

Neo-Liberalism, Agricultural Transformation and the Welfare of the Elderly in Tanzania: The Case Study of Bukoba District

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Abstract

All social policies can be defined in terms of the mode of exchange they promote. Some policies promote gift-giving as a mode of exchange, while others promote commoditisation as a mode of exchange. The former are referred to as collectivistic policies while the latter are individualistic policies. Specifically, the latter policies are associated with rivalry and excludability, while the former policies are associated with non-rivalry and non-excludability. Against this scheme this study investigated how Tanzania's social policies adversely affect the social protection for the elderly in rural areas. To this end, the theoretical framework of African Moral Economy is used with a view to shedding light on the plight of the old people as far as their social protection is concerned. Specifically, it is argued that commoditisation of everything which goes parallel with the individualisation of family relations while many traditional institutions still occupy visible indigenous social status poses serious challenges to the elderly in Bukoba rural. It is recommended that such challenges should be effectively addressed at policy level by embarking on heavy investment in agriculture and the transformation of rural social welfare systems with special focus on social protection for the elderly.

Keywords: *neo-liberalism, agricultural transformation, welfare, elderly and Bukoba District.*

1.0 Introduction

During the 1980s, Tanzania, like many other developing countries adopted neo-liberal policies under Structural Adjustment Programmes (SAPs). These policies advocated for privatisation, liberalisation of the economy, government ceasing to give subsidies to local farmers, large scale private sector driving the economy, as well as permitting a self-regulating free market system (Campbell & Stein, 1992). As a result, these policies had a far-reaching negative impact on the economies of developing countries, especially on the livelihoods of African farmers or peasants in particular (Akram-Lodhi & Kay, 2010; Shivji, 1992; Stiglitz, 2003).

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Haya-Africans in Bukoba district as part of the Tanzanian society were equally affected by this wave of neo-liberal policies imported from the global financial institutions, namely the World Bank, the International Monetary Fund (IMF), the World Trade Organisation and others (Stiglitz, 2003; Ferguson, 2006). Due to this, some scholars have argued that the said policies that were imposed on people also led to the individualisation of family relations and the introduction of new commodity social relations in rural Tanzania (Mwami, 2001).

1.1 Hidden agenda under liberalisation of trade in agricultural products

Literature shows that the largest percentage of world agricultural trade is controlled by a very small number of trans-national corporations based in the developed countries, e.g. USA and EU (WIDE, 2010). For example, in 2002, the world's Food and Agricultural Organisation (FAO) indicated that only twenty corporations controlled trade in coffee, six corporations controlled trade in wheat and one corporation controlled 98% of global trade in packaged tea (*ibid*).

Due to this, developed countries especially USA and EU have their own geo-political interests in promoting liberalisation of trade in agricultural products through rules and regulations issued by WTO. As a result, WTO and other Bretton Woods institutions have inadvertently but systematically destroyed and impoverished the poor farmers in developing countries through imposition of neo-liberal policies that have been proven to be disastrous in Africa (Akram-Lodhi & Kay, 2010; Stiglitz, 2003). The ultimate goal of trade liberalisation in agricultural products is often to increase export production at the expense of helping small and medium poor farmers to produce for their livelihoods and trade (WIDE, 2010).

1.2 African moral economy and economic backwardness

Many liberal scholars for ages have been trying to justify neo-liberal policies and have sought to blame the peasants or poor farmers for the failures that these poor people have been experiencing. In this regard, in an attempt to explain why admittedly Africa is the only continent where agricultural transformation and the Green Revolution have not taken place, some scholars like Kimambo, Hyden, Maghimbi & Sugimura (2008) have suggested that the answer lies in what they refer to as the African moral economy². Among Haya-Africans, this type of economic mode has existed since time immemorial. The unit of analysis is the community where people produce for subsistence and there is little surplus for trade that nevertheless is not based on profit maximisation. The economic philosophy of Haya-Africans was based on ensuring both social and economic justices to the members of the community. The Haya elders were and in some places still are valuable assets who oversee the production process for the wellbeing of the society.

² Professor Goran Hyden argues that the concept of moral economy originates from various intellectual traditions according to the historical context of the regions in the world. He outlines three origins namely Southeast Asia, industrialised European societies and Africa. The proponents of the concept in Southeast Asia were James Scott & Chayanov, in Europe scholars like Polanyi & Sayer and in Africa, Goran Hyden & Kopytoff.

