves and their children.

Even within marriage, women's work does not mean prosperity, but it does mean that women contribute to the household and have primary responsibility for children, education, and health. This emphasis on the economic and social roles of women is particularly important in contemporary situations where men are frequently working far from home and women are on their own for long period, but all widows in the current research state that their social status within the clan diminished with the death of their husbands, and all felt their economic status diminished as well. This emphasis on poverty and economic security is important, but as I will discuss in later chapters, there are also issues of how poverty is discussed within a positivist paradigm that values quantitative measures over qualitative and experiential understanding of concepts such as food security and homelessness.

While it is clear that the experience of widowhood in Africa varies widely, there is also evidence that widows in many regions suffer from varying degrees of oppression and marginalization (Cattel 2003; Luke 2006; Owen 1996; Potash 1986; Sossou 2002) Marie-Antoinette Sossou (2002) paints a harsh picture of widowhood in West Africa. She discusses the "plight and suffering of widows in terms of social, economic, psychological and human rights violations" (p.201). Her article is "intended to open up the neglected subject of widows in the developing world and to create some awareness of the topic's importance

especially as it affects widows' lives and experiences" (p.201). Sossou documents how the law, both official and traditional, discriminates against widows, leaving them vulnerable to issues of status, education, inheritance, land ownership, and health. She argues that "community and family support systems are no longer capable of providing…an effective support system" (p.202) and that governments and NGOs must take action to improve the situation for widows.

Like Ramphele (1996), Sossou (2002) examines mourning rites that debase women while exalting the position of the dead husband and ignoring the needs of the grieving widow. Sossou also looks at economic survival for widows in situations where, even though women contribute substantially to the economic wellbeing of the household, "many widows are reduced to poverty as a result of being evicted from their homes and losing their property to…in-laws" (p.206). Sossou sees hope in the concept of empowerment, "a process…through which people reduce their powerlessness and alienation and gain greater control over all aspects of their lives and their social environment" (p.206). She also finds hope in emerging non-governmental organizations (NGOs) that address social education, political advocacy, and networks to support women's rights. This work is particularly salient for my research in that I am looking at a local network of women who advocate for widows in the areas of health, education, legal rights, and economic security.

Continuity within the larger scale of African literary sources

Although Africa is a vast continent marked by variety in every aspect of life "there are strong elements of commonality among and between the diverse peoples that make up the countries of Africa." (McNulty 1995:13). While qualitative research does not claim to be generalizable to context other than that of its own setting, it does offer the benefit of transferability, or the possibility of insights that may guide both the inquiry and analysis of research in a related field.

The following sources, although not specific to widows or the Kilimanjaro region, help to frame the position of women throughout this study.

The above text outlines some of the challenges that women face as widows, but as many authors point out, women are not necessarily helpless in the face of structural constraints (Bledsoe 2002; Bozzoli 1991; Cattell 2003; Clark 1994; Okeke-Ihejirika 2004; Pietila 2006). These authors document the resourcefulness of women who exploit the marketplace and construct positions of influence with their own homes, and often within their husbands' clans. It is this resilience and resourcefulness in the face of poverty and social marginalization that stands out in the data collected in Kilimanjaro. It is important to understand what enables women to construct their lives in ways that assure their security in the face of adversity; out of this kind of culturally pertinent knowledge can come effective programs.

Caroline Bledsoe (2002), in looking at fertility strategies in the Gambia, offers insights into why some women are better integrated into the husband's clan, and this is likely important in determining whether the clan will meet its obligations to care for a woman after her husband's death, or whether they will exploit her position and drive her out. Bledsoe looks at factors such as how long the woman was married, what she brought to the clan in terms of material benefit, how many children she brought to the clan, and the quality of her relationships within the clan. Chapter 4, in which I look at some of the general themes arising out of the data, looks at how the Kilimanjaro results parallel this analysis.

Belinda Bozzoli (1991) documents the lives of South African women who, in the midst of political and social turmoil, actively work to make the most of limited resources. Many of the strategies in this work, such as beer-making, agriculture, and social organizations for saving money, parallel activities I saw in Kilimanjaro.

Maria Cattell, drawing on her years of research in Kenya, emphasizes the variability of the experience of widowhood and the embeddedness of women within family and community context. She cites widow's special problems and concerns as including: "status loss, economic security, their children's welfare, male

domination, remarriage, gender violence…, witchcrafts, and AIDS and other STDs" (2003:57-58), reflecting the same themes that arose during my fieldwork in Kilimanjaro. Similar to findings in my work, she discusses the vast changes that have occurred in Africa since Potash's collection in 1986, particularly in light of the devastating effect of HIV/AIDS on gender relations and social structure.

Gracia Clark (1994) examines the world of open air markets in Ghana, a key setting within which women can create economic security for themselves and their families. What stands out in her work with these women is their resilience and resourcefulness in the face of structural constraints on their autonomy and to market uncertainty linked to both local and international context. Although the location is different, many similarities exist in looking at the challenges and opportunity for women I worked with in Tanzania, but these challenges are compounded for widows by social marginalization.

Philomena Okeke-Ihejirika (2004), in looking at Nigerian career women, offers insight into how women make decisions and negotiate careers while maintaining the relationships that characterize African life. As in Nigeria, life in Tanzania plays out within a complex matrix of social relationships, and women, including widows, employ strategies that enhance their life course, while still maintaining the relationships and respecting social mores that link them to their families and communities.

Tuulikki Pietila (2006) looks at women in the marketplaces of Kilimanjaro, offering background to, not only how women are able to make a living as traders, but on how the marketplace serves as place in which people come to be defined within their families and communities. This is important in that widows, when faced with isolation from their clan groups, often come to depend heavily on their interactions with the community, which is closely aligned with participation in local markets. These interactions come to form the social bonds through which the community judges the "moral worth" of its members. This "moral worth" often serves as justification for how clan and community treat vulnerable widows. Alliances or conflicts in the marketplace affect the amount of support a woman can expect from friends and family, or can serve as justification for neglect and abuse.

The research uses a participatory design and ethnographic methodology. I have collaborated with the women of MOWECCE to create a project which brings attention to the marginalized position of widows in the Kilimanjaro region. The women of the organization have participated in every step of the project and have commented on my observations and analysis throughout the process of data collection. Without their support and expertise, this project could never have been completed. This focus on documentation is consistent with social action strategies, which require that a problem must be clearly documented and information disseminated to the public (Moyer 2001). All that MOWECCE has asked of me is that I tell people about their concerns and their program.

Collective social action provides a vehicle for social change, and the women of MOWECCE understand their work as having both local and international implications, and as embedded not only in instrumental concerns for widows but also within the more theoretical issues of human rights and gender equality. The original mandate of the organization attends to the instrumental work of social support, economic projects, and counseling on women's rights, but time and financial constraints make the more nebulous and theoretical issues of political advocacy and gender equality policy more difficult to address.

Analysis that looks at issues of social action will consider how this small organization fits within the literature on social movements (Dobson 2003; Marx 1994, Marx & McAdam 1994; Melucci 1996; Moyer 2001; Peet 1999). Bill Moyer (2001) argues that there is little scholarly work on the workings of small organizations working for social change; looking at the strategies, successes, and challenges faced by MOWECCE offers an opportunity to see how a small group of African women has been able to construct itself as an effective support system for widows, and more recently as a resource centre for fledgling widows' organizations within the region.

Chapter 2 looks at the context of the research, which is centered in the Kilimanjaro region of northeastern Tanzania, more specifically within the limits of Moshi (rural and urban districts). While I look at widows within the region of Kilimanjaro and focus on the Moshi organization of MOWECCE, the culture,

economics, and political setting of Tanzania colors every aspect of life in this region. I address some key legal and cultural issues that shape issues of marriage, inheritance, and clan structure.

Chapter 3 addresses methodology. The work is ethnographic in that it looks at culture, which is represented in three aspects: the culture of widows, culture as it is generally understood as *Chagga* culture in the region, and the culture of development. The work is also ethnographic in its methodology: extended time in the field, participant observation, and interviews inform the data, along with triangulation from a number of varied sources. This chapter offers details of the data collection and how living in Moshi, in itself, shapes the way in which the information is understood. I discuss issues of ethics, including the situation in which I entered into the fieldwork with university ethics clearance, then encountered a very strong group of participants who have their own ideas about what ethics should encompass. In this case, with a strong emphasis on community participation, issues of ethics, methodology, projects, and representation were negotiated and are discussed in this chapter.

Chapter 4 examines themes that arose from the data, themes that give a sense of what it is like to be a widow in Kilimanjaro. These themes offer a framework through which we can begin to understand factors that influence how a woman will fare in the face of widowhood. I document how elements of social structure shape the lives of women in the region, reflecting on the diversity of experience and how women perceive widowhood from a personal perspective. This chapter looks at some of the most pressing issues for women and includes issues of social status, social support, poverty, land ownership and experience with the law, sexuality and remarriage, widow inheritance, HIV/AIDS, caring for and educating of children, and the process of constructing one's life as a widow.

Chapter 5 looks at the Moshi Widows Education and Counseling Centre: who these women are, and what they do. Established in 1999 to improve the lives of widows in the rural and urban districts of Moshi, Tanzania, the organization has grown in numbers and scope of operations. This chapter documents the work of the organization along with some of the successes and challenges of the group,

then examines how this experience fits with what literature on social action has to offer.

Chapter 6 introduces six of the women with whom I worked. While I met with many others, all of whom offered important insights into the phenomenon of widowhood, these women are ones with whom I had the closest relationships, knew and interacted with over the entire time I was in the field, or represent diversity with the sample of women in the study. Their stories offer the opportunity to understand the lived experience of women, and while I would not suggest that the information gathered here could be generalized to all women in the region, let alone to widows in different contexts, it offers a sense of what it is like to be a widow in the Kilimanjaro region of Tanzania. Insight into these lives is transferable in the sense that examining how these women experience widowhood can shape the way in which we look at the phenomenon in other settings.

Chapter 7 looks at widows within the clan unit, examining how different women within a family have traveled different paths within the phenomenon of widowhood. I discuss three widows from one clan, and two from another, focusing more on the context of widowhood and its implications for family, not only the widows themselves, but also for the children whose survival and wellbeing depend on their mothers' positions within the clan structure. This data supports the position that both structural elements and agency play important roles in determining how successful a woman will be in reconstructing her life after the death of a spouse.

Chapter 8 examines the tension between local and international development strategies. The women of MOWECCE have strong opinions about the worth of indigenous involvement in development projects. They argue that international projects are frequently inappropriate for the context of Tanzania. Outsiders arrive with pre-set agendas, frequently established without adequate community assessment or consultation with local stakeholders; but most importantly, when the project is over, international workers go home. The women of Tanzania see this as a lack of commitment, citing the fact that Tanzania is their

home and that they are in this for a lifetime. This question arose within the context of social action and MOWECCE's position within a complex network of development agencies in the region, and the chapter looks at projects, some local, some international, and some that address development through collaborative and participatory models.

Finally the work concludes with a short review of the research, as well as comments on limitations of the work, implications of the findings, and a discussion of questions for future research in this area.

Chapter 2

Context for the research

Figure 2.1 Africa (TTB 2008)

Tanzania lies on the east coast of Africa and between the equator and the Tropic of Capricorn. Home to more than one hundred ethnic groups, it contains some of the most spectacular geographic features in Africa. Mount Kilimanjaro, the highest peak in Africa, lies near its northern border with Kenya, and draws tourists from around the world. Lake Victoria, in the north-west corner of the country offers stunningly beautiful landscapes, while the Great Rift Valley offers, not only spectacular beauty, but archeological and paleontological sites which hold some of the oldest hominid fossils found to date. The Indian Ocean forms the eastern border of the country, offering long stretches of magnificent beach, a large fishing industry. The diversity of marine life, including a number of rare species, attracts tourists to the area for snorkeling and diving along the coral reefs that run the length of this coastline.

Figure 2.2 Map of Tanzania
(National Bureau of Statistics 2002)

Due to widely divergent topography, climate varies greatly throughout the regions of the country, ranging from mountain forests to desert. Although rainfall patterns differ throughout the country, in the Kilimanjaro region the coolest months are June to October, and the warmest from December to March. Coastal areas are generally humid and tropical, while

mountain areas are generally cooler, especially in June and July. Most of the country has two distinct rainy seasons, mid-March through May and November through January. Central Tanzania is semiarid, but prone to flooding during the rainy seasons (Fitzpatrick 2002)

Tanzania has an estimated population of 33 million and the country's history reflects a rich mosaic of cultures. About 95% of the population identifies with Bantu origins and the mainland population includes approximately 120 distinct tribal groups (Fitzpatrick 2002). People of Indian and Arabic descent make up much of the remaining population, along with significant numbers of Europeans and Americans who live and work in the country. The economic capital of the country is Dar es Salaam, with a population of two million, while Dodoma is the political capital.

Indigenous people, traders, and colonial powers of the last few centuries have all left their mark on Tanzania, creating a unique and diverse country that struggles with poverty, social inequity, and of course, the AIDS crisis. This is a country where indigenous religions are found side-by-side with Christianity and Islam, tradition rubs shoulders with modernity, and poverty resides in the shadow of wealth.

Politics and Economy

Considered to be one of the most politically stable countries in Africa, Tanzania is a multiparty democracy, with an elected national assembly. Thirty-seven of the 269 seats in the National Assembly are reserved for women. The President holds executive power, appoints cabinet members, and selects the Prime Minister. The central government takes responsibility for foreign and monetary policy, postal services, telecommunications, and defense. The mainland is divided into 20 regions, which are further subdivided into districts to handle local issues. Likewise, the judiciary is divided into levels of responsibility, ranging from local courts up to the Court of Appeals. This system combines elements of tribal, Islamic, and British common law (Fitzpatrick 2002).

Tanzania is one of the poorest countries in the world. Agriculture represents the most important element in the economy, employing about 80% of the workforce and accounting for about 50% of the gross domestic product (GDP) (World Fact Book 2008). Major commercial crops include coffee, cloves, tea, cotton, sisal, and cashews, while rice, cassava, maize, millet, and plantains are grown for local subsistence. Much of this agriculture is carried out by small landowners, but the economic benefit to these people is uneven due to poorly developed infrastructure and uneven pricing policies. Tourism is an important source of foreign currency and the government actively promotes investment in this area. One barrier to growth in this area is the poorly developed infrastructure, particularly in the south. Mining of gold, diamonds, nickel, iron, coal, and other gemstones is another important sector of the economy.

This focus on poverty as a quantitative measure of the economy may not be the most salient method for evaluating the resources of widows in the community. Maia Green (2006; 2008) argues that these statistics are the constructs manufactured by governments and development organizations as justification for their own interests. She points out that anthropology, rather than acquiescing to a homogenized definition of poverty that can be addressed through generic economic interventions, can add to our understanding of poverty through documentation of diverse experiences of the phenomenon. This becomes apparent in how women in this study describe their experiences of poverty, less in terms of dollars than in measures such as access to land for the cultivation of subsistence crops to feed themselves and their children, how they are valued within their husbands' clans, and how they are treated by the community in general.

Poverty is less an intellectual concern than a lived or embodied reality for most Tanzanians, and it has been exacerbated locally by environmental factors such as drought, which has severely diminished the amounts of food grown within the country. But poverty also comes from international factors, such as the price of oil. While I was working in Tanzania, oil prices escalated to unprecedented levels. Not only were people paying higher prices at the gas station than they did

previously, but the transportation costs to distribute goods, services, and food make the cost of many commodities out of reach for many Tanzanians. From October 2005 when I first arrived in Tanzania to July 2007, the prices of all basic commodities, and especially food, increased. Not only did prices rise during this time, but the value of the Tanzanian shilling dropped from 1000 shillings to one USD, to a rate of approximately 1300 shillings to the dollar. Employment and wages were unchanged as the local shilling lost value, priced soared, and increasing reports of famine came out of various regions of the country. Fortunately, the long rains of 2006 were adequate in many regions, but it was a long and hungry wait for many. One effect of this endemic poverty is that people do not have reserves to draw on in difficult times. There is no reserve of cash and if a crop fails, people starve.

FitzGibbon (1999) writes that, in 1967, President Julius Nyerere sought to increase Tanzania's agricultural productivity through his *ujamaa* policy. Influenced by his socialist idealism, these policies included the institution of communal farming. His government imposed the resettlement of millions of rural dwellers into large farms. Problems ensued in that land ownership was disrupted along with the traditional social structure of traditional chiefdoms. Unfortunately, traditional farming practice left the people unprepared for the new enterprise and most of the new cooperatives failed to meet their expectations. Economic growth, while not strong in recent years, is influenced by neo-liberal policies in which privatization, open markets, and foreign aid predominate (World Fact Book 2008). Structural adjustment programs that come along with the above policies have significantly decreased the amount of money available for social programs (FitzGibbon 1999). The country relies heavily on foreign aid, and while Tanzania does not face the devastating problems of some African countries, Fitzpatrick (2002) estimates the annual per-capita income at USD 260. Rural and urban incomes vary widely, and it is difficult to estimate the impact of the informal economy. Unemployment and, equally important, underemployment is widespread, especially among less advantaged members of the population. A wide gap exists between the rich and the poor and this is often divided along

ethnic lines with whites, South Asians, and Arabs holding positions of prestige and wealth.

One of the most striking things about Tanzania is the degree of affiliation that its population has to the country as a whole. The country is one of most politically stable countries in Africa, and its people, for all their diversity, are united by a common language, Kiswahili. Fitzpatrick (2002) argues that this adoption of a national language has had significant impact in creating national identity for Tanzania. The word Swahili means "of the coast" and comes from the Arabic *sahil*. It also refers to the language, Kiswahili, a *lingua franca* which has developed over the centuries as a response to trade between disparate language groups. Kiswahili is a Bantu language which borrows elements of Arabic, Portuguese, English, German, and Indian languages (Hinnebusch et al. 1998)

Most of the women I work with speak more than one language. All speak Kiswahili and most speak at least one local language. Factors that influence what languages are spoken include ethnic affiliation, place of birth, the husband's ethnic affiliation, and education. English is considered a mark of education and status, and is highly valued within the country which has two official languages, Kiswahili and English. Kiswahili, as a first language, is spoken in areas along the coast of East Africa, and in Zanzibar, and as a second language by more than 50 million people in Tanzania, Kenya, and other countries bordering on Tanzania. In the 1960s, the newly independent Tanzania declared Kiswahili an official language and ruled that all primary school education would be conducted in Kiswahili.

This move was designed to mandate a common language among all of the ethnic groups, most of which have distinct languages, and promote national unity. All Tanzanians that I have approached on the subject agree that this policy has created unity, and more importantly, diminished inter-ethnic conflict within the country. It also helps to explain why Kiswahili is increasing as the first language of many within the country, especially in urban areas where education is more accessible than in rural areas.

When I asked people what was happening to the many local languages, they were divided; some thought they would always be meaningful and used in the rural areas, while others, especially in the urban areas, felt that their children and grandchildren were decreasingly able to use the local languages of their parents. When asked, most replied that speaking Kiswahili was necessary for living in Tanzania, but that if one wanted to get ahead socially and economically, English, which is the language of instruction at the secondary and post-secondary levels, is increasingly essential. The women I know that do speak English state that this skill has enabled them to do many things that would otherwise be unavailable to them.

The Environment

Ecological degradation is a significant concern in Tanzania. Fitzpatrick (2000) estimates 3500 square kilometers of deforestation annually, mainly in response to a growing need for agricultural land. Poaching, dynamite fishing, and unregulated tourism development also contribute to environmental degradation. While government policies exist to protect the environment, and several organizations are involved in environmental protection programs, Tanzania continues to face soil degradation, erosion, desertification, and deforestation. President Jakaya Kikwete, elected in December 2005, recognizes the seriousness of the environmental issues and has instituted policies to combat further degradation. For example, he stated that by the end of 2006, the use of plastic bags would be restricted. That did not happen, but people did tend to be increasingly aware of the issue; for example, in the marketplace, vendors were reluctant to provide bags, encouraging people to bring their own bags or use the local baskets.

Problems that hinder such policies come in to play when there are few acceptable alternatives. Kikwete, in an effort to control deforestation and soil erosion, put restrictions on charcoal production; but even people who are fortunate enough to have electricity do not tend to use it for cooking. Power

outages are a frequent occurrence, and many people find electricity too expensive for cooking. Most Tanzanians use either charcoal or, depending on where they live, gather firewood for fuel. When the restrictions came up, charcoal became more expensive, and sellers of the product simply went underground. This problem is not unique to Tanzania (Jenkins 2008), but is a good example of how a law that protects one area of concern leads to problems in other areas. Another example of a seemingly overwhelming environmental challenge is garbage disposal, which is generally considered to be a household issue, not one for the municipality. Most people just burn their garbage, including items such as plastic, batteries, and chemicals, in their backyards or along the road in front of their homes.

One trope of environmental degradation and climate change is the melting ice cap of Mount Kilimanjaro; it is predicted that we will see the mountain without a permanent glacier within the next two decades. *Kili*, as the locals call it, rises sharply from the lowlands into one magnificent peak. The mountain is very dramatic, rising straight out of the plain, which, except for the rainy season, is dry and unrelentingly hot. As one travels up into the mountain back-country, the vegetation thickens and turns into a tropical rainforest that holds thousands of small farms nestled onto its steep slopes. Eventually, the mountain rises to an altitude where the land is not arable due to cold and rock, and finally there is the permanent ice cap with very limited vegetation and animal life.

In the relatively narrow band of arable mountain land, vegetation is thick and steep mountain fields, or *vihamba* (plural), yield mainly beans, root crops, bananas and coffee for subsistence and cash. The main crop is bananas, which are a staple of the diet and used, not as a sweet, but as a starch in stews or fried as a snack. Coffee is usually grown for cash and marketed through a cooperative system that has been in place for decades. While coffee was formerly a major cash crop, its importance has decreased as international prices for coffee dropped.

While the term *shamba* is commonly used to refer to fields or farms in a general sense, the term *kihamba* (singular), which also means field, refers to the system that organized social reproduction, agricultural production, and property

rights in Kilimanjaro region. People lived on the slopes of Kilimanjaro, producing subsistence crops between three and seven thousand feet above sea level and on the southern and eastern slopes. Below this level, people planted maize, and above that the land has remained in forest. Before the introduction of coffee as a cash crop, this agricultural activity sustained the lineage through consumption, ritual and cultural use, and some market activity for surpluses.

Gender Inequity and Violence Against Women in Tanzania

Tanzania introduced universal primary education for all children, male and female (Nkosi 2005), but anything past primary school requires fees. At this level, if families are in a position to send their children to school, they are far more likely to send their boys (Grown 2005). This is in spite of increasing "evidence that ties women's and girls' education to heightened levels of self-determination and …improved health, social and economic status" (WHO 2008:1). Some of the barriers to educating girls include: women's work time, safe transportation, inadequate latrines, and a general sense that educating boys will have a greater economic return for the family (Ali 2007; Grown 2005; Stewart 2007).

> Gender inequity is the norm in Tanzania. Many women in Tanzania do not have the same opportunities as men for education and economic independence. The 2004 Demographic and Health Survey found that 64 percent of men complete primary education, while only 58 percent of women do the same (National Bureau of Statistics and ORC Macro, 2005). …[E]specially in poor families, boys' education tends to be valued more than girls and that girls may be taken out of school to assist with domestic responsibilities or to marry.
>
> *USAID 2008:8*

Few occupational opportunities exist for women, particularly if they have little education; most survive by selling agricultural products, trading in the marketplace, and within the informal economic sector (Setel 1999). In the Kilimanjaro region, this emphasis on employment

for men is further rooted in cultural expectations that women will remain on the farm, while men are more likely to seek formal employment, either within the community or by migration to areas which might have greater access to jobs. In this situation, many women rely on their fields, not only for subsistence, but for small amounts of cash they might get by selling produce in the local markets.

> Despite women's role as the primary domestic worker, women have little influence in household decisions. In both focus groups with adult women, participants unanimously agreed that men make the decisions in the family, including decisions about finances, property, and childrearing. Girls and women often need permission from their husbands to leave the home and to work outside of domestic responsibilities.
>
> *USAID (2008:8)*

A third area in which women are particularly vulnerable concerns inheritance and the right to own land. Traditionally, land is owned by men, and in the past, sons took on the responsibility for the care of their mothers. As less land was available in the rural areas, and many people moved into towns, this system became increasingly fragile. Widows, even if they have had access to some land or other property when their husbands were alive, are often displaced by the dead husband's male kin who, under traditional and official law, are understood as the rightful owners of the land. The data in this study supports the importance of this situation, especially in cases where a widow is left with young sons who are not ready to assume title to property and protect their mother's rights, widows with only daughters, or widows who are childless.

Many widows claim that, after a husband dies, the relatives often have more influence over their children than does the mother. Clan, or traditional law places the children within the clan, superseding the mother's rights to her children. Clan patriarchy gives rights to a male child over his mother, leaving a mother's rights vulnerable when clan members influence small boys. If a widow is left with only daughters, they have no place in the inheritance line, and most widows with only girls will be left destitute and without land, but as one young

woman pointed out "if you only have daughters, the clan may treat you kindly because you pose no threat to the inheritance system," and as one will see in chapter 8, even without sons, a young widow who maintains an amicable relationship with her husband's clan can sometimes influence these relatives to help her girls with their education and also in negotiating marriage.

Whether in public domains or in the home, power and prestige are inherent to men, and as discussed in the following section, even young males are often seen as superior to their mothers in making household decisions. This preference for males shows up in all levels of interaction, from formal situations such as inheritance laws that favor men's rights to the control of land, to mundane settings where the males of a family customarily take food before women and girls.

Physical and sexual violence against women in Tanzania has been documented by a number of authors (Hasu 1999; Rutazaa 2005; Scolastica 2005; Tungaraza 2005; USAID 2008). Scolastica (2005) argues that although Tanzania "enacted the Sexual Offences (Special Provisions) Act…,sexual violence directed towards women has drastically increased. Law enforcement's failure to recognize sexual violence as a violation of women's human rights hinders implementation of the Act and international human rights law" (p.118-119).

> Gender-based violence (GBV) is a grave reality in the lives of many women in Tanzania. It results from gender norms and social and economic inequities that give privilege to men over women. There is a mounting recognition in Tanzania of gender discrimination and gender equity in different facets of life. This awakening includes a growing acknowledgement of how prevalent gender-based violence is and the ways and extent to which it harms not only women and girls but also men and boys and, furthermore, the country's developing economy and health and social welfare systems. ..
>
> [M]any forms of gender-based violence, including intimate partner violence and rape, are seen as normal and are met with acceptance by both men and women— although the justifications for acceptance differs between women and men, as discussed below. Women and girls are also frequently blamed for causing or provoking gender-based violence. In part due to blame and

> shame, women and girls rarely report gender-based violence to authorities or seek other kinds of treatment or support.
>
> *USAID (2008:7)*

Under the 1998 law, guidelines are set out to define sexual violence. Rape, for example is defined by vaginal penetration by the penis, but does not include more inclusive definitions such as anal rape, penetration by other objects (eg. bottles, hands, etc.) or oral sex. The law does require that the woman physically resisted intercourse, but Tungazara (2005:123) writes that most courts continue to require physical proof of injury in considering the merits of a case. Marital rape is not recognized "and some people argue that husbands, by virtue of paying bride price, have a legal right to have unlimited sexual access to their wives. At the time of marriage, brides are told that if the husband enters the bedroom the wife must obey him (Tungazara 2005:123-124).Even when women are willing to bring charges, barriers to prosecution include difficulty to obtaining forensic evidence, susceptibility of court officials to bribes (Tungazara 2005:127), and women's access to the courts because of cost, transportation, and time constraints.

> Tanzanian law has shown some progress in preventing and punishing GBV crimes. For example, the Sexual Offence Special Provisions Act of 1998 poses harsh penalties for perpetrators of sexual violence. However, gaps remain in the legal system. In particular, domestic violence is only minimally and vaguely addressed in The Law of Marriage Act—although without specified penalties and through the penal codes on general violence and assault. There is no law against domestic violence, specifically.
>
> [S]ervices and resources available to survivors of gender-based violence (are) minimal. [T]here are no protocols for working with survivors. Likewise, little training on proper protocols is available to service providers. Legal aid services run by small nongovernmental organizations (NGOs) with limited budgets are available in cities throughout the country, but there is a wide gap in health, counseling, and social welfare services for GBV survivors. There are just two known established shelters for GBV

> survivors—the Young Women Christian Association and House of Peace—both located in Dar es Salaam.
>
> *USAID (2008:7)*

Paivi Hasu (1999) examines the complexities of sexual encounters in Kilimanjaro. While many, if not most, young people participate in sexual relationships outside of marriage, Hasu argues that girls and young women are particularly vulnerable to sexual violence, whether it is from authority figures such as male teachers, men they have agreed to have sex with in return for gifts, or random attacks, often by groups of men. Rape is often associated with drinking alcohol, and Hasu remarks on the symbolic meaning of beer in the context of bride price, in the sense that women who accept gifts are entering into a contract for sex. Some of the stories of rape and its attending violence are horrific; fieldwork offered many warnings about the potential for violence in the area. One woman told me that her 9 year old granddaughter, was walking home from school one day when a man offered her candy. He told the child that he was a friend of her father and had been sent to fetch her home. As he was trying to lure the child into a neighboring field, she had the presence of mind to scream and run away. This same woman, in her late 60s, was walking to the local hospital one morning when a man threatened her with a *panga* (machete), and demanded money as he threatened to rape her. She gave him some cash, which she carries for such emergencies, and as she was telling the story, she reminded me that I also should carry money for similar encounters. Security is an ongoing concern in the region, and violence is endemic, but women are particularly vulnerable.

Even when rape, or other violent crime, can be proved, there seems to be limited compensation for the victim. Hasu (1999) relates the story of a "ten-year old girl [who] had been raped in late afternoon on the road passing by the cemetery….the girl had been dragged to the old mortuary by the graveyard. There had been three adult men but only one of them was caught. Later the girl's neighbor explained that the man had paid one cow, two goats and 60,000 sh[illings] as compensation. The case was closed."(p.340).

Women and the Law

Tanzanian law, while allowing for men to marry at age 18, allows women to marry at age 15. Advocates of gender equality argue that this is too young for women to marry, and that girls are neither physically nor emotionally mature enough for marriage at fifteen (Rutazaa 2005; Ezer et al. 2006). Aginatha Rutazaa argues that this policy also impedes a girl's chances for secondary education, which is one of the predictors of a woman's equality within the marital unit (Grown 2005; WHO 2008). Rutazaa further argues that the practice of bride price is commonly interpreted as insurance that a wife will be submissive to her husband; if she does not meet this obligation, the bride price must be returned. This practice of bride price, further, encourages families to allow early marriage for their daughters (Rutazaa 2005).

Tamar Ezer et al. (2006), in collaboration between Georgetown University's International Women's Human Rights Clinic and Tanzania's Women's Legal Aid Centre, examine child marriage as gender discrimination and a violation of human rights. These authors argue that young wives are often physically abused by their husbands, that the age difference between partners threatens the family, that early marriage denies education and employment opportunities, and that early marriage leaves young women vulnerable to health risks of HIV exposure and early pregnancy. Moreover, they argue that the whole family is affected when these young wives are not ready to take on the adult responsibilities of contributing to the family and of child-rearing. The posters do not solve anything, but they do serve as strong, culturally appropriate, reminders of social issues in Tanzania.

One further issue with large age differences within a marriage is that, as Margaret Owen (1996) points out, this situation has clear potential to create widows. If these widows married young and had little opportunity to establish themselves as equals within the marriage, were denied education, had little experience with employment outside the home, and were unprepared for the challenges of caring for and raising a family, they will be further disadvantaged in a

system that privileges male inheritance and men's rights to control women and their children.

Tanzanian law, and that of neighboring Uganda, discriminates against women through laws concerning guardianship of women, land ownership, and inheritance (Bennett et al. 2006; Ezer 2006; Ezer et al. 2006; Ikdahl 2007; Rutazaa 2005). Guardianship of women is common practice in Tanzania.

> [T]hose are one of those practices which we need to get rid of. I mean a woman is not a child. She's an adult. She's a responsible person. Why should there be someone to take [care] of the wife and the children - it's because we equate the wife to be equal to the children!
>
> *Dr Palamagamba John Kabudi, Family Law Professor*
> *(quoted in Ezer et al. 2006:395)*

Grounded in customary law, and based on Shafi'i and Shiah Ismaili beliefs, guardianship authorizes men to appoint a guardian for a woman and her children when her husband is traveling or deceased (Ezer et al. 2006). This form of paternalism and disempowerment of women is commonplace for widows in the Kilimanjaro area, and there are widely varying opinions about its worth. While some women see it as protecting their rights and guaranteeing that someone will look out for their interests in conflict situations, others see it as threatening their autonomy and an opportunity for the guardian to take control of their property and children.

Aginatha Rutazaa (2005) makes the case that although women make up 51.8% of Tanzania's population, there is a lack of "access to justice and equality" under the law. She, along with other authors, argues that while Tanzania has formally accepted various international conventions for human rights, including the Convention on Elimination of all Forms of Discrimination Against Women (CEDAW) in 1985, there are many areas in which the declared ideals fall short in practice (IWRAW 2003; HelpAge International 2008). Rutazaa identifies three distinct, yet overlapping, sets of codified law within Tanzania, and states that this

situation leads to gaps between intention and practice of the law, especially when "many of the laws which exist reinforce the gaps by safeguarding the interest of the culture and customary beliefs" (p.5).

The first set of national laws was codified in 1963, and discriminates against women and their access and control of land, especially in the matter of inheritance. Although there are some regional differences, and differences between tribal groups, this "traditional" law generally follows patriarchal clan systems, in which land is controlled by the men of the clan, and women are understood as property, or as incompetent to manage their own affairs as described above (Ezer et al. 2006). This is the pattern most often seen in the Kilimanjaro area, especially in the rural areas where only sons will inherit land, and daughters are given usufruct rights at the discretion of male relatives. A widow will inherit land only if a deceased husband leaves no living blood relatives, and if the widow's husband has brothers, generally speaking she, along with her property, is inherited by one of these brothers. In Chagga culture, this custom is keeping with the idea that marriage is a contract, not between individuals, but between clans. Clan law, as interpreted at the local level, controls not only property, but also tends to favor male children over females in access to privileges such as education and a voice in family affairs (Rutazaa 2005).

Tanzania's second set of codified laws is religious, or *sharia* (Islamic law), which discriminates against widows and daughters in matters of inheritance, allowing them one-half the share of men (Ezer 2006). A widower would inherit a quarter of his deceased wife's property, while a widow, even with children, would inherit only $1/8^{th}$ of her husband's estate. Daughters would receive one-half of what a brother might receive. This is further complicated when all marital property is most often understood as belonging exclusively to the husband. As marriages in Tanzania are polygynous, this inequity is compounded when resources are divided among wives. Even with this provision for inheritance, the actual inheritance can be negated if a woman is childless or not Muslim, in which case her claims to inheritance are often forfeit. Ezer asserts that this is justified

"as fair because sons have to take care of their sisters and mothers, while fathers have to care of their daughters" (p.559).

The third code of law, the Indian Succession Act (1865), is gender neutral, but according to both Ezer (2006) and Rutazaa (2005), it is seldom applied, thus allowing for the unnecessary impoverishment for widows and their daughters. Ezer writes that it is mostly applied to Europeans, and that "Tanzanians of African origin seldom benefit from its provisions" (p.599). She argues that few courts apply the Indian Succession Act to inheritances cases and that few judges and magistrates are familiar with the Act and "believe it to be inapplicable" (p.616). Ezer quotes two High Court Judges as saying that Primary Courts will almost always rule on the basis of Islamic or customary law (p.616).

Ezer (2006) goes on to describe how women are disadvantaged within the judicial system where customary law will always discriminate in favor of men and, when a man dies, a male relative will be named as administrator of the estate. Under Islamic law, although a widow is eligible to inherit, the customary 120 day mourning period allows ample time for her husband's relatives to take control of the estate. In practice, this means that women seldom have any influence in how the marital property is distributed or managed. This situation is reflected in the many stories from participants in this research and will be examined further in Chapter 4, along with a discussion of the challenges women face in access to the law.

Kilimanjaro and the Wachagga

With some of the largest wildlife herds in Africa, Tanzania offers safaris that attract tourists from around the world; the country boasts 12 national parks, 16 game reserves, and several other conservation areas. Most of the ecotourism and safari operations have traditionally operated in the northern areas of the Serengeti, Arusha, and Kilimanjaro National Parks, near my research site. The attention to tourism means that access and public transportation in this area is well-developed, and it also means that people in this area are accustomed to foreigners and able to provide accommodation and services. Located at the foot

of Mount Kilimanjaro, Moshi is the regional capital and an important educational centre. This small city where I lived throughout the fieldwork period is a central hub for industry and commerce in the region, and also the common meeting place for foreign Aid workers who live and work in the region. The Anglican Church in Moshi, which has the only regular weekly service in English, draws it congregation from countries throughout the world and provides a sense of community for these international workers. This is where I met the woman I lived with, an American missionary, throughout my time in Tanzania.

The people most closely associated with this area are the *Wachagga*, or Chagga people. The 2003 census recorded over 1.3 million people in Kilimanjaro district, and estimates suggest that about 850,000 of these would describe themselves as Chagga (Clack 2007:15). While most of the women in this study identified themselves as Chagga, others claimed affiliation with a number of other ethnic groups. Differences in language and customs exist, but many aspects of women's lives in the region remain fairly constant across ethnic lines. First, they all lived within the region with its social and economic structures; basic political and social institutions remained constant. Women with fields to cultivate were consistently considered as being "better off" than those without. This was the same for rural and urban women, and held true even when the women were employed or working as traders. All asserted that clans were patrilineal and that men were the head of family units. Children belonged to the father's family, and were seldom welcomed into a new relationship. In any case, remarriage was not an option in their eyes.

Sally Falk Moore (1986) argues that while, "[e]xternally and formally, [Chagga] kin groups have lost the political role they had a hundred years ago…internally…the localized lineage remains an agency of social control, a source of labor and assistance, an allocator of property rights and guardianships, and a mediator and settler of disputes"(p.214). As well, although power and prestige are attributed through gender and age, there is a shift in power where "middle-aged and younger men [who] are educated, salaried, and by local standard wealthy…have political force in the lineage because of the place they

occupy in the external world" (p.216). To some extent this valuation of education, wealth, and position within the formal economic sector can be found in how women also are valued within the clan. This reliance on the clan as the basic level of decision-making continues to be the most common strategy for setting out the rights and obligations within a lineage group.

The main economic activity of the region is agriculture, varying from the subsistence crops most commonly grown by women, to large-scale coffee and sugar plantations. Coffee production, organized within a cooperative system, was a major source of cash income for many of the smaller farmers on the mountain until financial instabilities of the 1970s started an ever-increasing out-migration of men into the towns and cities where work was available. Moshi, until the mid-1990s, hosted a number of industrial concerns, but these, along with the railway that supported them, have disappeared, leaving fewer and fewer opportunities for productive work.

Philip Setel (1999) presents a historical view of life in the Kilimanjaro area. He writes that, in the 19th century, this area consisted of a number of chiefdoms that did not necessarily identify themselves as a single cultural, linguistic, or ethnic group. The term *Chagga*, to describe these people collectively, came into use during the period of German occupation. Even now, while most people in the area identify themselves as Chagga, they usually differentiate themselves further by stating which locality they come from. Generally speaking, people talk about western Chagga, usually from Machame area, central, around Moshi, and eastern, around the Marangu and Kirua Vunjo areas.

The reasons for so many foreigners working in this area are complex. First, it is a very beautiful area; the climate is not as harsh as in other regions of Tanzania, and because of the relatively cool climate offered by its high elevation, the district has a relatively low prevalence of malaria. Due in some measure to the European settlement in the area, which dates back to the mid-1800s when German missionaries brought the Lutheran faith into the region, we have written historical records dating back over a century. These missionaries were very

successful in converting the Chagga people, in part because they translated the Bible into the local language, but also because they offered education and health care (Setel 1999). This influence is still widely felt in the region where there are many Lutheran churches in both the urban and rural areas (including a cathedral in Moshi), and the Good Samaritan Society continues to operate the large regional referral hospital, the Kilimanjaro Christian Medical Centre (KCMC), in Moshi.

The other important religious influence in the region is the Roman Catholic Church, which also boasts a local cathedral in Moshi, and has significant involvement in education and medical facilities. According to David Macha, the Anglican pastor in Moshi, the Kilimanjaro region has benefited significantly from a certain amount of competition for converts. These influences have allowed the Chagga people to enjoy higher levels of education and healthcare access than are generally found in other regions of Tanzania.

Chagga people, associated with the Kilimanjaro area, have a long history of interaction and trade with foreigners and look to the international community for models of human rights and gender equality. This may in part explain why a group of Chagga women would welcome an anthropologist as an ally in their struggle for economic, educational, health, and legal benefit. It does not, however, mean that they are willing to relinquish their autonomy. They made it very clear that, while they would gladly accept international support, they know their community better than any foreigner, and they have the long-term commitment that is a missing component in international programs that operate here.

While *maendeleo*, development, is generally seen as a very positive phenomenon that has significantly benefited people in the region, some people I have spoken with have argued that it has a negative side in which family, or clan, solidarity is diminished as people become more educated, people move away to "get ahead", and nuclear families emphasize the household over the extended clan system. Setel (1999) echoes this argument, writing that education is a mixed blessing that raises aspirations for material goods and takes people away from the rural areas and the farming life. Also, this colonial legacy is sometimes viewed as

having created a mentality in which people are ready for handouts, but unwilling to create their own enterprise and this is related to ideas about foreigners coming in, giving what suits them, and then leaving. Still others felt that independence from colonial governance has ruined the country, and that Africans had more opportunities under British rule. But most Tanzanians that I met are very proud of their country, and state that they want to see African solutions to their problems. Clearly, there is little consensus on how to battle some of Tanzania's most pressing problems, including poverty, ecological degradation, infrastructure such as education and health care, and issues of good governance.