Agriculture is still an indispensable economic activity in Tanzania, contributing enormously to employment opportunities and provides the lion share of Gross Domestic Product (GDP) as well as acts as a source of foreign earnings. Research shows that 85% of Tanzanians depend on agriculture for their livelihood, and most of these live in rural areas (Nkuba, 2007). The Bukoba people, as the case in point, epitomise what was taken as the prescribed rural living standards with regard to the welfare of the elderly. Bananas are an important food and cash crop for many people in Bukoba District. Bananas are grown in a family land known as "kibanja" in Haya language. The kibanja refers to a household land with a house in the middle. A diversity of crops and trees are grown, including bananas, coffee, beans and several other crops (Ndile *et al.*, 1999). The seasonal crops grown in the kibanja are potatoes, cassava, maize and a variety of fruits and vegetables.

The owner of a kibanja is invariably a male elderly member of the family of a particular clan. The customary law of kinship and clanship in Haya social relations administers this system of land ownership. This mechanism of family land ownership still provides some measure of social safety nets for the elderly in Haya land. The down side of this system is that it perpetuates gender inequality especially in the ownership of clan land, although women in Bukoba, both old and young, play a very important role in agricultural activities. Although they are the main producers of food and cash crops, their contribution and creative role is not appropriately acknowledged and recognised in the community (Swantz, 1985).

To make the situation worse to the main producers in Haya land who happen to be women and at times who are very old, agriculture is increasingly becoming not only unattractive activity to the young ones but also less productive. Research shows that traditional farming methods, loss of soil fertility, pests and decline of banana production in Bukoba, are some of the reasons behind poor performance of the agricultural sector (Tibaijuka, 1984; Mgenzi & Mbwana, 1999; Nkuba, 2007). As a result, the welfare of the elderly is adversely affected. The intervention to transform the agricultural sector into a more productive sector will immensely contribute to the improvement of the wellbeing of these senior citizens.

Accordingly, this article partly attempts to examine the Tanzanian social policy in regard to agricultural transformation and the improvement of the welfare of the elderly in Bukoba District. It attempts to shed some light on the said policy gap in the context of Tanzanian social policy for the elderly and agricultural transformation. To this end, the article is organised in five sections. After this brief introduction, Section 2.0 dwells on the concept of Haya-African moral economy, while Section 3.0 deals with neo-liberalism, agricultural transformation, and the Haya elders. Section 4.0 touches on policy challenges in social protection for the elderly, while the last section presents the conclusion and recommendations.

2.0 Understanding Haya-African Moral Economy

The term "Haya-African Moral Economy" has been coined by the author of this article. It comes from the recent academic debates on African peasants framed within the context of what scholars refer to as *African Moral Economy*. The essence of this

very important academic discussion is an attempt to try to understand why African peasants are sunk into the cycle of abject poverty, are unable to improve agricultural productivity, and are completely perceived as being in a state of total stagnation in the development path. This is a widely recognised view about African peasants among many social science researchers, aid workers and development experts (Maghimbi, Kimambo & Sugimura, 2011).

The main proponents of the discussion on African moral economy of recent have championed the debates in the form of a comparative analysis between African peasants and peasants in Southeast Asian countries. While the latter in 1980s transformed their agriculture from being a peasantry into a Green Revolution, the former remains stagnant in a cycle of rural poverty. It is argued among researchers and aid workers that stagnation of rural Africa is attributed to the unique characteristics pertaining to African peasants (Sugimura, 2011).

The main contributor to the discussion is Goran Hyden who coined the term "Economy of Affection" to refer to an informal social network of mutual support, communications and human structured interactions based on blood relations, kinship, community, belief system, same cultural heritage, religion and other spiritual affinities (Hyden, 1983:8). Agricultural practices and other socio-economic activities of Haya-Africans fit the descriptions of what Hyden refers to as economy of affection. Due to this type of economic mode, African agriculture is less productive and pursued using rudimentary technology in small household farms. It is argued that farms in Africa are small not because of scarcity of land but partly because land is not properly commoditised in a free market and therefore without full incorporation of peasants into commodity economy, no real progress can be made (*ibid*). Hyden (1980) outlines the problems facing African agriculture, where he identifies such issues as rain-fed agriculture, small-scale farming, African peasants' independence from others, African peasants being less integrated into cash economy than peasants elsewhere, and therefore African peasants have unique characteristics, mechanisms and informal institutions that must be understood from a historical perspective.

This view, which claims that peasants in Africa are uncaptured within a capitalist economy, is strongly challenged by other scholars (Maghimbi, Kimambo & Sugimura, 2011). For example, Maghimbi criticises the above view which is based on James Scott's analysis of peasants in Southeast Asian countries. It is argued that one of the central problems of the moral economy school is that it ignores the evolution of peasant capitalism in Africa (Maghimbi, 2011). Maghimbi claims that the tendency by some moral economists to blame the economy of affection for the plight of African peasants is illusive and leaves many questions unanswered (*ibid*).

The above discussion falls within the conventional frame of reference of studying African peasants within the discourse of modernity. This is partly because the underdevelopment of rural Africa has been understood in the context of the dichotomy between tradition and modernity (Sugimura, 2011). Due to this line of thinking, for the past three decades, development efforts in Africa have not only proved futile but also researchers and policy makers have produced unsuccessful

results (*ibid*). This means that the researchers ought to study African society outside the box whose dimensions are tradition versus modernity. It is therefore argued that researchers and development experts need to recognise that there is a many-to-many relationship between “modernity” and “tradition,” which means that qualitatively speaking, there exists many different types of “tradition” just as there are many types of “modernity,” depending on the society under consideration (*ibid*). This is exactly what the author of this article proposes in an attempt to understand the fate of Haya-African peasants and the welfare of the elderly.

The Haya-African moral economy can be defined as the type of subsistence economy primarily based on farming. This type of economy is similar to what Hyden (1980) terms, as mentioned earlier, the economy of affection. I would like to argue that the poor performance of this type of economy is not simply because of the uniqueness of African peasants as suggested by some African moral economists (Maghimbi, Kimambo & Sugimura, 2011). As seen in the preceding discussion, the dominant paradigm that has been used to study underdevelopment of rural African societies entails the dichotomy between tradition and modernity (Sugimura, 2011). Due to this, many liberal scholars have produced voluminous literature that attempts to reinforce the conventional stereotype that African peasants are unique, primitive, undeveloped and therefore they need to emulate the modern societies of the west. This mainstream thinking has partly shaped and influenced policy makers in Africa.

The Haya-Africans like the majority of other Tanzanians who live in rural areas confront the same tradition-modernity dilemma as imposed on them by policy makers in regard to rural development and agriculture transformation in Tanzania. The fundamental weakness of this dominant paradigm in studying African peasants has been the tendency to concentrate on observable phenomena such as poverty, effectiveness of handouts to African peasants, neo-colonialism, political instability, corruption-ridden governments and other observable indications (Tsuruta, 2011:91). As a result, the paradigm has ignored the non-observable phenomena which take into account the grassroots dynamics of rural societies. These ideas are abstract by nature, and therefore they cannot be studied by observation as it would be the case through a positivist approach. It is along this line that this article addresses that knowledge gap.

2.1 Neo-liberalism and its limitations

It has been argued that before 19th century, human economy had always been embedded in a society (Polanyi, 2001). Polanyi uses the term “embeddedness” to express the idea that “economy” is not independent or autonomous as suggested by a dominant economic theory. This means, economy is inseparable and subordinated to politics, religion and social relations. To clarify further, the conception of the term embeddedness goes beyond the conventional understanding of “markets”, and the notion that market transactions depend on trust, mutual understanding, and legal enforcement of contracts is illusive (Polanyi, 2001).

Stiglitz (2001) is of the opinion that the ongoing global economic crisis and market failure provide not only evidence of limitations of uncontrolled free markets but also

the authenticity of Polanyi's thesis. He adds that the orthodox of classical economists namely, Adam Smith, Malthus and David Ricardo is increasingly being challenged. Along the same lines, the commoditisation of everything which is like a creed of classical economy is equally challenged. As a result, some scholars have argued that the plight of old people in Tanzania is a result of commodity social relations imposed on them. The recent theoretical analysis of Haya society by a western anthropologist, Brad Weiss, suffers the same shortcomings based on both its ontological and epistemological grounds. He postulates that Haya people can simply make the world around them and unmake their world as part of their efforts to understand and interpret their local cosmological understanding of the universe (Weiss, 1996). This line of thinking ignores the fundamental aspect of social relations which other theorists refer to as economic determinism (Morrison, 1995).