A Sense of Place

There are various theories regarding the origins of the Chagga people. Archeological sources suggest that Bantu agriculturalists first settled in the area in the first millennium AD, likely displacing Wakankingo or Wateremba pigmies (Clack 2007:50; Moore 1977:5). Other archeological sources have examined local sites that support the existence of pastoral and agricultural Neolithic sites. Finally, oral histories collected in the region suggest that the Chagga somehow migrated to, or were placed on, the mountain at least 400 years ago. One frequently told origin mythology tells us that the god "*Ruwa* liberated mankind by smashing a vessel in which the first humans were imprisoned scattering them over the mountainside" (Clack 2007:50).

Chagga people draw much of their identity from the mountain (Clack 2007; Moore 1977; Setel 1999) where land is owned by clans and passed through generations, but due to limited space and increasing population, clan land is a problematic feature of social life in the region. Inheritance patterns in which at least two sons, first and last, inherit some land have reduced many of the small farms to a point where they are too small to support a family (Setel 1999). This situation has been exacerbated by crop patterns in which cash crops, such as coffee, have taken large areas of land which might otherwise have been used for subsistence and small-scale market crops. Certainly, when I was travelling in the

mountain districts it was not uncommon for women to identify fields that were as small as 2 meters by 3 meters, and sometimes these would be located on almost vertical slopes. This land-crunch may explain why some clans are quick to seize land from widows.

There was a complex system in which men ruled the clan, polygyny was the most frequent marriage pattern, co-wives managed their separate households and land, and children followed the patriline. First sons inherited the father's land and were usually assigned a plot of land when they married. Last born sons remained on the land their mothers farmed, and took possession of the homestead when she died. Setel (1999) argues that as each wife produced two inheriting sons, and each man had several wives, this system was doomed. Over time, particularly with decreasing infant mortality rates, there were too many people with too little land. People without opportunity for land left the mountain and migrated to urban areas. Now, while some people continue to live in the traditional *kihamba* system, many are forced into towns where unemployment and underemployment lead to continuing cycles of poverty. Women, with few rights to ownership, are particularly vulnerable in this setting.

Owning land on the mountain is a source of subsistence and economic security, but perhaps equally important, it is a source of social capital and prestige. This land is held collectively by the clan unit, is governed by traditional law, and is controlled by men. Lowland acres are not considered to be nearly as important as the *vihamba* (fields) of the mountain, and generally speaking, until you get so high that the land is not arable, the further up the mountain, the better the location. Once one does reach the top of the mountain, one has reached the realm of the gods and source of power in both this world and the spirit world.

This relationship with the land is complex in that people want to own the mountain land, and are reluctant to part with it, but often prefer to live in urban areas that are situated on the plain. This is because the urban areas, and even the smaller villages of the lowland areas, offer better access to resources, making them both a practical and popular choice for many people. But even those who live in town want to own the mountain land. This is reflected in a number of

ways, such as frequent trips to their home villages for celebrations and local events, renting out ancestral fields while retaining ownership, and burying their dead on mountain property. Clan power is kept in the highland areas and those who live down below are careful to maintain respectful ties to those who live, literally and figuratively, above them.

People describe the mountain areas as being healthier than the lowlands. First, malaria is associated with the lower elevations, and any area that is considered especially low will be quickly identified with malaria. People will say something like, "oh, that part of town is pretty low, so there is lots of malaria there. So much so that if one goes to the clinic and complaining of fever and headache, they will just prescribe the medicine for malaria." Alternatively, in the mountain areas when one asks about bed nets people will usually say they do not need them because of the altitude. Much of this wisdom is rooted in the fact that the mountain areas are cooler and do not support the *Anopheles* mosquito that carries the malaria protozoa. Experts predict that one of the effects of changing temperature is that the mosquito habitat will begin to extend in the higher ranges; some evidence of this trend is already starting to emerge (Barclay 2008; Patz & Olson 2006; Tanser & Sharp 2005). While local discourse does not directly address this situation, it does reflect on how climate change is affecting life on the mountain.

This sense of the mountain as a safe place extends to other disease patterns as well. People associate lung problems with the lowlands and many people commute from their homes in the mountains, citing health issues as a reason. This may not sound odd, but transportation is expensive, can often take an hour or more each way, and is risky, especially in the rainy seasons. There is some basis for this idea that the mountain is healthier than lowland areas; urban areas are more crowded and more polluted with automobile exhaust and industrial waste, but this benefit is questionable when one looks carefully at air pollution in mountain homes where most of the cooking is done over open fires in tiny, smoky kitchens, and large families live in crowded and drafty dwellings without water or electricity.

It is not only physical pollution that people associate with lowland areas, but also social pollution. People associate the urban areas, generally located on the plains, with *UKIMWI*, or HIV/AIDS. When I interviewed people in mountain areas about AIDS, they almost invariably claimed that there is not much of a problem in the local community, but that cities are highly dangerous. They further claim that AIDS comes into the communities when people who work and live in the urban areas return to their homes in the country (Setel 1999).

People associate the mountain with security in a country that has been plagued by ongoing drought over the last several decades. In 2005, rainy seasons did not meet the needs of the country, and in early 2006, even mountain areas that, according to local people "never run short of water" were affected to the point where all the usual sources of water were dry. In consequence, people had to travel further to get limited supplies. Experts expect that the permanent ice cap on Kilimanjaro will be gone within the next few decades. This has significant implications for the future, particularly as the glacier's ecosystem that that supplies the mountain with much of its fresh water becomes increasingly compromised. Lack of water could spell disaster for mountain crops that provide subsistence and cash. Bananas in particular, which are used as a starch in this part of the world, are a major food source and extremely sensitive to declining water supplies. Chagga people, who farm its lower slopes and make their homes tucked into the mountain groves, look to the mountain as their home. The ancestors are buried there, their remains laid to rest beside the house or in the banana groves from which they draw their subsistence.

A second trope of environmental change is the weather. Like farmers everywhere, they speak of the rain and its failure in recent years. Drought precedes famine for Tanzanians and the failure of both the short-rain season (November-January) and the long-rain season (March-May) have decimated food supplies in many areas. Not only are the staple crops of maize, beans, and bananas affected, but nomadic communities, such as the pastoralist Massai who occupy much of the land in northern Tanzania, are unable to maintain their herds.

The diminishing glacier is a frightening portent of future water supply both on the mountain and in the plains below. When I was in Tanzania, people spoke of the dry season and how many areas had no water for up to three months, even in places where no one remembered not having water available. Not only did this affect crops, but it increased the work load of women who had to walk farther and farther in order to obtain water for the household. The second aspect of weather is the heat. When I was visiting people's homes, I noticed that some had fireplaces. Curious, I inquired why one would have a fireplace in a country where it seemed to be so hot. They said that, as recently as ten years ago, the months of June through August were generally cool enough to require a fire.

Ritual ties to the land

> The Chagga call themselves 'people of the banana garden' meaning people who live there. But also the dead are called 'people of the banana garden'. This notion refers to a temporal connection between the past, present and future generations, locality and the most important staple food, bananas. The Chagga notion is the living, the dead and the ancestral lands are all aspects of single unity. In comparison to the past double burial the present mortuary rituals deal with kinship relations in a transformed way. In contemporary practice women transform the dead into bananas: bodies of agnatically related men are transformed into food bananas and bodies of women into beer bananas. Bananas objectify agnatic relations and affinity. Different generations are consubstantial so that the body of one generation is the source of life and substance for the next as food bananas are generally consumed at home. In the Chagga notions lineal continuity, locality and food are merged.
>
> *Hasu (1999:485)*

When the first German missionaries arrived in the late 19th century they found the Chagga people living across the mountain slopes. Politically, they were organized into chiefdoms, which consisted of varying numbers of exogamous patrilineal clans. While some groups were clearly stronger than others, to some extent all engaged in agricultural activities, including livestock production,

hunting, and trade. Trade was well established with routes connecting to the coast, and extending further into the interior of the continent. Lineage groups lived in proximity to each other, and each household maintained its own house, gardens, and banana grove, patterns still in practice today. Fields were marked by trees or plants marking the boundaries of each plot of land, a pattern still in practice today.

In the late 19th century, reproductive life began with the circumcision rites of adolescent males and females, after which marriages could be arranged. Boys were circumcised in groups. Usually in the colder months, they began their ordeal with circumcision, then were taken into the forest and separated into smaller groups so that they could learn to be proper adult men who could marry and own land and cattle (Moore 1977). This time was used for instruction, and for learning the skills needed to provide for a family and engage in the lineage as adults. As well as being condemned by the Church for promoting pagan beliefs, these rites consolidated young men into age sets and the practice was severely curtailed during the German colonial period when the colonizers perceived the potential military implications of such groupings.

Adolescent girls were circumcised in twos or threes just before menarche, with some variance in the procedures according to local custom (Moore 1977). After the wounds were dressed, the community would hold a celebration dance, and if the girl were already betrothed, her fiancé would bring gifts. Others in the group also offered gifts, and at the end of the dance, the young girls would be secluded in huts for the next three months. During this time, they were fed by their families and expected to gain weight and become "soft." Later, before they could marry, the girls were expected to attend instruction, held in the banana grove, and go through the rituals that would prepare them for marriage and managing a household.

Today, both male and female circumcision is uncommon, and done without the accompanying rites, seclusion, and instruction period.

> Mortuary rituals are rituals of modernity precisely because they are rituals of placement, in burial people are returned home and

> connected to the ancestral *kihamba* land. Mortuary rituals are transformative. They reenact the mythic past and change the present state of affairs by returning people to the banana garden.
>
> *Hasu (1999:452)*

When a child is born, the grandmother takes the umbilical cord, buries it in the banana grove, and covers it with manure. This connection with ancestral land and the interrelatedness of the generations begins the life journey in which men of the lineage will eventually be returned to the banana grove in death. At the beginning of the 20th century, men were buried in the hut of their first wives (Moore 1977). A man's eldest and youngest sons dug the grave, and an animal was slaughtered in the banana grove (an ox if the family were wealthy) as an offering to the chief of the afterlife. A woman would also be buried in her hut, but the grave was dug by her male kinsmen and a smaller sacrifice, such as a goat, was offered up to smooth her admission into the otherworld.

All ornaments were removed from the body, dracaena leaves were shaped to replace necklets and other trinkets; then the body was smeared with butter and red ochre (Moore 1977:69). Mourners covered the body and buried it facing *Kibo*, the main peak of Mt. Kilimanjaro. Fat and milk were placed in the mouth to sustain the spirit on its trip "across the desert to the other world" (p.69). A chosen group of mourners kept vigil for the next four days, not working, talking about the deceased, and cursing anyone who might have been responsible for the death. On the fourth day, a meeting was held to disperse the man's property and obligations. One to two years later, "the bones were disinterred to be placed in a sacred spot in the grove reserved for the skulls of the ancestors" (p.70) and flanked with a cutting of dracaena and marked with stones.

In present time, the practice of secondary burial has "been nonexistent for decades" (Hasu 1999:457) and elaborate mourning rituals are truncated to some extent. This truncation of the ritual aspects are somewhat practical in times of economic hardship and the frequency of deaths due to AIDS but the Church also frowns on the performance of ritual slaughter, ancestor worship, and sacrifice to the gods of old (Hasu 1999). Ongoing dissonance and ambivalence between the old ways and contemporary practice and belief are ongoing features of life in

Kilimanjaro today. While most people are devout Christians, and the penalties for flaunting Church doctrine can be severe (banishment from the congregation is not uncommon) pressure to preserve the continuity of the clan and protect the community through ritual sacrifice to the ancestors continues to be strong. For example, burials only take place in public cemeteries when there are no other choices, and by choice, Wachagga choose to bury their dead in the banana grove in the clan homestead, or to bury a husband outside the home of his first wife, facing toward the Kibo summit, marking the site with dracaena until a proper concrete marker can be placed over the grave.

Present-day burials usually take place over three (for men) to four (for women) days (Hasu 1999). The first day is the funeral, generally presided over by the local Church elder or pastor. The coffin is placed in the house, where people come to pay their respects, then carried out into the yard, where, over prayers and hymns, precede the coffin being lowered into the ground. A cross is placed on the head of the grave, and a clan elder gives a short eulogy and acknowledges the help of people in the community. Frequently, money is collected to help the family with funeral costs and expenses incurred before death.

The second day is marked by the clan meeting in which inheritance is discussed and decided. If there is a will, it will be considered, but for the most part, the proceedings of the meeting will reflect the decisions of clan elders, and generally speaking, men will have the deciding voices. It is usually at the meeting that the fate of the widow is decided. She may be given to a brother of the deceased, she may be given a choice of whom she will go with, or she may remain at the head of her own household. Regardless, a "guardian," often the same man as will take her into a levirate relationship, will be appointed to help in managing her property. In this study women reported that, most often, this relationship represented the right of the clan to take her property and gain sexual access without the accompanying responsibility of providing for the widow and her children. Either later that day, or on the 3rd day, an animal is slaughtered or a feast is held. Some of the meat and banana beer are left on the grave, ostensibly to provide for the dead in their journey to the otherworld.

The banana grove is central to understanding the connection to land and the continuation of lineage from the ancestors into the living generations of a clan. Hasu (1999) argues that the issue of returning one's dead to the *kihamba* homestead remains an important value for Wachagga, and that significant effort is made to make this happen. Certainly, my fieldwork shows similar data, and not only were the husbands returned to their ancestral homes, considerable pressure was put on some widows and their children to return to the *kihamba*, take on a levirate relationship, and live within the clan structure of her dead husband.

Marriage in Kilimanjaro

In spite of the prevalence of Christianity and its proscription on polygamy, polygyny continues to exist throughout the region. In Chagga understanding, when a man dies, the marriage does not end, and his wife remains within his clan; in effect, the marriage is unbroken. Unable to move on to a new husband without addressing issues of bride price and the welfare of her children, a widow often moves into the station of secondary wife to one of her late husband's brothers. This form of widow inheritance, or levirate, is common in the region, not only among the Chagga, but within other East African ethnic groups as well (Kerwin 1979; Luke 2006; Potash 1986). As is described by Mamphele Ramphele (1996) in her description of her own experience of widowhood, a widow becomes a symbol of her late husband; everything she does reflects on his memory and his relationships within the clan, and these ideas influence how she is expected to conduct herself within the clan and the community.

When older *Wachagga* talk about marriage, they speak of a contract between clans, with negotiations taking place between male relatives of the bride's and the groom's clans. Clan members assess each other, and settle on a "bride price" to be paid by a man's clan to that of his bride. The exchange of gifts ideally takes place over a number of years, continuing well into the marriage, sometimes even where the son will continue with ritual gifts to his maternal grandparents. Hasu (1999) observes that the synchretic nature of the relationship between

Christian and traditional beliefs has enabled a symbolic inversion in which Christian weddings in the present take on the ideals of the past as played out in complex ritual exchange of gifts and promises, while weddings with few ritual elements are now referred to as "traditional." As these negotiations are mainly transacted among the males of a lineage, children of widows who do not fit well within the clan are seriously disadvantaged in making marriages within the supportive structure.

These extended gift exchanges and negotiations are expensive and require considerable financial input from extended family, something that is well beyond the means of many families. Marriages are most often the result of less formal negotiations, or simply established through co-habitation and minimal gift exchanges in which the woman's family is given a goat, and a blanket for the mother. While women in this study describe themselves as belonging to the husband's clan, Hasu (1999) describes the relationship more in terms of a loan in which a "girl was not given as a article for sale but for safekeeping" (p.266). In practice, however, the ties that a woman is able to maintain with her natal family, depend on many factors (e.g. distance, education, family cohesiveness and economic situation). As I will discuss in more detail in chapter 4, these ties to her natal family can be crucial to her economic and social status in widowhood.

Even when the marriage is celebrated in the church, it is the ritual giving of the bride to her husband in conjunction with ritual gifts that completes the process of marriage. One wedding that I attended took place in December, a popular time for weddings in that many people are home in Kilimanjaro for the holiday season. The church wedding was held one weekend, while the reception and send-off party were delayed until the following week, after which the bride moved in with her new husband. Family members explained that, while the church wedding was important, the ritual gifts and promises between families was what completed the marriage process. In another family, the young couple was married in Dar es Salaam near where the bride's family lives. They were married in the Church, and a send-off party was held at her family's home, but a second blessing of the wedding vows took place at the groom's mother's home in Moshi the following

week. The clergyman took the service and the choir sang for an assembled group of neighbors, friends, and family (some of whom had traveled from Canada to attend the gathering). It was not until this celebration took place that the groom's mother considered the young couple to be properly married.

Without the formal negotiations between clan representatives, a marriage itself may be called into question. If the clan does not acknowledge a woman's claim of marriage, the widow will have no rights whatsoever, supporting the clan's right to take all of her property and her children. Although times are changing and young people often choose their own partners, the ideal remains that the clan makes arrangements and the children follow the wishes of their parents. This situation bonds underscores the importance of the clan, and as later chapters explore the relationships among widows, their children, and the clan, it is increasingly clear how important it is for Tanzanian widows to have strong ties within their husbands' clans. While clan affiliation, with all its rights and obligations, is ascribed within blood relationships or marriage ties, it can also be negotiated and earned through social relationships; conversely, it can also be taken away. A strong relationship negotiated between clans before marriage helps in creating the bonds that will protect a woman in the event of her husband's death.

While marriage supported by clan participation is an important element to creating support for women within their husbands' families, other factors affect a woman's position in the family. Two posters in MOWECCE's office highlight common issues that these women believe can cause problems in contemporary marriages. The first poster shows two very young people dressed in wedding finery, and the text below discusses the dangers of marriage in which the partners are immature and unprepared for starting a family. The second poster is possibly more ominous in that it portrays a couple, again dressed in wedding finery; but in this picture we see the same young woman, but the groom is elderly and the text below questions the frequency of old men, who can afford the bride price, taking very young women as wives. While the first poster questions the wisdom of early marriage, in which neither partner is ready for the responsibilities of their new life together, the second looks at gender and age as elements that promote inequity

within marriage. The women discuss these issues within the framework of women's rights under the law, and human rights ideology that espouses gender equality.

Continuity between the natural and supernatural

> Those things Europeans classify as the natural and the supernatural were one in Chagga cosmology. There was nothing in the world without a supernatural effect or element, nor anything that was not accessible to the malign or benign acts of spirits. Thus all human activities had other-worldly significance. Misfortunes could be brought on by improper conduct resulting in punishment by the ancestors. Or they could be caused by the sorcery or witchcraft of living persons, or could simply come about through the effects of envy malice and ill-will either of people or spirits. In any particular case of misfortune, the cause was a matter of debate.
>
> *Sally Falk Moore (1977:46)*

Although Christianity actively discourages rituals that celebrate ancestor worship and attempt to control the affairs of men through sacrifice to the spirit world, it is clear that people continue to look for spiritual causes for the events within their lives (Hasu 1999). While most of the women in this study downplay the influence of supernatural phenomena, they all acknowledge that certain practices will shape outcomes in their lives. For example, it is common for children within a family to have similar names, such as Brenda and Brendan, because "everyone knows" that this practice will help the children to remain emotionally and physically close to one another. While most people have an official name, usually English, they also have a name given by their grandmothers when they are infants; this name defines their character and is usually used only within the family. And finally, as evidenced by birth rituals such as burying the umbilical cord of a newborn and the sacrifices made to the newly dead and ancestors support the existence of lingering beliefs that predate the strongly held Christian beliefs and rituals of today's *Wachagga*.

Healing practices take elements of both the conventional biomedical perspective and local beliefs in traditional healing practices. Setel (1999) points out that that:

> [b]efore the arrival of Western medicine, Chagga handled disease and personal disorder through a variety of techniques...Disease, as a category of misfortune, was often held to be a somatic manifestation of social distress and indicated the malevolent agency of witches, transgressions against the ancestors, or the consequence of curses and maledictions sent by and antagonist. Witchcraft, sorcery, and curses were the most pronounced ways in which social inequalities and opprobrious human agency figured in the cause of disease and misfortune.
>
> *(1999:188)*

Although the Kilimanjaro region, particularly in Moshi, boasts a number of hospitals, a School of Medicine, and training facilities for a number of biomedical disciplines, there remains a certain ambivalence regarding the efficacy and accessibility of Western healing. While it is common for those who can afford the services of hospitals and clinics to take advantage of these facilities, many participants in the interviews from this study claim the services are too expensive or difficult to access due to distance and time away from productive work. Others make claims that the services are unequally distributed, with more care going to foreigners than to Africans. For example, one family claimed that a young woman was told that her sonogram showed a female fetus, and when the little boy was delivered, the family interpreted the mistake as careless indifference. Another family interpreted the clinic's failure to cure their aging grandmother's eyesight as an indicator of indifference to indigenous population health.

People seek out traditional healers for various reasons, but participants in this work expressed that biomedical practitioners put too much emphasis on the physical component of disease, prescribing medications that were too expensive and ineffective much of the time. For example one elderly woman who had severe arthritis that left her hands bent and almost useless spoke of the doctor who gave her medication that offered little relief. Seeking another opinion, she went to the

local *mganga*, or healer, who diagnosed the problem as an unresolved social issue. He said that the man who raised her was not her biological father, and that this undisclosed information had left her vulnerable to physical affliction. Whatever the truth of the situation, this second opinion held more logic for her and she felt that her hands had improved significantly when she had come to terms with the social elements of her life.

Local beliefs and ritual exist not only for healing, but significant attention is paid to the ways in which harm is effected through witchcraft and cursing. Sometimes this power to hurt is effected through a known witch, and sometimes directly. Hasu (1999) documents numerous cases of suspected witchcraft in the Mwika district of Kilimanjaro, while Setel (1999), who worked on AIDS research, asserts that while AIDS is most clearly identified with sexual history and biomedical theories of infection, people talk of witchcraft, and sometimes cursing, as an element of the disease process. Prevalence of such ideas is also evidenced at AIDS seminars and presentations, where there is frequent reference to the local healers, usually with warnings that this "treatment" is not helpful with HIV/AIDS. When asked about local healing paradigms people almost always invoked biomedical reasoning in their descriptions of disease processes, then frequently qualified their responses with references to social or magical causation as mitigating factors.

Some of the widows I spoke with were accused of killing their husbands, either through witchcraft, cursing, or poisoning; these accusations were usually leveled in the first few days after the man's death. Women reported that these accusations generally came out of the clan meeting held on the second day post-mortem. This corresponds with Hasu's data in which "anyone involved can and even must come and tell any relevant information about the deceased. If something is hidden one can get bad luck or even be cursed" (1999:468). As discussed in Chapter 4, in this study, widows who experienced this phenomenon stated that the accusations served as justification for confiscating their homes and property.

Hasu (1999) writes that "there are two ways of acquiring the capacity to practice *uchawi*" (p.410) (witchcraft or sorcery). "One can either inherit…it or

acquire it through purchase" (p.410). Generally speaking, *uchawi* is inherited by women, through their mothers' bloodline, while men usually purchase what they need. Also, there are two methods available to effect healing or harm; one is to invoke spirits, the other is through artifacts such as herbs. Ideas about magical thinking and belief in the power of *uchawi* become important in later discussion of widows accused of killing their husbands through witchcraft, wherein accusations often become central in justifying how clans neglect and abuse widows and their children.

Conclusion

Tanzania, like anywhere else, is a country in which tradition changes in the face of new ideas from the outside. Widowhood, along with the overwhelming prevalence of orphans, is gaining increasing attention of activists and scholars. In Kilimanjaro, where international influence has been an important aspect of the political and economic context for well over a century, both international and local attention is increasingly formulated within a human rights and gender equality framework. While public policy supports the rights of women, local application of these policies is often left to the discretion of authorities who are personally invested in the outcomes, or who favor more "traditional" interpretations of laws that favor the rights of men over those of women.

The following chapter discusses methodology and structure of the research, which supports that the women of MOWECCE do not want to keep discard traditional values, in which strong families work together for the wellbeing of all within the clan, but at the same time, they want women to benefit from ideals that offer increased opportunity for them, as widows, to reconstruct their lives with economic stability, social acceptance, and dignity.

Chapter 3

Methodology

> The crisis in the regimes of representation of the Third World calls for new theories and research strategies: the crisis is a real conjunctional moment in the reconstruction of the connection between truth and reality, between word and things, one that demands new practices of seeing knowing, and being. Ethnography is by no means the sole method of pursuing this goal; but given the need to unmake and unlearn development, one must at least concede that the task of conceptualizing alternatives must include a significant contact with those whose "alternatives" research is supposed to illuminate. This is a conjunctural possibility that ethnography-oriented research might be able to fulfill regardless of the discipline.
>
> *Arturo Escobar (1995:223)*

This thesis results from a qualitative study focusing on widows in the Kilimanjaro region of Tanzania. The research tradition is ethnography and the research design entailed nine months of fieldwork, separated into four trips, over the course of two years (October 2005 - July 2007). I lived in the small city of Moshi where I worked with a group of African women who constitute the organization *Moshi Widows Education and Counseling Centre* (MOWECCE).

The research is participatory in that I worked with the women of MOWECCE throughout the research process; we collaborated from the planning stages, through the interviews and participant observation phases, to analyzing and reviewing the data. As is consistent with participatory research strategies, the women hope to use the resulting body of data to support the claim that intervention, such as is offered by their organization, can make a positive impact on the lives of widows in their community.

Martyn Hammersley and Paul Atkinson (1995) interpret ethnography as

> a particular method or set of methods…[that involve] the ethnographer participating…in people's daily lives for an

> extended period of time, watching what happens, listening to what is said, asking questions – in fact, collecting whatever data are available to throw light on the issues that are the focus of the research. *(1995:1)*

Hammersley and Atkinson (1995) discuss critiques of ethnography within the framework of qualitative versus quantitative paradigms. First, they consider the possibility that rejecting realism may tip research into a framework in which cultural relativism and constructivism shape interpretation in ways that do not stand up to the scrutiny of observers who are less invested in the work. Similarly, these authors acknowledge the criticism that political orientation, such as feminism, of the researcher clouds interpretation, especially when the work aims to influence social transformation. A third criticism looks at the role of reflexivity, which "implies that the orientations of researchers will be shaped by their socio-historical locations" (Hammersley and Atkinson1995:16) a critique that can be leveled at any social research. While these observations serve to remind us of the ways in which qualitative work can be biased, what is more important is how researchers construct systematic methods to minimize potential bias through research design, methodology, interpretation, and utilization of the results.

A further critique of ethnography as a method of doing research looks at the "assumption that the conduct of ethnography is unproblematic, and requires little preparation and no special expertise…, [but] such research cannot be programmed,…its practice is replete with the unexpected…[, and] it is a practical activity requiring the exercise of judgment in context; it is not a matter of sampling following methodological rules" (Hammersley and Atkinson 1995:23). This does not eliminate the need for thorough preparation prior to embarking on a research program; rather it emphasizes the need for "reflexive process which operates throughout every stage of a project" (Hammersley and Atkinson 1995:24).

Gaining access

Before traveling to East Africa, I contacted various gatekeepers, both the executive of MOWECCE and official government agencies. I knew of MOWECCE's work from my daughter who, while working in Tanzania, came across the organization in 2004. After doing some preliminary reading to better understand the issues faced by widows, I contacted the group through its internet address and opened a dialogue about the possibility of my working with the organization to document the experience of widows in the region. They seemed pleased with the idea and agreed to facilitate my work in their community. Looking back, I wonder that they were even willing to consider such a project without more information and without a more substantive history of association with me. Given what I now know about their history and expertise in community work, I suspect that, at the time, they were more aware of what was involved in such an enterprise than I was.

This contact proved invaluable throughout the research process. The women who lead the organization are skilled community workers with contacts throughout the region. They provided me with information on the intricacies of getting the correct permits and with contacts that facilitated my entry into the communities and homes where I collected data throughout my time in Tanzania. Without their guidance and assistance, I could never have accessed the data presented in this thesis; without their patience and insights, my interpretation of the data would be less certain.

Prior to leaving for Tanzania, I acquired all the necessary documentation and permits required for working in the country. This included visas from Canada's Tanzanian High Commission, and research permits from the Commission for Science and Technology (COSTECH) in Dar es Salaam. Local approval from municipal and regional levels of government had to wait until I was actually in the area.

Phase 1 – October to December 2005

During the first phase of fieldwork, I concentrated on obtaining the necessary documentation for doing research in the region, finding a place to live, making relationships within the general community and within the organization of MOWECCE, setting up a schedule and strategy for gathering data, and interviewing 15 widows in the community (see Appendix 3 for description of sample).

Moshi is a bustling commercial hub for the region, well-known for the education and health centers located within the town. In the first week, I met with the women and attended my first meeting with MOWECCE. We discussed the documentation and permits required for doing research in Tanzania. They made it clear that the papers were important; not only would I need them to go into the community, but the status of their organization would be threatened if the paperwork was not in order. They helped me to maneuver my way through the local bureaucracy, and they were right. The paperwork was required by officials in almost every community I visited.

The women had arranged for me to live with one of their members, a widow with grown children who lived in a suburb of Moshi. After a few days there, it became clear that the arrangement was not likely to work out. I was treated as a wealthy paying-guest, which in some sense I was, and the family seemed clearly on edge with me there. While things might have changed over time, I decided to make other arrangements. While it is not uncommon for researchers to stay in a family setting, there were some circumstances that made this arrangement less attractive than it might be for a young person doing research in a small community with few options.

First, I was in my mid-fifties, accustomed to living independently in my own home. In this home, I was clearly assigned a role as guest. The servants did the cooking, my room was cleaned by someone else, and my needs were anticipated at every turn. They expected to drive me about, to be responsible for my safety throughout the day, and to provide meals. The arrangement afforded

me a safe place to stay, a high level of physical comfort, and the luxury of not needing to cook, shop, or clean; it felt very confining to someone accustomed to running her own home for the past 35 years. While I definitely needed a place to stay, I also needed some measure of independence and privacy.

Moshi is a very busy city, and because of the health and education centers, there are many facilities that cater to the needs of foreigners. I decided to look for another situation. As fate would have it, while attending the local Anglican service on Sunday, I met some American missionaries, one of whom said she had space at her place and that I was welcome to move in. I accepted the offer without hesitation and moved in the following day.

That decision had both benefits and drawbacks. In the first situation I felt constrained by the unfamiliar roles of being dependent on someone else for my daily needs, being responsible to tell someone where I was during the day, and constrained to complying with an unfamiliar family's schedule. I did, however, give up a certain level of comfort and safety, as well as the opportunity to live where the vernacular of the household is Kiswahili. I remained friendly with the family throughout my fieldwork; we visited often, and they often picked me up along the highway in and out of town.

My new place offered safety, space, and independence. My new roommate was very independent; while we shared some mutual interests and activities, we lived very separate lives. There was a woman who came in to do the cleaning during the week, but I was responsible for my own shopping, cooking, laundry, and transportation. While some of these tasks were daunting at first, the move was a good decision for me. I stayed with her on each of my four trips, and it was a beneficial relationship for both of us. In the end, I think it also worked best for the women of MOWECCE as well, relieving them from a sense of responsibility for a woman who, although of an age and situation where she should be independent and self-reliant, was their guest in the community. This choice also tied me closer to the international community in Moshi, a situation that influenced my perception of development work in the region.

As with any participatory endeavor, this early period concentrated on how the work could be collaborative, with all partners benefiting from the work, yet not compromising or biasing the research process or analysis. First we discussed assumptions of the research and clarified that the research strategy assumes a naturalistic, or qualitative paradigm, "stress[ing] the inherent depth of humans, the ability of humans to shape and create their own experiences, and the idea that 'truth' is a composite of realities" (Loiselle et al. 2007:17). As such, the data for the first question of "what is the experience of widowhood in the Kilimanjaro region" would need to come from the narratives of women who experienced the phenomenon of interest. The second question, looking at individual and collective action, would be addressed through interviews with widows in the community, MOWECCE members, and other community members who work in social services or development organizations. This approach would complement participant observation strategies to facilitate understanding of the organization's work.

As it happens, the women of MOWECCE are all skilled community workers, with vast experience in community assessment and social action projects. They also have experience in conducting research in formal settings; one turned out to be a retired nursing instructor from the local university, and she had many suggestions about how the research might be structured. They were expecting me to come with questionnaires and quantitative design strategies, but were satisfied with my plans for qualitative enquiry. As former nurses, teachers, and community development workers, they clearly understood the benefits of community assessment through interviews, participant observation, and living for extended period of time in the field.

Before leaving Canada I obtained ethical approval for the project from the Department of Anthropology and Research Ethics Board of the Faculty of Arts at the University of Alberta. These review committees use the Tri-Council Policy Statement for Ethical Conduct for Research Involving Humans, but the women wanted to discuss some further ethical guidelines for the work. First, I had a consent form, but it was in English and they agreed to help me translate it into

Kiswahili. Second, we reviewed confidentiality agreements and specifically included an opportunity for participants to decline to have either their names or photographs appear in any presentation of the work. They expressed concern that any controversial or potentially critical to government policy data might be attributed to a recognizable person. This concern related to their ongoing work, which they felt might be jeopardized by negative portrayals of their organization. Third, as for photos, they wanted some control over the quality and nature of photographs. They wanted to ensure that representations would portray participants with dignity. I agreed that potentially damaging information would be anonymous in any presentations, and that we would preview any photographs together.

We decided to extend an honorarium to participants as compensation for taking time, and often transportation, for the project. For some, this honorarium was 5,000 Tanzanian shillings (TSH) (about $5); for others, it consisted of various gifts (usually tea and sugar), which is in keeping with the cultural value of never visiting someone's home without bringing some small gift for the household.

Other than that, they wanted some input into the interview questions (see Appendix 2), and they were able to help in refining the interview format in both English and Kiswahili. Although there were no restrictions on which women I might interview, they quickly organized an interview schedule for me. We held an organizational meeting in which representative members from both urban and rural areas met in Moshi to discuss the aims of the research, sampling, interview questions and a schedule, ethics, and how the organization might benefit from dissemination of the results of the work

We started interviewing the following week, and the women of the executive took turns acting as interpreters. I interviewed fifteen widows at their homes and with the help of a translator. These women were all chosen by the MOWECCE committee established to help with my research. Efforts were made to access maximum variation; some of the women were in their 60s, some in their early 30s; some had children, others none; some lived in rural areas, some in urban; there were variations in cultural affiliation, religion, education, and quality

of relationships with their husbands' clans. This effort to gather information from women with differing situations continued throughout the sampling process. The first three interviews were taped and reviewed later for clarification; then my tape recorder broke. I always took notes, and these as well were reviewed for accuracy and clarification.

Figure 3.1 Members of the MOWECCE research team, October 2005

While this approach was satisfactory for my first trip, the interviews often felt rushed because the women from MOWECCE had other things to demand their attention. They are all skilled communicators and I was able to collect excellent information, but we had to slip back into the process and adjust the plan for my second trip; together we agreed that I would hire a local and bilingual research assistant. This strategy not only gave me someone who could focus on the interviews and planning, but gave me access to a more varied group of women to work with. Throughout this first trip, I attended MOWECCE's weekly meetings, met with members for social occasions, and made contacts with members of the community. Over the three months, people in the community became aware of my work and I accustomed myself to life in Africa.

Before leaving for Moshi, I began a self-study program to learn Kiswahili, which is the most widely used language in the region. I continued to study throughout my time in Kilimanjaro, becoming increasingly able to make my way through the various transactions of my day. Most of the executive of MOWECCE spoke excellent English, but for most of the interviews I used a translator to help with questions and interpretation of the data.

Phase 2 – May to July 2006

When I returned in May 2006, I renewed my position in the community and the organization, rekindling relationships from 2005, continuing with a schedule of with interviews, and participating in meetings. The women had found a suitable young woman to act as my assistant and translator. This strategy was much more successful in that it provided me with someone who could spend entire days with me; she was able to assist with my cultural understanding of daily encounters, language skills, translation, interviews, and going over the tapes to clarify content and meaning. Agnes was the daughter of a widow whom I met many times over the time I spent in Tanzania (see Margareth Assey, Chapter 7). She was in her mid-twenties, recently returned from university in India, and in the process of looking for permanent work. She was able to introduce me to new communities, and working with her broadened my contacts outside the organization. As a young woman who grew up in the region, she shared her insight on the lives of her contemporaries, their aspirations, their understanding of the importance of being wives and mothers, and their experiences growing up where women's opportunities for education and employment are limited. As well, she shared her own experiences of growing up without a father. She also shared insights into the lives of the women I had just met, but that she had known for many years.

I would like to say that my work added to the capacity of the organization, but the women I worked most closely with are all skilled community workers, and I was able to add little in terms of expertise. With Agnes, however, we worked

together to improve her computer and interview skills, as well as introducing her to people who could potentially help her professionally. I would have continued to work with her, but she found permanent employment while I was back in Canada.

To this point, the organization had found all of the participants, and while this situation continued to provide me with excellent data, my young assistant was able to start introducing me to other sources of information. Together we did initial interviews with 8 widows, followed up with 11 interviews from phase 1, and began to interview other people in the community, including government social service workers, legal specialists, university administrators, and missionaries who work with widows in Moshi (see Appendix 3).

Phase 3 – January-April 2007

When I returned to Tanzania, Agnes was already employed elsewhere and the women had found another potential translator for me. Agnes 2, as she came to be known, was a local woman, fluent in Kichagga, Kiswahili, and English. She had worked with other foreign researchers in the past and was familiar with research procedures. Finally, she had lived in the area for most of her life, and was able to introduce me to new communities in which MOWECCE had little previous contact. Together we interviewed 12 women from the village of Msaranga, a very poor rural area not far from Moshi. I continued to participate in the weekly meetings and community seminars, as well as following up with 11 widows interviewed on previous trips (see Appendix 3).

We also contacted and spent time with two women's groups in the region, looking at income-generating projects, and how these groups structure themselves. Also on this third trip, I had the opportunity to travel in the region with workers from PACT and the Salvation Army, looking at development projects for Women's Empowerment, mainly literacy and income-generating ventures. This experience offered me a chance to see widows embedded in other

women's groups and to learn from front-line workers who facilitate community programs.

One of the few instrumental tasks I could offer to the organization was the use of my computer to make promotional materials such as a new brochure and some posters. The women wanted to create posters that would let people throughout the region know of their organization and the services they could provide. Together we worked on two posters: one for rural areas, one for urban areas. Although this seems fairly mundane, it provided me with a different perspective on what the women understood to be the most important issues they face. They carefully chose widows who would represent the two areas.

The first poster, directed at rural women, depicts a widow (in the centre and marked with a frame) surrounded by her six children and seated beside her mother-in-law. Behind them is a house, its walls constructed of sticks and mud and a roof covered with corrugated iron sheeting. Her fields are visible in the background. For the women of MOWECCE, this is the life a rural widow. Although she has few material possessions, she is the main breadwinner and caretaker for her extended family, which includes not only her

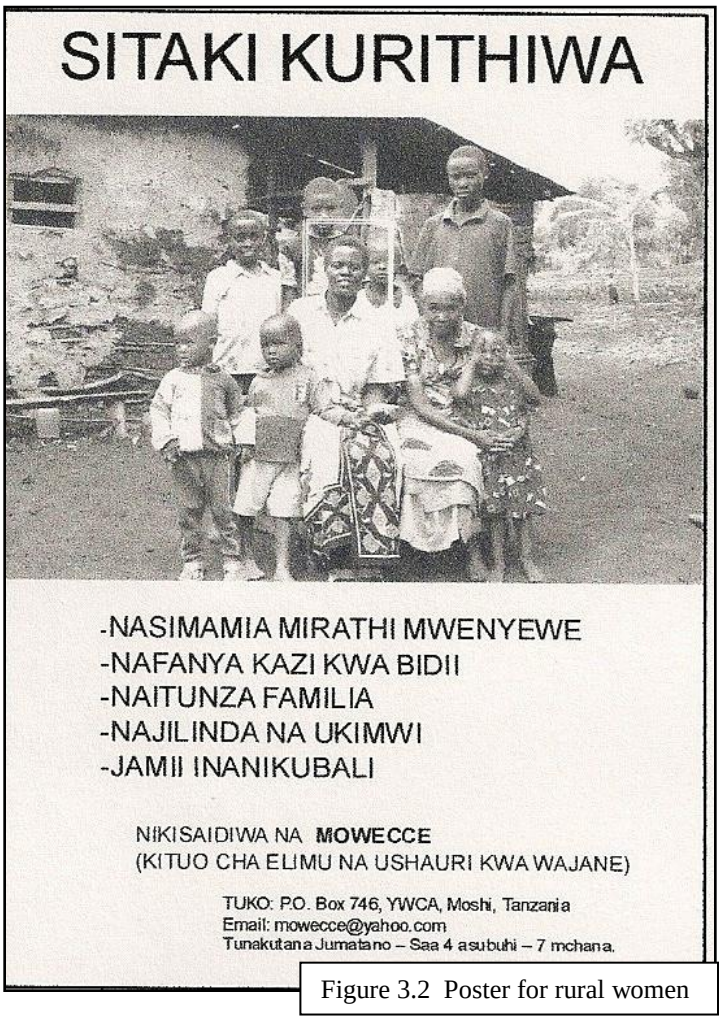

Figure 3.2 Poster for rural women

own children, but also her mother-in-law, a sister-in-law, and nieces and nephews who live nearby. She and the others are dressed poorly, but there is a sense of unity to the group.

These were not the poorest people I met, but they clearly struggle to make ends meet. They had a house and fields to grow crops; they also had some goats and chickens in a shed beside the house. Her main source of income was from the produce she grows for subsistence and for sale in the local market, but she was hampered in this work by an injury she sustained while working in the fields. She was bitten by a snake some months earlier, and the affected finger is shriveled and likely infected. According to the nurse who accompanied me that day, the woman should likely have had the finger amputated, as this was a problem that might eventually spread and affect her health in a more general way. She could afford the surgery; sacrificing a goat would cover the cost. But she was afraid, and refused to have the work done. Berbesta Minja, who is a nurse, said it is common for women to leave such injuries until they pose serious threats to overall health.