Against the above background, Mwami (2001) has attributed the plight of old people in Bukoba and Tanzania in general to the poor policy framework which draws on wrong assumptions and false economic philosophy. This fits perfectly with the claim by Polanyi (2001) who argues that a system of self-regulating markets that demands subordinating a society to the logic of the market is simply "utopia" and does not exist in the real world. Such a system poses serious challenges in developing countries especially African societies whose people live in rural areas and the majority depend entirely on agriculture for their survival.

Moreover, the system dismantles the social fabric of these societies as it aims at eradicating traditional institutions and mechanisms in the name of modernity in order to allow competition, hence new commodity relations. As a result, the vulnerable social groups especially the needy and old people in particular are subjected to destitution (Mwami, 2001). The same scenario faces the old people in Haya land where the vast majority of the people are still strongly attached to their cultural values and communal sensibility of social life (Rweyemamu, 1990; Byabato, 2010).

The current policy framework in Tanzania is still largely influenced by neo-liberal policies which some scholars have strongly criticised and discredited. They argue that neo-liberal policies that were recommended and imposed on African governments have caused far-reaching impact on the economies of developing countries and are fundamentally unsound. The specific policy documents that address the welfare of old people in Tanzania such as the *National Population Policy*, *National Ageing Policy* and *National Health Policy* are based on individual old persons and not on the aforementioned communal sensibility of Haya society and Tanzanian society in general (URT, 2010).

Haya society is still attached to a traditional life style in many villages where people constantly make attempts to make sense of the world around them, and separation of the Haya traditional belief system and other socio-economic activities such as agriculture, hunting, fishing and trading is something that has defied all external forces (Byabato, 2010). This implies that the illusion of free market and much influence of Christianity have defied Haya sensibility of communal ideology which is intrinsically bound to the Haya belief system (Rweyemamu, 1990; Byabato, 2010).

This partly explains why Goran Hyden assumes that African peasants are uncaptured. Haya traditional institutions such as clan, homestead, family and sacred places have survived the wind of globalisation. Some scholars have a similar argument that African religious sensibilities are inseparable with social, political and economic activities (Mbiti, 1969; Kilaini, 1990; Swantz, 1970; Mazrui, 1993; Mudimbe, 1994; Wiredu, 1990, 1992, 1995, 2010).

This idea of inseparability of sacred and profane goes parallel to the limitation of commoditisation of everything in a free market as put forward by Polanyi (2001). Polanyi argues further that to create a fully de-regulating economy requires that human beings and the natural environment be turned into pure commodities. As a result, he adds, this suggests the destruction of both the given society and the natural environment. This provides another proof of the difficulty of having this system function especially in African societies which are inseparable from nature – the home of ancestral spirits.

Polanyi further criticises the proponents and theorists of de-regulating markets. He asserts that forcing human societies to what he refers to as “the edge of a precipice” is fundamentally wrong. The main reason for his assertion is based on human nature. He argues that if the unregulated markets become permeate, they may lead to disintegration of the society and nature. To this end, Polanyi’s theoretical base fits exactly in the examination of contemporary Haya society especially the plight of old people who live mostly in villages. He demonstrates the limitations of commodity relations as he distinguishes two categories of commodities. The first category is known as “real commodities” and second one is known as “fictitious commodities”. The latter includes land, labour and money as fictitious commodities (*ibid*). These fictitious commodities were not meant in the first place to be sold and bought in the free market. He clarifies that labour is simply the activity of human beings and land is nature, while money is for exchange value, but all these fictitious commodities in contemporary societies must be controlled and shaped by government policies not to be subjected to the logic of markets.

On the contrary, the orthodox of modern economics assumes that these fictitious commodities will behave the same way as the real commodities. Polanyi contends that orthodox is a lie which cannot work as it puts human society at great risk. Another Polanyi’s argument which is in line with the Haya system of thought is the idea of moral principle. Within Haya conceptualisation of human life, nature has limitless value as the home of ancestral spirits (Kibila, 1972; Kilaini, 1990; Rweyemamu, 1990). This marries well with the central idea of moral principle that suggests that it is wrong to treat nature and human beings as products whose price can be entirely determined by the market.