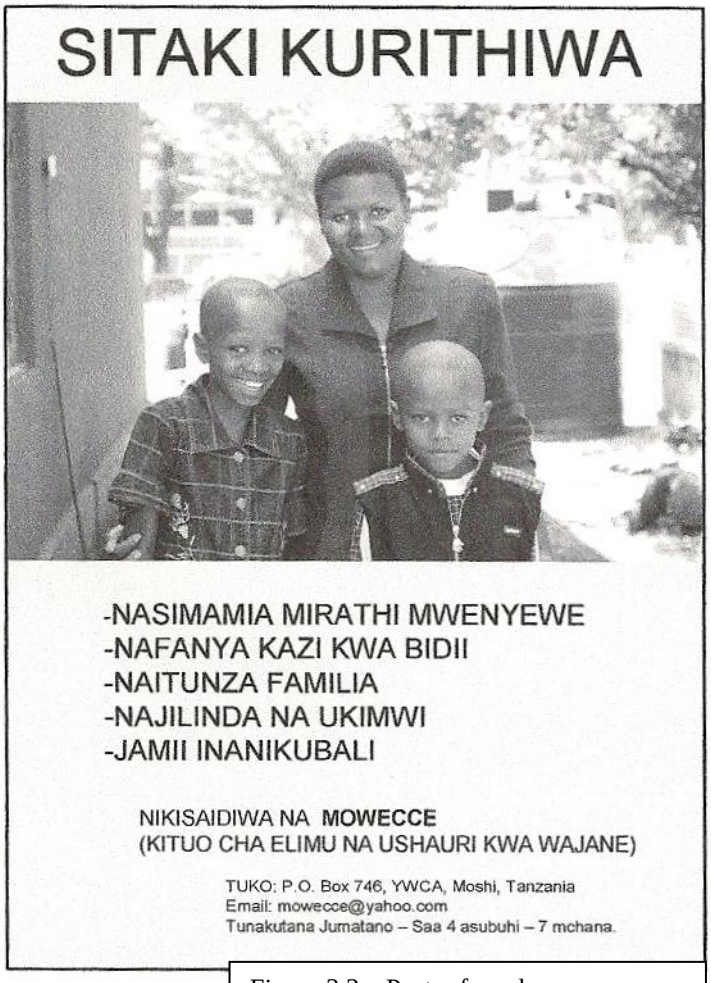

Figure 3.3 Poster for urban women

The poster's text, for both the urban and rural posters is the same. The statement

at the top, in bold letters says "I do not want to be inherited." The smaller text below the photo states that widows want to be respected in their communities, they want to be able to work and raise their children, and they want to protect themselves against AIDS. Contact information for MOWECCE is at the bottom of the page, informing women of how they might access the organization.

The second poster depicts an urban woman and her children. She has a smaller family, and the children are dressed in clean, fashionable clothing, suggesting that urban women have better access to resources. Although I would describe this woman's life as offering considerable challenges (see chapter 6, Hilda Edmond), the women of MOWECCE felt that she looked the part for their poster.

Unfortunately, phase 3 ended abruptly when my mother died suddenly and I returned to Canada for a few months.

Phase 4 – June-July 2007

On the fourth trip, Agnes and I continued to interview women in the organization, attended meetings and community seminars, and interviewed more widows who were not connected to MOWECCE (see Appendix 3). These women were widows and clients of an organization called the *Widows, Orphans, and Disabled Education Foundation*, and the staff took me out to meet six women from a local village, all of whom are clients of this group. As well, I followed up with many of the people working in social services, much of which I could do on my own. The longer I stayed in Tanzania, the more opportunities "found me." By the end of my time in Tanzania, I was turning down contacts that I would have jumped at in the earlier stages of the research. The final weeks were spent reviewing the material with MOWECCE members and preparing to return to Canada.

Analysis

Analysis was undertaken throughout the research process, and was addressed through all phases of the work, and this was one of the major advantages of dividing the fieldwork into four discrete sections. In the first phase, I interviewed women known to MOWECCE, although not necessarily members of the organization. Throughout this time, I was able to refine my questions to make them more relevant and to look carefully at how my interview strategy was working. For example, my questions about a husband's involvement with day-to-day family life was inappropriate in a culture where women take on almost all of the responsibility for child-rearing. Similarly, my reticence to ask about how many wives a man had, what position widows had occupied in the family, and how that affected the way in which she was treated by the clan was clearly a sensitivity not shared by participants in the study. For these women, this was an important distinction that, along with age, number of children, length of marriage, and education influenced outcomes in widowhood.

The use of more than one research assistant also allowed me to access a more varied sample than if I had used only MOWECCE members. Through different interpreters, access to a number of communities, and interviews with women of widely differing demographics, I feel that the sample offered sufficient depth for my purpose. In fact, by the end of my time in Tanzania, saturation was reached and little new information was coming out of the interviews. Data triangulation came from the widely divergent sample choices for interviews: widows not involved with MOWECCE, widows within the organization, social service providers, and development workers. Methodological triangulation is from the use of interviews, participant observation, and use of literary sources on the subjects of widowhood and women's issues.

Again, analysis was ongoing throughout the work, with emphasis on themes arising out of the data; Chapter 4 discusses these themes in more detail.

Conclusion

Throughout the fieldwork experience, I took time to write my reflections of Africa and my experiences in Moshi. One of the most striking observations, one I found mirrored in others who had worked in Africa for multiple periods, was the transformation in how I felt about the people and culture I found there. On my first trip, I felt overwhelmed and in awe of almost everything I experienced, but on the second trip out, I became increasingly critical of everything, from the persistent inattention to time, to constant quibbling about the smallest details of various protocols. One of the most beneficial aspects of going back for the third and fourth trips was that I seemed to get a sense of balance, looking at life in Africa from a more even perspective than I had on my earlier trips.

Although costly and inefficient in terms of time, four trips offered a number of advantages. First, as above, I benefited from a more even perspective on life in Africa. Second, with each trip I learned more of what it takes to live in Africa, along with a better understanding of cultural values and how women, however marginalized, are embedded within clan and community. Third, the women all became much more comfortable with my presence and communication was more open and accessible. To some extent, people just got used to having me around and, unlike on the first trip, I was seeing people in ongoing relationships and as a friend as well as a researcher. At that point, we had a shared history and experience that eased the way to better communication.

Making relationships is a key factor in accomplishing anything in Tanzania. If the women in my organization had not been aware of the many levels of bureaucratic involvement, and if they had not called on their contacts to smooth the way, my research would have floundered at every level. Without local expertise, it is difficult even to figure out the appropriate person to approach, and this problem is even more serious when one is not fluent in the local language. Working in a large urban centre may offer more options, but if one is working in a smaller centre or a remote community, the expertise and cooperation of local

people is the key to the success of any project. Even when I had obtained all the official documents I required, relationships continued to be at the centre of my research. Without the cooperation and support of women in MOWECCE, I would not have had access to the people and communities in the region.

Even more basic things like housing, transportation, and general information about where to obtain supplies depend heavily on the relationships one is able to construct within a short period of time. For example, my experience with finding a place to live taught me to be resilient and trust my instincts for what would work for me in the long run. Fortunately, I was able to find a safe place to stay, for minimal rent, and with a level of comfort I could never afford on my own. Over my four trips to Africa, staying with her afforded me safety and a social network that was invaluable to the research process. The people my host worked with became my closest friends and support system within the expatriate community; and the man who was in charge of the garden, the car, and the security for my home is the grandson of MOWECCE's chairperson. His grandmother was able to tell me about his upcoming marriage and about the preparations and customs that go along with this celebration. In turn, his knowing that I regularly spent time with his grandmother made me feel safer when living alone in an area where security is an important issue for both local and foreign residents.

Throughout my time in Tanzania I spent considerable amounts of time maintaining and furthering those relationships, and the time that I spent, even though it often seemed diffuse and unfocused, added significantly to the quality of the data I was able to collect. Finally, without the people one meets and spends time with, fieldwork would be a constant round of frustration and disappointment. Forging relationships with local people not only facilitated fieldwork, but also shaped the experience that I carry back to share with others.

Chapter 4

Themes from the data

> There is no "typical" African widow. Each woman's experiences are uniquely her own, and even within a sociocultural framework, widows have very different experiences. Culture and kinship – highly subjective and flexible – are invoked and reinterpreted, negotiated and reimagined as individuals struggle to survive and to maximize their opportunities… (M)ost African widows…remain embedded in the kin groups and cultural modalities that structure their lives from birth.
>
> *Maria Cattell (2003:61)*

Cattell's observation that each woman experiences widowhood in her own unique way holds true within the present study, but this chapter looks at common threads that repeatedly showed up as important within women's narratives. These themes arose in fieldwork and confirm the marginalization of women in general, and widows in particular, in this region. As described in Chapter 2, when men die it is common for their families to take property and possessions from the widow, leaving her without the means to support herself or her children. Many times, the deceased husbands' families expelled the widow, and several women claimed that their dead husbands' families accused them of "killing" their husbands, using this as an excuse to chase them off.

One woman, when asked about how she managed from day to day, used the metaphor of a bird that "flits here and there, taking what little it can find to live on." When asked about how they saw the future, many answered that the future was a luxury they could not envision when they did not know where today's food would come from. Women generally placed the needs of their children first and voiced practical concerns about how to feed the children, how to keep a roof over their heads, and how to provide them with an education. When asked about health, women seldom spoke of personal or physical symptoms, but

rather described the social conditions that influence the health of families and communities.

Canada's Lalonde report (1974) brought attention to the way in which elements of social structure influence the health of individuals and populations (Health Canada 2002), and since that time research has strengthened the evidence that structural elements (those which are largely outside the control of individual choice) within our society contribute to health status. These include social status, education, safe environments, adequate housing, social support, gender, age, culture, access to health care, and poverty.

> In the late 1980s, following Canada's lead, the World Health Organization broadened its definition health to account for the fact that health is much more than the absence of disease. The new definition recognizes that only 25 percent of our health status comes from health care; the rest comes from the effects of an adequate education and income, a clean environment, secure housing, employment, control over different aspects of our lives and a social support network.
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> *Moyer* (*2001:1*)

Each of these social determinants of health is significant its own right, but are all interrelated; for example, poverty influences access to education, which in turn influences employment opportunities and income, social status, and access to appropriate health care. Research also tells us that combinations of the determinants undermine coping skills and that this can lead to poor health (Health Canada 2002). While health, in terms of avoiding illness for themselves and their children, was important to the women I worked with, their main concerns centered on the social conditions that allowed them to care for themselves and their children. The women of MOWECCE emphasize the role of these elements in creating strong and healthy lives for widows and their children, and have created programs for counseling, social support, legal support, and small loans that enable the establishment of income-generating projects.

Social status and support

Widows expressed the feeling that they were not respected or valued within their husbands' clans, nor within the community at large. This is a common theme in interviews, the women of MOWECCE identified this lack of respect and status as one of their most urgent concerns. Frequently, these women are viewed as "dangerous", stemming from local beliefs in witchcraft and the belief that they may have caused their husbands' deaths. Moore (1977) writes that, for the Chagga people, there is a proper sequence to the life cycle: "to be young and growing, to be mature and procreative, to be old and to die." (p.47), so if someone dies at a young age, "died out-of-turn, [this is] *prima facie* evidence that he was killed." If this early death happens before the deceased has produced offspring, it is further evidence of unnatural interuption of the proper life cycle. As this life cycle is expressed in sexuality and procreation, and the "dangerous power of sexuality could be used to kill" (Moore 1977:46), it follows that a young husband's death might be blamed on his widow, especially if there were no children from their union. Moore (1977) further writes for someone to die without children was the "greatest danger" (p.47) and that the "line of a man without male descendants died forever. Sterility was an intimation of eternal death. Who would slaughter the beast to admit a man to the underworld if he had no child? Who would make the necessary libations of beer? Who would give his spirit the slaughtered share?" (p.47). Following this line of reasoning, it is not surprising that the accusation of witchcraft is frequently leveled at widows, and that further it is used as justification for confiscating property or expelling women from the relative safety of the clan structure (Ezer 2006; Rutazaa 2005).

Women who talked about witchcraft were hesitant to go into details, but it is clear that supernatural causes are frequently blamed for misfortune, either in one's own or someone else's life. One woman, Yohana, claimed that her husband died directly as a result of having been cursed by his mother. One day, after a disagreement, his mother had stripped off her clothing in front of him, a well-known method of cursing someone; within two days, Yohana's previously healthy

husband was dead. While Yohana was not blamed for his death, she had always had a poor relationship with her mother-in-law and was sent from the family compound when her husband died.

Women who are inherited within a levirate system common within the region, are likely to be isolated within the clan owing to the general feeling that other wives do not want to share resources, let alone husbands, with widows and their children. This unease is also linked to the prevalence of AIDS and fears of spreading the disease through the sharing of potentially infected partners. Although the subject of AIDS is almost always referenced to "someone else", people identified as HIV positive continue to be stigmatized in many areas, limiting their access to social support.

Widows report a certain discomfort within the community in general, and find it difficult to communicate their issues and concerns with others who do not understand or who have not experienced widowhood. This is one area in which MOWECCE is particularly successful, offering a safe space in which widows can express their needs within a supportive environment and receive counseling from others who share their experience.

Some women expressed difficulty in socializing with men, feeling that they are seen as potential sexual partners, even when that is not the case. This problem extends to the more general community, in which women claim that a woman who has lost a husband is vulnerable to the attention of men, who may feel that her experience of sexuality, coupled by economic vulnerability, make her an easy sexual target.

Women also report that they feel their homes are frequently targeted by theives, again following from the fact that they do not have the protection of a husband, but also because they feel that the authorities are less likely to respond to the problem of a widow living on her own.

Although many women are able to benefit from an organization such as MOWECCE, others are unable to join in the activities of even small local organizations that could provide social and economic support. Community Development Officer Angelika Makalo says that, while it is not difficult to

involve women of moderate means in income-generating activities, the "poorest-of-the-poor" are very difficult to access for group activites. Makalo argues that these women have neither the resources needed to participate (e.g., transportation money, or the small cash reserves to invest in group projects) nor the luxury of taking time away from obligations and activities that meet the needs of present. For them, the "future" is a luxury they can not afford "today", a statement that came out of several interviews.

This challenges Claire Mercer's findings (2001), in which she looked at participation in women's groups in the Kilimanjaro region. She posits that women from the lowest socioeconomic strata are systematically excluded from participation because of their social status, while I would argue that practical constraints of time and money limit participation more than does social status per se. Makalo has tried unsuccessfully to involve some of the poorest widows in her neighborhood in income-generating projects, but finds that these women, who represent some of the most vulnerable in their community, do not feel they can afford the time and energy on projects without immediate return. Their focus is on food and shelter for today, not security for tomorrow.

What is also apparent is the lack of wealthy women who participate in MOWECCE. In my experience of the community, while widows who were financially stable were happy to support the organization, and to lend a hand through interviews or in seminar presentations, many did not feel the need to participate in the ongoing activities of the group. Time constraints are a barrier to participation for women who hold down jobs in the formal economic sector, or whose enterprises in the informal sector are particularly successful and require daily attention. For example, although several women with regular employment dropped in to say hello at MOWECCE's Wednesday meetings on occasion, they were not able to stay and participate in the business affairs of the organization. One, who works for a legal aid organization, donated her time for a seminar directed at local officials, but never participates in MOWECCE's ongoing business. For others, it is possible that their work situations provide the necessary social support. Certainly, one woman I came to know well stated that although

her job at the YWCA barely paid her transportation costs to and from work, it provided her with a social network and the intellectual stimulation she needed. Again, while she supports MOWECCE, she limits her participation in the day-to-day workings of the organization.

Michael Kirwen (1979) emphasizes the duty that a husband's clan has for the care and support of a widow, but participants in the research say that this sense of responsibility has changed dramatically in the past two decades. Perhaps economic downturn in the region reflects the introduction of Structural Adjustment Programs (SAPs), in which international monetary assistance is tied to cuts in government spending and favorable terms for foreign investment. Since the mid-1970s, these policies have contributed to declines in income and standard of living for the majority, along with the erosion of social programs (Lugalla 2001). Perhaps, as some participants in this research suggest, change comes from the introduction of new ideas, along with competition for access to education and economic advantage that have shifted the emphasis on clan solidarity to a more individualistic emphasis on the nuclear family. Whatever the reason, participants felt that support for widows has diminished over time.

One, Monica, said that when her husband died, her husband's clan met to divide his property and she felt the family had been fair in how they dealt with her, and also with her husband's first wife. The first wife had lived in the mountains, near the clan's traditional lands, and was also she was able to keep her home and fields. Monica, a second wife who lives on the plains, was also able to keep her home and fields. The children of both marriages retained their rights to clan membership, and while the clan did not directly support these children, they left both mothers with the means to generate an income, which in this part of the world usually means that they have access to fields, a secure home to live in, and space in which to raise some livestock.

Monica, who is in her seventies, reported that, in her experience of living in a rural Tanzanian setting for her entire life, while this kind of property division was common in the past, things have changed, and those who have lost their

husbands in recent years are much less likely to receive fair treatment from a husband's clan. She had little explanaton for this change in practice.

Poverty

Health Canada tells us that with each step up in income and social hierarchy, health status improves (Health Canada 2002). Higher income and status is generally linked to increased control over life circumstances, and research tells us that people who perceive themselves as having control and discretion have better health (Health Canada 2002). It appears that this is mediated through the immune and hormonal systems, leaving people with poor coping skills vulnerable to disease. Studies suggest that the most important factor in income is not the actual dollar amount, but rather it is the gap in income distribution; those who are poor are affected most by the gap between them and those who are wealthy (Health Canada 2002).

While this is an important distinction, in Tanzania poverty is endemic and many people do not have enough money to meet the requirements of daily living. As Cattell (2003) points out, poverty in Africa is not an unusual circumstance: "we know that the lives of most Africans, male and female, are difficult" (p. 61) and that social structure limits education and economic opportunity for women in general, but for widows the challenges are magnified by social marginalization and lack of social support. When discussing economic status, people seldom defined their situation with quantitative data; rather they tended to discuss the experience of poverty, as in food security, housing, and education costs for their children. Cash, while needed for certain activities, was less a marker for hardship than not having any land for growing crops, or having no support from her husband's clan.

Although there was a wide range of income and economic security among the women I met, all felt that their financial situation had worsened with the death of their husbands. Many had farmed their land jointly with their husbands, while others had relied on his wages from outside employment. This cash income is

particularly important in providing education for the children. Chagga culture generally expects men to go out for work, while women are expected to stay home and tend to the fields and the household. This pattern is particulary prevalent in rural areas, but is a widely stated ideal throughout the region. Even those in polygynous marriages, or in marriages where the husband lived and worked at some distance from the home, felt that their husbands had contributed financially to the household. Although many husbands had worked sporadically, these were still perceived as contributing to the family income.

About 1/3 of the women interviewed stated that although they were managing financially when their husbands were working that the costs of his illness left them in debt by the time he died. Reasons for this included transportation costs to access medical care, hospital expenses, medication costs, and loss of income, both for themselves and for their husbands. Usually, wives provided care for the husband, whether that was in hospital or at home. For those whose husbands died in hospital, all bills must be paid before the body can be claimed and brought home for burial, and it was common to hear that women had to seek permission from the local authorities so that they ask their neighbors for help in collecting enough money to gain access to the body. Medical care is not free, and while it is not costly by Canadian standards, people in Tanzania do not have insurance or the cash reserves that would be needed for any extended illness.

Many women lost their homes and property to the husbands' relatives, and some told of coming home to find everything gone and their fields claimed by the clan. Others, living within the context of their husbands' extended families, were told they were no longer welcome and were expelled from their homes. Berna, a widow who lived with her husband and children in one part of the house, while his family lived in another wing, was threatened with expulsion from the family home. She might have been more welcome, but she did not accept her husband's religion, Islam, and this in itself negates any claim on her husband's estate. Although she took her claims through the courts, after two years, it was clear that her husband's family would take the property, forcing her to find a new home.

Her children, teens and young adults, are a contentious issue, for she claims that the family has turned them against her.

Another woman, who has always held a job outside the home, described how her husband's family, after the clan meeting to disperse her husband's estate, took everything she and her husband had shared, leaving her with no choice but to leave with almost nothing. Even though she had converted to Islam when she married, she had no children, which is a common reason for not being allowed to inherit property from a husband. She also attempted to reclaim her property through the courts, but her husband's family had more resources to expend on the process, and eventually she gave up.

While some of the women were educated at the secondary and post-secondary level, and were able to find employment in offices, with the government, or to set up their own businesses, this is unusual. Most of the women in the study had not finished primary school, had few employable skills, and were dependent on relatives and what they could produce as subsistence crops. For those whose land was appropriated by relatives, options were few and food insecurity a common consequence. Some women owned land, or had the use of clan land for growing crops, but most rented land to grow maize, beans, and other subsistence crops. Others kept a few goats or chickens for eggs and meat to supplement their diets, while more fortunate women also kept a cow or two, usually in the hope of producing a calf which might be sold, and would lead to milk production. But people still need some cash for clothes, cooking oil, and household goods, and the need for cash rises sharply if they have children at school.

Many women engaged in some trading at the local markets, and this can provide a modest living; but this activity is challenging for a young widow with small children. Child care is problematic if one's husband's clan has rejected you and your children; market trading usually means travelling long distances, often on foot, and long days in the marketplace; but the bigger problem for market vendors is capital. If one is actually growing the produce, time in the fields is required; and if acting as a trader, buying produce and selling it for profit, one

needs capital. As Mike FitzGibbon (1999) points out, although there are microfinance programs in place through banks and small NGOs, women have less access than do men to capital that would enable them to set up small business ventures. Access to bank loans is also less available for women because women, generally speaking, do not have the right to sell or mortgage land. This, especially within the clan system of landownership, is the perogative of men. Only one of the women in the study had access to a loan through the bank, and this was because she had a permanent position with the government. She used this line of credit for large expenditures like building her house, while also accessing small loans through MOWECCE to take her through emergencies.

As will be further explored in Chapter 5, microfinance is another area that MOWECCE addresses with some success. Even though the small loans program is limited to small sums and short-term loans (with exorbitant interest rates that will be discussed later), it allows women who would otherwise have no access to credit a chance to create small economic projects to support themselves and their families. Most of the women used the money for agricultural projects, or to buy goods that they could sell for a profit in the marketplace, often with a value-added component. For example, one young woman bought raw fish and sold it as cooked product.

Another area where MOWECCE has effected positive action in the community is found in their commitment to facilitate widows' groups that act at the local level. This is exemplified by one small group of women who have come together to pool their produce and take it to the local market for sale. This cooperative enterprise allows the women to concentrate on production, while at the same time, maximizing sales opportunities. While no money lending goes on within this group, the project enhances its members opportunities to provide an income for their families.

Finally, women are disadvantaged in the formal economic sector because they generally have lower education levels than men (IWRAW 2003) and because the cultural expectation for Chagga women in this region is that they will stay home and maintain the household, a situation that makes it difficult to access

formal legal and financial resources that might otherwise be available to them. First, they would need permission from the men of the clan before contacting outside resources, and second, many of the women expressed that, with little formal education or experience in the workplace, they are limited in their ability to deal with banks or government agencies.

Even those who had a bit of land were having a tough time bringing their crops to harvest in the face of drought and unreliable rainfall patterns. When I was there in April 2007, the rains were late and people were uncertain of when to plant – too early and the seeds will desiccate, too late and one cannot get onto the land for planting. Many were unlucky; seed is expensive, making it difficult or impossible to re-seed. Most buy their seeds, opting for varieties that are drought-resistant and have a short maturation cycle. Even for those who did manage to sow their crops and saw them germinate, the rains did not last long enough and much of the maize did not mature, leaving people with inadequate supplies to take them through the dry seasons. Rice, although considered to be a crop with a good financial return poses the same problems. Most rice farmers buy their seed, and the harvest, even with irrigation, is dependent on adequate rainfall over a sufficient period of time.

Some widows do have property, but many of these are faced with ongoing challenges to retain it. One woman was constantly fending off people who try to build on her outlying property, and even the land where she grows maize behind her house is the constant target of thieves who steal her corn. All of the women saw themselves as targets for thieves and vandals, arguing that the community sees women without husbands or clan protection as easy targets. While I heard many accounts of violence and home invasions while in Tanzania, I did not directly experience any problems. Security is a voiced concern for everyone I met, and my Tanzanian friends were generally more conscious of protecting themselves and their property than were most foreigners. If people can afford one, they usually have a guard for night time, or at least a dog or two to protect their property. Most homes, if they can afford it, are walled, gated, and locked at night.

As Cattell (2003) notes, women are rooted in kinship and community, and their lives are negotiated and embedded within cultural expectations. Many of the widows I encountered, particularly in the rural areas, were responsible not only for themselves and their children, but also for relatives from both their natal families and their husbands' clans. It is common to see a woman raising her grandchildren or children left with her by her own siblings when they cannot care for the little ones. Still others are left to care for elderly parents and children from the husbands' clans.

Although in this section I have emphasized the challenges and structural barriers to women's economic success, it would be inaccurate to generalize women as passive or defeated by the life. While all women seemed to be overwhelmed and unable to cope in the early stages of widowhood, some remained paralyzed by their challenges while others were able to face life with an energy and resilience that was amazing in light of the barriers they faced. Much of this transformation appeared dependent on social factors such as education, income, and the relationships that support them within the family and the community.

Children and education

Although poverty usually dictates the decision to send one's children to school, I examine this issue separate from poverty because the theme of education costs recurs in almost every interview. Even for older women whose children are finished with school, the topic transfers to a discussion of how difficult it is to pay for the grandchildren's schooling, or to the costs of secondary and post-secondary education.

Schooling, at the primary level, is officially free for all Tanzanians. This means that all children are expected to attend school from Standard 1 through Standard 7, and that there are no instructional fees for attendance at this level. This official position, however, is not fully enacted in practice and "free" education does not mean that there are no costs attached to primary schooling.

Uniforms, books, stationary supplies, a mandatory lunch program, school maintenance costs, and "gifts" for teachers all make it difficult for many children to attend school. Although the law provides assurance that no child will be denied education because of poverty, the reality is that children are frequently sent home because of unpaid fees. Also, primary schools face challenges when inadequate facilities, poor access to educational materials such as books, for teachers, and teacher shortages due in part to limited training facilities.

If a child misses the critical time for starting school, there are far-reaching consequences for later schooling. Anna, whose husband died of AIDS, was unable to send her son to school when her husband was ill, so he was taken out of the system and now attends class with adult learners. Hilda, the first time I interviewed her, was dealing with the school having sent her two children home because their fees were late. She works as a trader, buying and selling second-hand shoes, and when business is slow, school fees are a lower priority than food and rent. This is an ongoing problem for her.

Variations of these stories repeat in many of the interviews, not only by mothers, but also by grandmothers and other relatives who frequently take on the responsibility of raising children whose own parents are not able to care for them. Hilda is now responsible, not only for her own two children, but also for two adolescent nephews from her brother. Theresia, a grandmother in her sixties, has two young boys from a daughter who died. They live with her in a small mud house on the slopes of Kilimanjaro; they attend the local primary school, which is miles down the road and so crowded that one boy attends the morning shift, while the other goes to school in the afternoons.

Angelika, although childless, has raised her three nephews and two nieces since her brother died and her sister is unable to care for her children. While Angelika's husband was alive, the family had money to send the children to school, but when he died, Angelika was expelled from the family. Now, with one boy in university, choices need to be made and the two youngest, both girls, will finish school after Standard 7. Another grandmother, who has chosen to take her granddaughter into her home, would like to send the child to private school, but

this option is really too expensive for her and the child attends the local public school.

It is expensive to send children through primary school, but secondary schooling is most often out of reach. UNESCO (2008) statistics show that in 2006, while almost all young Tanzanians enter primary school, the completion rate through Standard 7 is 79.2%, and the enrollment in the secondary school system is 6.1% of eligible children. Only a small percentage of successful primary school graduates will be eligible for subsidized secondary education, leaving any others who want to continue their education to look for spots within the more expensive private system. Secondary education is universally valued as a stepping stone to social and economic success. It is at this level where English, the lingua franca of international organizations, post-secondary education, and much of the formal economic sector, is taught. Facility in English leads to economic opportunities, particularly in government, tourism, and the world of development that is often driven by the international community.

If secondary education is seen as a doorway to economic and social success, post-secondary means getting through the door and into a world of possibilities. It remains, however, a dream for most. Some families are able to draw on resources within the extended family. One young woman, whose mother is a widow, finished secondary school in the rural community where they live, and called on her father's brother to send her to university in India. On return to Tanzania, she worked as my research assistant for a few months while she looked for permanent work. She eventually took a position as an auditor with the federal government. Her younger sister lived, and helped out with the household work, with a widow in Moshi while taking teacher's training. Both of these young women now work and help to support their mother and the youngest sister, who live in the mountain village where the girls grew up.

Another widow, who is a mother and grandmother, describes how her grown children are expected to help their younger siblings through university, a strategy that has strengthened the whole family over time. This same woman shakes her head when she relates that while extended family will come together to

help with a wedding or funeral, they are seldom willing to invest in education. Another widow, in raising her nieces and nephews, has had to make difficult decisions about which ones will go on in school. Like many, she looks at education as a long-term economic strategy for the family, but achieving these goals is elusive and expensive. Still others, who have managed to put their children through university, now have children in graduate school in places as far away as Britain, Australia, and the United States.

Of all the requests for financial assistance that I, as a white foreign researcher, received while I was in Tanzania, the plea for school money or long-term sponsorship was the most frequent. At times this was heartbreaking, but to become involved in such a transaction would violate ethics and create bias. Therefore, although my family and I do support other causes, this was not a situation in which to support a family. Everyone valued education, although, most frequently the request was to send sons or grandsons to school; education for girls is considered more of a luxury. Widows without education felt they could have achieved more economic success, and those who had the advantage of secondary and post-secondary education all credited this experience with the social and economic success they had achieved.

Remarriage and sexuality

When asked if they would every remarry, most women laughed and gave me a resounding "*hapana!*", NO! While some women said they would stay single because "husbands are too much trouble", most stay single because of ties to the husband's clan and to protect the rights of their children. A widow's social status is linked to that of her dead husband, and in this region, it appears to be a widow's obligation to honor his memory for the rest of her life. Widows seldom remarry and cite reasons of loyalty to the husband, fear that the husband's clan will cast them out, and fear of losing their children.

Children belong to the father's clan and, in the case of a widow's remarriage, she would lose claim to her children. There is a responsibility, on the

part of the clan, to provide for children and help with education costs, but most women said that clans seldom followed through in these obligations. Not only do they fear losing children to the husband's clan, they fear that a new husband would favor his own children and abuse hers from the previous marriage. Women who do remarry usually leave their children behind with a grandmother or an aunt.

Some women took lovers, and some had children by these men, but they did not consider these men as husbands, often preferring to keep their households intact without a man. This choice of taking a lover is problematic, and frowned on by many of women with whom I worked. Monika, who was a second wife, was married to a man who came from the mountain region. While his first wife was settled on mountain *vihamba*, clan homestead fields, Monika's husband, who worked in Moshi, had established her with fields and a house in the plains near town. This is important, in that it is a husband's responsibility to settle a wife with fields and a house. When this does not happen, it leaves his widow in a very tenuous situation; without allocated land and a homestead, she is very vulnerable to eviction. When Monica's husband died she was able to stay on the land and raise her children; and even though she is in her 70s and travels two hours on foot, every day, to reach her fields, she considers herself fortunate to have these assets. Monica's husband died when she was still a young woman and she and her lover decided to have a child together, but she chose to raise her family and maintain her home without remarriage. For her, to have taken her lover as a husband would have jeopardized her rights to her children, as well as to the fields and house her husband had provided for her. In describing the widows in her neighborhood, she does say that when her husband died, over 30 years ago, families tended to be more supportive of a widow's needs than in recent years.

Magdelena, now in her 60s, was widowed at a young age, when her husband was doing his medical training in Russia. Left with four small children, she returned to Tanzania where she raised her children and worked as a nurse in the regional medical facility. She, like Monika, had a child with her lover, but unlike Monika, she would have married again if it had been possible without

risking custody of her children and sanction from her husband's clan. Of all the women I met, she was the only one who openly expressed that traditional law, which firmly discourages remarriage, should be revisited.

The women of MOWECCE definitely recommended abstinence and prayer as an alternative to sex, even for younger women. Their rationale stemmed from ideas about personal morality, social stigma for women who might be perceived as "loose", maintaining a strong moral stance that would show a strong example for their children, and the very real fear of HIV/AIDS and other STDs.

Sexuality, for some, is a source of income, particularly in the urban areas. While I did not interview any widows who spoke openly of prostitution, Joy Paxton of the Salvation Army related her experience of working with widows who sell sex in order to support their families in Dar es Salaam. She described a street where most of the women are prostitutes and they live in small shacks at the side of the road with their children. As men go by, transactions are made, and the women take the men into their homes and have sex. It is not the living they might prefer, but it does pay for food and shelter without having to leave the children for long periods. Especially in the city, the agricultural base that might support a rural woman is simply not available. Paxton says the women are aware of the dangers, and especially aware of HIV/AIDS, but choices are few.

Alcoholism is associated with sexuality, and this issue came up both in interviews and within the context of seminars put on by MOWECCE. Alcohol seems to be an important element in this area. Cantinas abound, even in the most remote villages; and *mbege* (the local beer made from bananas and millet) brewing, although not strictly legal, is a popular way for women to make a bit of cash without committing to long days working outside the home. *Mbege* is a mild brew and generally considered to be a harmless beverage for everyone, from teens to the elderly. It can be bought by the glass or by the bucketful, and many would consider it an everyday treat, associated with taking time to visit with friends and family. The brew also carries symbolic value and is an important part of bride price negotiations. It has a yeasty smell and, when ready, is pink, frothy, and served warm. My friends warned me that *mbege* would afford me the perfect

opportunity to acquire amoebic dysentery, especially if the brewer were not too particular about hygiene. *Mbege* is differentiated from *pure*, a distilled beverage common to the area. This *pure* seems to be more of a drink for men, and is associated with violence and a short lifespan.

Felista, a widow and brewer of some experience, talked about the effects of alcohol on sexuality and young people in the community. She associated drinking with the economy, where young people without access to education and employment drift into drinking during the day, and with the drinking comes the lack of judgment that led her son to having two children when he was in no position to provide for them. Felista saw drinking as something arising out the social setting in which opportunities are limited and working for a brighter future seems futile.

Setel (1999) comments on the link between sex and alcohol, agreeing with Felista in saying that it clouds the participants' judgment, but Hasu (1999) paints a grimmer picture of the links between sexuality and alcohol, arguing that accepting alcohol from a man is often understood as a gift or transaction to be exchanged for sex.

Drinking *mbege* is one of the topics explored in MOWECCE's seminars. The women on the executive, while not immune to the pleasures of a fine beer, believe that many widows, particularly those who are abused or rejected by clan and community, resort to alcohol, and that this can lead women into making poor decisions about their responsibility to themselves and their children. The issue came up while we were planning a community seminar, and negotiating the menu with Yohana, a local woman who would prepare the food. Yohana felt strongly that a small portion of *mbege* with the meal would enhance the conviviality and sense of solidarity for the women, while the MOWECCE executive refused to provide the beer, arguing that it would send the message that drinking alcohol is not a potential problem for widows. The women also feel it makes widows more likely to engage in sexual relations with local men. These affairs leave a widow open to the criticism of the community, and also increase the possibility of contracting HIV/AIDS.

Some of this may be also be rooted in cultural expectations where women, and wives in particular, are expected to defer to men in matters of sexuality. Interviews in the field indicated that women have few choices in their sexual encounters. Men assert themselves in a dominant role, and few will wear condoms. Domestic violence is prevalent throughout Tanzania, and widows state that they feel vulnerable to men in their communities. Finally, widows see themselves as sexual targets for men. There are two aspects to this; first, that a woman who has been married, then widowed, will crave sexual partners and is therefore likely to be a willing partner, and second, that she has no husband to protect her. These ideas are commonly expressed, and, as mentioned above, only two women, out of 44 widows interviewed, openly stated that they had taken lovers after their husbands died. Both had children by these men, and each seemed content with that choice.

Widow inheritance

Although widow inheritance may seem to fall into the category of remarriage and sexuality, I present it separately because of the importance that widows placed on this issue. A levirate system of widow inheritance is common in the region; when a man dies, his wife, children, and property are inherited by a male relative, usually a brother of the deceased. While in some cases this may mean that the man takes on the responsibility of raising the children and providing financial and emotional support for the widow, it is most often understood as giving sexual access, and taking the woman as a wife.

The practice is particularly common in rural areas, and appears to have its roots in cultural understandings of marriage and clan structure. Marriage, while a contract between individuals, is also a contract between clans. A woman moves to her husband's clan on marriage; bride price is paid to her family, and a marriage is not dissolved at death. This understanding is reflected in the marriage rites, where the bride and groom are only joined when the appropriate rituals are complete. As described in Chapter 2, a church wedding, while important, does

not mark the time when a couple will move in together. For one young couple that meant a church wedding one week, and then waiting until the following weekend when the appropriate parties, and sharing of ritual food and drink could take place. A man's death does not dissolve the marriage and a widow is frequently seen as part of a man's property.

Drawing on sources that describe Chagga life in the late 19th and early 20th centuries, Sally Falk Moore (1977) claims that widowhood did not leave women unprotected within the clan system and the levirate system of inheritance offered social and economic security. There was some room for negotiation in this system, which allowed women to have some choice in which brother they would go with. Children of this levirate marriage arrangement were acknowledged as belonging to the actual father, not the deceased, as in some cultures (p.68).

In the present, when a man dies, his clan, or at least the male members of the clan, holds a formal meeting to decide what to do with his wife, children, and other property. While it can be argued that this practice serves to protect widows and keep them safe within the clan, the women I met saw this practice as demeaning, and even dangerous, especially in a context where HIV prevalence is high.

Sociologist and Roman Catholic priest Michael Kirwen (1979) brings historical perspective to the issue of levirate marriage patterns, and takes issue with the Church and its positions on polygyny and widow inheritance. While his research describes the situation of the Luo people of northwestern Tanzania and southern Kenya, his arguments fit well with what I encountered in Kilimanjaro. He looks at the dissonance between ideas of traditional widow inheritance and the Church's position on plural marriages. He sees leviratic marriage as a strong social net, in which the widow retains her position within the clan, and is able to draw on the social and economic resources afforded by this situation.

Kirwen argues that the Church's position is more rooted in Western ideas about marriage, than in scripture and that this form of leviratic union should be continued or reinstated as an acceptable form of marriage within the African context. His work documents the dislocation of widows who do not accept the

levirate. In his experience, these women find themselves outside of the protective structure of the clan, and are marginalized within the community. Widows, and their leviratic husbands, however, are often denied the sacraments and full membership within the Church community.

Kerwin's (1979) position supports continuation of widow inheritance, but the women I work with uniformly questioned the practice. Perhaps his perspective is rooted in the time frame from which data is collected. HIV/AIDS did not present a pervasive threat in the mid-to-late 1980s, whereas now, *UKIMWI* is a word that throws dread everywhere, and generally, widow inheritance includes sexual access. Many women see the levirate mainly as an attempt to control and appropriate property, not as a means of security and responsibility on the part of the clan. Sometimes, as one woman found, the expectation of protection under the levirate was the not the security she hoped for. She was allowed to choose among her husband's brothers, and as she had "nothing of her own", she chose the most economically secure brother to take care of her. In the end, he did not support her, and was not interested in helping her with the children.

As noted in Chapter 1, Potash (1986), drawing on her fieldwork with the Luo in the mid-1970s saw widow inheritance as a cultural strength and protective social support system for widows, but Luke (2006) felt that widows who accepted levirate marriage tended to be less economically secure than those who chose to remain alone as head of household. While it is difficult to say with certainty why attitudes to the practice of levirate marriage have shifted, it is likely due, at least in part, to Christian sanctions against polygamy, HIV prevalence, and relationships in which widows lose autonomy without gaining the benefit of economic and social security.

Women cited domestic violence against themselves and their children as reason for resisting inheritance. Most agreed that men were seldom interested in any children other than their own. Finally, participants felt that, although wives each occupy their own homes and tend their own fields, adding a wife is a contentious issue that breeds conflict between women of the clan.

This was a difficult issue to access within the research process. People spoke of it, but either in terms of how they had resisted it, or in terms of something that affected "someone else." What brought it to the forefront was when I was helping MOWECCE to construct a poster advertising their organization, and widow inheritance was the first item on the list of four issues they felt were most relevant for widows. Although theoretical objections such as human rights and gender equality arguments exist, most women talk about widow inheritance in terms of the practical and immediate issues of property, relationships, and disease.

Women's rights to property, widows and the law

While statutory law offers some protection for widows, customary law favors the rights of men over women. Most often, the judiciary favors customary law, making it difficult for widows to access rights to property, autonomy, and custody of their children (Ezer 2006; Rutazaa 2005). Many have no access to land or capital that would facilitate economic security for them and their children. While the law, in theory, disadvantages widows' rights to land that is held by the clan under traditional law, deeded property should be inherited directly by the widow. But this is seldom the case, and both kinds of property were frequently taken by the husbands' clans.

Only since 1999 have women had the right to own land in Tanzania, and particularly in Chagga society, where the traditional land is on the mountainside and inheritance patterns dictate that at least two sons, the oldest and youngest, will both inherit on the death of their father, the amount of available, and arable, land has diminished significantly over the last century (Setel 1999), creating a crisis for clans in the area. Setel suggests that this situation has led clans to be more aggressive in appropriating land that could provide living space for widows and their children.

As discussed above, for most rural women, access to land for crops is crucial to economic stability. I saw a number of different situations. Some kept

their marital property in the lowlands and retained usufruct rights to clan land; others were stripped of all property, both clan land and land they had acquired with their husbands. Sometimes, the husband's clan would allot small plots of land for agriculture; sometimes a woman would receive some land from her own father or a brother.

When I asked one woman if anyone tried to take her property, she pointed to her deteriorating mud dwelling and the small, dry, plot filled with dry grass, then laughed bitterly and said there was nothing worthwhile to take. Her husband had been a violent drunkard, and when he died there was nothing of value left behind. Most women agreed that challenges to property were most likely when there was something of worth to be taken.

Most women said the husbands' clan tried to appropriate their land and goods. Some were successful in resisting the takeover; most were not, even when they took the family to court. Even the occasional success in this area is bittersweet when it leaves a widow and her children outside the protective structure of the clan (described more fully in Chapter 7, Felista Amos).

Two organizations that I encountered, MOWECCE and KWIECO address the issues of access to the law. MOWECCE seeks to counsel women on their rights under the law, concentrating on disseminating information through counseling and community seminars. KWIECO, an organization that also holds seminars and counsels women on their rights, is also a legal aid centre with lawyers who will represent women in the courtroom.

Rutazaa (2005) cautions that even though there is a system in place for women to access the law, and that there is law, in theory, to protect women's rights, in practice there is uneven access to justice. First, women usually have to ask permission from the clan before seeking help from KWIECO, and when they do go, they usually have to obtain the money required for consultation from the man they intend to challenge. It is not an easy system. Even when women do come to KWIECO and take their case into the courts, as discussed above, decisions are usually made following traditional law and seldom favor a woman.

Women also complain that other interests, on the part of authorities and advocates, exist to complicate the system. One woman, who had a dispute over land that her brother-in-law tried to appropriate, was well into the process of challenging his claims in court when her lawyer pulled out of the case due to a kinship relationship with the brother-in-law. Other women claimed that their in-laws had bribed local officials, leaving them without the possibility of gaining a fair settlement from the legal system.

With few exceptions, most of the women interviewed felt that their property rights were violated in the early period after losing their husbands, and this will come through in the personal stories of widows (Chapters 6 and 7).

UKIMWI (HIV/AIDS)

When women speak about AIDS, they talk of how *UKIMWI* is like a shadow, difficult to see and define, and yet clearly present throughout the community. For people here, infection is only the first stage of declining health, even when treatment facilities are widely available within the region. Women speak of the deaths that affect almost every family in the community, and of how funerals have become commonplace, when once they were something out of the ordinary. When they discuss this elusiveness of AIDS, they describe the way in which people die, but seldom confirm the diagnosis. Families speak of respiratory distress, stomach problems, and unexplained wasting but seldom remove the shadows enough to clearly state what has happened. No one knows for sure, and yet the deaths continue and the fear grows within the community.

Women speak of the financial toll that AIDS inflicts upon their families. While medical treatment in Africa is not expensive by Western standards, it is frequently well beyond the reach of most Tanzanians. Unemployment and underemployment is endemic and sick people cannot work. Few enjoy the benefits of sick pay, or even the possibility of returning to a job when they have been sick. In most cases, they are quickly replaced by the many people waiting in

line for any job that will bring in needed cash. So, if someone falls ill and is unable to work, it falls on others in the family to replace that income. If someone is in hospital the burden is heavier; unlike what we might expect in Canadian hospitals, in Tanzania families take on the role of caregiver when the patient is admitted. This means that not only is the sick person unable to work, but another adult in the family is obliged to spend otherwise productive time caring for the sick one.

While the absolute cost of treatment is small, the relative cost is high. In a country where poverty is pervasive and the average per capita income is less than $300 per year, there is little left in the household budget for medical care. Anti-retroviral therapy is free, but gaining access to the drugs means travel, testing, and time spent away from income production. For widows the cost is doubly high when children need to be cared for, social support from the clan is often cut off, and they are the sole income provider for the immediate family.

Anna, whose husband died of AIDS, and who is herself HIV positive, spoke eloquently of the hardship her husband's illness brought to her and her children. She lived in a mountain village, which is about an hour by bus from the

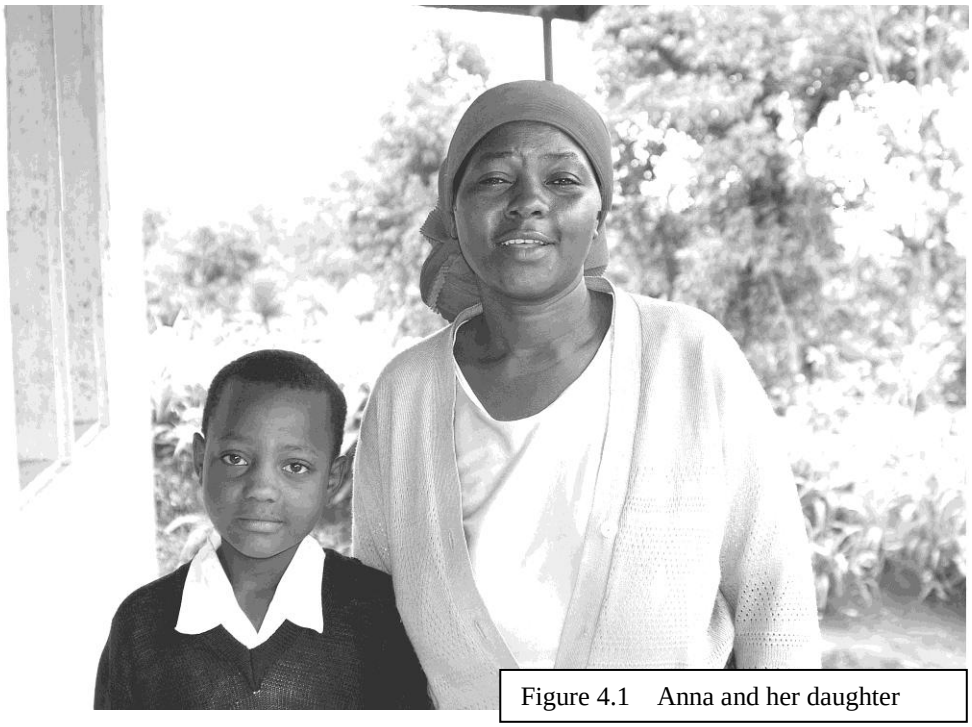

Figure 4.1 Anna and her daughter

regional center where her husband was treated. She said they were doing well before he died. They had a bit of land to grow some subsistence crops; he worked fairly regularly as a laborer, while she sold small amounts of produce in the local market. They were able to send a bit of money to their families, and they were able to cover the school expenses for their two young children.

When he got sick, they took him to town where he was diagnosed. He was unable to work, and she was required to stay and take care of him in hospital. Their meager savings were quickly spent, and she took him back to their home where she nursed him until he died. Since that time, she has been fortunate in that someone in the neighborhood found her a place to live, has been helping her with small loans, and gave her a calf to raise.

When I first met Anna, she had lost her husband four months earlier, and she was desperately trying to put her life in order. The children were having serious problems with school because she was unable to provide, not only books and supplies, but also food and maintenance money. She simply did not have the means to do this. Because he missed a year of school her son is behind in school. Somehow, this means that, because he missed a rung on the educational ladder, he is, at 10 years of age, obliged to take classes with an adult cohort. Her daughter, who was eight, was a lovely youngster, but had not been well for the last few years. She suffered from a skin condition and, at one time, received treatment for it at the regional hospital. Unfortunately, again, Anna could spare neither the time nor money to continue treatment for her daughter's condition. Hopefully, this was not the preview of an AIDS diagnosis; while testing of pregnant women is free and done in the community (because this is how sentinel testing for population prevalence is conducted) testing of children is not.

When I met Anna several months later, she looked well and had secured a job cooking in the local primary school where her daughter was a student. While still desperately poor, she was at least able to pay school fees and feed herself and the children. But, the shadow of HIV remained close. She knew that she had the virus, and that she should go for regular testing to assess her condition and determine whether she requires treatment. But she lived about an hour, by local

transport, from the nearest testing facility. If she were to take the time to go into town for testing, she would likely lose her job. Second, she did not have the money for the bus ride, and third, even if she were to go for the test, she would not be able to afford it; while initial testing is sometimes free, secondary testing for the CD4 count that determines eligibility for drug treatment is not.

Recently, an American NGO started to provide rations of food for those infected with HIV in this community. Unfortunately, Anna has not been able to take advantage of this program because she was not registered at the time when it began. She had a positive diagnosis, and was registered with the local AIDS organization, Women's Group Against AIDS in Kilimanjaro Region of Tanzania (KIWAKKUKI) that provided the original list for the NGO handing out the food. Somehow, her name had been missed on the list. While the food was not much, a few kilograms of rice and some oil, it would have eased some of Anna's worries. When I inquired about the fact that, in order to receive the food, which is distributed in a public space, one would basically have to advertise one's status as HIV positive to the whole community, Anna and her friend assured me that this particular community does not see infection as stigma and indeed, the sufferers are regarded as victims. I hope this accurately reflects conditions in this community, but other sources reflect fear and unease in speaking about this shadowy disease.

Other sources related stories of abuse and neglect against women known to be HIV positive. One anecdote told of a woman who lived in nearby village and sold *mendazi*, a local confection somewhere between a muffin and a doughnut, who, when her HIV status became known, was hounded out of the community. Another told of a woman with several children, some of whom were also infected, who was chased from her home and reduced to begging. The family made it clear that she had no future, and that they were unwilling to "waste" further resources on her and her children. Anglican pastor David Macha said that this kind of abuse is not uncommon, and that he comes in contact with many similar cases through his work. Elizabeth Minde, lawyer and women's rights advocate, reports that the fear of AIDS diminishes the social status of

widows in that people in the community sometimes treat widows "as if they are already dead", and that this reasoning is frequently used as an excuse to confiscate homes and property or to abandon women and their children.

When I inquired about *UKIMWI*, most women associated prevalence with the cities, and with men returning from urban areas to spend time with their wives. People in the area argue that prevalence of HIV in the Kilimanjaro region is on the decline. One community nurse I interviewed, and who does the testing for pregnant women in Anna's village, states that since testing began in June 2006, she had tested 40 women, all of whom tested negative. She felt that KIWAKKUKI's work in providing testing and counseling, along with education and outreach programs had had a very positive impact on testing, diagnosis, treatment rates, and community knowledge about AIDS. Other evidence suggests that seroprevalence is underreported. In Tanzania, prevalence is estimated at 7.8% of Tanzania's population, but only 1% of a sexually active urban population has been tested, and only 10% of people infected worldwide are aware of their status as HIV infected (Chu et al. 2004).

One day, at a meeting of MOWECCE, we discussed the tragic death of a young woman that I had interviewed in my first fieldwork period. Amber was young, in her early thirties, and lived in a small unfinished house in the country. The house was not hers, but a couple in the area allowed her and her 12-year-old daughter to live there. This was short-term accommodation available only until the neighbor's son moved back to the area, when the family planned to complete the dwelling so he could live in it. Although there was a stout wooden door leading into the dwelling, the house had only one small room covered with a tin roof, and was furnished with a few cooking items and 3 low stools. Amber brought the stools out into the back area of the house where we conducted the interview. This area was open to the sky, and seating consisted of rubble from the uncompleted walls. Amber and her daughter sat on rocks in the corner of the space, while she pulled out a small stool for me. While there was a wooden door at the front of the house, the "walls" at the back were waist high and without a roof.

Figure 4.2 Amber and her daughter

Her husband had died two years earlier of "stomach cancer," becoming very ill within a short period of time. When he got sick his clan members took him home with them, and he remained there until his death. While there is some question about whether he went willingly with them, his family threatened that he would not be buried on clan land unless he came with them, a threat not to be taken lightly, and sent his wife and child away.

After her husband's death, the clan took all of her possessions and her home, leaving her with only a small plot of land. When I met her, she was destitute, living in rubble, and unable to provide a living for herself and the child. The clan did offer to take the child, but Amber expressed the fear that the family would abuse the youngster. When I returned for my 2nd period of fieldwork, Amber had died after delivering a baby that also perished. The story was that after I left, the women of MOWECCE decided that they would take her cause and seek legal action against the husband's clan, this in the hope that she might regain some of her property and be able to earn a living. When they tried to contact her, she had fallen ill with an unknown condition. Several attempts were made to contact her and also to encourage her to go for HIV testing. She always put the

appointments off, saying that she felt unwell, and within weeks, she had died. No one was able to trace the child but, months later, I heard from her neighbor that the youngster had been taken in by her paternal grandparents, and was currently enrolled in primary school.

It is likely that Amber succumbed to AIDS but the discussion of her death led the other women in the room to reflect on their own fears. They started to speak of their own experiences with getting tested for the virus. One was particularly eloquent about the experience, and said that only in retrospect was she able to talk about it at all. She went for testing some time after her husband's death, and described the ambivalence she experienced at the time. She worried not only for her own health, but also for that of her still young children. She remembers having the test and feeling somewhat numb, prepared for anything she might hear from the physician giving her the results. But when the time to hear the news, she found she did not want to hear; she would rather not know. When her doctor told her that the test was negative, she was relieved but also somehow empty of feelings. The news was good, her health intact, and her family safe. These things were important, but the most striking part of her reflection was the idea that her husband had not betrayed her by leaving her with a deadly virus. While all women express tacit knowledge that husbands in their culture may have other sexual partners, to be left with a deadly reminder of these relationships is unthinkable, a breach of trust that can never be healed.

When she told this story, she also remarked that this is not a subject that one can discuss with family or friends. It is too personal and threatening to share with just anyone, and that only in the supportive environment of the widows' group was she able to talk about such things with such candor. The women openly discuss AIDS testing and encourage all widows to have the testing done. For most, this move is reassuring, but for others it must be a mix of disappointment and horror.

In keeping with Setel's (1999) findings, these women are well aware of western biomedical explanations for HIV transmission, likely in some measure because of the outstanding work of KIWAKKUKI. While there may well be

other explanations for *UKIMWI*, everyone I spoke with agreed that the western model is valid. The women of MOWECCE follow a hard line in their counseling about HIV and they recommend sexual abstinence as the only sure method for not contracting the disease. In spite of their acceptance of a western disease model, they are not confident that western condoms are effective as a prevention strategy. One woman explicitly stated that she felt that these condoms may not be stable enough in African heat, and that many people felt that the condoms sent to Africa from first world countries were likely inferior, close to expiry, or otherwise not up to the standard for materials used in those countries. Further, women state that men do not want to use condoms and that they have little influence in these matters because of cultural norms in which men have more power than women.

While most much literature about HIV transmission centers on sexual activity, and it is well known that blood transfusions also spread the disease, there is a growing recognition of the risks to caregivers (Ogilvie 2006; Asfour 2004). People I interviewed in the community identified a growing number of elderly women who become HIV positive after caring for family members discharged from hospital and into their care. This demographic is in contrast to literature that describes typical victims as in being in their twenties and thirties (Setel 1999). If we consider the natural history of a long period of asymptomatic and undiagnosed HIV infection that leads to the opportunistic infection phase of AIDS, it is easy to extrapolate to a situation in which this elderly population may well be the next wave of victims. This may well represent a new focus for research that looks at preventive strategies for caregivers, both in the institutional and community settings.

While all of this sounds very gloomy, KIWAKKUKI and local health professionals in the area feel the prevalence is going down and that people are living longer and healthier lives with HIV. These arguments draw on increased access to testing and medication, and a strong program of education and community support for victims and caregivers. Anti-retroviral therapy (ART) is free in Tanzania, and research into better delivery systems for AIDS care is ongoing and promising. One interesting presentation that I heard at the

Kilimanjaro Christian Medical Centre (KCMC) explores using clinical markers, rather than reliance on expensive CD4 testing, as a method of determining need for beginning ART with patients known to be HIV positive. John Crump, the researcher presenting this work, also argues that compliance to ART is highly associated with free medication programs. Other research at KCMC has focused on the benefits of free testing, and Chu et al. (2004) argue that during periods of free testing, the number of people increased from a daily mean of 2.5 to a daily mean of 10.2 during a two week period in July 2003.

Some of this optimism contrasts with what women told me about ART. Perhaps significantly, there is only one word to cover both HIV infection and AIDS. Many women argue that without anti-poverty programs, and food assistance, ART actually accelerates the progress of the disease. Partners in Health (2006), in its handbook for treating HIV in resource-poor settings, supports this position:

> Adequate nutrition is a critical element in the management of HIV-positive patients. In addition to itself causing malnutrition, HIV immune suppression is exacerbated by poor nutritional status. Without nutritional support, patients, especially those already suffering from baseline hunger, can become trapped in a vicious cycle of malnutrition and disease. Recent studies have shown that malnutrition at the time of starting ART is significantly associated with decreased survival. Given that malnutrition is endemic in most resource-poor settings, the provision of food supplementation during the course of HIV treatment is as important as the provision of ART. Staples such as rice and beans are sufficient, but a protein source should be included whenever possible.
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> *Partners in Health (2006:102-103)*

Finally, women worry about their children. Widows who are HIV positive and have small children worry that the infection may affect their children directly, but they also know how vulnerable orphans are in this resource poor setting. Sick orphans are even more at risk because even family is reluctant to take on the care

of a sick child who may represent a threat to caregivers and other family members.

Widows worry about their adolescent and adult children. As one woman expressed it, there is little for young people to do, jobs are scarce, and there is little hope for things to improve. These conditions leave many young people to drift into a life of drinking the local brew and sexual experimentation at a young age. Few young men have adequate employment and means to pay bride price, and in a context where multiple partners and low condom-use is common, the shadow of this virus continues to threaten the community.

Resilience and successful transition from wife to widow

Those who successfully met the challenges of widowhood and were able to reconstruct their lives in ways that afforded them economic security and the respect of family and community, shared certain characteristics. First, many, but not all, live in urban areas where access to social, political, and economic resources is more available than in rural areas; second, they often had experience working outside the home or in settings where their husbands had little influence; third, they were educated past the primary level, with some completing secondary school or post-secondary training; fourth, they had a history of contributing to their husband's clans and making strong relationships within the family; and finally, the social support they receive from friends, their natal family, and the community in general influences how a woman will cope and be able to put her life in order as a widow.

Widows living in rural areas usually have fewer social and economic resources to draw on than do women in urban settings where markets, employment opportunities, and organizations that might offer assistance are located. Markets, where women might buy and sell as traders, or might sell some of their excess agricultural product, usually lie in urban areas or central points in the rural settings. These markets provide one of the few opportunities for women to engage in economic activities, and were certainly the most common form of

successful income-producing project I encountered in the research. Not only does access to markets provide a place in which to make a bit of cash, but it also offers a place in which goods and services are accessed, such as clothing and food items not produced at home. For example, women in town always had some access to clothing at reasonable prices, whereas when we went out into the rural areas, we always took clothing for women and children, who had little opportunity to obtain clothing, in part because of lack of money, but also because of the distance to markets.

Part of the reason for this lack of access is distance and the difficulty of travel on poorly maintained roads. Public transportation is risky, but also expensive and time consuming. For women to go to an urban market, it often means going on the local *haice*, a converted van that carries up to 25 people, along with their baggage which can be anything from bananas to chickens. While riding in a *haice* is an adventure and an opportunity to see the country in a way that gives one a real sense of how people live and relate in Tanzania, it is also dangerous and, depending on your means, expensive; certainly too expensive for most women to use on a regular basis. Riding the *haice* is also an opportunity to find souvenirs. I personally acquired pediculosis (lice) to take home; not fatal, but not fun either.

The more common method of getting to market in rural areas is to walk, with one's goods on one's head, to a more local but centralized rural market that might serve one or two villages. One of the problems with taking product to this kind of market is that everyone has the same product in limited amounts. In consequence, sellers are often obliged to sell their produce to outsiders who come in trucks, buy up what is available at very low prices, and take the goods into the cities, where it will be sold at a profit to traders, who in turn, mark up the product and sell it to urban dwellers. This may seem like everyone makes a bit of profit along the way, making the system seem fair, but the primary producers who sell in the local markets receive very little compensation for the work of cultivating, harvesting, and marketing their goods. These activities take time, making it very difficult for the farmers to ever get ahead. Some of this can be mitigated by

cooperative selling in which several women get together and send someone to a larger market. If they can do this, they can save on transportation costs and enjoy the higher profits from direct marketing in a setting where they can command higher prices than they may find in local markets.

Widows in rural areas are disadvantaged in the areas of land use and access to the law. While land in urban areas is usually not designated as clan land, it is frequently considered the property of men, and as such, is frequently appropriated by a man's clan at the time of his death. But unlike clan land in the rural areas, which is seldom deeded and is generally apportioned within an understanding of usufruct arrangements, not ownership, urban land is more likely to be successfully transferred to a widow.

The reasons for this are complex, and not always clear even to those within the process. As three sets of codified law exist in Tanzania, one element of land transfer and ownership is the decision about which laws will be appropriate in a specific situation. It is usually up to the local judiciary to make a judgment about which law will apply, and this will have consequences on how affairs of land, property, and children will be settled. If the woman is judged as having lived an urban lifestyle she will likely fall under the category of the Indian Act, wherein she will likely have some rights to property inheritance. If she has lived a rural existence, within the clan system, and on her husband's traditional clan land, then her claims to property will likely be denied under Traditional law that will always favor men and the clan rights over the widow's individual rights. As Ezer (2006) points out, particularly at the local level, almost all cases dealing with property and inheritance are judged under Traditional law.

Women generally have limited access to the law, and this goes back to access to resources. Minde and Rutazaa, who both work for *Kilimanjaro Women Information Exchange and Consultancy Organization* (KWIECO), relate how difficult it is for women to access legal assistance. Minde uses the example of a woman caught in a web of domestic violence, in which she is consistently beaten by her husband. Not only does she need his permission to seek legal advice, but she also has to ask him for the money to pay the lawyer. In the case of a widow

who is dispossessed of her home and possessions, it is frequently much the same scenario, especially if the clan has appointed a guardian for her, a situation that would most likely be approved in the local court. If a woman lives in the urban area, it is not so difficult to find someone to help, but if she lives in the rural area, it means the added expense, time, and freedom to travel into town and make arrangements for help. It was not uncommon for women to come into town, often with the support of a friend, and share their problems with the women of MOWECCE and look for advice on how to proceed with their cases.

Working outside the home, or in settings where their husbands had little influence, appears to offer widows the confidence to deal independently with the husband's clan and with official agencies that sometimes helped them to access their rights. Often, the income offered by employment gave some assurance of continuing economic security after a husband's death. This assurance, although helpful, is frequently vulnerable to shifts in the local and national economy, especially in the face of structural adjustment programs, downsizing, corruption, and privatization. Social assistance for widows is non-existent. Employment appears to give women "bargaining power" within the clan, and although holding a job may not in itself have particular status, it means that the woman is contributing to the welfare of the family in ways that can be measured. This is important in that one factor influencing the treatment a widow receives from the clan includes what she has contributed to the family

Employment also offers a sense of freedom from clan domination, in that the family often has little control over what a woman does during her working hours. She gains the opportunity to work with other people in the community, giving her a source of social support outside the clan, and for many, offers the chance to interact with authority figures that have the power to help her through some of the challenges of widowhood.

Third, and perhaps most important, women who were able to manage best were educated past the primary level, with some completing secondary school and even post-secondary training. Education offered employment opportunities, status, and the confidence to manage their own affairs. The women all valued

education and saw it as means to status, employment, and a sense of autonomy. Those who spoke English felt that this also contributed to their abilities to manage their own affairs and to access resources. Grown et al. (2005) argue that secondary education, in itself, gives women confidence and status in both the clan and in the community at large. This, in turn, appears to be a factor that might predict how successfully a woman will reconstruct her life as a widow.

Fourth, how a woman has lived her life within the clan will influence how the clan will treat her after losing her husband. The Chagga people who comprise the most important ethnic group in this area practice patrilocality, and when a woman is married she leaves her own clan and, through rituals that include bride price, she is essentially transferred to the husband's clan, leaving her with no formal ties to her natal clan and subject to rulings of her new family. While the husband's clan has obligations to take care of a widow within the clan, these obligations are seldom met. A woman's history within the clan may mitigate this circumstance.

Caroline Bledsoe's (2002) analysis of what makes someone successful, or valued, as woman, is useful in looking at how the clan treats a woman who loses her husband. In keeping with the high prevalence of HIV/AIDS in Tanzania, where many of the victims are in their mid-life, many of these widows are young and at a stage in life where they are just establishing themselves within the clan. Certainly, with the women I interviewed, women who had several children, were married for a long time, and had contributed to the clan over time, had more influence than young, uneducated, women with a short or unhappy marital history.

Children, especially sons, are an important marker of contribution to the clan. Women with grown sons were in a much stronger position within the family, and generally, through inheritance that went to their sons and provided usufruct rights for the widow, were able to keep their homes and the use of their fields. As discussed by Ezer (2006), daughters are seldom considered in the inheritance structure, and in chapter 8, I discuss the treatment of three widows in one family. The first is an elderly widow and grandmother many times over, who

is treated with respect and kindness, and cared for within the structure of traditional clan expectations. The second is a widow who lived near the clan throughout her life, had sons, and whose husband died when her boys were grown; she now lives an independent life on the property she held during her husband's lifetime and has the protection of her sons. The third is co-wife to the second woman, a second wife who lived at some distance from the clan during her marriage and had only daughters; she has had many challenges to establishing herself and her daughters within the protective structure of the clan.

As discussed above, HIV/AIDS also changes the context of how widows fit into the clan, in that there is always the lurking question of who brought the disease into the marriage. Many of the women I interviewed, while not talking of AIDS, described their husband's death as due to diarrhea, stomach problems, tuberculosis, respiratory infections, or similar problems that are highly suggestive of a death from AIDS. Only one actually said that her husband died of AIDS and that she, herself, is infected with the HIV virus. It is a difficult topic to pursue, and social norms do not encourage prying questions; these would be viewed as intrusive and rude, negating the positive atmosphere that facilitates an interview.

Finally, although there is an understanding that marriage removes a woman from her natal family, and that she will become a member of her husband's clan, this situation appears to be more of a theoretical ideal than an actual practice. Marriage patterns are patrilocal, and a couple might actually live near his parents, but there are many other factors, such as employment opportunity, that influence where they will live. Also, in theory, a man should build a house for his wife, and she will live there, independent of any other wives, but if they do not live on traditional land near his family, he may not have the means to build a house. If they are living in an urban area, they may rent accommodation or live on the premises where one or the other is employed. In this situation, a widow will be very vulnerable if she cannot afford the rent, and has no other home to which she can return. Even if they own an urban home, it is not uncommon for the husband's clan to appropriate the widow's home and property, leaving her homeless.

Bride price is an important element of legitimizing a marriage, but it is not always paid, or paid in full, sometimes leaving questions about the validity of the marriage. The nature of marriage is also changing, with increasing emphasis on a woman maintaining ties with her natal family. In the past, a woman who is married would never return to sleep in her mother's home but, more and more, marriage is a contract between individuals, not their clans. Young people are changing the rules, and following a more 'Western' model in which participants continue to interact with both families. This does not imply double descent for children, who although they interact with both families, are always considered to be part of the father's family, unless they are formally taken into another clan.

While the stated ideal still dictates that women curtail ties with their natal families, in practice most women remain in touch with family and even rely on these relatives in times of need. Certainly, these relationships are reciprocal, and it is not unusual for a woman to foster her own siblings' children when there is a need. Hilda, who has two children of her own and lives in one small room with her sister and the kids, took on the responsibility for her brother's two teenage boys while her brother was in jail. Another took on five children from her siblings, one who died and one who is sick and not able to take care of her children. This arrangement is permanent and she has had the children since they were young; the oldest is now in university. Still another widow lives in the mountains, and since her brother's wife deserted the family, she has taken on the responsibility of raising his little boy.

But these ties are reciprocal; even when distances are great and families have little to offer in the way of material resources, family support can be invaluable. The young woman, whose brother is in jail, received the gift of a small piece of land near where she lives, and she hopes to find enough money to build a small home where she can live with the kids and stop paying monthly rent. Another woman, when she found herself widowed and with five young children, had built up a transport business with her husband. She was overwhelmed; her children were too young to help in managing the business, and her husband's family attempted to take over the enterprise. At that point, her own brothers

stepped in to help in negotiating a settlement with her husband's brothers; she kept the business for a short time, and then, again with the help of her brothers, was able to sell the business and keep the money from the sale. So while cultural expectations seem clear in theory, relationships in practice are likely the more important determinants of how a woman can call on family and friends in times of need.

Widowhood is a phenomenon, but it is also a process. Daum (2004), in examining the lived experience of widowhood in the United States, found that women in the early stages of bereavement describe their lives as "worse than hell", "can't cope", "falling apart", and "too much stress" (p.57). Although the context of Daum's research is different, the words clearly parallel the way in which widows in Tanzania describe the period after their husbands' deaths. They talk about the shock and disbelief of losing a life partner, and of how they were unable to make decisions for themselves and their children. This is the time they describe as being when they were most vulnerable to abuse from the husband's family, and the time when others came in and cheated them out of their homes, their property, and their autonomy.

Cecelia lived with her husband and children in a community far from their home village of Kirua Vunjo. He worked in the National Park near Arusha, while she operated a small business in which she sold food to workers at job sites. When her husband was killed in a shooting that occurred where he worked, she was entitled to a small pension from her husband's employer; but by the time she realized what she should receive, and felt ready to pursue it, her brother-in-law had taken the money. She also wanted to stay in the town where they had lived and continue with her business, but the in-laws insisted that she and her children move back to the village and live with them. Unable to resist the pressure, she moved back and has raised her children on the small homestead near where she grew up.

Anna, who I first interviewed shortly after her husband's death seemed distracted throughout the interview. She cried easily and relied on a friend for decisions that affected her living arrangements and meager attempts at working.

She seemed terribly unsure of herself and unable to formulate any plans for her future. The next time I met with her, she was working at the local school, appeared much more self-assured, and had started to put her life back into order.

Others echoed the complaint that their husbands were hardly gone when his brothers collected death benefits or chased them from their homes. Often women were left not knowing what rights they had, and by the time they did figure out what they were entitled to, it was gone. Some sought legal assistance, and while a few were successful in appealing to the courts, most were not. It is clear that the days, weeks, and months following a husband's death are a crucial period of adjustment, in which a widow is usually flotsam within a tide of emotions, pressure from family, and rituals that propel her into decisions and actions that will affect the future of her and her children.

Intervention at the local level would be most effective at this stage, but without strong community networks, it is unlikely that women will receive the help, advice, and support that they require. Often, by the time a widow is ready to ask for help, it is too late; clan members have already appropriated her and her property, death benefits are gone, and she is left with few economic and social resources with which to rebuild her life.

Chapter 5

The Moshi Widows Education and Counseling Centre (MOWECCE)

Mission statement:

1) to sensitize, educate, and counsel widows and the community-at-large
2) to promote the status of widows' rights locally
3) to raise awareness and understanding of the problems encountered by widows in the urban and rural districts of Moshi, Tanzania.

MOWECCE (2006)

There are many theories about social movements, but sociologist Douglas McAdam (1988) argues that while sociology has extensively explored the attributes of participants in social action organizations, there is little work done on movement dynamics and outcomes, how activities and concepts are framed, the agency of activists (in terms of lived experience and everyday concerns), everyday actions of participants (as opposed to words and written materials), and the responses from outsiders (Moyer et al. 2001). First, this chapter explores the world of the *Moshi Widows Education and Counseling Centre* by looking at membership, structure, activities, and aspirations of the women involved in the organization. Second, I analyze where the organization fits within some of the current literature on social movements (Dobson, 2003; Marx & McAdam 1994; McAdam 1988; Melucci 1996; Moyer et al. 2001; Peet 2003).

In 1999, the *Kilimanjaro Widows Association* (KIWA) registered as a Community Based Organization (CBO) in the Kilimanjaro region. The group formed, with some guidance from the local regional government, in an attempt to bring widows together and begin to deal with a need to help this growing segment of the community. It also followed on changes in international ideology wherein structural adjustment programs have increasingly pressured governments to cut spending and relocate social programs into the hands of civil society. Unfortunately, while government helped the group to formulate itself, there was

little support for helping the fledgling group after the initial meetings, and, according to present members of the *Moshi Widows Education and Counseling Centre* (MOWECCE), KIWA drifted into an unfocused organization that did not meet the needs of the membership.

In 2001, perhaps in part as a move to distance themselves from government, the women reinvented their organization as the *Moshi Widows Education and Counseling Centre* and developed more active strategies to help widows within the region. Because KIWA had official recognition as a CBO, they decided to re-form as sub-organization of the original group. Reasons for this decision included cost and the complexity of the process for obtaining official status as an organization. While this was expedient at the time, it created some problems in 2007 when MOWECCE required official status for some projects it was able to establish because of new funding.

What the women did achieve was to clarify what they wanted to accomplish and to make a plan as to how they could realize these goals. Their vision was "to create a society where in a widow lives happily and is provided with legal, and paralegal guidance to achieve her fundamental human rights" (MOWECCE 2001). They chose to focus their efforts in two districts, urban and rural Moshi, a decision that reflected the presence of widows who were available to volunteer and who could take leading roles in the project, and identified their most urgent needs as financial aid that would enable them to run their counseling program, sensitization seminars, and small loans program.

As of July 2006, MOWECCE had fifty-four registered members, including more than twenty-seven widows in rural areas. With the exception of a few trusted friends of the organization, all members are all female widows. While membership is not a criterion for using the organization's counseling services, or attending seminars, it is a requirement for taking out a loan or for voting at the annual general meeting where members of the executive committee are reviewed annually. Many women are not members because they cannot afford of the annual fee of TSH 2,000, about $2, and occasionally the fee is waived for reasons of hardship and need. By 2008, membership had risen to 80, and the numbers of

women, including non-members, who participate in the organization's activities has risen. For example, when the women held an event to celebrate International Widow's Day on June 21, 2008, 144 women participated in the festivities. Also, in response to a corporate donation (approximately $6,000) to the organization in early 2007, MOWECCE has been able to significantly increase the scope of their community seminars and small loans program through 2007.

Counseling, community seminars, and the small loans program continue to form the core of their work. Other than the informal network of members who are friends or neighbors, most of the counseling takes place at the weekly Wednesday morning meeting between 10 a.m. and 1 p.m. Meetings usually begin late and people drift in and out throughout the morning. The women were always very tolerant of my habit of arriving just before 10 o'clock each Wednesday, and some even tried to match this behavior, but being "on time" has multivalent connotations in this community. While I tend to think of being "on time" as being respectful and organized, to these African women, it was a sign that I had not much else to do. In fact, it was explained to me that "on time" was associated with *wazungu* (white foreign folk) disrespect for the important things in life. After all, it is more important to attend to the relationships in one's life than to be "on time" and "everyone knows that *wazungu* are more interested in money than people; so of course, time being money means that these foreigners will be on time." The longer I stayed in Tanzania, the more I became "in tune" with these ideas, and when my mother passed away unexpectedly while I was doing fieldwork, it was my African friends who immediately saw my need to go home, attend to my relationships, and let my research wait until that was done.

Meetings take place at the Moshi YWCA, in a small room at the very back of the courtyard. The room is about 3 x 3 meters, with a small window and a stout door. As is common in Tanzania, the window and door are barred against intruders. A table and chairs dominate the small room and the executive committee sits around the table, while others sit back around the walls, either on the few remaining chairs or hunkered down, all listening respectfully to what the executive has to say. A small cabinet sits against one wall and holds the group's

stationery and pamphlets from various groups that promote women's rights. The walls are bright with posters that reflect issues of marriage, widowhood, children's rights, and AIDS. Pride of place goes to one 3' x 5' poster, rather dull in color as compared to the bright hues favored in the African posters, but displaying information about the organization, its members, its work, and this research.

As much as they would like to have a computer for record-keeping and correspondence, the cost of equipment would be prohibitive and, at present, they likely do not have the skills to maintain such technology. The only electronics in evidence are the ubiquitous cell phones, and it is not unusual for a sprightly tune to interrupt a meeting. Unlike some settings where cell phones calls might be considered an intrusion, here they usually spark a frantic search through someone's purse, followed by a sharp "allo"; then the recipient of the call usually goes outside to continue the conversation.

While the organization makes claims to egalitarian principles, African culture is not without assumptions of achieved and ascribed status, which are founded on measures that include age, gender, social position, achievements, clan affiliation, and community. When women enter the room, greetings quickly establish each participant's position within the group. The executive, in particular, receive the respectful greeting of "*shikamoo mama*", to which the leaders reply "*marahaba*" meaning that the respect is acknowledged and accepted. When those of equal status meet, the greetings turn to variations of "*habari*", what is the news? to which the customary answer is "*nzuri*", good. Hugs or handshakes reflect closeness or distance of relationships, and it common for a younger person to offer a slight curtsey while offering her right hand, and touching her right elbow with the left hand, when greeting an older woman. The more casual "*jambo*", how are things?, is seldom used in a formal setting with adults. The meetings are always very polite, but it took a bit of time for me to get used to the way in which African women sometimes use very emphatic speech patterns to make a point. At first I thought they were angry, but later realized that this is just one way of being assertive.

The meetings start with greetings, followed by a short prayer to ask a blessing on the proceedings. While all of the women in the core, or executive, committee are deeply involved within their various religious communities, the organization is non-denominational and women of all faiths are welcome. This came through very clearly when an American NGO affiliated with a Protestant Evangelical group was looking for widows to employ in their orphanage. The NGO specified that they would only consider Protestant widows; the executive of MOWECCE viewed this requirement as inappropriate, and were hesitant to recommend the opportunity to their membership.

As discussed in Chapter 2, this region is heavily Christianized, with most of the women being either Lutheran or Roman Catholic. All of the women I interviewed stated their religion as either Christianity or Islam (most of these had moved to Kilimanjaro from coastal regions); while I suspect many incorporated indigenous beliefs into their worldview, all declared affiliation with one of these two major religions.

After the prayer, the meeting starts with the agenda which includes any new or ongoing business. Usually, this consists of correspondence, upcoming programs such as seminars or meetings to plan, or ongoing work with the small loans program. Sometimes there are widows who have come to the meeting for advice or loans, and these are dealt with first. Most of the concerns that women bring to the meeting center around property claims in which in-laws have taken their homes and their fields, problems when in-laws have interfered with their children, brothers-in-law wanting to inherit them and their property, or problems where the husband's clan was refusing to help with children.

Most of the women want to know what their rights are and what actions can be taken. Sometimes the advice is relatively straightforward and can be handled right there; other times, the women are referred to other agencies with specialized services. Throughout the three hours, the group shifts; some women leave, while others show up to take their places. Throughout my fieldwork, increasing numbers of widows were coming in groups from outlying communities and seeking advice on setting up widows' organizations in their own districts.

When I first attended meetings in 2005, there were a few women dropping by to the meetings, but by 2007, there was usually a steady stream of women coming through and their questions were increasingly focused on specific issues.

While counseling of this kind, with people coming to ask questions and get advice, is an important part of the meetings, it is quite different from what we might expect in a Canadian organization where there would be more expectation of privacy; in Tanzania everything is open. A person, or group of women, will ask a question, or present their personal problem to the executive in front of the assembled group. Then the issue is thoroughly discussed and the executive members will give advice based on their knowledge and experience.

A second function of the meetings is administration of the small loans program, which they initiated in 2001. Economic security is one of the most difficult challenges faced by widows in Tanzania. In a country where poverty, unemployment, and underemployment are endemic, women are less likely to be educated or employed than are men. Cultural expectations that men will work outside the home, while women will farm and take care of children, make it even more difficult for a woman to find work outside the confines of her home and fields. This is compounded when women have few marketable skills. One of the problems that women face in establishing small economic enterprises is the lack of capital, and even small projects usually require some capital as start-up. As discussed in Chapter 2 (Fitzgibbon 1999; Tesha 1998), women are less likely than men to be eligible for loans within the formal economic sector, and widows are further disadvantaged because often their property is controlled by members of their husbands' clans. Further, with limited education and experience with the marketplace, women often have few skills to bring to an economic project.

Nancy Tesha, a former administrator in the regional government and current chairperson of the *Kilimanjaro Women Development Association* (KIWODEA), recalled a project that she initiated to help women create economic projects. She hypothesized that if women had access to capital they would be able to support their families and break the cycle of poverty; but it was not that straightforward in the end. Tesha found that without counseling, social support

and strong incentives to repay the loans, the money disappeared into daily expenses, or items like cell phones, that offered no long-term economic advantages to the family. MOWECCE recognizes that loans without counseling and consequences will not help widows to create economic security for themselves and their families, and the organization preferentially supports widows who have few opportunities for accessing capital.

When the organization started, the women sought funding, but with little success. They used some of their own money for operating costs, and until they started (in 2007) to take a small allowance for Wednesday meetings, paid most of their own expenses out-of-pocket. They did receive $500 from a local businessman, charged a membership fee (for those who could pay), took a 10% fee from any honorariums paid to members for work related to the organization, and held some small fundraising events. This money, along with interest from the loans program, sustained the organization until 2006, when they received a gift of $500, and 2007, which brought a corporate gift of $6000 for their work with HIV/AIDS.

It is important to remember that, although the organization strives to help widows in the community, it is not entirely for the benefit of others. The women state openly that much of the impetus for setting up the organization was to help themselves, and the small loans program is possibly the best example of this self-interest. All have taken loans from the organization, and all have been subject to the same rules that any other member would need to meet. As trusted members, they hold themselves to the same standard as others, but the organization is there for their benefit and most of them have taken advantage of the program.

This loans program is one of the organizations most successful initiatives and the women attribute this success to the counseling and strict repayment policies they have insisted upon. When a widow wishes to take a loan from the organization, she must be member; she also needs to have a solid plan for how she will use the money and how it will be repaid. Interest is 12% over a period of three months (as opposed to 5% per annum at a bank) and, while interest is taken at the beginning of the loan period, payment in full is due in three months.

The women insist that if the loans program and the organization are to survive, either new funding is needed, or the interest stays the same. When the program began, loans were about $10, but these have increased over time to $50, which is still a small amount with which to start a project. Most of the women I met used the money to help with a project, not to finance it entirely. For example, if someone was raising chicks to sell for meat, she might have enough to get the chicks, start feeding them, and then need money for food when the chicks are nearly grown. Sometimes, it would be for a project where there was a problem; Elizabeth, who has rice fields, planted too early when the rains were late, meaning that she needed money to re-seed. She is a member, considered reliable, already had the field she needed, and rice is a strong cash crop; so she got the loan.

Not everyone thinks the system is fair; at one meeting, a member gave a long argument about the rate of interest charged by the organization. She wanted to take a loan for a family member's medical expenses, and made some comparisons to 5% interest charged by bank or microfinance institutions. After some discussion, the interest rate remained unchanged, and the reasons given were that the organization needed that much interest to cover operating expenses, and that most widows were ineligible for loans at these other institutions. At the end of this heated debate, all went back to normal and no one appeared distressed or upset; the meeting went forward.