Byabato (2010) is also convinced that the moral obligation of the Haya society to care for the elderly cannot be replaced or reduced to the logic of the market. He further asserts that for ages Haya sensibility has dictated the moral obligation of respect and care for the wellbeing of the old citizens of the society by indigenous institutions such as the family, clan and village, as opposed to the elderly homes in the western sense.

The illusion of free market today, as stressed, has violated the moral principles that have governed human societies for ages; and that history teaches that nature and human life have almost always been recognised as having a sacred dimension.

On the role of state in the economy, it is argued that if a self-regulating market is in place, the state must take control and regulate the market to protect the interests of the workers and the society as a whole. However, if state policies move in the direction of dissembling through placing much reliance on the deregulation of the market, ordinary people are forced to bear higher costs. Workers and their families are made more vulnerable to unemployment, farmers are exposed to greater competition from imports, and both groups are required to get by with reduced entitlements to assistance. To maintain such government-guided policies always takes greater state effort to ensure that the masses that bear the burden are not engaged in disruptive political actions (Polanyi, 2001).

Another author, Stiglitz (2002), argues that rapid transformation destroys old coping mechanisms and old safety nets, while it creates new demands before new coping mechanisms are developed. This truism is a reality in many parts of Kagera region, Bukoba district in particular. In the past, security in the old age was provided through a range of social protection mechanisms based on the extended family and community structures. However, in Tanzania's situation of generalised insecurity, widespread poverty and rapid social, political and economic change, these traditional mechanisms are becoming increasingly unable to cope. For instance in Bukoba district, many people are forced to continue working well into old age. This reveals a change in social relations because old people had special duties in the past as they grew older and older. But these days, as older people are less and less able to generate income through their labour, old age poverty is becoming an increasingly common phenomenon (URT, 2003).

In short, the ongoing economic crisis which continues to spread across the globe is another evidence of the limitation of neo-liberalism preached to Africans. Many critics of capitalism consider the current economic crisis especially in the western countries as evidence of a dysfunctional system (Amin, 2009). Many western countries have massive debts with unprecedented increase in unemployment. Demonstrators and protesters in big and mega cities of western countries are taking to the streets every day. Among the reasons for that state of affairs is the social and economic injustice caused by western capitalism. Due to this, some western scholars have begun to advocate for an economic system which can create a kind of welfare state in the name of social economy (Amin, 2009). This economic system is similar to the one in many rural African societies which Hyden calls an "economy of affection" or what James Scott terms "moral economy". One would wonder if the so-called developed and industrialised countries in EU and USA have massive unemployment rates today, what would happen to developing countries in Africa. What would happen if agriculture that employs over 80% of the continent's population was commercialised and owned by few individuals? Would we have industries and could we access the world market competitively in a globalised world?

It is therefore necessary for agricultural practice in many African societies, Haya-Africans in particular, to be contextualised within the framework of Afro-modernity but without imitating the West or Southeast Asian countries as suggested by many African moral economists (Maghimbi, Kimambo & Sugimura, 2011). As a result, the policy framework of Tanzania needs to foster that line of thinking which is very African by nature and Tanzanian by its cultural practices.

2.2 Statistics on the status of the elderly people

Tables 1 to 4 below with data obtained from the records of various population censuses issued by the Tanzania National Bureau of Statistics, indicate that the elderly (65 years old and above) are on the increase.

Table 1: Number and percentage of old people in Tanzania

Years	Number of elderly with over 65 years	% of the total population
1954	125,168	1.7%
1957	174,187	1.9%
1967	319,000	2.6%
1978	717,098	4.1%
1988	981,839	4.3%
2002	1,347,085	6%

Source: URT, Censuses 1954, 1957, 1967, 1978, 1988 and 2002.

Table 1 indicates that the number of old people has been on the increase for the past forty eight (48) years; this increase is in line with global ageing statistics (UNFPA, 2010). However, the increase is lower compared to the number of old people in western developed countries and even countries of the emerging economies such as China, India and Brazil.