They have had a some loans that did not work out, but very few, and some of those were eventually returned. Late penalties are severe; those who default on the loans face ostracism from the group, and in a few cases legal sanction was brought to bear. In 2007, the limits for amount and time span of the loans were increased because of the extra funding that became available. The amount went up to $100 because of increasing costs (a struggling Tanzanian shilling and inflation) and larger projects, and the time was extended to six months because some projects, such as raising a piglet for meat, take longer than 3 months but are ideal for rural women who have limited access to markets and projects on a larger scale.

Also in 2007, the organization instituted a policy of needing a guarantor for the loan, especially when the borrower is not well known to the group. This need for increased security is likely related to the growing membership in which personal relationships are not as close as they were when the organization was smaller. They are requesting that the guarantor be a municipal official, and it will be interesting to see how this policy will be received by the membership, and also to see how evenly it is applied. It seems possible that such a policy will increase the difficulty of obtaining small loans for people who have little chance of finding capital elsewhere, thereby defeating the original purpose of access in the face of just this sort of problem.

The third important aspect of MOWECCE's work consists of sensitization seminars that they hold for community leaders and widows in the urban and rural communities. Between 2001 and July 2006, the organization held seminars in nine communities, attracting more than 750 widows. The last one during that period, held in Uru ward (July 2006), drew more than 200 women, clearly demonstrating a need for this activity in outlying communities.

These seminars are organized and presented by members of the executive in collaboration with local officials, without whose sanction, no public meetings can be held. Due to widespread recognition of the difficulties faced by widows throughout Tanzania, there is seldom any problem with permission for the events. The organization would hold more seminars, but the costs are high, in terms of both time and money. Preparation for such an event starts in the Wednesday meetings, which are becoming so busy that time outside the meeting is sometimes needed in order to complete the planning. First, they choose a community; this usually comes out of a request from members or friends that identify a need in their home district (e.g. large numbers of widows within a village or district). Letters of intent and permission are drafted and sent to the appropriate community administrators, a potential venue is chosen, and arrangements begin for crafting the day. Nothing can be done without the cooperation of local officials, and the venue for such events is usually a public building, such as a school or municipal office with enough space to accommodate a large group. Generally, the women

plan for approximately one hundred people, but that is a conservative estimate and usually the crowd is much larger. For the seminar in Uru, the organization planned for 40 participants, but more than 200 women arrived at the site, many of whom walked for hours to get there. Advertising is usually done by word of mouth, and through the Church. Posters are considered too costly, and clearly, the response shows that informal advertising is very effective.

Figure 5.1 Uru seminar July 2006

A careful budget is constructed for expenses such as transportation, an allowance for volunteers, food, and an honorarium for the local official who approves the proceedings. Transportation cost is based on hiring a driver for the day, a fee for the owner of the car, and the cost of petrol. The allowance for volunteers goes to the women of the executive who prepare and present the seminar. A local official that "sponsors" the seminar usually receives an honorarium of about $10. In total, a seminar usually costs the organization between $150 and $200.

For Uru, where they planned on food for 40 participants, the amount budgeted for food was TSH 80,000, which included an honorarium for three women who shopped, prepared, and cleaned up after the meal. For this event, there was significant discussion over the amount and types of food to be served,

but there was never any doubt that there would be a meal provided to the women who came. In part, this is because no meeting in this part of Africa is complete without food, but it also recognizes that these women have taken the day to come out to a meeting and need food.

The organization also saw this offering as an opportunity to emphasize the need for nutritious food. For this particular seminar, rice, vegetables, and a stew were served to five times the number of participants that were expected to attend. As discussed in Chapter 4, the main controversy over the meal came about when Yohana, chief cook and organizer of the meal, wanted to add a little *mbege* as a social element, and the executive felt this set a poor example when one of the issues they address in the seminar is the hazards of alcohol consumption. As an aside, the organization does not sanction loans for women who want to set up "brewing" operations.

This seminar took place in an open building in the district of Uru. We arrived in Mama Tesha's pick-up truck after a bone-jolting ride along the dirt road leading into this rural community. Women were already waiting in the front yard as we drove up, only to find that the visual aids, an easel and paper, had "jumped" from the back of the truck during the trip. After dispatching the driver to, hopefully, retrieve this visual outline of the day we went in to engage with the local authorities, including a Mr. Edward Temba, who provided us with the venue, and would participate in the official introductions for the day. As we set up, women continued to arrive, first occupying the chairs that were set out in rows, then lining the walls, and finally crowding in along the outside of the building until, eventually, over 200 women joined into the meeting.

The meeting commenced with a prayer, followed by introductions and short speeches by the main participants for the day. As guest of honor, I made my usual speech in Kiswahili, thanking people and telling them where I come from. Tanzanians, "polite-to-the-bone", smiled and clapped at my efforts.

Mama Msuya and Mama Assey, both members of the MOWECCE executive, took on the work of conducting the seminar. Both are retired educators and skilled in facilitating and presenting the program that MOWECCE has

developed for community presentations. They began with a discussion of MOWECCE, what the organization has to offer to widows, and some information about the structure of the group. They went on to introduce a conceptual definition of widowhood, with an emphasis on the complexities of marriage law in Tanzania. Following this, they focused on human rights as a blueprint for living and how these ideas fit within Tanzanian law, then on concepts of gender equality within a more general context of human rights. The focus of this discussion is that women are humans, and that widows have the same rights as any other people.

After this opening, they launched into a discussion on the use of alcohol, an issue that the women of MOWECCE identify as a pervasive problem in the community, not only for widows, but for others as well. They argue that alcohol causes diminished judgment and that this, in turn, leads to poor economic decisions, poor health, idleness and prostitution, while also identifying alcohol use as an important cause of widows losing respect within the clan and the community. They further associate alcohol use with problems of dealing with children, citing the importance of role-modeling behavior and establishing respectful relationships.

The next item on the program concerned the care and nurturing of orphans. In this part of the world, orphans are defined as children who have lost one or more parent. MOWECCE equates the well-being of widows with the health and welfare of their children. The women stress the importance of shelter and food, education, and a strong social network in raising children, especially in the absence of a father.

The final part of the agenda addressed economic security and was directed at practical advice on how to make a living that would support women and allow them to care for their children. Aside from offering a number of suggestions on specific projects available to women in this rural setting, they offered guidance on looking carefully at the advantages and disadvantages of an enterprise, as well as counseling women to be practical and conservative in choosing a project.

At this point, Mama Msuya and Mama Assey opened the meeting to questions from the audience. The following represent a few of the questions that women asked.

1. Q. According to Chagga custom, the last born son has to take care of his mother after the death of his father. If he refuses to do so, do I have right to own his land or not to give him any property, even though his father gave it to him before death?

   A. Yes you can refuse to give him any property if he is misbehaving toward you.

   (This may seem incongruent with principles of land ownership as discussed earlier, but it does highlight that a son has to protect his mother if he wants to control the land.)

   Q. How?

   A. This is a question is best answered at another time, perhaps at the Wednesday meeting of MOWECCE.

2. Q. If a son refuses to take care of his mother, but her daughter helps her, does the mother have right to refuse to give him any property?

   A. Yes, if he behaves badly, as in not helping his mother, she has that right.

3. Q. How can you help widows who have no clothing, money, food, etc?

   A. Mostly, because we have a sponsor who gave us some dresses, the people in our office can give them dresses. We can also give her some amount of money and help her to set up an income-generating project.

4. Q. If you take a loan from MOWECCE do you need to have any security or witnesses? Do you need to be a member?

A. Yes you should have witness before you take a loan and yes, you should be a member of MOWECCE.

5. Q. The time for returning/repayment of the loan is too short.

A. We don't have a lot of money. That is why it is like that, so that many people can get loans.

After some heated discussion the question period ended; Mama Msuya concluded the meeting with a few closing remarks and started to sing. It was as if she closed out the rest of the world as she led the women in a hymn. Everything else receded as the women drew together in song, gently swaying with the melody, and raising their voices to the Lord.

After the Uru seminar, the agenda for seminars expanded to include a section on sexuality and HIV/AIDS. This was in response to the funding they received in 2007, money specifically directed toward work on AIDS prevention. The women of the organization all favored abstinence as the most relevant method of AIDS prevention. This was partly in keeping with their religious beliefs, and reflected a cultural understanding of marriage as a lifelong commitment to one man; but the women also stressed the importance of maintaining a lifestyle that fosters respect within the community and sets a strong example for children.

Their stance on sexuality was also colored by a deep-seated distrust for the rhetoric of "safe-sex" and the use of condoms. As discussed in Chapter 4, these women doubted the efficacy of condoms produced and distributed by foreign interests. Also, there were pseudo-scientific explanations regarding the "stealth" of such tiny viruses that will not be stopped by latex. Sometimes this was embedded in fundamentalist Christian rhetoric, and drew on the same arguments that distrust the scientific explanation of evolution as a counter argument to creationism. Sometimes it was expressed as a general distrust of foreign interests, and I will take a closer look at this issue in Chapter 8 where I discuss dissonance between local and international development strategies. At some point, it sounded

like a “conspiracy theory”, but these beliefs were deeply imbedded in their understanding of the issues surrounding condom use. The rest of the afternoon was spent eating and visiting.

When MOWECCE received the 6000 USD in funding for AIDS prevention, the women were able to expand their thinking about seminars. These presentations were costly, and therefore the women have been cautious about spending too much of their limited capital on outreach of this kind. The extra funding allowed them to expand their focus to encouraging and enabling the formation of widows’ organizations in outlying communities.

Increasingly, the organization receives requests from rural communities that want to set up organizations of their own, and these women look to model their work on MOWECCE, specifically in the areas of counseling and a small loans program to encourage economic enterprise for members in these small communities. After some deliberation, the MOWECCE decided to channel seminars into training community women to set up their own groups. Eventually, they would like to see themselves as a central resource organization to smaller groups in the rural areas. This would allow for maximum access to expertise at the central level, while encouraging and enabling appropriate intervention at the local level.

Attending to the hierarchical structures of local government, and recognizing the role played by local administrators (mostly men), the executive of MOWECCE decided to start with a seminar that would involve district officials in organizing local presentations. They brought local administrators from all of the surrounding municipalities in to a day-long seminar in Moshi and spent the day outlining issues faced by widows in the region, with particular emphasis on legal barriers that influence widows’ rights to autonomy and land ownership. The response was overwhelmingly positive, with everyone acknowledging the high prevalence of widowhood, as well as the social problems that widows face.

This strategy of involving local administrators also gave the organization a framework for setting up further seminars in each of the districts. In contrast to earlier seminars held by MOWECCE, these seminars focus less on the problems

of individual women, and more on creating networks of leaders within the communities. Each of these meetings was organized by local authorities, who chose widows who demonstrated a potential for leadership from their communities. New organizations will have access to the experience and resources of MOWECCE, but will be able to respond to local needs without necessitating a trip into Moshi, which is expensive and time-consuming for many women. In this model, local groups would function independently, while MOWECCE would be available to offer advice and support to the smaller organizations. When I finished my fieldwork this strategy was still in the fledgling stages, but significant interest in local, satellite organizations appeared to be growing, and this is one of the areas in which MOWECCE's women see themselves as leaders in the region.

The future

The women of MOWECCE are justly proud of what they have accomplished in six years. They consider their most significant accomplishments to be the counseling program in which they consistently meet on a weekly basis, the seminars and mentorship of new widows' organizations, their work in advocacy and collaboration with other community organizations, and their small loans program.

Setting up a consistent schedule has allowed women from outside the local community with the opportunity to access the organization as required. As all of the executive members have participated as volunteers, and have busy lives of their own, this accomplishment attests to the dedication and commitment of these women who created the organization from nothing. They have negotiated space from the YWCA, obtained the necessary status as an official CBO, and created their own small, but stable hierarchy within the organization. All of these accomplishments took time and money, but the growing participation and expanding programs is encouraging for them.

They hope to expand the centre, but have been constrained by finances. It costs money to run an organization, and the volunteers are wearing out after so

many years. They already spend time and money on this cause, but this is not their living, and they all have other responsibilities to which they must attend. As I discuss later in this paper, the executive members are aging and concern for the organization as their legacy is growing. They have made a number of applications for larger and more stable financing, but so far, only one of these applications has met with success. Interestingly enough, while they require detailed plans when they give a loan, when they have made applications for loans for the organization, their plans have been diffuse and without clear focus – perhaps this has been one reason that they have been relatively unsuccessful in gaining funding.

They would like to see the organization open an office that would be open five days of the week, staffed by a professional counselor who could help with the complex issues many of their members face. This would require enough money for rent, supplies, and at least one staff person. If they could expand in this direction, it would also open the door for further programming such as literacy, numeracy, and seminars to help women develop business plans or even to create cooperative income-generating projects.

As they are now, as much as they would like to create collaborative relationships with international organizations that could help them, they are hindered by their lack of an office and regular hours. In 2007, they were contacted by Canadian University Students Overseas (CUSO), a Canadian non-profit organization that aids in the development of third-world countries. CUSO had heard of MOWECCE and wanted to place volunteers in Moshi to work with the group, but because there is no stable venue with an office and regular hours, the two organizations were unable to help each other. It was disappointing, and reminded the women of the potential benefits to expanding their operations.

The women would also like to expand their small loans program; they see poverty as one of the most challenging issues for widows to overcome. Without some way to make a living, widows and their children represent one of the most vulnerable segments of the population. If the organization had more funds to work with, that would help, but even as things stand, the loans program is

becoming too complex for the Wednesday meetings. As the loans become larger, for longer terms, and more numerous, they require more and more administration to maintain the system. Having the centre open, with a dedicated worker there five days a week, would offer many benefits to both the organization and its members.

Further, they would like to create a "crisis" fund for women who need legal assistance and are unable to access the necessary funds. This would be something that would help a woman like Amber (Chapter 4), who lost everything to her husband's family and had no resources to draw on. In Amber's case, the women had decided to help her by offering some of their personal money to help, but the problem is not unique and they would wish to have a permanent fund in place to help women in crisis.

They would also like to add a space for victims of violence, a "safe house" or shelter for women and children driven out of their homes. They recognize the need for this kind of temporary housing as a transition space for women in crisis, and see this service as an adjunct strategy to counseling and establishing income-generating projects for widows who have lost their homes and social support structures.

While the women of MOWECCE would never give up their autonomy as an organization, they do seek out collaborative relationship and it was a difficult thing for them to forego a relationship with CUSO, one that would have afforded them connections to international resources. Within Tanzania, they have forged bonds with local and national organizations that focus on gender equality and human rights. As I will discuss later, they have not forged alliances with other existing widows groups in the region. To some extent this is because they envision themselves as a resource for other groups, and that they do not have adequate resources for taking on greater time commitments.

MOWECCE and social action

> At the beginning of the new millennium we face a range of large and difficult problems. What we need to address these problems are more active citizens – people motivated by an interest in public issues, and a desire to make a difference beyond their own private lives. Active citizens are a great untapped resource, and citizenship is a quality to be nurtured.
>
> *Moyer (2001:1)*

The *Moshi Widows Education and Counseling Centre* is a focus for women's activism in the Kilimanjaro region. The organization is small, and while I hesitate to categorize it as a social movement, it does exhibit the characteristics ascribed to such an entity. Also, it is likely best analyzed in terms from the literature on social movements. Moyer (2001) describes social movements as "collective actions in which the populace is alerted, educated, and mobilized…to challenge society to redress social problems…and restore critical social values." (p.2). This definition describes the organization well and will serve as a guide to placing the group within a particular category for analysis. Moyer's theoretical model for social activism, in which he describes the eight stages through which social movements pass, is also useful in looking at how MOWECCE has positioned itself for success in achieving the goals it has set out. These eight stages describe a process through which an issue is identified, public awareness is created, and social change occurs at various levels (Moyer 2001).

In the first stage of this process certain elements of a society recognize an area of injustice, but the general population and power holders within the society remain unaware of the issue, or are disinclined to recognize it because it challenges the normative order as they perceive it. The second stage challenges the assumption that authorities are managing the issue successfully, pockets of support arise within the population and people begin to do research that qualifies them as experts on the subject of interest. Third, local groups gain momentum and the public gains increasing awareness of the issues. Ideally, organizations are able to

utilize existing networks to strengthen their impact on the general public and policy-makers.

The fourth stage sees increasing awareness in the population. Organizations become more visible, and gain momentum as goals appear close at hand. This hopeful stage is often replaced by a fifth stage in which participants perceive that their efforts have failed. Official policies remain static, goals seem unreachable, and members of the organization face burnout and a sense of hopelessness. The sixth stage is characterized by action on the part of policy-makers; the issue becomes too important to ignore and the organization has some success in influencing the political agenda.

The final stages work on resolution of the issues at policy level, and work toward real reforms reflected in practice. Issues that were once peripheral, and of interest to only a few, have become generally accepted as valid by the general public. Finally, the organization can move onto extending successes and acting to ensure that policy and practice continue to support their agenda.

When MOWECCE first formed, there was some interest shown by policy-makers, but issues of widowhood were poorly understood. Few policies existed to protect this vulnerable population, and even when policies existed, practice seldom supported them. The organization started by addressing the most pressing problems widows face through their counseling, public education, and small loans programs. One of the most important aspects of social action at this stage is to make people aware that a problem exists, and the women have approached this in two ways. First, they held seminars for widows in the region, but now they have extended these to involve community leaders, both widows and district authorities who lend legitimacy to their enterprise. Second, they have chosen to support my research documenting the lives of widows in the region and examining the work of their local organization. Although they are acknowledged experts on the issue of widowhood in Kilimanjaro, and more widely in Tanzania, they hope that that the research will extend understanding of their position to a larger audience.

At this point in time, I would say that the women are caught somewhere between stages four and five. They have had some significant success; the seminars

for community leaders show the promise of widening influence and networks of support in rural areas. The small loans program is running smoothly, and the general public is increasingly aware of the legal and social issues of widowhood. On the negative side, these women have been toiling at this for most of a decade, and they are tired. Funding for the organization is an ongoing challenge, and without significant outside resources, all of the programs will remain limited in their scope. Further, the planned and much needed expansion of programs and facilities is impossible without significant and ongoing funding.

Charles Dobson (2003) looks at how groups of people form themselves in to effective social action organizations. He stresses the importance of forming a core group that will carry out most of the decision-making for the organization; too many people stirring the pot will get in the way of clarifying goals, delimiting the extent of the programs, looking for support, and organizing a plan of action. Dobson also looks at the problems of setting up an organization without adequate resources, suggesting that a group that relies entirely on the efforts of volunteers is more vulnerable to burnout than one that can rely on the consistent presence of paid staff.

MOWECCE, while valuing the input of its membership, has always relied on the efforts of a few dedicated and competent volunteers. This strategy is increasing strained as the core members become older and feel the need to pass on their responsibilities to younger members. As discussed earlier in this chapter, the challenge of accessing the resources to support leadership and long-term commitment are very real for this organization.

Gary Marx and Douglas McAdam (1994) explore factors that attract and retain members of social movements, as well as some of the issues that make an organization more or less likely to be successful in meeting its goals. First, these authors look at some of the individual factors that may influence participation in collective action, while cautioning that these personal attributes do not hold up well to empirical scrutiny. Some sources suggest that character traits, or states of mind, such as a need to act out authoritarian impulses explain participation, while others posit that marginal or alienated members of society seek out activist groups in order

to create a sense of community for themselves. Conversely, other theories point to more positive reasons for activism, claiming that "activism grows out of strong attitudinal support for the values and goals of the movement" (p.88).

Marx and McAdam (1994) also explore social-structural supports for activism. They suggest that prior contact with another activist, membership in organizations, and an absence of biographical constraints may all encourage activist behavior. Certainly in the case of MOWECCE, while the women who constructed and control the organization are all committed to helping widows in their community, and to the ideals of gender equality, they are also situated within a social structure that would promote activism. All have enjoyed careers that allowed them to develop leadership skills and community action strategies; they belong to, and participate fully in religious activities, again often within leadership roles; and they enjoy the social status due their age and social history. While not wealthy, neither are they destitute, and all enjoy a certain freedom to organize their time and participate in the activities of the organization.

MOWECCE fits well with Marx and McAdam's ideas about the "globalization of protest", which they argue is ideologically driven, of an increasingly international character, enhanced by the available structures of global political institutions such as the United Nations, and supported by overwhelming advances in communication technology (1994). They believe that ideology is increasingly relevant as a motivation for collective activism, and assert that social change is possible, especially if the goals are diffuse and encompass broad objectives based in a strong ideological framework.

Marx and McAdam (1994) emphasize the importance of having broad goals if an organization is to survive and mature, arguing that if a social movement's goals are narrowly focused, then when these goals are met, the organization loses the impetus to continue. While much of MOWECCE's work centers on practical and local concerns, the women's idealism is firmly grounded within issues of human rights and gender equality, and as their goals are sufficiently diffuse and focused on broadly defined social values, members will be able to create multiple programs and perpetuate their goals as the movement

changes and grows. At present, while the women have ambitions to widen their scope of influence, financial constraints keep them from accessing the resources to expand their programs in any significant way.

> Contemporary (social) movements assume the form of solidarity networks entrusted with potent cultural meanings, and it is precisely these meanings that distinguish them so sharply from political actors and formal organizations next to them. We have passed beyond the global and metaphysical conception of collective actors. Movements are not entities that move with the unity of goals attributed to them by ideologues. Movements are systems of action, complex networks among the different levels and meanings of social action. Collective identity allowing them to become actors is not a datum or an essence; it is the outcome of exchanges, negotiations, decisions and conflicts among actors. Processes of mobilization, organizational forms, models of leadership, ideologies, and forms of communication – these are all meaningful levels of analysis for the reconstruction from the within of the action system that constitutes the collective actor. But, in addition, relationships with the outside – with competitors, allies, and adversaries – and especially the response of the political system and the apparatuses of social control define a field of opportunities and constraints within which the collective action takes shape, perpetuates itself, or changes.
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> *Alberto Melucci* (1996:4)

Mellucci theorizes about social movements, and while, again, I prefer to think of the *Moshi Widows Education and Counseling Centre* as an "organization for social action", his "meaningful levels of analysis" serve well as a frame for looking at this group of women in ways that further help to contextualize their organization within the literature on social action.

Solidarity networks

The women of MOWECCE understand themselves as a community. They share the experience of widowhood within a common context of culture, language, and place. While the women I met come from many different tribes, and

specific cultural differences among tribes do exist, the women themselves see themselves as living within similar cultural constraints that include restrictions on property inheritance, widow inheritance within the patriarchal clan system, limits to educational and economic opportunities, and the challenges of raising children with limited clan support. While differences in individual lives are significant in looking at these women as a group, it is also important to look at the ties that bind them together.

Clearly the social position of widowhood, along with its many challenges, unites the women. Widowhood becomes an identity within their lives and shapes their interactions within the family and also within the larger community. In both of these domains, widows express a sense of liminality in that they sense themselves as not having a "proper" place within society. One woman described this situation eloquently, saying that whenever there is an event, like a wedding or other celebration within the clan, there is no space within which the widow can be completely comfortable. While she might be made welcome, she is never part of the structure in the same way that a wife would share a space within the family. She always feels peripheral to the event, relegated to the outskirts and never able to participate as a central figure. Often, in spite of the fact that she has been part of her husband's clan for four decades, as a widow she has become an unattached woman without standing within the family structure. With her husband's death, her relationship with the clan is no longer ascribed to her position as a wife, but must be constantly negotiated to maintain her rights as she is moved into a social position less valued within the social structure. The way in which a woman is able to meet obligations within the clan takes on an important role in how she is treated within the family and the community.

Another widow expressed similar dislocation in describing her relationship with old friends. She has found that, since the death of her husband, she is treated differently and that she, in turn, finds herself uncomfortable in situations where men are involved. She now finds that while she enjoys visiting with women friends, when their husbands are involved she is unsure of her standing within the relationship, and that sometimes, her friends are equally unsure of the relationship

in terms of her unmarried status. Instead of an old friend and comrade, somehow she feels transformed into a rival for the affections of her friend's husband. Although these situations are subtle, and unspoken, she feels they have undermined her relationships and support systems within the general community.

This same woman states that she has lost touch with many of her friends because of this sense of discomfort with the implied sexual availability of widows, but also because women who have not lost a husband cannot relate to the kinds of problems faced by widows. She feels that there are many problems she can most easily share with women who have faced similar experiences. To explain this, she used the example of when she went for HIV testing after her husband died. MOWECCE strongly advocates testing and is there to support members who go through with the procedure. She said that even discussing testing would be very difficult with women she knew socially, but that all of the women in MOWECCE faced the same fears, and all of them felt free to discuss the risks and implications of testing. At the time, her children were young, and testing opened the possibility of dealing with life-threatening disease that would leave her children vulnerable, and possibly also infected. Also, and for her this was the most difficult, if she tested positive, it would change the nature of her relationship with her dead husband and force her to publicly, and privately, face a knowledge that her husband had been unfaithful to her. This possibility of uncovering such a breach of trust would be devastating, and would bring into question everything in the life they had shared.

Another woman, who does not belong to the organization, brought up images of widowhood and some of the difficulties they face. When her husband died, his family accused her of killing him. This was a common theme in the interviews, and generally referred to witchcraft or poisoning, and it leaves widows in a difficult position within the clan, upon which most are dependent for social and economic support. It also leaves neighbors and relatives in a position where siding with the widow has consequences for how the community will treat them in turn. This particular woman spoke of how people generally ignored her after her husband's death, and how this lack of social support made everything more difficult for her and her family. When asked about other widows in the area, and whether

they might work together in solving some of their problems, she said there was one neighbor, also a widow, with whom she shared her problems, but that most of the widows who live nearby were much younger and occupied with their own problems. So, while widows see themselves as a distinct category, solidarity as a community is difficult to achieve and there are barriers to collective action such as we see in MOWECCE.

Leadership

Leadership is an important point of analysis in looking at social movements; looking at this aspect of MOWECCE offers insight into both the challenges and successes of the organization. Since the inception of the organization, the leadership committee, comprised of a chairperson, a secretary, a treasurer, and two or three members at large, has been fairly stable throughout the years. Domina Tesha has held the position of chairperson since the beginning. Her personal presence and professional experience as a Community Development Officer have shaped the policies and actions of the organization. Throughout my research, she has acted as my key informant, mentor, and friend with the community. She is a bright, charming mother and grandmother who, since she was widowed in 1994, has created a strong family network that spans three generations and includes not only her husband's clan but her natal clan as well. When I asked her what inspired her to involvement in the organization, she replied that she has a long history of active resistance to injustice. She feels it is her duty to help others, and as a widow herself, this is a cause with which she can closely identify. Domina is an articulate spokesperson for the organization and she clearly sees the links to larger social issues such as gender equality and human rights. While meetings always invite input from all members of the executive committee, her authority is seldom challenged.

As an activist, she is well situated. While not wealthy, she does live in her own house, owns a car, and has considerable social resources within the community. Aside from her professional experience in community development,

she also brings a strong educational background to the organization. She speaks five languages, including excellent English and some French, and has some post-secondary education from Tanzanian and Swedish institutions. She takes her responsibility as leader very seriously, but the years of trying to create a strong program without significant funding is clearly wearing on these volunteers. Further, while she sees the organization as furthering her own needs as a widow, she clearly has the vision to see the possibilities for social change that will protect the rights of future generations of women.

Berbesta, also on the executive, has taught Nursing at the local university and serves as an elder in the Lutheran Church. Like Tesha, she has social status, knowledge of local politics and power structures, and contacts that enable her ability to successfully work within the community and outlying areas. Her confidence, community experience, and authority provide a strong complement to Tesha's strong ideas and personal presence.

Lucy, again a member of the executive committee from the outset, was widowed in 1995, is a former teacher, speaks at least three languages, and again, while not wealthy, enjoys some financial security through her children and financial planning on the part of her and her late husband. She and Tesha, both in their sixties, have been friends since they were young women. When I first began working with the organization Lucy occupied the position of secretary for the organization. She was an elder in her church and also served as secretary for the regional diocese of the Roman Catholic Church. From seeing her in action at a community seminar, I know that she was a powerful speaker and educator. Sadly, Lucy died in spring of 2007, and her loss, as well as being a source of great personal sadness to those who knew her, was a serious blow to the organization and caused the women to look carefully at their aging executive and the problem of succession and ongoing integrity of the group.

Lucy had kept meticulous records of the organization's business and a replacement was required, but the committee realized that they would have to address the more serious issue of long-term continuity in a more general sense. All of the women on the executive are in their sixties, and have been volunteering

their time and expertise with the organization since its inception. All have personal health and family issues that place demands on their time, and all would like to see more involvement by younger members of the group.

After Lucy's death, the remaining core group set out to recruit two new members to the executive; but not just anyone would be suitable. The new recruits needed to be reliable, available for the weekly meetings, literate, and compatible within the group. The women need to know that they can depend on each other; they are few in number and tasks are shared. Also, much of the work involves handling money in trust for the organization, meaning that candidates must be trusted by the entire organization. It is interesting that the executive took it upon themselves to recruit these new members outside of the general meeting, in which executive members are elected within an approved process. Clearly, these decisions would need to be ratified by the membership at the next general meeting.

Availability for meetings is an important factor in choosing executive members because the group meets weekly for three hours, and it is important to have at least three or four of the women to conduct a meeting. Someone is in charge, another takes minutes of the meeting, another keeps the financial records; and there are more general tasks to accomplish such as trips to the bank, arrangements for correspondence, planning various events, setting policies, group decisions with regard to loan applications, and participation in the counseling process. For all of the women, attendance means setting aside an entire morning, but for some, there is transportation time of 1to 2 hours (depending on availability of buses, etc.) on each side of the meeting time.

Most of the executive members are older women, whose families are grown and who are retired from public sector employment; most of the younger widows in the organization are employed, raising children and tending their gardens, or working in the informal sector to support their families. They do not have time to participate in three-hour meetings during the week, and cannot afford the time away from work when so many of them barely subsist on their meager and irregular earnings. To address this problem, the executive voted to provide an

honorarium of one dollar per hour spent in meetings. While this sounds very generous in a context where the annual income per capita is less than $1 per day (Chapter 2), it does provide incentive for participation and covers the cost of transportation for the two young women who were recruited from rural areas outside of Moshi city.

Literacy and numeracy are also important to consider in choosing executive members. While these might seem straightforward in Canada, they are less easily found in Tanzania where, although free universal primary education is legislated, the policy has been in effect for less than a decade. Also, like many official policies, the actualization of policy seldom matches its intent. Most of the women I met had limited educational opportunities, and even if they had attended school, few progressed beyond Standard 7. Further, schooling was often hampered by lack of resources such as physical facilities, books, and teachers. Even now, with free education policies in place, the reality is that classes are large, teachers are scarce, books are scarcer still, and the fees that go along with school, such as those for lunches and uniforms, are often beyond the means of many families, especially when the family is headed by a widow and further compromised financially by lack of opportunity and skills in the marketplace.

Again, availability to participate in the weekly meetings is an issue in that many of the widows, particularly in the urban areas, who do have marketable skills are more often employed and unavailable to participate in the weekly meetings, let alone take time off to participate in community seminars and workshops run by the organization.

Jacintha and Rose, the two young women chosen to join the executive, are charming, and clearly liked by the older members of the group. Both are farmers, with fields near their own communities, and both sell produce as a cash business. Neither speaks English and both are fluent in written and spoken Kiswahili. For them, there are some advantages that make the time and effort worthwhile even though each lives in a rural area from where travel time on unreliable transportation is an issue. Fortunately the new policy of an honorarium will offset

that cost for them; but the money is only one of the advantages they will reap from their association with the organization's leaders.

First, as all of the current members are leaders within their community, the new executive members become part of an elite and respected group. This association is particularly important in a society where status is clearly marked, and this position will set them up as leaders, not only in the organization, but also within their own communities. They will also have access to new skills and associations within the broader community. As executive members of MOWECCE, they are part of the team that presents the community seminars and workshops that are run in collaboration with municipal officials. This work provides them with opportunities to develop skills in preparing the agenda, organizing the events, and public speaking.

On a more practical note, because they are trusted members of the organization, they will have enhanced access to financial support in the form of loans. Finally, and perhaps most important, they will enjoy the mentorship of the older members of the executive, women who are successful in their own right and anxious to help these younger women develop the skills to take the organization into the future.

One controversial question that might be asked concerns Jacintha's and Rose's formal education. As neither speaks English, it is unlikely that either has had the opportunity to finish secondary school, and education is a strong marker of status that often opens doors to resources within the community. Also, their lack of facility in English may well limit their ability to influence or work with international organizations that might assist the organization with funding, program expertise, or personnel.

Second, both have little or no expertise in working with the formal sector. They are farmers and traders; as such, while they clearly have many skills, these may not prepare them for the more formal advocacy that MOWECCE aspires to achieve in the community, with other agencies (many of which have international ties), and with government. The original executive members all come from professional backgrounds such as teaching, nursing, or community development

and all have vast experience in presenting their programs to diverse audiences, but it is clear, from these younger women's unease and stumbling performance in community seminars, that they will need time and mentoring to achieve competence in this area.

The future of the organization is a big concern for the women who created what they believe to be a unique and vital contribution to the extended community. Lucy Msuya's death was a sharp reminder that they needed to develop leaders who will be able to take their vision into the future. The original executive committee has been carrying the group since 1999, and while they are certainly not abandoning the organization, they realize that continuity is something one must plan for. As I have pointed out, finding widows who can take on these responsibilities is imperative, and these young women need to be developed and nurtured into these positions. Certainly the two young women they chose appear to have the commitment and enthusiasm to succeed, but the future will tell how successful they will be in their new roles as leaders within the organization.

Relationships outside the organization

If, as McAdam (1988) argues, social movements have more impact if they are able to interface with elites, the women's strategy of collaborating with local authorities has implications for the success of the organization in terms of achieving its goals. These women are very aware that they will not change social values and practice by only convincing widows that human rights and gender equality are important, and they increasingly focus their message toward leaders, both men and women in the community.

They also maintain strong connections with international and national organizations that focus on development and have commitments to eradicating poverty. Some of these include: the *Tanzania Women Lawyers Association* (TAWLA), the *Women Advancement Trust* (WAT), the *Young Women's Christian*

Association (YWCA), the *Kilimanjaro Women's Group against AIDS* (KIWAKKUKI), and the *Kilimanjaro Women Information Exchange and Consultancy Organization* (KWIECO).

Their relationship with these organizations is collaborative, but not closely tied in terms of programs. Frequently, links between groups are based in personal relationship, locality, and shared interests or membership in other organizations. For example, Mama Tesha's daughter works with *Women Advancement Trust* (WAT) in Dar es Salaam, one member of the MOWECCE executive volunteers with KIWAKKUKI, two members of the executive have clan ties in the same small rural village and have been friends since they were young women raising small children, and others have strong ties within their local church groups.

These relationships with other organizations are important to the position MOWECCE holds, and like in all aspects of life in Africa, relationships hold the key to success in accessing resources. The corporate grant received in 2007 came from a company where the son-in-law of one of the executive members is an employee. The money was ear-marked for a project against HIV/AIDS, a peripheral goal for MOWECCE, but they received the grant and adjusted their educational seminars to meet the donor's expectations.

Another example of this importance of relationships was evident when the organization needed a high-status speaker for their seminar aimed at local administrators and they were able to call on Aginatha Rutazaa, who provided her services without charge. Her personal and professional profile as an educator and legal consultant added significantly to the success of the seminar, an event which was crucial to the organization's plans for extending their influence throughout the various districts of the Moshi rural and urban areas.

Interestingly, MOWECCE is not the only organization that claims to represent the interests of widows in the Kilimanjaro region; during my fieldwork I sought out other community services for widows and found five organizations that claimed to work with these women. Of these five, three included widows within their programs, but also worked with other marginalized groups; the other two, like MOWECCE, focused solely on widows and their unique problems. All of the

organizations recognized widowhood as a distinct category with problems related specifically to this social category. None of these organizations collaborated with the others in any way, and when I asked people involved with these groups how they felt about contacting other groups, they expressed little or no interest. All worked in the same general area, all were based out of Moshi, and at least three were officially set up as Community Based Organizations (CBOs). All are organized by and run by local Tanzanians, and three have significant ties with international interests or funding.

The first organization, the *Widows, Orphans, and Disabled Education Foundation* (WODEF), had an office in Moshi and worked in surrounding communities to help these marginalized groups with income generation, accessing services, and helping each other within the communities. Their programs included facilitating meetings, community gardens, and counseling. Their workers had various levels of training and the organization, which seemed to be in a perpetual state of anticipating a windfall of funding, was always stretched for cash. This financial situation was described by their workers and leadership, but is also evidenced by their inability to pay the fees to maintain their website. Further, most of the workers seemed to be there on a volunteer basis, and their most consistent, but modest, funding came from a local business woman who gave them office space and picked up some of their most urgent expenses. She was my neighbor, an African woman educated in Africa and Europe, who had lived most of her life working in Norway. Currently retired in Moshi, she felt that supporting WODEF was something she could do for her community. Although I had independently found the organization at an earlier time, she introduced me to the staff and facilitated my interviews with them and their clients. While I did interview the staff in the office, and a number of their clients in their homes, it was difficult to get a strong sense of how successful their programs are, but I did not get the sense of the hands-on, long-term programming and goals that I saw in MOWECCE. What they did add to the research was a sense of the scope of the problem, telling me that within only a few communities, they had identified approximately 2000 widows. Their descriptions of widows' lives reiterated the data in Chapter 4.

The second organization, *Kilimanjaro Women's Development Association* (KIWODEA), is the non-governmental organization (NGO) run by Nancy Tesha, a woman of considerable experience in organizing and running community development programs for women. Since her retirement from government service in 2006, she has poured her energy into creating economic opportunities for women, promoting literacy, and building up a centre for women's empowerment in Moshi and the surrounding rural areas. She works with all women, not just widows, and the programs are more general in nature than those of MOWECCE. What is unique to her program is the moderate success she has had in finding international funding, and her partnership with a Volunteer Tourism organization in the United States. Through this association, she gains not only financial assistance, but also the expertise and energy of volunteers who come to Moshi and work within the programs created by her centre. These people are variously working on literacy programs, teaching English and numeracy skills, and participating in income generation projects. One of the advantages this organization offers is a full-time centre where people can come on a daily basis, and from which the group can organize scheduled classes.

The next three groups I heard of indirectly, from reliable sources, but did not have direct contact with any of them. The first was an organization that worked with widows who are HIV-positive. I heard of them from a volunteer at WODEF, who said the group had organized in the hope of gaining outside funding. They were trying to set up communal economic projects, and had been successful in attracting some help through the same volunteer tourism company that KIWODEA uses. My contact said the group was struggling due to health issues and poverty that left many of the women unable to take time away from their household responsibilities.

The second organization was established within the Swahili congregation of the Anglican Church and I heard about the group through the regional Bishop's wife, who sponsored the group. Although I did not have the opportunity to meet with them, they apparently try to meet weekly and provide social support for each other. Like other groups, they face challenges of getting people to come to the

meetings, lack of capital for projects, and a lack of expertise in organizing effective programs. This was the only church-based program I encountered and when I asked David Macha, pastor of the English congregation in the same church, he knew nothing of the group, but commented on issues he personally had encountered with widows in the parish. His experience mirrored my information from other sources: issues of AIDS, inheritance (of property, and of the widow herself), social stigma, education, social isolation, problems with husbands' clans, and poverty.

The third was a group formed within the WORTH project, a women's empowerment program run through PACT (an international organization that supports and delivers Women's Empowerment programs) and the Salvation Army, and funded by United States Aid for International Development (USAID). The program focuses on literacy and numeracy training for women, with the aim of increasing economic security for family through small economic enterprises. A core group of trainers (all African women) go into the communities and support small local groups in organizing savings and small loan programs. The Salvation Army is involved because the program incorporates an element of social support for orphans using Mama Mkubwa, literally "big", or older, mother, a program already in place through the Army. At least one of these projects has selected only widows for membership and many of the other groups include widows in their number. I had the opportunity to spend time in communities with the PACT workers, trainers, and some of the local groups, but did not have a chance to meet directly with the widows' group.

What is clear in looking at these groups is that widows, and the larger community, identify this social category as vulnerable to social and economic marginalization. I think it may be one of the strengths of MOWECCE that the organization has chosen to limit membership to widows only, and that the women have chosen to carefully define *wajane*, widows, within the narrow limits they deem appropriate. While they clearly place widows' issues within the larger context of women's issues, gender equality, and human rights, they want their organization to focus first on the practical problems of widows in their communities, while theoretically grounding themselves within larger issues at the

national and international levels. This concern for specific identification, and solidarity as a community is also seen in how women in other programs, such as the Church group, within the WORTH program, have chosen to identify themselves as widows and work together in recognition of their unique status within the larger community.

What stands out most clearly in my understanding of the various organizations is what separates them in terms of ideology. While MOWECCE, as evidenced by its mission statement, has organized itself around changing how society understands of widowhood, as a complement to offering more instrumental assistance in the form of counseling, social support, and economic assistance. In contrast, the other organizations I contacted limited their vision to the practical concerns faced by the widows they serve. This focus on ideology may well change as the organization takes on new leadership, but at this point in time, it sets MOWECCE apart from other groups that focus on helping widows.

If one goes back to Moyer's stages of social action, MOWECCE fits well within the framework only because of its ideological stance on human rights. Without this, the organization becomes indistinguishable from other groups who work solely at the instrumental level, with little regard for the more general social issues that enable widespread abuse of this vulnerable population.

The organization has had some success, but with limited financial resources, it is very difficult for them to maintain or increase their work in the region. As evidenced by their sense of urgency to find and mentor new leadership, it was clear that the original founders of the group felt taxed to their limits. The women acknowledge their limitations, but fear that the value placed on volunteerism and giving back to one's community are difficult to maintain for years on end, especially for women who are already struggling to care for themselves and their families.

The following chapter departs from analysis of widows as a phenomenon and takes a look at the lives and experience of six individual women from the study. Here one can begin to further appreciate the diversity of women's experiences and their various responses to adversity.

Chapter 6

Six Widows

> (I)n all human societies, recounting one's experiences in the presence of others is a way of reimagining one's situation and regaining mastery over it. Stories enable people to renegotiate retrospectively their relation with others, recovering a sense of self and of voice that is momentarily taken from them.
>
> *Jackson (1998:23)*

Louis Francescutti (2009) argues that humans fail to appreciate the import of a phenomenon when presented with aggregates of people. Rather, he claims, it is more effective to introduce individuals through their stories and particular situations. This chapter endeavors, through pictures and words, to bring the women I worked with "alive" for the reader. Every woman in the study has a personal story to tell, and each of these narratives is different in its own way. So many women were willing to share their experiences that it becomes difficult to sort out whose story to include here, whose are amalgamated into the themes of Chapter 4, and whose are kept in my memory as "tales of the field" (VanMaanen 1988). But in the end, it is the researcher who decides what gets written into the final document, so I will tell the stories of six women: Domina Tesha, Berbesta Minja, Angelika Makalo, Theresia Msaky, Felista Amos, and Hilda Edmond.

I have chosen these women for several reasons. First, they are some of the women that I know best. I met all of them on my first visit to Africa, and except for Felista, I have been able to follow-up with them on subsequent trips. Domina and Berbesta are founders of MOWECCE, and aside from the insightful interviews they each gave to the research, they have fed me, answered my unending questions, welcomed me into their busy lives, and nurtured my understanding of life in Kilimanjaro. These women, even in the face of social

structures that constrain women's lives, have successfully positioned themselves as central figures in their families and their community.

Angelika, although close in age to Domina and Berbesta, has faced different challenges. Through her story, we feel the impact of religion and the importance placed on children within the family. Theresia's story brings out many of the common problems faced by widows: relationships with in-laws and children, the importance of maintaining close ties with ones natal family, and difficulties in accessing appropriate health care in rural settings. Felista is a charming 49 year old grandmother (in 2005) whose example of resilience in the face of conflict with her in-laws not only exemplifies the courage and resourcefulness of a widow protecting herself and her children, but also highlights the cruel reality of alienation from the clan that defines one's social position. In this part of Africa, without clan one is nothing; you may not be responsible for anyone, but, in turn, no one is responsible to support you in any way. The final portrait of widowhood comes from Hilda, a charming young woman that I met with many times over the course of two years. Although trapped in poverty, she is a confident mother of two children, an increasingly successful trader in the local markets, and an important member of a fledgling organization to help other widows in her community.

What I hope to show, through individual stories, in this section is some of the complexity of widowhood in this region. There are many factors that influence how successfully women travel through life, and while different women will have different measures of success, some themes persist for all almost all women. These include economic stability, raising and educating their children, and respect within the family and community.

Domina Tesha (b. 1941)

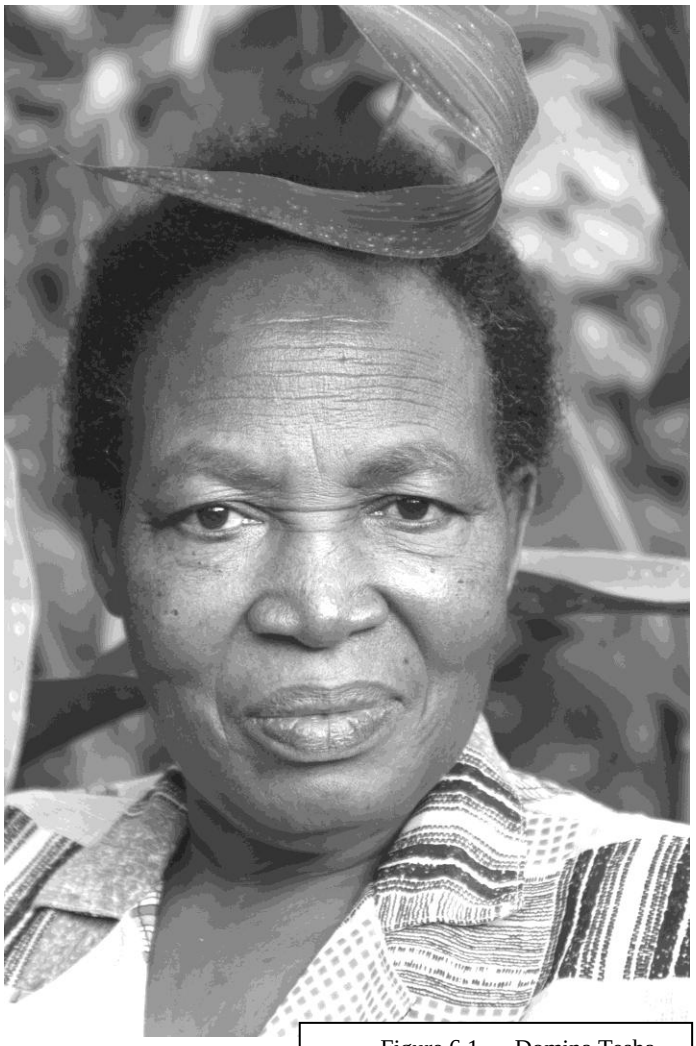

Figure 6.1 Domina Tesha

Mama Tesha is a tiny dynamo. She is short and with a sturdy frame that hints at the physical activity she has maintained as a part-time agriculturalist. Like most of the Kilimanjaro women I know, her hair styles range from a fuzzy circlet to a fresh cut that barely protects her scalp, and has tinges of gray that occasionally get to peek through the jet black. She wears glasses for reading, and walks with a slight limp from an ankle fracture she suffered while walking on the uneven dirt road that leads to her home. She moves with the grace of a dancer, ready to weave and move with the music that is an ever-present element of the African world. Strikingly elegant, she dresses with confidence and flair, equally at home in either western or African apparel.

Of all the women I met in Moshi, Domina is the one who most influenced my research and my understanding of what life as a widow means to the women I met. This information comes from the many hours we spent working together on projects, visiting in each other's homes, and just enjoying each other's company.

It also comes from one lengthy, and formal, interview, along with many informal interviews throughout my time in Moshi.

I first met her through my daughter, Catherine, who stayed at her home for a few days in 2004. Catherine, who worked as a researcher for the Aga Khan Foundation (2002-2003), described Domina as one of the kindest people she met in Tanzania, and said that staying with her was one of the few times she felt truly safe in Africa. Catherine also told me that Domina was involved with a widows' organization that focused on social support, rights and education, and a small loans program. It was through this contact that I emailed Domina and set up plans for the current research.

Although most of the women in the study are Chagga, the predominant ethnic group in the northern part of the Kilimanjaro region, Domina comes from the Haya tribe, generally located around Lake Victoria in the northwestern part of the country. Like the Chagga, Haya people are mostly agriculturalists, with a strong patriarchal and patrilineal clan system of social organization. She is the youngest of five children and her parents and siblings are all deceased. She maintains strong ties with her natal family and there is frequent interchange within the family, a large clan network spread mainly throughout northern Tanzania and in Dar es Salaam.

She started school in Bukoba, but when she was about 10 years old, her parents decided to send her to a Roman Catholic residential school in Dar es Salaam, an unusual move that left her parents open to ridicule in their community; few could believe that they would be so foolish as to spend money on education for a girl. After completing primary school in Dar, she continued with secondary school in Morogoro; here she completed her Cambridge School Certificate. After this, she completed two years of Teachers College and taught for a year and a half before accepting an opportunity to study sociology and home economics in Sweden for 2 years. She speaks Kihaya, Kichagga, Kiswahili, and English, as well as some French and Swedish.

That she is Haya has some significance in that, her husband was Chagga and customs around marriage and economic patterns differ in some respects

between these two groups. While both cultures accept the authority and prestige of men as a natural and proper way of life, women in Haya culture have slightly different expectations of marriage. In both cultures, bride price is paid to the woman's family, and this is part of the formal arrangement in which a woman is transferred to the clan of her new husband. But in Chagga culture, the concept of divorce does not exist, while in Haya culture, if a woman chooses to divorce, she has the option of returning to her natal family.

Domina also talks about how labor is divided differently among ethnic groups. Rural life, more than urban living, tends to typify the ways in which labor is apportioned to men and women, so, when she married and they returned to Kilimanjaro where they had a house and land on the mountain, some tasks that she was expected to perform were very new to her. For example, in Chagga culture, women care for livestock, while in Haya culture, this is a task for men. Chagga people employ a method of keeping cows in which the cow is kept in a small pen or shed, where it never gets to move around; in this shed, the cow is fed and watered, milked, and cleaned up after. When we were checking on her cows one day, I admitted my fear of the beasts and she laughed, admitting that when she first discovered that the cows were her job, not her husband's, she was horrified.

When Domina married, she chose her own husband, as opposed to accepting an arranged marriage, and her family expressed concern that cultural differences would lead to problems within the union. So, before the marriage took place, her father allotted her a portion of clan land in Bukoba. This meant that she would always be able to return to her clan if the marriage failed. This is not "deeded" land that is owned under the statutes of official landownership; rather it is held by a person during their lifetime and kept within the category of "clan land" over time. As it happened, the marriage lasted and Domina and her children have rights to land within the clan of her husband. As this property from their father is the land that her children will inherit, she gave back the land in Bukoba to her natal family so that it would remain within the clan. This is in

keeping with customary practice that children belong to the father's clan, and therefore are not in line to inherit anything from the mother's clan.

When she returned from Sweden, she began work as a Community Development Officer, and this is where she met her husband. They were both 24 years of age when they married, and she retired soon after that. Children came along and there were frequent transfers with his job; while they enjoyed a mainly urban lifestyle, they usually had interests in the country as well. For much of their marriage, he worked as a municipal and regional administrator. When their "day-jobs" were done, they spent evenings and weekends in the fields they owned in the plains at the base of Kilimanjaro; these fields mainly produced corn for family use and for sale. Domina also maintained a small dairy and a large field of corn on the slopes leading down to the river behind her home in Moshi. She owns other lowland fields, but rents them out for cash.

Her husband's family has holdings in the district of Kirua Vunjo, on Kilimanjaro, and most of this property is classified as "clan land"; as such this land is apportioned, and inherited, under traditional law. These lands are also under cultivation, but with a diverse crop base that includes bananas, root crops, and coffee. Domina keeps a home on her mountain property, and this home and property will pass to her eldest son when she dies. At present, she has a widow living in the house and helping with the fields. This property is where her husband is buried, and where she will eventually be laid to rest.

The Teshas also held other property: fields in the lowlands, and urban property with dwellings. Most of these fields are cultivated, either by family or tenants who rent on a seasonal basis, and most of the urban properties are rented out. These properties are held under different law, which I will call "official" law and to which are attached deeds and legal papers attesting to ownership. Although women have only had the right to own property in Tanzania since 1999, she has been able to hold on to much of this property.

These properties will fall to her heirs, and she has made provisions for the children in her will and through gifts. As fits with the custom of the youngest son being responsible for aging parents, her younger son will inherit the home in

Moshi where she lives at present. Being very aware of the problems that women might face in situations of divorce or widowhood, she has given her daughter, who lives in Dar es Salaam with her husband and children, a house that is deeded in her daughter's name. Domina speaks openly about such things because she says that she sees so many women who trust family to manage their affairs, and then they end up losing everything.

Her husband died suddenly in 1994. He fell ill with what they believed was a bout of flu, then became confused and semi-conscious. They consulted a physician, who diagnosed diabetes and admitted him to hospital where he died shortly after admission. There was no will, but no one challenged her rights to property and a place within the clan. The clan meeting took place on the third day after his death, and Domina was named both administrator and executor of her husband's estate. Her three brothers-in-law supported her claims and there was no talk of her being inherited by one of the clansmen.

She says that there are many reasons for this outcome, and this comes out when we look at some of the factors that influence how widows are treated both within the clan and in the larger community: first, Domina and her husband were the same age, while many women are married to older men, a circumstance that would diminish opportunity for gender equality within the household; second, she was married for almost 30 years, during which time she nurtured relationships with her husband's clan; third, she is well educated and aware of her legal rights; fourth, she has three children, including two sons, all of whom are grown and able to assist her in asserting her rights; fifth, she has worked outside the home and developed the skills to deal with bureaucracy; and sixth, she has lived most of her life in urban areas where "official" law is most often followed.

This last item is important because is up to the discretion of the court whether a woman will inherit under "traditional" law or "official" law. Traditional law will usually favor the claims of the clan, often leaving women with nothing. Generally speaking, the judge will make this decision, not on what kind of property is in question, but on how the woman has lived her life. A well-educated, urban woman is much more likely to retain her property than one who

has lived a rural lifestyle and had few dealings with bureaucracy and the formal marketplace.

Domina has Type 2 diabetes and suffers from hypertension. While, like most of us, she may have access to a number of explanatory models (Kleinman 1988) for these conditions, she is well aware of the biomedical perspective and takes medication, watches her diet, and, perhaps most difficult of all, tries to avoid stress. Exercise is a challenge due to her age and ankle problem. She lives in her own home in the suburbs of Moshi. The house is made from bricks, has four bedrooms, a kitchen, dining room, and a large living room. There is running water and electricity, and the furnishings are solid and functional. She has a fridge and stove, but tends to rely more on the charcoal stove for cooking because of the cost associated with electrical power. Her use of charcoal as a fuel source may face increasing challenges as the government restricts the production and sale of charcoal. She keeps a garden for flowers, but water is always a problem outside of the rainy season.

There used to be a night watchman, but costs became prohibitive. All of my African friends are very security conscious, and especially widows who observe that, of all the people in the area who have break-ins, they are the usual targets because they do not live within the protective sphere of a husband. I must admit that, after hearing about some of the brutal incidents in my neighborhood, I was more respectful of the warnings the women were constantly pushing on me. Now, without the night watchman, she relies more on the dog and stout locks on heavy wooden doors, and a high stone fence topped with jagged glass, and a solid metal gate to keep out intruders. There is also a "house girl", a term that means someone to "come in" or to "live in" and do all the work in the house. At Domina's house, this is a young woman who does most of the cooking and cleaning, but no yard work. Domina also employs one or two men, or boys, to work in the yard. Staffing is a constant and serious problem, not just for Domina but for almost everyone who employs people to help in the home. Other common staffing problems include security, costs, competence, and reliability.

When she kept cows, these people did most of the chores associated with the animals. She had her small dairy, with three cows and a breeding program, but "good help was hard to find." (Again, this is an ongoing theme in the community. Almost everyone I knew seemed to have ongoing concerns about staffing their homes and property. Perhaps these themes of wages, cost-of-living, unrealistic expectations, and so on, mark the relationships of employees and employers throughout the world, but in Moshi it was a topic on everyone's agenda.) Indeed, "good help" was so hard to find that, unable to hoist the feed herself, she had to sell the cows. I suspect that this was a difficult decision because her whole family was involved; but in the end, her family, while able to give advice, was not available to feed, milk, and clean up after the animals. For Domina, it meant less work, but the loss of significant cash income that she used for operating expenses in her household.

Her next project was mushrooms. This was something that required less manual labor and she converted the old stable into a suitable growing space. Unfortunately, there were both production and marketing problems, making the enterprise unviable at this time. She spent considerable time, money, and effort on the project, but unforeseen problems provided an unwelcome reminder that, even in Africa, it takes significant capital expenditure to set up a business that will provide enough income to support a family. This failure of the mushroom project will be a problem for her, because again, without the dairy (no matter how difficult the cows were, she had steady customers for her milk) her cash flow is seriously diminished.

This difficulty in bringing an income generating project to fruition is a common problem in this area, and harkens back to how MOWECCE has chosen to structure its loans program with counseling and firm guidelines. It also reminds me of how Canadians sometimes view the concept of charitable donations to organizations that deliver aid to developing countries. For example, the *Gift Catalogue* from World Vision (2010) advertises that for $50 (Cdn.) one can give the gift two hens and a rooster that "can produce up to 150 eggs a year, which can be eaten, sold or hatched to provide a continual supply of nutritious

food and essential income." First of all, in Tanzania, this gift would cost approximately $20 (going by market price for these items in 2006). But chickens need safe shelter, food, medicine, and consistent care. They are vulnerable to disease and theft and, to successfully generate income, one also needs to create a market for the product. One family I know actually refused a gift of chickens because they had no fence, and no proper shelter for the birds, suggesting that no matter how well-meaning a gift might be, without the infrastructure to maintain that gift, it may not work for the recipient.

The sloping property behind the house leads down to the river, and she grows maize on this uneven ground; but like everyone else, she is at the mercy of the rains. She buys special seed that should grow quickly and need less rain, but this seed is expensive. If one plants too early and the rains do not come, the seeds desiccate and nothing comes. If you wait too long, the fields are impossible to work. In 2007 when I was there, she planted too early and had to buy more seed and try again. An expensive miscalculation, but unlike many people, she had the means to reseed. Many would not.

She has a truck, very old and not so sturdy, but enough to get her into town and back, and equally important, able to make the trip to her mountain property where she not only has the house and *vihamba* (fields), but also a presence to maintain within the community. Her children persuaded her to give up her driver's license some years ago, and she hires a driver when she needs to go out. This arrangement offers the mobility she needs in order to volunteer with MOWECCE, do her business in Moshi, and to travel regularly to the property in Kirua Vunjo. Without the truck, she would be forced to take public transport or rely on friends and family, restricting both her mobility and her autonomy.

When I look at Domina's life, and then at many of the other widows I interviewed, there are a number of things that stand out. She is at the centre of her family, and involved with all of her children, especially Lucy, her daughter who lives in Dar es Salaam. All of her children have had opportunities for education, something that Domina values highly, and all were expected to contribute to schooling for their younger siblings. Although she has three children of her own,

her husband left another son, younger than her own three, and Domina has taken responsibility for this young man as well. While I was there, he was still in law school and the family was helping to pay his fees.

He was also about to get married, and she, as his mother within the clan structure, was negotiating, along with her brothers-in-law, the arrangements for bride price and the upcoming wedding. These preparations included visits between the two families, and a lot of talk about beer, or its equivalent in cash. I asked her why she would do all of this for a child who, in my viewpoint would be a constant reminder of a husband's infidelity; and she replied that without her intervention, this young man would have lived in complete poverty and that, in the end, he was her husband's son and she could not leave him with nothing. For her, an African wife may not like her husband taking another woman, but she will not forsake the child. This is a kindness I can scarcely imagine; by taking him in and recognizing his status as her husband's son, she has given him a position within the clan that provides his identity and social support structure. She has also, in taking responsibility for this young man, positioned herself as someone with high moral values. This action is typical of the ways in which she has embedded herself within this family.

She has one more dependent, a ten-year-old granddaughter who lives with her. So long as everyone concerned is willing and the grandmother can afford it, Chagga custom allows for a grandmother to take her oldest son's first three children and raise them within her household. Domina has had Diana since she was very young, and this arrangement provides another link within the extended family. While Diana lives with her, and she arranges for the child's schooling, health needs, and general upbringing, this little one often spends time with her parents as well.

Like many of the women I met, Domina is deeply involved with her church. Raised in the Roman Catholic faith, she regularly attends mass and prayer meetings. One might wonder if this faith is the inspiration for her work with widows, but she says it comes from her experience of working as a Community Development Officer. She and her colleagues saw a need for an

organization like MOWECCE, felt they could contribute to the work, and also felt that they, as widows, could benefit from the organization's programs.

While she is in a better economic position than many of the women I met, she is not wealthy and meeting her expenses is an ongoing challenge. Education and working outside the home, however, have afforded her the skills to deal with bureaucracy and the business world. For her, being a widow is being alone, never having your partner to share the good times and the bad. It is walking into a party and feeling out of place; like part of you is missing, and that you have no right to be there without a husband.

She knows that she is better situated than many widows in the community and she looks at the problems experienced by widows through the lens of human rights and gender equality. She recognizes what is, and looks for what could be. While her vision takes in the day-to-day injustice that many women face, she looks more broadly at political action that would protect women's rights through public policy.

Domina is one of the original co-founders of MOWECCE, serving as Chairperson from the beginning until her resignation from the position in 2009.

Berbesta Minja (b. 1945)

Mama Minja, lives in Moshi and, like Domina, is one of the founding members of MOWECCE. She is an exceptionally attractive woman, fine-boned and sturdily built, and with small hands and feet. She is very precise in her ways and the most likely of all the women to challenge me on anything at all. My first encounter with her was at a meeting of MOWECCE, when she actively challenged my plan to do research with the organization (as discussed within the methodology section). She is very class conscious and aware of her position as a professional and an elder in the Lutheran church. She speaks Kiswahili, English, and *Kichagga*, but says that her children are fluent only in Kiswahili. My knowledge of Berbesta comes from one lengthy interview, in English, and many shared hours over the period of two years.

Figure 6.2 Berbesta Minja

Although her family is Chagga and originally from the Moshi area, she grew up in Morogoro where her family had relocated for economic reasons. Her

mother still lives in Morogoro, along with one sister. Since her father died a few years ago, a brother has moved back to oversee his mother's affairs; Beribesta's mother is in her 80s and when she had recent surgery for glaucoma, she stayed with her daughter in Moshi during the recovery period.

Berbesta is one of four children and remains close to her natal family, even though they do not live nearby. She went to government schools for her primary education, then to an Anglican mission school for secondary schooling, an experience that she feels was important in shaping her values and opportunities. After finishing fourth form, or "O" levels, she left home to pursue a nursing degree. After four years of nursing education at Mbili, she worked in maternal and child heath. From here, she was chosen to take advanced courses and teach nursing at the certificate and diploma level. When I first met her in fall of 2005, she had recently retired from her post teaching nursing research at the Kilimanjaro Christian Medical Centre in Moshi.

She has six children, four boys and two girls. When I first met her one of the girls was a physician's assistant, the other just finishing her training as an engineer. One of the boys was an MD, one an accountant, and the others were students. Now all have finished secondary schooling and three are pursuing graduate degrees in Great Britain. This is a great source of pride for Berbesta and her children's academic achievements are a strong tribute to her management skills in difficult circumstances. Although she is not yet a grandmother, two of her children married shortly before I finished the fieldwork.

She met her husband when he was an intern in Dar es Salaam, and they married when she was 28 and he was 34, which is considered to be late within the local context. He was an obstetrician and she continued to work throughout their marriage, even with six children and a household to manage. They were married in the Lutheran Church at Marangu, an important town and farming community on nearby Kilimanjaro, where his family has land. Her own family moved to Moshi for a period of time before they got married; this was so that she could be married from their home, an important aspect of a "proper" marriage. The celebration was small, with mainly friends and family attending, and she says that

most weddings now are much larger and more elaborate. As is the custom, she took her husband's clan name, but continues to use her own clan name for work and when communicating with her natal family.

Although she is presently retired, her pension is very small and she makes a living through various small economic projects to augment her income. After retirement, it took almost a year before her pension was available; apparently this waiting period is not uncommon, but, as a woman with financial responsibilities and limited resources, this is a serious issue. She has established a small shop at the front of her property; from here she sells stationary and offers secretarial services, along with photocopying. She has also, through the time I have known her, variously raised chickens for sale as meat, and as an egg producing enterprise. As to the chickens for meat, she gets the chicks, fattens them up, processes them and sells them to wholesalers. I think this is very difficult work, and she changed to egg production, which is less labor intensive.

She lives on the outskirts of Moshi. Her shop sits at the front of the property. Bars block the windows, as is usual for homes in this area and she has screens, which is less usual in African homes, to keep the mosquitoes out. There are three bedrooms, a dining area, kitchen, hallway and bathroom. A fireplace now sits idle, but she says that even a decade ago they used it in winter season, but that it is no longer needed because the temperatures in winter have become less severe. Her place has both electricity and running water, but these utilities are expensive and used sparingly. She seldom uses the electric stove, preferring to use charcoal which is less costly.

Figure 6.3 Berbesta's home

She also has property in the country, a small farm in Marangu district where her husband's father gave them some land when they were first married. They built a house and lived there for a few years before moving into town; at present a tenant takes care of the place. This tenant has only been with her for about 6 months; she pays him monthly, he lives in the house, and she lets him grow vegetables, raise chickens, etc. She goes up to the farm weekly in order to see how things are going, and to pick up produce as she can. Transportation is an issue, as she has no car. Whenever possible, she used our out-of-town interviews and seminars as an opportunity to pick up supplies in the local countryside. When she was working, she used to go to Marangu on weekends, but now she can go anytime. She has, however, no intention of ever living there. Access is limited in the rainy season, and her children feel it is too remote for her. Her husband is buried there, and she also will be buried on the farm. They have banana groves, fruit trees, beans, maize, cassava, avocados, and papaws. Sometimes, if there is enough produce, they take some of it to the market for sale, but most of it is used at home, or given as gifts to family.

Her husband died in 1992, when their youngest child was only six, and the oldest was 17 and entering into Form 4. He had been in Marangu visiting family on December 27th, and suffered a car accident on the return trip. It was a very difficult time for her. After the death his family held the customary meeting where the male members of the clan came together to make decisions about property and disposition of the widow and her children. In contrast to many stories about clans that give the widow to another member of the family, while stripping her of all property and rights to the children, Berbesta describes a process in which her rights were respected and clan concern centered on protecting her and the children. She was named as the administrator of the estate, while her husband's youngest brother was named as chairman.

While some authors (Ezer et al. 2006) have described this practice of appointing a guardian as demeaning for women, Berbesta argues that it is a comfort to have this support. While her brother-in-law is available for advice, and to help settle any disputes over property, he never interferes with her decisions or

actions. For example, if her children argue over the land, the brother will intervene as necessary; she sees this system as a resource in times of family conflict. In her estimate, his obligation in this matter means that he is responsible for protecting her rights with regard to the property. She says that this aspect of Chagga tradition has worked in her favor and that she is on very good terms with not only her husband's family, but also with her own large extended family.

While her husband's clan did not hinder her transition to widowhood, they also had little to offer in terms of material support. Her own family members, as well, were not able to help much, and she was reluctant to ask them for anything. Her husband did receive a death benefit from his employer's insurance, but that was slow in coming, and quickly absorbed into education fees for the children (most went to her second child, the first son, who is now a physician). Fortunately, she was able to continue working, and the job came with certain benefits, such as seminars, exam supervision for cash, some travel, and a salary that was reliable and, although not high, mostly adequate for their needs. Now that some of her children are working, they are able to contribute small amounts of money. She sometimes takes advantage of MOWECCE's small loans program, but like most of the women, she uses this avenue only to sustain her economic projects, like the chickens, and is very cautious about debt and uncertainty of being able to pay back the money.

She reflects on changes in social structure over her lifetime, stating that changes within the clan system have weakened structures that provide for solidarity and support within the clan. She feels that relationships are increasingly narrowed, with the nuclear family now taking on increasing importance for people, and with less help available for relatives in need. Like Domina, she uses the example of clan support for events, such as weddings and funerals, in describing how ritual and ceremony tend to bring families together, but when support is needed for ongoing expenses, like education, resources are husbanded within the immediate family. She also stated that when her husband died, relatives also had responsibilities that came before their ability to help her.

While she receives no instrumental assistance from the church, she has a strong connection to the Lutheran church and her speech has frequent reference to God, her reliance on God, her trust in God's will, and that God gives her strength. "Whatever you will achieve, it will depend on you; but you must put God first." She is an elder in the church, attends services regularly, and goes to committee meetings on Saturday. She also belongs to a group that prays for children, and each member of this group prays for a particular school. She listens to religious music, and most of the books in her home are religious in nature. Knowing her as I do, I would say that her faith is a factor in everything she does or says. For example, it shapes her discourse about sexuality. Like most of the widows in the organization, she has firm beliefs about abstinence as best practice for widowhood, but while she acknowledges the dangers of AIDS, for her celibacy is based on biblical interpretation of honoring her dead husband.

When she talks about sexuality for other women, particularly during sensitization seminars, she acknowledges desire for companionship and sex, but advises a life of prayer and hard work, to keep busy and forget personal longings. She also speaks of both sexuality and religion in terms of setting an example for her children, in that strong moral values are best taught through consistent role-modeling. Certainly, the fine young people she has raised attest to the success of this framework for behavior. Her only stated disagreement with the church is when she questions the pastor's position on marriage for widows. Apparently there are many widows within the parish, and their marginal existence is a concern for everyone. While this pastor advises widows to find new husbands, Berbesta cautions that women who take such a step run risks. For example, remarriage is an insult to a former husband, it sets a poor example for children, and any children from the first marriage would necessarily stay with their father's clan; for her, none of these sanctions would be acceptable. Like other women I interviewed, she also expressed the concern that other women often look at widows as competition for men. Many of the women felt that this concern seriously limited their opportunities for friendship with women who are not

widows. Berbesta's advice on how to live: "keep yourself chaste, work hard, sleep hard, do not take time to think, and trust God."

She has been involved with MOWECCE since the beginning, acting as Treasurer throughout the time of my fieldwork, and believes the organization is important because widows need someone to share their loneliness and their problems. They need to support each other emotionally and also in more practical ways. She "used to share only with God, but (found she) needed people as well."

Angelika Makalo (b. 1949)

At age 57, Mama Makalo, is a striking, vivacious, and articulate woman who works as a Community Development Officer in Uchira, a small town in the Kilimanjaro region. Small boned and fine featured, she is one of the few women I know who can look composed and elegant when she steps out of a waterless, powerless home, or off a bus that crowds 30 people into a space meant for ten. She grew up in Morogoro, in central Tanzania, and comes from the Luguru tribe. She attended primary school through Standard 7 and at the age of 23, she met and married a Digo man from Tanga, on the northeastern coast of the country. He was, at that time, 30 years of age and divorced with one child, a daughter.

Figure 6.4 Angelika Makalo

I initially interviewed Angelika with the help of a translator, but subsequent visits and interviews benefited from her halting English, and my improving Kiswahili. This section is a composite of many meetings over a two year period. Although she was brought up within the Roman Catholic Church,

her husband was Muslim and she converted to Islam. He worked as a policeman and they moved several times throughout his career, ending up in Moshi in 1987. At that time, they lived in a compound of his extended family. He worked at the nearby international airport while she resumed employment as Uchira's Community Development Officer; their economic situation seemed secure.

When her husband died of prostate cancer in 2000, his family met to decide what would happen to his property. The family proposed that she would be inherited by her husband's brother, but she rejected that offer, saying that this brother is a thief and that she fears him. Angelika and her husband had amassed significant amounts of property during their marriage, and under Islamic law, she should have received at least a portion of the property, but she is childless, negating her right to inherit from her husband. The family decided that the daughter from his previous marriage is the rightful heir and would inherit her father's property. Angelika was sent from the family home with a small bit of money, an old car that does not run, some personal items, and a few pieces of furniture, which the family contested, but that she was able to claim because she had receipts to prove that she had bought them herself. At one point, she took the matter to the courts, but her claim was rejected. Like many women in similar circumstances, she felt the judge was influenced by the family and that they had likely bribed the judge. Also like many, she dropped the case.

Fortunately, before he died, her husband had enabled her to buy a small piece of property in Himo, a small, but busy town along the highway to Dar es Salaam. She began by building a small house from sticks, where she lived until she was able to build a larger house from bricks; the first dwelling now serves as a shed. Although she has no children of her own, she does have a large family that includes five children and her elderly mother, all of whom are economically dependent on her and live in the brick and mortar house she has built to shelter them. Security is an ongoing issue and the place has no windows.

Angelika's mother is in her late seventies and suffers from hypertension. She is also divorced and has moved from Morogoro to live with Angelika. The children range in age from primary school to university age. Two of the boys are

from her brother, who died of cancer in 1986, while the others are from her sister, who has been unable to care for them since her husband died in an accident. From my experience talking to widows, this shifting of children within one's natal family, is not uncommon, and many of the women I met, even those with very limited resources often have responsibility for children other than their own.

Educating these children is a costly and ongoing concern for Angelika, and although I know from speaking with her that she has strong feelings about education for girls, the boys will get the best chances for higher education. One of the boys has shown an aptitude for schooling and is presently at university in Dar es Salaam (in 2007). Unfortunately, he did not meet the standard to receive a state scholarship and the school fees (approximately 800 USD per semester) are out of reach for the family. Hopefully, the funds will be found, but it is hard to get loans and employment in Tanzania is difficult to find; even for those who are employed, wages are generally very low. Angelika herself, in a responsible full-time government position, brings home approximately 150 USD per month.

The girls are younger; when I last saw them one had finished school after Standard 7, and the other, in Standard 7 at the time, would finish schooling at the end of the school term. As stated earlier, there are no school fees in elementary school, but books, uniforms, and sundry other expenses still apply; even if the girls were to make the grades needed for government subsidy in secondary school, costs would be prohibitive.

Angelika hopes the girls will be able to get some vocational training, but that plan is uncertain at present. Eventually, when she retires in two or three years, Angelika hopes to set up some sort of cottage industry to meet the family's economic needs. She has already bought three sewing machines, but as of yet, she has neither the labour available, nor the space to set up a shop. As a Community Development Officer, Angelika is well positioned for such a project because much of her job is helping community groups to set up small businesses and to organize small-loans enterprises.

Transportation and water are two other significant costs for the family. Himo is a small town and to go anywhere requires public transportation, which

while not expensive by North American standards, adds up on a limited income. For example, when Angelika's mother needed medical attention, the trip to Moshi is about 2 USD, each way, for them. This added to hospital and medication costs is probably why, when someone is sick, people tend to throw in a little cash and give it to the family.

The Himo area tends to be drier than the surrounding region and Angelika's property has no well or good access to a public tap. Any drinking water they use must be bought, or captured from the sky; no problem in the rainy season, but a considerable problem for the rest of the year. Drinking water needs to be boiled, incurring a cost for fuel, and making it so that people seldom boil the water even when they know that it carries pathogens that can make them sick. The family carries water for other things like washing and for the livestock from a nearby river. Storage for this water consists of a dugout at the side of the house and covered with sticks, presumably so that the ducks and chickens will not fall in.

Angelika keeps ducks and chickens, both of which provide for protein in the family diet and also for some extra cash for eggs and meat. This enterprise is unsteady due to the lack of predictability in egg production, and also because of external problems like theft. For example, one year almost all of the poultry was stolen and, of course, never recovered. Angelika, like many widows I interviewed, feels that a woman alone, without the protection of a husband and clan, is vulnerable to theft and violence in ways that married women are not. She also keeps a cow and a bull on the property. These are, in the Chagga custom, kept in a pen and not allowed to wander, even on the property. She hopes to get a calf and milk from this pair, but so far, nothing. All they do is eat and provide her with manure.

Like most women I know, Angelika farms in addition to all her other tasks. She owns no *shamba*, or fields, of her own, but rents two acres outside of Himo. Here she grows maize, beans, peanuts, and sunflowers. Success is very dependent on the rain; this is an area known for being dry, and the last several years have yielded poor crops. Rent for one acre runs about $15 per season, but

to buy an acre would be about $400. Most of this produce goes directly into the family larder, but some is for sale. I have not seen any garden in the yard, but a few fruit trees struggle to survive in the dry ground around the house.

They have no electricity, but they do have a car battery that provides enough power to run a very small television. I inquired about such a seemingly incongruous item in the house, but Angelika replied that it was crucial for understanding what was happening in the outside world. The kitchen, like most African kitchens, is a small building just outside of the main house. It is made of sticks and boasts a tin roof. The stove consists of rocks set so they will hold a pot and allow air and fuel to mix and heat the food. It is hot, smoky, and dusty work. One concern that everyone expresses is the availability and cost of fuel. Most people in the rural areas try to save money by foraging for firewood, but there is not much to be found. Charcoal is a better fuel but it is expensive and in short supply, especially since the national government issued restrictions on the production and sale of charcoal in 2007. Moderate fuel prices help people who need to cook their food, and boil their drinking water, but a plentiful supply of charcoal means deforestation, erosion, and habitat disruption for people and animals. Limiting charcoal production, along with the price increases are probably a necessary move, but for someone like Angelika, it is one more price hike that she cannot afford.

On top of her fields, her work, and her household responsibilities, Angelika produces some batik items for sale in local shops. Part of her job is to help people establish small economic cooperatives, and this affords her contacts with both local and international organizations through which to sell some of these products. Unfortunately, some efforts are more successful than others and mistakes can be costly. International organizations need to see consistent and standardized products, something that is difficult to achieve when the producers do not completely understand the requirements. For example, I wanted to buy some small shirts to bring home for nieces and nephews, but when I received the goods, I realized that the proportions were wrong, and the necks too narrow. That became my lesson, but more often these kinds of mistakes fall back on the

producer. Angelika had produced some batik tablecloths with matching napkins, but did not realize that napkins should be square, not rectangular. When she went back to the shop to sell them, she learned of her mistake, but now owns a large number of, unusable, rectangular napkins. The batik enterprise can also be hazardous, in that the chemicals used in the process are caustic, and expensive, in that water, fuel for boiling the water, dyes, and fabric are all costly to obtain.

Angelika is a member of MOWECCE and frequently makes her way into Moshi for the weekly meetings. Often she just drops in without any particular business to conduct. Like many of the women, she comes for the social support of other women in similar circumstances. She also takes out money from the small loans program, often using it for school fees or to support one of her economic projects in the short term. As a government worker, she has also been able to access larger loans from more official sources like banks, but these she uses for large projects, like the house she built for herself and the family.

She also has a strong sense of giving back to her community and has tried, unsuccessfully, to set up a widows' organization in the area where she lives. There are many widows nearby (she estimates around 20 in the immediate vicinity), and she wanted to introduce some counseling activities, peer support opportunities, and even a small loans program within the group membership. She finds that if one wants women to gather for a meeting, it is necessary to pay their transportation and cover the opportunity costs of time lost for income generation. Any communal projects have been unsuccessful due to financial constraints. The group has no capital for large projects, and if they contribute for a small project, they need to see an immediate return on the money. Their needs are day to day, and what work is done on any particular day will determine if there is food for the evening meal. Most of the women are day traders, picking up some produce in the morning and hoping to make a profit by evening. For these women, immediate needs always trump ongoing security. While MOWECCE faces many of these same challenges, the organization tends to work with women who have slightly more in terms of economic resources and this allows for more flexibility in economic projects.

Angelika's faith in God is reflected in her acceptance of His will and her charity toward her family and community. She misses her husband, their life together and his companionship. This sense of a shared life appears to be one of the most common and difficult aspects of widowhood. When asked if she would ever remarry, or take on a new partner, she says "*hapana*, no." When asked about the difficulties or remaining sexually abstinent, she says that her husband was the only man she was ever with, and to be with another man would be impossible for her.

Her life is one of hard work and constant struggle to keep up with expenses. Widowhood changed her life dramatically, and yet, what stands out is her resilience in the face of adversity.

Theresia Msaky (b. 1947)

Theresia lives in Kirua Vunjo, on the steep slopes of Kilimanjaro. To get her place, we took Domina's truck up steep and winding mountain road, then turned off into a smaller side road. Here we parked and set off to walk up a steep dirt path, blocked with roots and slick with the previous night's rain – treacherous for the anthropologist.

Figure 6.5 Theresia Msaky

But Theresia, 58 years old at the time of our meeting, walks, no, scampers up and down the hill in her flip-flops – amazing. She has always lived in this area, as did her husband. They knew each other as children, although he was slightly older. She speaks Kichagga and Kiswahili, and went to school through Standard 4. This pattern of marrying someone in close proximity is described by Moore (1986) as commonplace, and is what appears in some of the data. It lends itself to continued involvement between married couple's clans and appears to offer some measure of security for widows who have serious conflicts

with their husbands' families. In Theresia's situation, it is clear that living close to her natal family was crucial to her wellbeing.

Her home is a wooden frame covered in mud, and has a secure corrugated iron roof. She and her two grandsons, who live with her, sleep in here along with the chickens. The boys, 10 and 12 years of age, are the children of her deceased daughter. Out back is a small smoky shelter in which she cooks their meals, using gathered firewood for fuel. There is also a shelter for her cow in the back. Apparently her sister gave her some money to build the house and her brothers and father built it for her (in Chagga culture, women do not build houses – this is a job for men).

As modest as her house may be, the setting is spectacular. The house is perched on a small plateau, with a path leading up and another leading down. Below the plateau is a banana grove, where her husband is buried. Above the plateau, she grows small crops like beans along the steep slopes. The boundaries of her fields are marked with shrubs, which to the casual observer, look like part of the landscape but, to those who live here, are clear markers of who has rights to what. The whole area is tropical rainforest with banana groves, fruit trees, coffee shrubs, and small fields containing various crops.

She has neither water nor electricity; she goes to a neighbor's place to use the tap on her land, and pays for this through favors or bartering produce. Her grandchildren help a bit with growing the coffee, carrying fodder for the cow, hauling water, etc. but they cannot help all that much. Both boys are enrolled in primary school, which is down the steep path, then down the mountain road. One goes in the morning, one in the afternoon; the facility is not large enough to accommodate all of the children in the area, so the classes are split in this way. One of the boys was there while we were at the farm, and he occupied himself with chores behind the house where she had something cooking.

Theresia was a thin woman, with greying hair; when I met her she was in bare feet and wearing an old torn shirt, a tattered scarf, and soiled *kanga*. She had also been working in her garden since before we arrived. She and her husband were married in the Roman Catholic Church in 1967, and settled down to farm on

land that his father gave them after the wedding. This land was further up the mountain from her present location and farming was their only source of income; but they did well growing coffee, yams, potatoes, and sweet potatoes. She also has some fields lower down the mountain, where she grows maize. This is land given to her by her father. She also has a cow for milk, and might be bred for a calf, but she has no access to the kinds of feed that would facilitate the production of high quality milk. She keeps four chickens, mainly for eggs, and does not have problems with theft because the farm is quite isolated. She also sells a bit of produce, mainly bananas, in the market in the village on Tuesday and Fridays, carrying them to market on her head, down the mountain and to the village.

Theresia had seven children, two of whom have died. One went as far as Standard 4, but the others have less education than that. Three of her children live in Dodoma and Dar es Salaam, and two live nearby. All have petty jobs, a phrase used to refer to small business ventures in which people buy goods, then resell them in the markets or from portable kiosks that they carry about with them. The term is fairly variable in describing the scope of the business venture, but it means that they are not employed in any regular capacity, and that the business is unstable. Many seem to do okay with this and it is considered to be much better than doing nothing. It implies some initiative at least, even if the income is unstable and small. One of her daughters rents a room in the local village and lives there with her two children. One son lives and works in the village, but frequently returns to his mother's house to eat; it does not sound like he contributes any support. Some of the time, when work is scarce, both local children rely on her for support. When one considers how little she has, this is hard to comprehend.