Table 2: Proportion of older population in selected countries

Age	Tanzania 2002	Malawi 1998	S. Africa 1996	Nigeria 2000	Japan 2000	USA 2000	U.K. 1999	Sweden 2001
60 yrs	5.7%	5.5%	6.9%	4.3%	23.4%	16.5%	20.4%	22.3%
65 yrs	3.9%	4.0%	4.7%	2.8%	17.3%	12.7%	15.6%	17.2%

Source: United Nations, Demographic Yearbook 2001.

Table 2 indicates that the proportion of the elderly in Tanzania is much lower compared with developed countries that are already facing an ageing population. The industrialised western countries are facing challenges regarding their ageing population and not too long from now the number of old people will be greater than that of their children (UNFPA, 2010). This implies that social security will be over-stretched and will require some adjustment of both social and economic policies. In the developing countries in Africa, Tanzania in particular, the situation is worse; many old people die of preventable deaths due to poor social services such as health care, food and clean water. Deterioration of family and community mutual support is another setback towards improvement of the living standards of the elderly in rural Tanzania.

Table 3: Population by broad age groups, by region (2002)

Region	All ages	0-14yrs	15-64yrs	65yrs	0-14yrs %	15-64yrs %	65yrs %
Kagera	2,028,157	959,411	990,106	78,640	47.3	48.8	3.9
Mwanza	2,929,644	1,365,915	1,468,890	94,839	46.6	50.1	3.2
DSM	2,487,288	816,739	1,618,544	52,005	32.8	65.1	2.1
Mbeya	2,063,328	900,028	1,081,637	81,663	43.6	52.4	4.0
Mtwara	1,124,481	418,798	642,251	63,432	37.2	57.1	5.6
K/Njaro	1,376,702	592,759	702,601	81,342	43.1	51.0	5.9
Mara	1,363,397	656,218	655,468	51,711	48.1	48.1	3.8

Source: URT Population and Housing Census (2002).

Table 3 indicates that over 48.8% of the total population in the study area comprises people with the age group ranging between 15-64 years. Also the table indicates that half of the population in Kagera region is composed of children between 0-14 years old. The population of old people in the study area as of 2002 was only 3.9%. Following this small proportion, it is possible for the government to provide compulsory minimum income to the elderly in the country despite the low level of the economy.

Table 4: Rural-Urban distribution of population, by area (1967, 1978, 1988 and 2002)

Year	Tanzania (%)		Tanzania Mainland (%)		Tanzania Zanzibar (%)	
	Rural	Urban	Rural	Urban	Rural	Urban
1967	93.6	6.4	94.3	5.7	71.4	28.6
1978	86.2	13.8	86.7	13.3	67.4	32.6
1988	81.6	18.4	82.0	18.0	68.2	31.8
2002	76.9	23.1	77.4	22.6	60.4	39.6

Source: URT Population and Housing Censuses. 1967, 1978, 1988 and 2002.

Population ageing is a global challenge. A recent UN report indicates that population ageing will continue to grow at unprecedented rate especially in developed countries than developing countries (UNFPA, 2010). The increase will cause both positive and negative impacts on the economies of many countries. As a result, social and economic policies in many countries in the world will require to be revisited. However, the immediate effects of the population growth will mainly hamper the smooth operation of social security systems in developed countries. Such growth will also cause rapid increase in government expenditure on medical care and nursing care of the elderly.

3.0 Neo-liberalism, agricultural transformation and Haya elders

3.1 Two conceptions of agriculture

During the study to which this article relates, it was established that the Haya-Africans have their own conceptual understanding of agriculture which is not reflected in various policies around the issues of agriculture and livelihood in rural Tanzania. It was revealed that for them agriculture has always been supported by the fishing

activities along the shores of Lake Victoria which is known as “Lwelu” in Haya language (Weiss, 1996). This implies that Lake Victoria or “Nyanja y’aLwelu” carries more socio-cultural meaning among Haya, and the elderly in particular. It is widely believed among the Haya that the special god “Mugasha”³ who is responsible for the lake plays an important role to bless the people and their agricultural activities. This means the traditional definition of agriculture among Haya-Africans is broadly defined as all social-economic activities associated with nature and livelihood that include hunting, fishing, livestock keeping, and tilling the land. All these activities are intrinsically bound and protected by Haya gods known as “Abachwezi”⁴.