Again, this is a common theme for widows with grown children; many children remain financially dependent on their mothers. Women in the widows' association say this is a problem that stems from a widow's marginalized position in which it is difficult to assert her own needs, and discipline of the children is not maintained. This leads to problems of moral development. Chagga tradition dictates that young men, at sixteen, should not stay under the same roof with their

mothers. It also dictates that men, including sons who should build their own huts at that time, are responsible for the upkeep of their mother's huts. Instead one sees grown men, living at home with their mothers, or returning home to eat without contributing anything in return. Part of this is excused by their mothers who cite the lack of educational opportunity, and a dismal employment situation throughout the country; but the fact remains that many adult children rely on their mothers for material support, even though she herself may be destitute and aging. Theresia says she seldom sees her children and regrets that she cannot offer them an attractive home to come and visit. They are off and managing their own lives. She does not consider them to be particularly successful, and she would like to see them more.

Her husband died in 1980, and is buried in the banana grove just below her home. He was shot and killed when he intervened to stop a fight in the village, and, needless to say, there was no pension or bank account to draw on when he died. After her husband's death, one of her brothers-in-law took her home and land. She left the house because she said he was crazy and threatened her with a spear. She said this brother-in-law smokes too much marijuana and is not a good person. She is clearly afraid of this man, but it is very difficult to defend against him when she lives with two children, in a fragile house of sticks and mud, on a remote mountain slope with footpath access.

She did take her brother-in-law to court, and he was sent to prison for a year. She went back to her home, but when he got out of jail, the abuse started again; afraid, she moved. She really never got her place back, mostly because of the fear and instability of the situation. Currently incarcerated for another offence, this brother-in-law has been in and out of jail since the 1980s.

Her husband's clan did hold a meeting, and declared that the land was for her. But she felt it was safer to move, and when it was clear that she was not safe on her own land, another brother-in-law divided his plot and gave her use of the area she now occupies. This consists of the small open clearing where she has built her house, as well as a small grove where she grows bananas and coffee. She is in a bit of a hollow, where she reaps the benefits of the erosion from above,

making the land very fertile. Personally, I would be worried that the flat area where she has built her home would simply be buried by mudslides, but everyone I was with said that the spot was very desirable.

She says there are many widows in the area but, other than the occasional emotional support, they have nothing and are unable to help each other. Everyone is busy and trying to survive; there is not a lot of time to help each other or socialize - certainly no material support for each other. On the other hand, she did have access to water from a neighbor's well, and it was clear that she knew the other women who came along for the interview.

Theresia says her children have been fairly healthy, and that she enjoys good health. She does, however, say that she has suffered from depression and hypertension. She told of her treatment for the hypertension and it is illustrative of the way in which biomedicine frequently objectifies the body as a standard organism that can be manipulated without regard for social context. She went to the hospital for treatment because the issue was a bit too complex for the local dispensary. The doctor, arbiter of disease, told her she had hypertension and prescribed (along with medication she could not afford to buy) rest, a quiet environment, and no work. Along with the hypertension, he said that she was anemic and at risk for hyperglycemia; these conditions would improve with improved nutrition.

Try to keep in mind that this is a widow who lives miles from any urban centre, has no disposable income, whose main source of food is bananas, and who survives by working her plot of land in a remote mountain grove. She can only access small amounts of cash by carrying her produce, on her head, down the mountain paths to small markets where she might be able to sell things for a pittance; then she walks back up the mountain with the few provisions she can afford. The only noise I heard up there came from the sounds of birds, but the rest of the treatment plan was pretty hard to come by. I suspect that any physician who could say such things either paid no attention to the situation of his patient, or that her allegiance to biomedicine blinded her to the reality beyond clinic walls. Theresia laughed when she recounted the story. Her depression is ongoing, and

although she might benefit from medication, the social and economic situation likely explains her psychological issues fairly well. Otherwise, she says that her health is good, and the hypertension resolved. After following her on a mountain path that left me breathing hard, she seemed in pretty good shape.

When we talked about widowhood, she dropped her eyes and talked about the lack of anyone to rely on for support. Living alone and without a husband has left her with a "disturbed mind"; I think she was referring to her problems with depression. She says she sleeps poorly and worries about her relationship with her children (she would like to be much closer to them). Housing is a problem and she feels that the family would be closer if she had a better home for them to come home to.

The interview hints at how family values are constructed for Chagga people, and how the concepts of morality and worth play out in social relationships. Her husband came from a family in which one man fathered three sons, each with a different mother. The women I was with all understood this as very divisive within a clan unit, a situation sure to cause problems. It was not just a matter of three wives, but the women saw this situation as moral transgression that could only lead to discord and arguments over inheritance. It also fits well with how women view levirate marriages, and their consistent assertions that these arrangements sow discord among the women within the clan unit.

How did she feel her life could be improved? She felt that if market access were improved, her life would be easier. She sees cooperative marketing, with improved transportation, capital investment (she has no capital and no means of accessing any) and capable management as a means to allow small farmers, such as herself, more advantage in making a living. How does she see her future? She does not; every day is a struggle just to survive; making a better future just does not have a place. Over and over, I heard women say they just have to put today's food on the table. The future will come, but who knows where that will be. It is something like the relationship between poverty and food security. How can one make long-term plans for economic stability when food is needed today? It is very hard to get past the immediate need. If one does not know where the

next dollar will come from, how is it possible to plan beyond the present? Very few of the widows I interviewed seem to have long-term plans, and when they do, they are "pie-in-the-sky" plans, or they have no pathway for getting there. It is just the future, and very abstract. I think it is very hard to look concretely at "getting ahead" when one cannot "catch up."

The next time I caught up with Theresia's situation was through friends. While traveling down to her field of maize, she had fallen and broken her ankle. Given where she lives, and the kind of work she does, I cannot imagine how she would cope with such an injury.

Felista Amos (b. 1956)

Felista Amos lives in a two-room house in Kaloleni, a semi-urban area just outside of Moshi. I interviewed her at her home in 2005, with the assistance of Domina Tesha as translator, and Deogracia Kashogili who introduced us. Felista is not a member of MOWECCE, but both of the other women belong to the organization. She describes herself as Mchagga, but from the Machame area,

Figure 6.6 Felista Amos and her granddaughter

which is at the western border of what is generally known as Chagga territory. She attended school through Standard 2, and speaks Kimachame (a regional dialect of Kichagga), Kiswahili, and Kipare, but no English. Her family, siblings and parents, are all deceased.

She is a tiny woman, short and with a slight build. Her affect is different from many of the poorer women that I interviewed in that she is more open and confident in manner. She is very animated, subdued when telling about sad or sensitive issues, but quick to laugh at herself and the ways in which she has coped over the years. She lives here by herself, but her grown children live nearby. Of

her nine children, seven are living and they range from 14 to 34 years. Three are married, live nearby, and remain dependent on her for financial support; the others live within her compound. People slipped in and out of the yard while we talked, and there was a sense of deep affection within the family.

In 1970, Felista, at 14 years of age, married a man of 20. Although endogamy within the ethnic groups is usual, she married a Pare man. This may explain some of her traits of self-reliance and enterprise because, unlike Chagga women who tend to remain at home and let their husbands work "outside", in Pare culture, both men and women work outside the home, often in partnership with one another. In this way, while both groups are patriarchal and ascribe power and prestige to men, Pare women tend to be more outspoken and wield more power within the household that would Chagga women.

They met through a friend in Machame. Her husband was Lutheran, while she was raised in the Roman Catholic faith. This difference in religion meant that they were unable to marry in the church, so their marriage is classified as traditional, or what we might consider to be a common law union. Children follow the father's religion, meaning that all of her children are Lutheran.

He was working as a machine operator when they moved to Moshi. They tried a number of things, but eventually settled into running a small tea cantina near where she lives now. Both experienced respiratory problems, which she blames on working in cramped and smoky quarters. At one point, they were both, along with four of their children, diagnosed with tuberculosis and hospitalized for treatment. TB is a major health problem in Tanzania, now specifically associated with HIV/AIDS, and treatment is free. After some time, they finished the treatment and were declared "disease-free." Although the cough was gone, both suffered long-term damage to their lungs. She still has problems in smoky environments and he died of respiratory failure in 1988.

She lives in a compound, tucked behind a wooden fence. The house has at least three rooms, and a cooking area. There is another cooking area, semi-detached, and the day I was there, the *mbege*, banana beer, brewing was well underway. Two shelters for the chickens and ducks, and an outhouse sit at the far

end of the courtyard. The day I was there, the compound was slick with wet mud. The walls of the house are mud, but there was a wooden door and it seemed sturdy enough. Inside her small sitting room was a couch, a bed, with a net above, a china cabinet, and a wardrobe. A pile of bricks sat in the back part of the yard, and she says she plans to build a brick house in the future (a step up from the mud dwelling).

Felista makes her living by brewing *mbege* and *dadi*, both of which are fairly light beers. One is made from bananas and millet, the other from maize. She brews once a week, buying maize on credit and repaying the loan when she sells the beer. Part of this maize is used for food, and the leftover mash goes the chickens and ducks that she raises[1]. This activity is not totally within the law, and it does bring some difficulties with the local police; but the money is good, and she is not about to quit brewing. She would prefer to be a trader, buying and selling her products in the market, but such an enterprise would require capital that she does not have. She also keeps ducks and chickens, obtaining them as ducklings and chicks, growing them, and then selling them for meat. She says she does well with this enterprise as well, but expanding the business would increase the risks of theft and disease. Her customers come to her yard to buy the product.

After her husband died, a clan meeting was held, and his parents came in to take possession of all the property she and her husband had amassed throughout their marriage. With her house, furniture, and other property gone, she was fortunate that a neighbor was able to take them in for nothing more than a promise of repayment in the future. She is now living in the same house that she and her husband built, so I asked how she was able to get her property back. That prompted a great deal of laughter, waving of hands, and excited chatter as she related her tale of revenge on her in-laws.

When her husband died, the in-laws took over the property, leaving her with nothing. As is commonly related in women's stories the family accused her

[1] For a discussion of the opportunities, challenges, and risks of beer-making as a profession, you might look to Bozzoli, Belinda, with Mmantho Nkotsoe 1991 *Women of Phokeng: Consciousness, Life Strategy, and Migrancy in South Africa*, 1900-1983

of using witchcraft to kill their son, and would have nothing to do with her or her children. Witchcraft is a serious charge, hard to prove or disprove, but a phenomenon deeply feared throughout the region. Children, on the other hand, rightfully belong within the father's clan, and the clan should maintain responsibility for their care, regardless of its relationship with the mother. In practice, widows claim that the clan tends to abandon the children or use them as servants. In Felista's case, clan members made it clear that the children were not welcome in their homes.

Felista decided that this was not right, and that if she did not fight to get her property back, she would not be able to raise her children. She and her husband had both been working, they had built the house within the courtyard, the chilldren were going to school (the oldest was in Standard 6), and she needed to put her life back together. So, how did she know what to do? "Well" she said "I had a dream. God would return my property." And she decided to take her in-laws to court.

She had little money and the court system of that time and place tended to favor those with the most resources. But, in Dar es Salaam there was a politician who was well-known for his sympathy for cases in which relatives came in to abuse or take advantage of those in need. So Felista decided to seek his help. She borrowed some money, and sent her 15-year-old to Dar to plead the case before this politician. She sent the youngster alone, by train, in rags and mismatched shoes, to tell of her plight. She told him that, when spoken to, he should not be too coherent, but that he should just burst into tears when asked about details. He got there, told the politician what had happened; the politician ordered the return of her home and belongings, and sent the father-in-law to prison for five years. The father-in-law was pardoned after one year, but she had the house back.

The story is funny, but the circumstances are awful. After fifteen years she tells the story with relish and considerable animation, laughing at her own vulnerability and tactics. She tells the story, not with self-pity, but more with an attitude of resilience and cunning to survive a difficult period in her life. She also talks about how, although she kept the house and property, she lost any hope of

reconciliation with her husband's family, the clan within which her children should have rights and obligations as members. These are the people that her children might draw on for support throughout their lives. Those relationships are crucial in times of need, for support in marriage rights, and as a framework within which to position oneself in the world.

She talks about her kids and the lack of opportunities for young people generally. Although the kids were doing well in school before her husband died, it was difficult to maintain that status after his death. One daughter stayed through Standard 7, and then promptly married. Another went to tailoring school, which is considered a good choice for women, did well and enjoyed the fashion aspect of the work, then was abducted into marriage with a local boy[2]. Her oldest son has four children, two out of wedlock and two with his present wife.

Felista said she is not happy with what her children have been able to achieve and went on to discuss some of the issues faced in raising children, especially without the support of husband and family. She talked about how difficult it is for young people to make good decisions when their prospects for life are so dismal. Unemployment and underemployment are everywhere, "so someone comes along with a bit of flash and they sell out for the short term pleasures. Drinking alcohol becomes a way of passing the time, and sex follows. There is nothing to save themselves for."

She spoke about the hardest parts of being a widow. The accusations that she killed her husband, as well as shunning from family are very hurtful. She said friends were supportive at first, but quickly drifted off. When people come over for holidays, they come, eat, and ignore the kids – not like a family should be. But the hardest thing is having no one to share the good and the bad times. Even with friends, kindnesses are a favor, not a mutual responsibility shared with a loved one within the boundaries of marriage.

When I asked about other widows in the area, she said there are many and that she has one particular friend with whom she can share her problems. The

[2] Abduction or "bride capture" in this sense means a form of marriage which is effected by abduction and rape, or a simple elopement. (Setel 1999).

rest, she has little contact with them; most of the widows are younger and they tend to stay with their age mates.

Hilda Edmond (b. 1974)

Hilda Edmond is a charming young woman, whom I first met in 2005. She is a member of MOWECCE and has taken advantage of the organization's counseling and small loans program.

Figure 6.7 Hilda Edmond and her children

When I first interviewed her, she was living in Kiboroloni, a village not far from Moshi, with her two children and younger sister. This story comes from this initial interview, subsequent interviews over a 2-year period, and the many occasions when we were both present at various events.

She describes herself as Mchagga, and speaks Kichagga and Kiswahili, but very little English. Her kids speak only Kiswahili because all primary school education is in Kiswahili. Although Hilda grew up in the Kilimanjaro area, and still has a large extended family in the area, her husband comes from the Mbeya region in southern Tanzania. They married (in the Lutheran church) in 1999, when he was 31 and she was 24; before that they lived in a common-law arrangement since 1994. His family now lives at the western edge of the Kilimanjaro region, and she sees them occasionally. She sees members of her

maternal family (they come from the nearby area of Msaranga) more often, but they are not in a position to offer much help.

The family lives in a room that she rents from one of the older members of MOWECCE (about 4 USD per month). The room is in an outbuilding at the back of the compound and behind the main house. The building looks like a long, low stable, but instead of stalls, the structure is divided into rooms at one end and stalls at the other. There is a small overhand that protects the front of the building from the sun, and each room has a wooden door. The room itself is small; perhaps 3 meters by 3 meters and all four of them live in the space. There is a double bed, with a wooden frame, at one end of the room, and a hammock strung above the bed. She says they sleep under nets to protect themselves from malaria, which is prevalent in this area. Her place was spotless and contained two barrels, two chairs, a china cabinet with some neatly arranged dishes, and a trunk covered with a lacy cloth. Any cooking is done outside, using firewood, in the mud courtyard she shares with the chickens and other tenants. They are fortunate to have electricity, which costs her approximately TSH 1,000 per month; water comes from a tap in the courtyard and costs a further TSH 1,000 per month. While these may sound like small amounts to someone accustomed to Canadian prices, in a country where most people earn less than 1 USD/day (approximately TSH 1,000), the costs add up very quickly.

The kids are both in school, but school fees are always a problem. Again, primary school is free, but things that go with it are not. The day I was there, Hilda's kids were sent home because the fees were late. This practice is actually against the law, but it is difficult for individual parents to challenge the school authorities. This is an area where an organization like MOWECCE can play a role and mobilize women to stand together and safeguard their legal rights. She is very concerned about educating her children, but money is a real problem, even now when school fees only include the food and maintenance. Secondary schooling will be even more difficult and the little one is only in kindergarten (in 2005).

Before her husband died in 2000, the family was doing well. He sold food in the market and she worked in the fields; they had enough to live on, school fees were up to date, and they were collecting materials to build a house on some land that his parents own in western Kilimanjaro. When he became ill with fever, problems swallowing, respiratory difficulty, chest pain, vomiting, and thrush, he moved in with his parents. They took him to Majengo hospital near Moshi, where he was treated as an outpatient; after three months of this, he died. While AIDS was never mentioned, this cluster of symptoms sounds very much like AIDS with tuberculosis. Fortunately, Hilda and the children all appeared well when I last saw them in late 2007.

Since his death, Hilda supports the family by buying and selling second-hand shoes at markets. A friend introduced her to the business after her husband died, and soon she was able to set up her own market stall. She buys shoes when the wholesale truck comes in, cleans them up for resale, then sells them at the Kiboroloni market on Tuesdays, Fridays, and Saturdays; on Sundays she travels to a market near Arusha, about an hour and a half away on a crowded bus. The Arusha trip is time-consuming and costly, but apparently sales are brisk at this distant market, making the effort worthwhile. The hardest part of the business is keeping up with the capital costs. The market is seasonal and when sales are slow, she needs the money she would normally spend on shoes for living expenses. This is where she usually borrows money from MOWECCE. She is fortunate that her sister is available to help out with the children.

She also farms in some fields that she rents in Msaranga (east of Kiboroloni) and any extra produce adds to her market goods. The fields, depending on rainfall, yield sunflowers, soya beans, regular beans, and maize. Her "dream job", would be rent or own a rice field. These fields are for "dry" rice but still require irrigation. She says this is a more reliable crop because of the irrigation; not so tricky as regular crops that rely solely on rain and manure. Rent for a rice field is about $100 per year, and another $100 needed to harvest the crop. She knows fields are available, but she has no money to put the plan in action. A more manageable goal is chickens – she says her landlord would be

fine with her having chickens in the yard, but again, one needs money to obtain chickens, food to feed them, and a cage to house them. Eggs are the main product, plus selling chicks and eating the grown birds.

So, who can she rely on for help when she needs it? Her sister helps some, mostly with the kids, and will hopefully someday add more to the family income. Her own family helped a bit when the younger child was born, but they have not enough resources for themselves, let alone to help her on a regular basis. The friend who helped her get into the shoe business lends an occasional hand with things. Her landlord, Magdelena is very kind and helps when she can, but she also is a widow, retired, and struggling to make ends meet in her own family. She has a good relationship with her husband's family and uses some of their land for her crops. When I met Hilda she planned to keep on with collecting housing materials and eventually build a home on her in-law's land, but things have changed since then, showing how tenuous such relationships might be over time. The Church is no help at all. One place she consistently relies on is MOWECCE, and the women there have supported her over time. Not only does she borrow money when she needs it, but the women offer her advice and emotional support. She likes the stability of the group, and that the women, as widows, can more fully understand her problems. Often Hilda comes into town and drops in to the weekly meeting just to talk, and this has clearly helped her cope with her ongoing challenges.

One of her challenges is avoiding men. She is a very attractive young woman and does not want to get involved in a relationship. First of all, she fears the possibility of disease, especially HIV/AIDS, but, perhaps more importantly, she wants to set a strong example for children and to be seen in the community as a woman of high moral standards. Many of the widows I spoke with offered this as a reason for remaining celibate, and certainly within MOWECCE there is a strong moral tone that censures sexual relationships for widows. She also says that she does not want any men interfering with her children, and conversations with many women suggest that men in this culture do not want another man's

children in their homes. If a woman moves in with a new partner, generally her children will be left with relatives.

Families, in any culture, can be shifting sources of help and hindrance. While Hilda has always had a good relationship with her husband's family, recent circumstances have caused some tension. In her natal family, while there has always been some measure of support, there are both obligations and benefits to belonging. In mid-2007, Hilda's brother went to jail, and she became guardian for his two adolescent boys, a daunting situation for anyone, but overwhelming for someone in her position. All of a sudden, that one room she rents has six occupants, school fees doubled, along with increased food and clothing costs. When she came in to the MOWECCE meeting, it was mostly to talk and reflect on how she would manage. Like many of the women I met, although with few resources, Hilda now has responsibility for children whose own parents were dead or unable to care for them.

At the same time, Hilda's dream of getting away from monthly rent and building her own house seemed to be coming true. An aunt, who lives in nearby Msaranga, offered her a small plot of land on which to build. Knowing that she had building materials collected and stored at her in-laws' place, she thought she was set; but when she went to see them and arrange for moving the materials, they argued that the supplies were the property of their son, and that she could not just take them away. The problem was unresolved when I left for Canada.

The last time I saw Hilda was at a seminar for widows in Msaranga. She was one of the widows chosen by village authorities to set up an organization for counseling and education. Although she still faces many challenges, she brings confidence, skills, and knowledge to this new work. Far from the timid and somewhat fearful young woman I first met in 2005, she was smiling and confident as she helped to organize a meeting in which she clearly saw herself as a valued member of the team.

Chapter 7

Two families, five widows

In Chapter 6, I introduced six women as a way of sharing how they, as individuals, live their lives within the context of widowhood. Now, in order to extend the understanding of widows' lives, I would like to introduce five more widows and their children within the context of two separate clans. This will help to illustrate the complexity of factors that influence how a widow will be treated by the clan, as well as the importance of clan relationships in providing for orphans. All of the women here describe themselves and their husbands' clans as Wachagga.

It is important to understand the interconnectedness of people within the clan, but it is also important to note that women, who are transferred to a husband's clan on marriage, often remain at the periphery of the family unit. Women's access to laws that might serve to protect them and their children in matters of clan responsibility, land use and ownership, and property, is limited. As Ezer et al. (2006) assert, and the stories of women in this study attest, even when a widow might appeal to the courts, most judges will make their rulings based on traditional law, which favors men and clan rights over women's rights. The following stories show how history within a marriage and women's material and social contributions to the clan shape the way in which they are able to construct their lives in widowhood.

The first family is a large extended family living on the steep slopes of Kilimanjaro and I will introduce two generations of widows, showing how differences in family position make all the difference to how a woman might make out in widowhood. The second family lives in the lowlands, in a rural area close to Moshi. The two widows I will introduce here are sisters-in-law who were married to two brothers and I will look at how various factors have influenced the success of each of these women in creating a life for herself and her children.

The first of these women is *Bibi*, grandmother. As one can see from the photo, she is very elderly (although no one could verify a birth date, her granddaughter, Agnes, thinks Bibi is in her 90s), and that someone has taken the time to help her get dressed and ready for the day. She knew that her granddaughter would arrive that day, and that there would be another visitor, me. Bibi is almost blind, but she certainly appears to have her wits about her. She was waiting for us in the courtyard of her yard, and was very glad to see Agnes. When we gave her a *kitenge* (a length of patterned cotton from town) she peered at it, then laughed and said she would put it away for her burial.

Figure 7.1 Bibi

We sat and chatted with the old woman for some time, then she asked her granddaughter to send the houseboy for some *mbege* (the local beer), and she sipped away on the frothy pink brew while we continued to chat. After a while, a man came by and sat down with us. He looks to be in his mid-50s and is a schoolteacher at the local primary school. He is also Bibi's youngest son. The clan is Chagga, and in this culture first-born sons take a position as head of the clan, but last-born sons assume the care for aging parents. When *Babu*, grandfather, Bibi's husband, was alive, the old couple lived with this son, and she continued to live here after the old man's death a few years ago. When Babu died, there were no contentious issues to settle. The old woman is cared for and, from what I could see, cherished by a large extended family.

The next two widows in this tale were married to the same man, one of Bibi and Babu's sons. Constanzia (b. 1948), the first wife, is a lithe, trim, and very attractive woman. Meeting her was one of those serendipitous occurrences that punctuate the ways in which we make connections through ethnographic

fieldwork. Who would ever think that a researcher from Canada would meet a woman with the same name and born in the same year, on the slopes of Kilimanjaro?

She lives in a small, but sturdy house made of bricks and mortar, situated on the edge of the mountain and surrounded by tropical rainforest. Coffee bushes, fruit trees, and vines are everywhere. She plants a number of small crops including beans and different kinds of yams. Beehives hang from trees on the slopes that drop steeply into a ravine, and several chickens roam the yard. She lives here on her own, and, significantly, her husband is buried in the yard.

Figure 7.2 Constanzia

When her husband died in 1989, the customary clan meeting was held to discuss the distribution of her husband's estate. There was some suggestion of the clan appropriating her, and the property where she lived, into the household of another brother, but she resisted this solution. Constanzia had certain advantages in dealing with the family: first, she was the first wife; second, she had been married for some time and had strong relationships within in the clan; third, she had two sons; and fourth, she was established on a property with a house and fields that she had been cultivating for many years.

While polygamous marriages are not uncommon in this region, first wives do tend to be given more status and rights within the clan. In part, these seem to be the marriages that are best integrated into the local social structure. In my findings, most second wives were situated where a man was working away from home and established a second family, leaving these widows more vulnerable if

no land and house were apportioned for them. Also, sometimes the legitimacy of the second marriage is questioned, bringing doubt on a second wife's claims to child support and a portion of the estate.

Constanzia married at a young age and has always lived in the rural area where she and her husband grew up. As Chagga custom views marriage as a permanent contract and the fact that her husband went away to find work would not weaken her claim of a solid marriage. Living as she did afforded her not only the chance to establish strong relationships within the clan, but also in the community. Further, these ties would be strengthened by extended family networks on both her and her husband's side, and these are the backbone of African social structure.

Having sons is a crucial element in determining inheritance. Land ownership for women was legally ratified in 1999, but in this situation land ownership and tenure would be strictly governed by "traditional" law. Men inherit and men control the land, especially in a mountain area like this where the land would belong to the clan, not the individual. Not only does property belong to the clan, but clan decisions are made by men. By virtue of having two sons, Constanzia has a much better claim to her land than she would with only daughters. Although she resisted being inherited, she likely has a "guardian", possibly one of her sons as would be the most common pattern for this situation. He would be responsible for her property, her movement, and her well-being. As both her sons live in other parts of Tanzania, this situation does not appear to limit her autonomy in day-to-day affairs.

Women who have sons, particularly grown sons who support them, are usually in a better position to resist the clan's efforts to dispossess them of land and goods. However, as someone pointed out, it also makes them more of a threat to other members of the family in situations where resources are scarce and already contested within the family. In Constanzia's situation, a brother-in-law wanted to inherit her, but with support from her sons, this outcome was successfully contested. One of the preferred requirements for marriage is the ability to situate your new wife with land to farm and a house to live in.

Constanzia had both, and had farmed her fields successfully throughout the marriage. That these elements were in place supported her claims to the property she continues to occupy.

The third widow in this family is Margareth. Born in 1960, she is 12 years younger than Constanzia and the two women are co-wives; Margareth holds the position of second wife. They are friends and live in the same rural community of Kirua Vunjo. Margareth's children call Constanzia "Mama" and regard her as a kind of *Mama mkubwa* [3]. Margareth's experience of widowhood within this clan has been very different from that of Bibi and Constanzia.

Margareth grew up in the western part of Kilimanjaro region, in the village of Rombo, in the Kibosho area. She and one brother and four sisters, attended school through Standard 7, after which she worked in the local secondary school. She is short, slender, and physically very strong woman with a quick smile, especially when talking about her daughters. She met her husband, a teacher and several years her senior, at the school where they both worked. She became pregnant, and in 1978, they

Figure 7.3 Margareth

[3] *Mama mkubwa* translates literally as "big mother", but implies a social (as opposed to biological) relationship in which one can rely on this person for nurturing or other assistance. The term is most often used to describe a maternal aunt, someone with whom a special relationship is implicit. In current usage, it also means someone who helps disadvantaged children in the community, and is connected to a Salvation Army program to strengthen support for orphans.

married. They continued to live in Kibosho; he worked as a teacher in the secondary school, and she took up skilled work pruning and grafting fruit trees on local plantations.

Her husband died suddenly in 1989; he was working with chemicals in the lab when he developed a headache, and died in hospital shortly after. Faced with an uncertain future and three small girls, Margareth had to rely on the clan for help. In the clan meeting held after her husband's death, she became the property of one of her brothers-in-law, a man who abused her throughout the time they spent together. Her husband's parents helped some, especially with the little girls, and gave her a bit of land to work. The brother-in-law made trouble with that as well, but eventually it was returned to her. It is a very small patch, on a steep slope, in Constanzia's yard; shady and barely enough to plant a few beans and yams.

In 1994, a woman from Moshi heard of the young widow who was having so much trouble, and she, needing someone to take care of her mountain property, let Margareth and the girls move into the house, where she and the girls have lived since that time. Even with a roof over her head, it has been difficult to get ahead. She is limited in the kinds of work she can do. Although she works for her landlord in return for using the house, there is little opportunity to make any cash, and only cash will work to pay for certain things, like education for her three girls. At one point, she made *pombe*, a local brew made from millet, but the owner of the property put a stop to this activity. The enterprise created a small income for the family, but sometimes invites the attention of the authorities.

She has had to work hard, and accept many challenges from the clan, but to reject the clan would have left her children outside the protective shell that family ties would offer. By choosing to live in Kirua Vunjo and identifying her girls with the clan, she has given them identity and access to a large network of cousins, aunts, uncles, and grandparents support they would otherwise not have.

The kinship system gives us some hints as to how support systems work in this context. Although connection to one's maternal family is based more on emotional support and goodwill, the relationships within one's own clan, which in

this case is the father's clan, are closer and more explicit. For example, all of one's father's brothers are called *Baba* (Sw: father) and the obligation for support is contained within this relationship. Also, all of the cousins on this side of the family are called "brothers" and "sisters", delineating a much closer relationship than with "cousins" from their mother's family. If Margareth had chosen to walk away from the family and take a chance that the clan would reject the children, she would lose their rights to support within this frame. Not only would she lose the opportunity for material support, but the children's identity would be in question. This status as clan member is a formal relationship, agreed upon within the clan, and crucial to positioning oneself within African social structure. In making the choices that she did, Margareth insured that her children have an enduring relationship within a strong clan.

This relationship, along with their mother's support, has enabled the children's education. The two older girls finished some post-secondary school, and the youngest is at the point of entering secondary school. The oldest, after teaching elementary school for a few years, went to her uncle, a businessman in Iringa, and persuaded him to finance her university costs in India. There she completed a business degree, and is now working for the federal government as an auditor. She also helped to finance the next child's schooling. The second one, after completing secondary education, stayed in Moshi with Margareth's friend and landlord while completing teacher's training. She and her husband live and work in Dar es Salaam with their child. Both girls contribute to the funds for the youngest sister's education.

Although these three widows live in the same clan, the same community, and within a social context that influences particular outcomes, their lives are very different and their positions within the clan and community differ widely as well. Social structure is the most important element ensuring Bibi's ongoing support, and for Constanzia there were certain social safeguards in place: her position as first wife was secure, she has sons, her homestead is well-established, and she has strong relationships in the community. These conditions helped to support her

position, but unlike Bibi, she needed to assert herself within a social context that gives little attention to the needs and rights of women.

For Margareth, there were fewer safeguards in place: she had never lived in the community, the marriage was not officially recognized by the clan, she had only girls, and her husband had never provided her with a house and land to farm. She and her daughters have struggled to position themselves within this family, and here is where we need to look at the importance of agency in which women can influence their own outcomes. While she still lives in poverty and her position in the clan may be tenuous, Margareth has joined with other widows for social support, participated in economic projects, educated her girls, and created a life for herself within the clan and this rural community.

Levina and Marcelina Sangawe

Levina and Marcelina Sangawe were married to brothers; both are now widows and live in houses on their husbands' family's traditional lane, and yet, while Levina struggles in desperate poverty and has problems with her children, Marcelina, although also living in poverty, manages to have good relationship with her husband's family, farms and owns livestock, and sends her children to school. Levina Sangawe (b. 1967) lives in the village of Shirematonda, near the family of her deceased husband. The area is in the tropical rain forest, lush with banana

Figure 7.4 Levina Sangawe

groves, fruit trees, and fields of corn and beans. Levina is a tall thin woman, educated to Standard 2, and making a meager living by growing a few bananas, planting a small garden and doing odd jobs for people in the community. She speaks Kichagga and Kiswahili, and was formally married in the Roman Catholic Church in 1998.

Her husband, had no regular employment, but picked up a bit of manual labor here and there. He was 20 years older than her, and they had five children together. One finished Standard 7 and took a sewing apprenticeship, one boy left school after Standard 6, and two are still in primary school. The day I was there, these two had been sent home from school because Levina has not been able to pay their fees for lunches and school maintenance. Again, this is not legal, in that the law states children cannot be sent home because of poverty, but the situation is not unusual. One strategy that MOWECCE uses is to send several mothers to protest; it is much more difficult to ignore a crowd than it is to ignore an individual. The organization has had some success with this tactic aimed at embarrassing officials who are breaking the law but in a position to "bully" women with few material or social resources.

Her husband died in 2002, after three years of "asthma" and related heart problems. He sought treatment at the referral hospital in Moshi, and was on oxygen therapy for part of the time. When he was sick, some of the relatives helped with his care, but eventually he was hospitalized and died. As with many of the widows I interviewed, this period of illness and hospitalization left her destitute, and like others I met, she was unable to take his body from the hospital morgue until the bills were settled. With the help of social services at the hospital, she applied for permission to go to her neighbors and solicit money for the release of the body, so that she could bring him home for burial in the banana grove behind the house.

Her biggest problem is poverty. She has few employable skills, lives far from the markets and has little to sell in any case. Money to support the children's education is one of the most pressing needs expressed by all widows

with children, and for Levina, this is an ongoing problem. Her house is falling apart, and she has little cash to manage household expenses.

She has problems with her children, complaining that it is difficult to maintain good moral standards and discipline when there is no father in the house, again a common theme that widows express. Her oldest, an 18-year-old male, lives with her and the other children in a mud brick house that is listing to one side and leaks. Local wisdom suggests that a grown son should take on the responsibility for repairing or replacing the house, but it was clear that Levina did not see that enterprise as likely. She has no electricity or water, so all water is carried from a neighbor's well. Because this area is low-lying and moist year-round, malaria prevalence is high and the family is sick 3-4 times during the year. No one here uses bed nets; they are too expensive.

After her husband died, she did have an offer of assistance from one of her brothers-in-law, but refused his help because she did not want to be incorporated into his family as a second wife. I first interviewed Levina in 2005 and met with her again a year later, but really, nothing had changed for her or her family. She and the children live near another widow, Marcelina Sangawe, from the same family. Both struggle to make a living and support their families within a clan that provides almost no support.

Marcelina (b.1959) seems to manage her household with considerably more success than does Levina. Marcelina lives in the same yard, but her house, also made from mud bricks, looks tidy and in good repair. She has no electricity or water, but states that she collects water from a neighbor for a token payment. She is a plump, attractive and healthy looking woman, well groomed and articulate. Typically, when asked about photos she considered going back to the house and changing her old and worn clothes. I said it was up to her and we took one on the digital camera so she could make an informed decision. She thought that was fine as a representation of how she would like to look in any presentations, so we went ahead. She was shoeless, and a bit concerned about that, but her toenails were painted and she had a cell phone in hand. I know it is

expensive to own and use this phone, but do not know where she got it or who pays for the cards.

She speaks Kichagga and Kiswahili, and attended school through Standard 7. She grew up near where she now lives, and some of her eight siblings still live in the area. She and her husband have five children; four of these finished Standard 7, and the youngest is in Standard 2. While she has successfully put the kids through primary school, the money for any secondary education has not been available. This was one of her most pressing concerns when I interviewed her; her second youngest daughter was just finished primary school and she was trying, with little success, to find funding for the next level.

Figure 7.5 Marcelina Sangawe

She says her kids are healthy and happy, although the youngest has problems with "asthma" and malaria prevalence is high in this area. Although they do not use nets because of the cost, they do go to the dispensary for malaria smears and medication when they are sick. In my experience, many people cannot even afford that measure against malaria, and are forced to rely on traditional remedies from the forest (the problem, cited by local people, is that these medicines are inconsistent in dosage and efficacy). The older ones are all involved in "petty business" which refers to the unregulated trading that is

ubiquitous on every corner and in every market. Marcelina says they all contribute something to the household income, but not much.

Marcelina's husband, who was eight years her senior, died in 2004. He was a policeman and they had lived apart for some time. They met in 1978, and lived in Moshi for about four years, at which time she returned to the country and took up residence near his parents. Since that time, she has lived on her own with the children, making her living by planting maize and beans, maintaining a banana grove, raising goats and chickens, and selling some of her produce at market. She also has two of the local cows, from which she gets calves, takes the milk, and uses the manure to fertilize her crops. To supplement her cash, she brews a little *mbege* and sells it locally.

She says her life has changed very little since her husband died. According to her, he was a drunk and a womanizer, with a violent temper when he was drinking. He drank "pure" a local distilled beverage with a reputation for killing its aficionados, and after a few episodes of hypertension, one day he was found dead in his room. For Marcelina, the biggest difference since his death is that she no longer receives occasional money from him and her children are no longer eligible for health benefits through his employer.

She hopes to receive a pension from his work, but so far, nothing has come of this. Her brother-in-law, who lives in Dar es Salaam is helping to facilitate this, but she is not sure she trusts him to manage the process as it goes through the courts. She says it is customary to offer some money for bribes, but she has no money for such things, and she just hopes her in-laws will give her what is hers. Part of the issue is that she was not officially married, and she had not lived with her husband for most of their marriage. She did, however, have children and raised them at home on the family land where they are clearly identified as part of the father's clan.

So far, no one has challenged her rights to the house and land she occupies. Her husband was a last-born son, and as such, he should inherit the family farm, and through him, his sons should inherit. This is the son who also takes responsibility for aging parents, a responsibility that should fall to Marcelina

and her sons. She is a bit worried because the land is not deeded; rather, it is traditional land and subject to whatever the clan decides. For now, she stays where she is, and her husband is buried in the banana grove behind the house, but her future is uncertain until the courts rule on who is to administer the land.

She says there are many widows in the area, perhaps eight nearby, and many more households headed by women; but the women do not tend to help each other. The idea of working together as an organization is new, and people do not want to get too involved with other people's problems. People help if they can, but few of them have the resources to offer much to family, let alone neighbors. When I asked if she would ever marry again, like all the others I interviewed, she gave me an emphatic "*hapana*", no! if she even considered remarriage, her husband's family would take her children, her house, her land; she would be banished. When I saw her again the following year, like Levina, little had changed in her life.

There are marked differences in these two women's lives. While Levina lives, in her words "like a bird", the other has created a relatively secure space for herself and her children. Although there are some structural differences in their lives, like differences in education, and differences in their relative youth as compared to their husbands, one appears to have settled into making a living for herself, while the other has never developed the resources available to both women equally. Similarly, one has created strong relationships within the clan, and uses these to keep her children in line, while the other has not. It is this blending of structure and agency that seems to influence how a woman will fare in widowhood. Often this is strongly related to how she lived during her marriage as well.

Aginatha Rutazaa, with the *Kilimanjaro Women Information Exchange and Consultancy Organization* in Moshi says that, in her experience as a widow and as a legal consultant, women have to make peace with their situation and take the initiative to make their lives work again. She does not negate the difficulties, nor the trauma involved in losing a husband, but if widows do not take action,

they will be buried like the old Haya woman who fell on the path and was ashamed to talk about her problems.

Rutazaa says much of this reluctance to take charge of their lives is embedded within cultural expectations of women's social roles, in which Chagga women are subordinated to men throughout their lives. Women are not expected to work outside the home, be educated, or challenge their husbands in any way. In her opinion, these expectations leave many women ill-prepared to deal with the challenges of widowhood. She also feels that future research would do well to look at differences in how different tribal groups define gender roles affect how women adjust to the status of widowhood. For example, while Chagga women have little influence within family politics, Pare women tend to take a far more assertive role in family business, and this might better prepare them for the challenges of rebuilding their lives as widows.

Chapter 8

Local and international development

> (I)n the 1970s and 1980s, a movement among many liberal and left-oriented Western practitioners began to criticize the legitimacy of development as it was then known. Some anthropologists reexamined their practice of producing the cultural knowledge that forms the basis for development projects. They thought that the features of an academic subculture (ethnocentrism, culturocentrism, elitism) contributed to making development "the greatest failure of the century." Now calls were made for "development from below." Voluntary groups, or nongovernmental organizations (NGOs), were seen as having greater diversity, credibility, and creativity than official agencies (the World Bank, United Nations, etc.) in producing a "just development" characterized by equity, democracy, and social justice as well as by economic growth.
>
> *Peet* (*1999:139)*

In this chapter I will look at some of the issues of development as a phenomenon. Although not originally part of the research plan, the subject came into focus when some of the people I interviewed began to express their concerns with international development projects in their communities. While MOWECCE is a strong example of indigenous women taking a stance on improving the lives of local widows and creating a social environment in which human rights are highlighted, David Macha, the Anglican pastor in Moshi, looks to the politics of post-colonialism to explain the apparent apathy that many Africans seem to display in the face of adversity. He argues that a legacy of colonialism has led to dependence on outside interventions to solve problems, and this reasoning leads to questions about the tensions between international and local indigenous solutions to social, political, and economic issues in this region.

While various political positions inform theories of development, Richard Peet (1999) writes that, in its strongest sense, "development means using the productive sources of society to improve the living conditions of the poorest people" (p.1), while in its weaker sense, it means "economic growth led by an elite" (p.1), with the assumption of a "trickle down" (p.1) effect from the rich to the poor. Stemming from ideas of Enlightenment, development assumes that modern science, technology, and economic growth are implicitly positive and have the capacity to improve the lives of all.

Anthropologist Arturo Escobar (1995) critiques development as a form of neo-colonialism that exerts influence on countries and cultures without the political and economic resources to resist. He cites the "problematic involvement" (p.15) of anthropologists who work for major development agencies, such as the World Bank and the United States Agency for International Development (USAID), arguing that using their authority to endorse projects lends credibility that may not be warranted. Still other anthropologists have established themselves as "champions of the authentically indigenous …point of view." (p.15), but as I argue here, this polarization may not provide the most beneficial approach in providing strong programs to improve the lives of people in developing countries. It may be more a matter of strengthening the research and community assessment components of project planning, as well as strategies that use participatory strategies that utilize the strengths of both local and international participants.