This reaffirms a widely known view among scholars of African philosophy and religion who argue that it is difficult to separate the spiritual aspect of life from the secular world among African belief systems (Mbiti, 1967; Kibira, 1974; Kilaini, 1990; Kahakwa, 2010). This implies that everything is tied with a spiritual component which is a fundamental aspect of the socio-cultural world of elderly people in Haya society, like many African societies.

The other conception of agriculture, according to the modern model, is promoted by the government, and ignores the reality of the socio-cultural world both in people’s economic activities and belief systems. This is a result of studying African societies based on the dichotomies such as modernity versus tradition, informal versus formal, developed versus undeveloped, civilised versus uncivilised, and the like. These dichotomies obscure the complexity of African societies in their cultural and historical contexts.

3.2 Haya household size, income and land ownership

The family members that were found in various Bukoba households in all twenty villages that took part in this study were husband, wife, children, family relatives or extended family members such as grandchildren, brothers, sisters, aunts and uncles. Household size was almost the same in different villages. The household size ranged from 1 to 34 persons and the average was 7.5 persons per household. Most family members had left their villages in search of green pastures in towns and cities. The old people, who were left behind, complained of destitution after these young and productive members had migrated to urban areas.

In each village, the number of old people (70 years and above) was very small. It was noted in the field that some old people, mostly widowed, were living with their grandchildren; this added strain to the already very demanding life of the elderly. These old women were forced to continue working in their small household farms

³ “Mugasha” is the spirit responsible for water bodies such as rivers and lakes. Haya people believe that this spirit controls lakes and rivers and at times causes strong winds and thunderstorm. When fishermen intend to go fishing, they offer sacrifices such as coffee beans, crops or money. After fishing, they bring some fish for this spirit and leave them in front of the house and utter some kind words to thank the spirit. Any villager who happens to pass by the house and finds the fish, he or she takes the fish believing that the spirit has offered them as gift. This mechanism created the broader definition of agriculture among Haya society.

⁴ Abachwezi is the name of Haya gods in plural and “Muchwezi” is singular.

known as “*ekibanja*” (one) or “*ebibanja*” (many), in Haya language. The Haya household size would normally be determined by the productivity of the *ekibanja* in this study area; the less productive the *ekibanja*, the less people could depend on this farm. The younger generation was therefore forced to go out in search of green pastures in towns and cities. Out of the 100 old people involved in this study from 20 villages, 65% were from nuclear households and 35% were from extended family households.

The household farm no longer produces enough food at household level. Due to this, many families are gradually getting used to buying food from village shops. This shift from subsistence economy into money economy in many villages of the study area has created a very big challenge to the elderly.

Moreover, in the study area, it was also found that the education level of the household heads, on average was standard eight. The impact of educational level on household welfare was significant in many villages and it was noted that many families were sending their children to school only after the government had introduced ward secondary schools. Agricultural science or education in all twenty villages was conspicuously missing among village farmers. Worse, many educated people even the retired ones prefer to live in urban areas because of poor performance of agriculture and few opportunities that exist in the rural areas.

There are various ways by which the Haya acquire land; these include inheritance, buying land in a free market, or being given land by the village authority. There is also land without specific owners, i.e. land inherited through the clan, because the Haya customary law prohibits inherited clan land to be sold in the free market without formal consent from all clan members. The Haya ancestors are buried in clan land and therefore the land is sacred to the surviving household members or clan members.

4.0 Policy challenges in social protection for the elderly in Bukoba-Tanzania

It is widely acknowledged that Tanzania like many African countries lack a comprehensive policy about old people (Spitzer, & Mabeyo, 2011). However, Tanzania enacted two important policy documents in 2003, namely the *National Social Security Policy of 2003* and the *National Old Age Policy of 2003*. Both policy documents share a similar general objective which states that every citizen should be protected against social and economic distress resulting either from income poverty or any other contingency.

Nevertheless, the elderly in Tanzania remain marginalised and neglected; hence, they experience social and economic insecurity. The available social protection measures for the elderly are inadequate and cover a small percentage of the old people. The Universal Declaration of Human Rights of 1948 states that social protection is a fundamental right, but also the Constitution of the United Republic of Tanzania guarantees the same basic right in Article 11, Sub-Section One. Yet despite all these policies, the elderly in rural areas, Bukoba district in particular, are not covered by the available formal social security schemes.