Anthropologist Stacy Leigh Pigg (1992) looks at development projects in Nepal, and argues that the indigenous, or emic, point of view is seldom accessed before projects are initiated. She, like the women I interviewed in Tanzania, feels that the depth of research and community assessment done by international development organizations is not adequate to create a nuanced understanding of communities and their inhabitants, which tend to be characterized as "generic" entities "fuse[d] in the distillation of cultural essence." (p.505).

Canadian journalist Stephanie Nolen (2007), in writing about how people can contribute to helping with the AIDS crisis in Africa, argues that few

international organizations have the knowledge or expertise to effectively create strong programs in African communities, and that to be successful these organizations must have extensive cultural knowledge backed up by instrumental skills and financial resources. This assertion supports the need for strong collaborative relationships in which communities and outside agencies participate as equals.

This section comes from observations and interviews from the fieldwork. As a member in two communities, I was increasingly aware of the divide between the local indigenous women with whom I worked, and members of the international community who worked in development projects in the region (most of these projects centered on education, health, or missionary activities). While most of the international workers live in relative comfort, employ servants, get around in their four-wheel vehicles, send their children to private schools, and travel for recreation, most of the women I met through MOWECCE struggle to meet even the most basic needs, are unable to send their children past primary school, and have never had the opportunity to visit a National Park, let alone travel internationally.

Moshi is a "hotbed" of *maendeleo*, development, and it seems like everyone in town wants a "piece of the pie." As discussed earlier, the Kilimanjaro area has hosted an international community since the 19th century, and has, in many ways, benefited from the presence of outsiders who have brought their faith, their expertise, and their financial resources into the region. Much of this development activity is coordinated by missionary activity, centered not only on religious programs, but disseminated through education and health projects as well.

The large regional referral hospital, Kilimanjaro Christian Medical Centre (KCMC), one of three such centers in Tanzania, was originally established by the Good Samaritan Society, a Lutheran evangelical organization. During Julius Nyerere's presidency, in the early years of Tanzanian independence from Britain, the hospital was nationalized; but later the Good Samaritan Society was asked to resume responsibility for its administration. KCMC might well be a model of

international and domestic collaboration, one in which international input is fitted into local needs, as perceived by Tanzanians and integrated into the official health and education sectors of Tanzania. The facility is associated with Tumaini University, emphasizing not only a Faculty of Medicine, but programs for other health professionals, and including graduate programs in the areas of public health and medical specialization. These programs attract health professionals from around the world to work in clinical programs, gain international experience, conduct research, and collaborate within the teaching programs.

One example of someone who engages in this kind of collaborative work is Jenny Hughes, a British ophthalmologist, who travels once or twice annually to teach in the ophthalmology department of KCMC. Hughes works closely with the existing facility and has created a program that not only provides short-term service, but allows her to extend the capacity of local programs and practitioners through ongoing education. Because of her ongoing commitment to the program, she is able to build a widening base of expertise for local physicians and support workers. A similar program at KCMC brings in American anesthetists to teach their craft within the programs of the medical faculty.

Many physicians and other health professionals in the centre are sponsored by religious groups, working within the institution but supported financially by organizations within their home countries. Other organizations, such as the local Teachers College, similarly benefit from the generosity of religious groups that sponsor instructors to work in these programs. Other sources of collaboration include academic institutions from around the world; many of these are involved in research activities ranging from HIV/AIDS studies to microfinance projects.

As evidenced by conversations with physicians from other countries, who work in the hospital, there are concerns that the Tanzanian members of the team are not able or willing to meet the standards of international practice. Tanzanian physicians on the other hand, are quick to point out that, while they value the input of international organizations and individuals, they also value autonomy in charting a course that is culturally and politically relevant for Tanzania. Over and

over, this theme of cultural relevance, long-term commitment, and African solutions for African problems echoes in the rhetoric expressed by local people.

Many of the women I interviewed, both within and outside of MOWECCE, repeat this sentiment, arguing that outside interventions are seldom culturally relevant, especially for marginalized populations that need ongoing support. Many programs do not take into account the importance of language, and make assumptions that solutions designed for populations in other countries can be transferred to a Tanzanian context.

One example of this is microfinance projects that are designed to empower women through small loans to support economic projects. MOWECCE has constructed its own microfinance project, which has been very successful for its members, but these women emphasize the importance of careful planning and support for the women who take loans. Victoria Munene, who works with a women's empowerment project funded by USAID, relates the tale of a Dutch NGO that, with the best intentions, set up a microfinance project for women in the Moshi area. The project offered small loans of 50,000 TSH (about $50), but the women were obliged to take classes first. Drawing on theory that assumes cognitive information programs will empower women to change their lives, classes included information about business plans, opportunities for projects, and so on. But when women finally took the loans, most did not use them as planned; rather, they tended to use the money for cell phones, household, transportation, or other expenses that did not lead into long term financial gain. Munene argues that programs such as these, while well-meaning, do not take local context and experience into account. While the model of providing education may, or may not, be successful in some contexts, it may not be enough to ensure long term economic stability for these Kilimanjaro women.

First, many of these women will have had very little experience in handling such amounts of money, and using money wisely is a learned skill, honed by practice. Second, the NGO workers are often seen as transient, creating a sense of limited accountability to their organizations. It is easy to "take the money and run" when there are no consequences to face, and other international

NGOs waiting to offer other microfinance projects. Third, the international community is viewed, not only as transient, but as a source of unlimited capital and good will, a situation that pastor David Macha feels stems from a long term relationship with international forces within a colonial framework marked by paternalism and authority from outside the community. Fourth, Victoria Munene looks at the cultural and linguistic knowledge that international NGOs bring to the situation, and is openly critical of workers who claim to have solutions, and yet have little interest in, or knowledge of, how indigenous people perceive their world.

Concerns over the shortcomings of microfinance projects are well documented (Mayoux 1997;Ruxin 2009), especially when loans are not accompanied by long term participation and skill building at the local level. Nancy Tesha, while working as an administrator for Gender and Children's Affairs, conducted a research project in which she looked at microfinance for marginalized women in Moshi. She hypothesized, not unlike the Dutch NGO, that providing women with education sessions, and giving them small loans to set up economic projects, would enable these women to provide long term economic security for their families. What she found was that without ongoing personal support and encouragement, along with strong incentives to return the loans within a specified period, the money was usually lost in day-to-day expenditures, or on luxury items that did not benefit the ongoing economic status of the family. Tesha looks back on this experience and reflects that, if she, as an African woman with extensive knowledge of the culture and social context, could make such a mistake, how can international organizations hope to be successful?

Now that she is retired from her government position and runs her own NGO, KIWODEA, she continues to offer small loans to women; but, through community workers, she remains much more closely tied to the resulting enterprises. One of the more innovative strategies that she employs is the utilization of international volunteers. She collaborates with an agency that facilitates Volunteer Tourism; KIWODEA provides the structure within which participants can safely do a form of community service in a developing country,

and the volunteers provide her organization with energy, skills, and funds from the outside.

Maendeleo is highly valued in Kilimanjaro region. Chagga people proudly point to their accomplishments in the economic and political sectors, and are known throughout Tanzania as very "developed" people, capable of leadership within the nation and well prepared to lead Tanzania into the 21st century. Education is highly valued, even if some people lament that traditional values are eroded by the increasing influence of "outside" ideas. The Moshi area has, in the past, had a strong economic base, especially in terms of agricultural products and industrial enterprise, but this has fallen off in recent years, mostly in response to international prices for coffee, devaluation of the Tanzanian shilling, and an increasing emphasis on foreign investment. While this open market provides employment for many, much of the work available to Africans pays very little, and offers few long-term benefits. This is especially salient when education levels are generally low and opportunities for learning trades are limited.

For example, while the local sugar cane plantation employs local people for the fields and processing, the company is owned by South Africans and most of the wealth generated in Kilimanjaro goes directly out of Tanzania. While the company supports some health and education services, much of the work is seasonal, and not always steady. Workers live in company housing, but while the elite managerial personnel, mostly white and foreign, live in a prosperous gated community, laborers live in dilapidated tenements just down the road.

The Tanzanian government supports the phenomenon of *maendeleo* as well, as is evidenced by policies of universal education, Community Development Officers in villages throughout the region, and centralized regional offices dedicated to the business of development. Universal education, even with its issues of the hidden costs of "free" schooling, is a strong step toward equalizing opportunity for various socio-economic levels and providing a theoretical stance for gender equality in this area.

Community Development Officers facilitate opportunities for *maendeleo* in rural areas. These men and women are mandated to enable economic enterprise

for community members, and are often the organizing force for collective action in this area. They also frequently provide the interface between communities and outside interests that can provide resources to local groups. Angelika Makalo works as a Community Development Officer, and has had the opportunity to work with a number of international groups that provide support for local groups. Some of these contacts provide help for women's groups to organize and run their own small financial systems, where money is contributed and the group allots money for small loans. As with MOWECCE's small loans program, women are able to take small loans to support their income-generating enterprises. A well thought-out business plan is supported through the loan, counseling, and strong incentives to repay the loan with interest. This kind of interpersonal pressure to succeed is seen as a necessary component for success of the program overall. In addition, these groups receive literacy and numeracy training. The programs, while designed outside of Tanzania, are run by local women and include components of community service. One of the problems I observed, while working with Makalo, was a kind of competition between the NGOs facilitating the programs. One was set up through American interests, the other through an Indian NGO. The problems arose when some of the women came under pressure from their families to support one group over the other. Some of the women held membership in both groups, and wanted their contributions returned so that they could support the group in which their families had an interest. This situation supports the position that projects originating outside the community often face unknown obstacles that threaten their chances of long term success. When I left Africa, the issues between these two groups were ongoing, causing rifts within the community and problems that left the future of the projects insecure.

Another resource that Makalo uses is an organization that helps local groups to sell their crafts on the international market. There are problems with this system, in that cash flow is irregular, transportation costs are high, and the schedule for distribution is not clearly defined. These issues make it difficult for local women to plan adequately for production and delivery. But the problems do not come only from the international side; there are problems of production at the

local level. When I was in Tanzania, I set up a meeting between Makalo and Jeanne Waples, who was in Kilimanjaro working as a volunteer with KIWODEA. Together, they set up a plan for marketing children's clothing in the United States. Using contacts of her own, and providing the local women with patterns for making items that she felt would be suitable for sale at home, this middle-aged American met with challenges at every step of the process. The women who expressed interest in the project did not follow through on their plans to manufacture suitable products. Makalo says that life in this rural area is closely tied to the agricultural seasons, and when it is time to plant, or to harvest, everything else is set aside, especially when the possibilities of reward are uncertain.

Significant economic disparities create a social rift between international and local resources. As well, Tanzanians view the international NGOs and their workers as lacking in cultural and linguistic competence, but also as transients who are in Tanzania mainly for their own self-development. While some of the international people do live and work in Africa for a lifetime, this is not the usual experience. Many stay only for a few weeks; many others stay for months, or even several years, but Africans still see these people as transient, arguing that foreigners will eventually leave, but Africans are there forever. Kilimanjaro is their home, and they alone should direct its future.

Michael Maren (1997), who worked with aid organizations in Africa for two decades, holds strong views on the problems associated with NGOs working in developing nations. His characterization of "aid and charity as an industry, a religion, as a self-serving industry that sacrifices its own practitioners and intended beneficiaries in order that it may survive and grow" (p.11) reflects on inequities and abuses within the development world. He looks at funding strategies, and criticizes the ways in which money meant to benefit communities is often lost in administrative costs. But his most serious criticism is that development organizations turn a blind eye to political corruption and bend their programs to suit their own needs to survive and prosper. Projects that showcase an organization become more important than the less glamorous work of

community assessment and helping communities on a day-to-day basis. Disparities between the "developers" and their beneficiaries are normalized to the point where the latter are completely objectified as "other", people who could never expect to have the same advantages as their benefactors. The needs of the political world, as in the case of structural adjustment programs where international aid is tied to reduction in programs that provide a social net, outweigh the needs of populations at risk.

These are not the criticisms of development that I heard from Tanzanians. Their concerns were much more immediate: dealing with cultural competence, appropriateness of interventions, and long-term commitment to projects. All of the people I spoke with wanted some help, but not at the expense of autonomy.

Escobar (1995) questions the foundations of the aid industry, asking questions about the appropriateness of taking Western models of politics and social organization into developing countries. His challenge that development is a kind neo-colonialism, comes from the assertion that wealthy countries advance the aid industry in order exert political and economic control through policies that give something to a nation only in return for policies that provide a benefit for the donor country. At the heart of his deconstruction of the development phenomena is his challenge that Western ethnocentrism shapes policies and programs. Along with this ethnocentrism comes the implicit affirmation that people in developing nations are not competent to chart their own path, and it is this issue that emerges in the comments of Tanzanians. They do not want their cultural knowledge questioned, and they do not uniformly admire what they consider to be Western cultural values.

For example, while I was in Moshi, there was a media story about a new law in Britain. A Tanzanian friend had heard the story and was very distressed about the implications for people working in Africa. The story related that it is now legal for a child who is pregnant (in the U.K.) to seek and obtain an abortion without the consent or knowledge of her parents. This ruling concerned my friend, and she saw the implications of such a policy as (1) as a sign of the general moral depravity of Westerners, (2) something that might come to Africa in the

form of an NGO that endorses abortion rights, and (3) a fundamental difference in the way that Westerners and Africans understand the responsibilities and obligations of family. For her, this was a clear indicator that the state was mandating a separation between parents and their children, negating the bond that ties a family together no matter what difficulties may lay in their path. Her stance was that no African family would tolerate such interference, and that no matter what trouble a child could have, her parents would be the ones to deal with it. While I would challenge, and did, her harsh view of Western cultures and people, the moral story was not unique and should serve to remind anyone that our understanding of the world is different from those with whom we engage in the field.

Activist and physician Stephen Gloyd (2008; 2008a; Gloyd & Gimbel-Sherr 2006) also takes a critical look at the world of NGOs and development. While he acknowledges the same issues as Maren (1997), he looks more closely at the political roots of development strategies, how development organizations access and allocate resources, and what strategies are available to NGOs in giving service to developing countries. He examines market fundamentalism, or neo-liberalism, a philosophy that limits or rejects active intervention of governments in the economic sector and emphasizes the role of the free-market in promoting "progress" and social justice.

Structural adjustment programs (SAPs) are an outcome of neo-liberalism. Here we see loans to developing countries, but with the stipulation that there will be spending cuts, privatization of services, and favorable terms for foreign investment. In practice, these policies can lead to decreased spending by government in these developing countries, especially in services such as health and education. Tanzania has seen persistent economic crisis since the 1970s, and in order to be eligible for international monetary assistance, Tanzania adopted Structural Adjustment policies in 1986 (Lugalla 2000). Since that time, the country continues to experience severe socio-economic and environmental crisis, while at the same time the government has implemented "social and economic reforms prescribed by major donors and financial institutions like the World Bank

and International Monetary Fund (IMF)" (Lugalla 2001:np). This has led to declines in social programs and "deterioration of income and standard of living [for] the majority."

Gloyd (2008) gives examples of typical results in health care: decline in health facilities, inadequate supplies and medications, poor transportation, user fees, and staffing problems. He also argues that US policy justifies these programs as safeguards to improve economic growth in the United States, and that negative consequences for human well-being have been recognized since the 1980s. This de-emphasis on government social programs in developing countries, along with policies that place responsibility for social programs into the realm of civil society, also open the door for international NGOs who come in to fill the gaps left by government cuts, and in Gloyd's opinion, much of the money invested in NGO projects goes directly into the coffers of American organizations (2008).

Gloyd (2008) argues that NGOs actually tend to undermine the efforts of developing countries in that they drain resources from countries that are already struggling to provide services through the public sector. As NGOs take over services, fewer resources are offered by the public sector, and when programs are over, there is nothing to replace them. He also looks at the duplication of services for NGOs and the challenges for a small government that oversees them. Gloyd and Gimbel-Sherr (2006) assert that, between 2000 and 2002, 1,371 NGOs were funded by international agencies and operating various projects in Tanzania, and many of these duplicate services that might be better coordinated through one central agency. Looking at the situation in Moshi, where at least five small organizations with no connection to each other claim to serve the needs of widows, I would suspect that the coordination of services is problematic.

The problems extend to how projects are funded. While some organizations appear to have secured funding, others struggle to maintain their existence. MOWECCE, for example has approached a number of funding agencies, but only when they stated their focus as AIDS-related were they successful in obtaining a small grant. Others, such as the *Widows Orphans and*

Disabled Development Foundation (WODEF) have been consistently unsuccessful in raising money for their work. Larger organizations, such as - *Kikundi cha Wanawake Kilimanjaro Kupambana na UKIMWI (*KIWAKKUKI) *and Kilimanjaro Women Information Exchange and Consultancy Organization* (KWIECO) rely on continuing donations from international sources and have developed strong relationships with funding agencies and academic institutions in the United States and Europe, often in return for providing education and research opportunities for students, clinicians, and academics.

Funding is always an issue for these groups, but Gloyd (2008) argues that the odds of getting money are weighted in favor of the large organizations that employ highly skilled individuals, not only to design their funding campaigns for donations, but also to prepare highly sophisticated proposals designed to attract major donors such as USAID. Small NGOs, such as a of group of local widows in Moshi, simply cannot compete with this level of expertise. Gloyd looks at these issues and, while he does not say that NGOs have no place in development, he does argue that instead of pursuing their own agendas, they should be integrated into the official infrastructure of host countries. In this way, they could be strengthening capacity, rather than weakening and diffusing services. He argues that the internal resources of developing countries need strengthening, and that adding myriad new, and poorly coordinated, programs that take available resources to meet their own needs is unproductive.

Other ways in which funding issues affect the development process for NGOs is the way in which money is allocated to projects that come in with a solid plan and structured within a specific time frame. Sometimes, models for projects come from existing work in other contexts and are not appropriate for the local situation. While anecdotes abound with regard to projects that did not work, David Macha tells the story of a large NGO that came in, with workers and some funds for construction costs, to build a school in a small Kilimanjaro community. The group came, collaborated with the local people to construct the school, but when they left, the building was not complete; two years later, most of the building has been dismantled and carried off for other projects. The NGO felt that

the community was at fault for not carrying the project through to completion, while the community questioned the motivation and commitment of the NGO. Another woman, a German missionary, tells the story of a school that was completed, but is not used because the foreign builders put glass panes in the widow spaces. Without open spaces for ventilation, it is too hot to use the rooms. Also, plans for sustainability are sometimes vague; Victoria Munene does not know what will happen to the literacy programs and small savings and loan collectives when USAID phases out the program, something that was planned from the outset. Without external support, it is unlikely that most of the groups will survive, and most certainly the literacy programs for women will falter.

As argued by Pigg (1992) most of the funding goes to programs, and not enough to community assessment, leaving most organizations to work on agendas that are designed without adequate community consultation and input. Tanzanians such as Munene, Rutazaa, and Domina Tesha look at this problem and citing issues of language and culture, inadequate community assessment, and short-term commitment on the part of international development workers, they assert that problems exist when international organizations attempt to run development projects without adequate input from local people.

But local organizations also face challenges. While culturally competent and committed to long-term engagement in their communities, they often lack resources and expertise to be effective. The best situation seems to be when outside expertise and energy, along with fiscal resources, can be incorporated into long-term, stable organizations within the country. The KCMC example at the beginning of this chapter is one example of how international resources serve the needs of those who come to work and volunteer, as well as supporting the health infrastructure of the country.

While both local and international organizations appear to face challenges in delivering effective programs, participants in this study cited the following concerns about international NGOs in their communities. First, they see a lack of community assessment and consultation. Organizations come in to run their programs, stay until the project is complete, and then leave. There is little room

for adjusting projects, even when the approach proves unsuccessful. Second, they feel that many international workers are insensitive to culture, particularly with regard to language. Ethnocentric behavior and a lack of empathy present problems for local people. Third, even when projects run over several years, locals feel there is a lack of commitment on the part of international workers.

From my own point of view, I know that without the support of the community, a foreign researcher or development worker will have little success in accessing a community of interest, let alone accomplishing anything of worth. That said, I know that many of the local organizations with which I worked would very much like to have access to the knowledge, skills, and financial resources of international participants. In looking at development projects, that do have the potential to improve the lives of people in developing countries, the challenge may lie in finding the optimal balance of contributions from local and international participants.

Chapter 9

Conclusion

> From its inception as a science, anthropology has steered an erratic course between particularistic, ethnographic aims and more comprehensive, universalistic ambitions. To a large extent anthropology's discursive oscillation between these extremes is function of social distance: the deeper one becomes involved in the lifeworld of the people with whom one lives and works, the more hesitant one is to use the existential complexity of that particular lifeworld as a basis for generalizations about humankind. Participation in the quotidian life of any social microcosm – be it family, village, profession, or ethnic group – makes detachment and disinterestedness difficult.
>
> *Jackson (1999:189)*

With this statement, anthropologist Michael Jackson (1999) aptly captures the sense of connection to and humanistic concern with a community that only the prolonged engagement and participatory nature of ethnographic design can offer to the researcher. The opportunity to live and work in Africa has been an experience of personal enrichment for me, and the relationships I formed during this time will last a lifetime. While my original interest in the phenomenon of widowhood drew me to this experience, what has developed is a more particular interest in the women I met, and an attachment to the potential for social change that might enrich the lives of these women.

As Jackson (1999) affirms, my interest has moved from the universal, a concern for widows within a global and human rights framework, to a more particularistic concern for how the women I met are able to cope within a social framework that limits their opportunities to create stable and sustainable lives for themselves and their children. Through the research process my understanding of these women has moved from seeing them as examples of a phenomenon of interest, to a places where they emerged as friends and neighbors that have nurtured my understanding of their world.

I hope this sense of intimacy with the women who shared their stories comes through in this thesis, along with my sense of identification with the goals and achievements of the women in the *Moshi Widows Education and Counseling Centre*. Because the issues I describe in this thesis are also reflected in the research of many others throughout the African continent (Bennett et al. 2006; Cattell 2003; Ewelukwa 2002; Ezer 2006; Ezer et al. 2006; Gray & Kevane 1996; Kimati 2007; Owen 1996; Ramphele 1996; Rosenblatt & Nkosi; Sossou 1999), I also hope that this research contributes to understanding of widowhood as a marginalized category of personhood in Africa.

This genre of research, in which ethnography is a vehicle to highlight social inequity and its effects on the lives of marginalized people, is not new to anthropological writing. Anthropologist Nancy Scheper-Hughes writes that her "research, writings, and teaching focus on violence, suffering, and premature death as these are experienced on the margins and peripheries of the late modern world" (2009:np). Her work with impoverished Brazilian women in *Death without Weeping: the violence of everyday life in Brazil* (1992) offers insight into how poverty and social marginalization shapes the lives of women and their families, even to the point of creating a sense of normalization for the injustice and suffering of these people.

Physician and anthropologist Paul Farmer (1992; 2003; Farmer et al. 1996) also uses his ethnographic work to highlight health inequities for people marginalized by gender, poverty, and disease in Haiti and Africa. His work in advocacy and action projects provides models for collaborative strategies in which research and community assessment strategies can support social change for disadvantaged populations.

Data from my fieldwork demonstrate how widows within the Kilimanjaro region are at risk for marginalization that threatens their social and economic security and that of their children. Gender preference for males leaves women generally disadvantaged in many ways: access to education, access to employment, status within the clan and community, access to land, and access to the law. For widows, these issues become even more marked because these

women no longer fit into the culturally comfortable role of wife, and have lost not only the physical protection of a spouse, but also the moral space in which that protection is sanctioned. For women without children, this moral space is particularly important, as motherhood is also a highly valued category within the local culture. Widowhood remains a liminal and vulnerable social position.

Kilimanjaro region is known as home to the Chagga people, who comprise approximately half of the region's population, and while I have spent considerable space looking at Chagga ethnographic work and explicating elements of Chagga social structure and expectations, it is important to remember that this cultural group is embedded within the more general social structure of Tanzanian society. In the same way, the women I met come from several cultural backgrounds, and while endogamy within cultural groups may be a stated preference, many of the women in this study married men from cultures other than their own. While differences exist between cultural groups, there were more similarities than differences when it came to the treatment of widows within the region. Differences in how widows were able to reestablish their lives appeared to be tied less to cultural affiliation and more to variables such as education, employment, children, and the position a woman had forged within her husband's clan.

It is said in Kilimanjaro that a female is, first, under her father's rule, then under her husband, and then under her son. Practices such as guardianship for widows reinforce this maxim, and for many clans it provides the rationalization for stripping a widow of her home, her land, and her children. While official law exists to protect widows from abusive situations, most judicial rulings will follow traditional law, which favors the rights of the clan over a woman's personal rights to security and her children.

The most frequent concerns voiced by women I worked with included: not wishing to be inherited, poverty, respect from the clan and community, concern for their children, and protection from HIV/AIDS. Their most immediate needs centered on providing a living for themselves and their children. Often, they were unable to articulate what the future might bring when their means for surviving the day were uncertain.

Frequently, widows in urban areas fare better than rural women who are more dependent on the generosity of a husband's clan, have less access than urban women to law that might protect their property rights, and have fewer opportunities for employment. Many who successfully met the challenges of widowhood had experience working outside the home or in settings where their husbands had little influence. Further, education, and its corollary of increased gender equality in the home, appears to give women the confidence and skills to succeed on their own. History within the clan influences how a widow will be treated, and women with strong relationships within the family were generally treated better than young widows with few strong ties within the clan. Widows without children were generally sent out from the family. While social support within the clan is important, friends, strong relationships with their natal families, and within the community in general influences how a woman will cope as a widow and how she will be able to put her life in order.

The original research plan, which looked at social structure and constraints on widows' wellbeing and the role of personal and collective agency in helping widows successfully reconstruct their lives, did not address the tensions between international and local development projects. Working with MOWECCE, which is entirely made up of indigenous women, offered some insight into how local people understand the contributions of international development organizations. It is important to be critical in accepting that NGOs, both local and international, consistently and effectively add to the wellbeing of the communities they serve.

Issues of representation threaten the appropriateness of interventions that exist, and there needs to more emphasis on research and community assessment, coupled with long-term collaborative projects that promote social equity and sustainability. Problems with funding and accountability to communities and donors exist, and while it appears that a great number of projects are active in the developing world, there is growing concern that little headway is being made in improving quality of life in this world (Crockford 2005; Escobar 1995; Gloyd 2008; Peet 1999).

Limitations to the research

The most difficult limitation, for me, to the research is that I live so far away from Tanzania, and although I was there for a total of nine months, and made four trips in total, I cannot just "pop in" to see how things have changed, or even to ask "just a few more questions." I reviewed my results with the women of MOWECCE throughout the fieldwork, but communication has been limited since I returned to Canada. The women have access to the internet, but only through the local internet café, and they have neither the skills nor resources to deal with lengthy communications.

While I have used the title, *Widows of Kilimanjaro*, the research is focused on the area around Moshi, both the urban and rural areas. Even in this small area, I could not begin to meet with a truly representative sample of widows. Nevertheless, a small number of people, their stories and an ethnographic approach to the role social activism contribute to our understanding the experience of widowhood in this region of Tanzania.

Strengths of the research

The most significant strength to the research comes from my relationships with the women I met, particularly within the organization MOWECCE. This affiliation offered a unique opportunity to work with an indigenous group, one without significant ties to international projects and seldom available to a Canadian researcher without previous ties to the community. This connection to the community through MOWECCE meant that my relationships with local women were direct, as opposed to being filtered through outside influences.

Not only did the women answer my endless questions, they facilitated my entry into homes, offices, and communities that I would never even have found without them. Their connections within the local communities were invaluable, and except for writing this thesis, the women were involved in all phases of the research process and reviewed the results throughout my time in the field. They

further supported my efforts to find diverse sources of information in the community, never censoring my choices and always willing to help with the necessary arrangements.

Through MOWECCE, and a number of other sources as well, I spoke with a very diverse set of women: young and old, varying economic status, urban and rural, varying religious affiliations, and a wide range of integration within their extended families. As a reliance on one local source can introduce bias, I found additional sources outside of the organization to supplement the data. In order to provide more triangulated data, I also interviewed people who provide various aspects of social services within the communities.

My interpreters added a lot to this project. They organized interviews and introduced me to a range of individuals who I could contact and interview. Each added different strengths to the work, introducing me to communities and travelling under less than ideal conditions. Both added to my language skills and, in their roles of cultural brokers, they patiently helped me understand the local culture and to act appropriately within the local context. They also enabled me to move in communities where traveling alone would be unsafe.

Directions for further research in this area

Although there are many generalizations that can be made about intercultural similarities in this region, there is also the suggestion that looking at how specific cultural groups understand gender roles within the family unit would offer further insight into how a widow might fare in supporting herself and her children within the clan structure.

Second, as arose within the context of fieldwork, an exploration of how NGOs interact with each other and with their communities within a geographic area has relevance for the way in which we understand the development process as it now exists. How do organizations assess need within communities, how do they conceptualize and operationalize projects, and how do they evaluate their work? As a research method, ethnography, with its emphasis on community and

extended periods of fieldwork, is well positioned to look at how projects interact with communities, how local people perceive the work done by NGOs, and to evaluate the effects of projects on their beneficiaries.

Implications of the research

> In order for us as poor and oppressed people to become a part of a society that is meaningful, the system under which we now exist has to be radically changed. It means facing a system that does not lend itself to your needs and devising means by which you can change that system. That is easier said than done.
>
> *Ella Baker, Activist, Civil Rights Organizer, 1903–1986*
>
> (http://americanswhotellthetruth.org/ accessed on January 1, 2009)

Widowhood is a phenomenon, but also a process. Women describe a period of disorientation in the immediate period following their husbands' deaths, and it appears that this might be the time when any intervention would be most effective in protecting the rights of the bereaved. This suggests that local organizations and support groups are most appropriate for providing this kind of service, as larger organizations, which are mainly based in urban areas, are unlikely to be effective in accessing women at this critical period. Without strong community networks, it is unlikely that women will receive the help, advice, and support that they require. Often, by the time a widow is ready to ask for help, it is too late; clan members have already appropriated her and her property, death benefits are gone, and she is left with few economic and social resources with which to rebuild her life.

The women of MOWECCE believe that women's rights to autonomy, economic stability, and social equality must be valued and protected; but their day-to-day work aims to provide women with the tools to achieve more immediate goals: social support, counseling on legal and social issues, and small loans that enable women to establish economic projects to support themselves and their families.

It is important to bear witness to injustice and to document it so that others will acknowledge the issues and support efforts for change, but it is also important to understand how marginalized groups can create change for themselves. The *Moshi Widows Education and Counseling Centre* offers an example of how social action develops within a community. With little in the way of monetary resources, a core of committed women has identified a need in their community, taken action, and nurtured their social action programs for more than a decade. How they have done this is worthy of our attention, and documenting their challenges and successes has the potential to inform similar programs.

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Appendix 1 - List of participants

This list represents participants in the study, all of whom consented to interviews, along with the use of their names and photographs in presentations of the research. I am indebted to all of them for their patience and their time, but even more so for the insights they offered to my understanding of the phenomenon of widowhood in this region.

1. Aguiline, Felista – widow, Sambarai
2. Amber - widow
3. Amos, Felista – widow, Kirua Vunjo
4. Anna – widow, Mwika
5. Anna – widow, Kiboroloni
6. Ardals, Biasha – widow
7. Ardi, Hadija – widow
8. Ashton, Bodil – Development worker, Denmark, Moshi
9. Asisiya – widow, Msaranga
10. Assey, Agnes – research assistant
11. Assey, Margareth – widow, member of MOWECCE, Kirua Vunjo
12. Assey, Radegunda – widow, member of MOWECCE, Moshi
13. Bernadetta – widow, member of MOWECCE, Moshi
14. Bui - widow
15. Edmond, Hilda – widow, Kiboroloni
16. Erik – worker with WODEF
17. Evans, Jessica – Rafiki Foundation, USA, Moshi

18. Faulhaber, George – Rafiki Foundation, USA, Moshi

19. Geekie, Catherine –Aga Khan Foundation (Dar es Salaam) 2003-2004

20. Genesis – director with WODEF

21. Henri, Hyancinta – widow, on MOWECCE executive, Sambarai

22. Heri, Meri – widow, Msaranga

23. Irene – worker with WODEF

24. Kimambo, Aisesiya – widow, Msaranga

25. Kimambo, Luwindini – widow, Msaranga

26. Kiwali, Theresia – widow, member of MOWECCE, Sambarai

27. Lawliss, Maureen – missionary with Rafiki Foundation, then Salvation Army

28. Lyimo, Magdelena – widow, member of MOWECCE, Kiboroloni

29. Macha, Agnes – widow, Msaranga

30. Macha, David – pastor, St. Margaret's Anglican Church, Moshi, Tanzania

31. Makalo, Angelika – widow and community health worker, member of MOWECCE

32. Maleko, Even – nurse from Mwika, HIV/AIDS counselor

33. Makunki, Janeth – widow, Kiboroloni

34. Maro, Anna – widow, Msaranga

35. Maro, Esther – widow, Msaranga

36. Maro, Julieth – widow, Msaranga

37. Maro, Mary – widow, Msaranga

38. Maro, Monika – widow, Msaranga

39. Masawe, Florentina – neighbor and involved with WODEF, Moshi

40. Matemu, Cecilia – widow, member of MOWECCE, Kirua Vunjo

41. Matero, Rose – widow, on MOWECCE executive, Msaranga

42. Minja, Berbesta – widow, on MOWECCE executive, Moshi

43. Msafiri, Zainabu – widow

44. Msaky, Theresia – widow, Kirua Vunjo

45. Msuya, Lucy – widow, on MOWECCE executive, Moshi

46. Msuya, Marycelina – Director of Nursing, KCMC

47. Munene, Victoria – Development worker with PACT, Worth Program

48. Ngowi, Agnes – research assistant, counselor with KIWAKKUKI

49. Omar, Hadija - widow

50. Temba, Edward – Uru district administrator

51. Tupa, Anita – widow, Msaranga

52. Pauli, Yohana – widow, member of MOWECCE, Uru

53. Paxton, Joy – Salvation Army officer

54. Pius, Zahara – widow

55. Rutazaa, Aginatha – widow, Program Officer for Legal/Human Rights and Gender Equality Education programs, KWIECO

56. Sangawe, Levina – widow, Uru

57. Sangawe, Marcelina – widow, Uru

58. Saum, Yusuph – widow

59. Tesha, Domina – widow, chairperson of MOWECCE, Moshi

60. Tesha, Nancy – Technical advisor – Community development, Gender, and Children Affairs, Executive director, KIWODEA

61. Waples, Jeanne –American volunteer working with KIWODEA

Appendix 2 – Interview Guide

A: Interview questions in English

Connie Geekie, University of Alberta, Alberta, Canada. Telephone:(Tz) 0745782338, email – geekie@ualberta.ca

1. I need some statistical information.
    - Name
    - Consent form
    - Address or location
    - Telephone if possible
    - Age
    - Education
    - Occupation – how does she make a living

2. I need to know who she is in relation to those around her. For example
    - Where does she come from
    - Who do you live with
    - Who is her family
    - Does she belong to a church
    - Children
    - Relatives – mother's side
        - husband's side
    - Other's supports
    - Relationship with MOWECCE
    - Who does she work with

3. Marriage
    - Husband
        i. Name
        ii. Work
        iii. Education
        iv. Age
        v. What happened
        vi. Married where
        vii. Where did he grow up
        viii. How did they meet
        ix. Where were they married?
        x. Did he help with the children
    - How old was she at marriage
    - When did he die
    - What happened

- Was it sudden or was he sick for a long time.
- Was he able to make arrangements for her? e.g. inheritance, land, a home

4. What problems do you encounter as a widow.
    - What is different
    - How do you make a living
    - How much money do you make
        i. Taxes
        ii. Rent
        iii. Electricity
        iv. Gas
        v. Vehicle
        vi. Servants
        vii. School fees
        viii. Clothing
        ix. Food
        x. How many do you support
    - What kind of place do you have to live in, is it adequate
        i. Water
        ii. Electricity
        iii. Toilet
        iv. How do you cook
        v. Food storage
    - What kinds of expenses are important in your life
        i. Health expenses
        ii. Food
        iii. School expenses
        iv. What would help in your life
    - Have you ever had a loan from the widow's association
        i. Did it help
        ii. What did you do with the loan
        iii. Were you able to repay it
        iv. Has it changed how you are able to live.

5. What plans do you have for the future?
    - Would you marry again, how would that change how you live
    - What chance do you see for yourself and your children
    - Where were your children born
    - Will they be able to go to school, and is that important at this time
    - What are your most important health risks
        i. malaria – do you use nets for sleeping, if not, why, what are you able to do to prevent malaria
        ii. AIDS
        iii. Stomach and diarrhea
    - What do you do when you or your children are sick

- How much does it cost to see a doctor
- How much is medicine, what about transportation and child care
- What if your child needs to go to the hospital

6. What about other widows that you know
    - How do they manage
    - Are you able to help each other
        i. Money
        ii. Child care
        iii. Working together
    - The widows association, how can they help

Confidentiality is of the utmost importance. Women must feel confident that no one will gossip about them or share their information with anyone else. My work will assure that they can not be recognized in the final paper, unless, of course, they wish to be recognized for their contributions.

B - Interview questions in Swahili

Connie Geekie, Chuo Kikuu cha Alberta, Alberta, Canada. Simu: (Tz) 0745782338, email – geekie@ualberta.ca

1. Nahitaji kumbukumbu zifuatazo:
    - Jina
    - Fomu ya kukubali
    - Anwani ya mahali unapoishi-kijijil/kata
    - Simu kama unayo
    - Umri wako
    - elimu
    - kazi (njia ya kipato)

2. Nahitaji kujua jamaa zake wa karibu:kwa mfano
    - Ametoka wapi
    - Unaishi na nani
    - Nani ni familia yako
    - Uko katika kanisa/ msikiti
    - Habari za watoto
    - Ndugu/jamaa – upande wa mwanamke
        - upande wa mume

- Watu wengine wanaokusaidia
- Uhusiano na MOWECCE
- Unafanya kazi na nani

3. Ndoa
    - Mume
        i. Jina
        ii. kazi
        iii. elimu
        iv. umri (alipofariki)
        v. alikufaje
        vi. uliolewa (wapi mahali mlipooana)
        vii. alikulia wapi?
        viii. mlikutana wapi
        ix. mlioania wapi-bomani,msikitini,kanisani au kimila
        x. mlifanikiwa kuwa na watoto
    - alikuwa na umri gain katika ndoa?
    - alikufa lini?
    - alikufa je
    - ilikuwa gafula au aliugua kwa muda mrefu?
    - Aliweza kukupa urithi kama shamba au nyumba?

4. Matatizo unayokutana nayo kama mjane. Eleza yote.
    - Tafauti gaini unapata baada ya kifo
    - Unamuduje, maisha kifedha
    - Una kipato kiasi gani
        i. Kodi unalipa ya serikali
        ii. Kodi ya pango la nyumba
        iii. Umeme
        iv. Maji
        v. Mafuta/ petroli
        vi. gasi
        vii. watumishi
        viii. ada
        ix. mavazi
        x. chakula
        xi. watu wangapi wanakutegemea

    - Unaishi nyumba ya namna gain,inakutosha au la
        i. Ina maji
        ii. umeme
        iii. choo
        iv. unapikaje
        v. uhifadhi wa nafaka au chakula
    - ni matumizi gani muhimu kwako
        i. matibabu
        ii. chakula

iii. ada
iv. kitu gani kitakusaidia katika maisha yako

- Uliwahi kupata mikopo kwa wajane - MOWECCE
  i. ulikusaidia
  ii. ulifanya nini na huo mkopo
  iii. uli weza kulipa huo mkopo
  iv. umebadilisha mfumo wa maisha yako

5. Una mipango gani kwa baadaye?
   - Utaoa tena?itabadilishaje maisha uliyokuwa unaishi
   - Mtaishije wewe na watoto wako?
   - Watoto wako wamezali wapi mjini au kijijini
   - Wataweza kusoma, na je hili ni muhimu kwao sasa
   - Unamatatizo gani katika afya yako.
     i. malaria – unatumia chandaria, kama hapana, kwa nini. Unawezaje kuzuia malaria
     ii. UKIMWI
     iii. Magonjwa ya tumbo na kuharisha
   - Unafanyaje mnapokuwa wagonjwa, wewe na watoto
   - Inaghari mu kiasi gani kunuwona daktari
   - Vipi usafin, dawa na utunzaji watoto
   - Vipi kama inabidi mtoto aende hospitali
6. Kuhusu wajane wengine unaowafahamu
   - Wanamuduje
   - Mnaweza kusaidiana
     i. Kifedha kutunza watoto
     ii. Kufanya kazi pamoja
   - Chama cha wajane kinaweza kusaidiaje

USIRI katika maswala yote ni muhi mu sana, wajane lazima waamini kuwa haku taku wan a majungu, usengenyaiji wa umbeya katika jamu au ndugu pia kazi yangu itahakikisha kuwa mtu hataweza kutambulika bila ridhaa yake.

Appendix 3 – Schedule of research, October 2005 through July 2007

		Oct- Dec 2005	May-July 2006	Jan-April 2007	June-July 2007
Total widows interviewed (initial, formal)		15	8	14	6
Age 20-40		3		3	2
41-60		5	3	9	3
61-80		6	4	1	1
80+		1	1	1	1
Tribal affiliation					
Chagga		12	8	13	4
Pare		1			
Sambaa				1	**3**
Ngoni		1			
Other		1			
Education					
Some primary		11	4	14	7
Some secondary		2	1		
Post secondary		2	3		
Live alone		1	2	3	2
Live with children (their own, grandchildren, or extended family)		14	5	11	5
Rural		10	4	14	7
Urban		5	3		
Weekly meetings with MOWECCE		yes	yes	yes	yes

Follow-up visits with widows interviewed		0	11	11	15
Community seminars		0	1	1	2
Initial interviews with social service providers		4	3	5	3
Follow-up		0	4	5	8