5.0 Conclusion and recommendations

5.1 Conclusion

a) *Agriculture and the welfare of the elderly in Bukoba rural areas*

The Haya-Africans, like many other Africans, do treasure their elderly as the most valuable asset in their society. In the pre-colonial and colonial eras, they used to have traditional governance which was known as chiefdoms. During the reign of chiefdom, the elderly occupied a special position in their society and the governance system created a mechanism and institutions that cared for them (Kibira 1974; Schmidt, 1978; Kilaini, 1990; Rweyemamu, 1990; Katoke, 1997; Kahakwa, 2010).

The dominant Haya-African economic philosophy during the reign of chiefdoms was fundamentally based on communal ideology that guided the concept and practices of free market. However, Haya traditional governance had taken into account the limitations of the free market that had been practised before the new concept of "western free market" was introduced in Bukoba; this had a different economic philosophy based on individualistic tendencies and heavily influenced by neo-liberal policies.

Literature shows that agriculture as the main economic activity in Bukoba like many parts of Tanzania, is as old as the evolution of the Haya society when it started to domesticate both plants and animals. Empirical evidence suggests that agricultural activity in Bukoba district dates back 2500 years ago in the thick forest along the shores of Lake Victoria (Kendall, 1969). Good climatic conditions and heavy annual rainfall were some of the factors that favoured early practice of agriculture in the area. It has been documented that when early missionaries and explorers visited the area, they found indigenous people practising agriculture (Marandu, Heemskerk & Kaiza, 1999). For stance, when the famous early explorers namely Grant and Speke travelled from Bukoba to Masaka Uganda in 1858 and 1862 respectively, they found coffee farms all over Haya-land⁵ (Marandu *et al.*, 1999). The socio-cultural significance of coffee within Haya-African philosophy extends beyond social usage, and engulfs spiritual values as well. Traditional priests in Haya-land who are known as "Embandwa" also use coffee in rituals to cleanse and please the gods especially at the sight of a new moon or blessing the twins.

Early European missionaries, especially White Fathers of the Roman Catholic Church, introduced new types of coffee seeds and techniques of farming (Kilaini, 1990; Rweyemamu, 1990; Katoke, 1997; Cory, 1959). During both German and British colonial rule in Kagera, coffee remained the activity of indigenous people and farms remained small (Marandu *et al.*, 1999). The post-independence period (1961 to 1980) recorded no change in policies with regard to coffee production in Kagera. However, after the Arusha Declaration in 1967, there was radical change of policies which fundamentally adopted "Africanisation" in which foreign experts were replaced by African experts.

⁵I have coined the term Haya-land to refer to Bukoba area, currently known as Kagera region with seven administrative districts, namely Karagwe, Misenyi, Muleba, Bukoba, Biharamuro, Chato and Ngara.

b) Low level of education and technology for crop and animal husbandry in Bukoba

The disconnect between research institutes, local agricultural experts and the majority of village farmers is one of the reasons behind the apparent low level of agricultural science and its application. Data indicate the Haya-African farmers are somehow conservative and do not observe the required husbandry practices. Some farmers plant late, there is lack of good seeds, application of pesticides is poor, and as a result of all these the harvest is always very little and only enough for subsistence. Throughout Bukoba district, banana plantations are frequently affected by various plant pathogens. Since bananas have multiple functions within the Haya society, their poor state has directly and indirectly affected the livelihood of the people, the elderly in particular. Several interventions have been put in place to control the situation, yet it appears that there is still a lot to do.

Most roads in rural areas are impassable especially during the rainy season. Nevertheless, it was observed that there is some improvement compared to the situation fifty years ago. Transport is available to ferry agricultural products to nearby local markets or towns.

c) Policy considerations

Tanzanian social policy succumbs to failure with respect to improving the welfare of the elderly due to various reasons. One of the reasons, as alluded to earlier, is lack of a comprehensive elderly policy and a universal compulsory social security scheme to provide the minimum income to the elderly in rural areas. This is vital today in Haya society like many other Tanzanian ethnic societies in villages due to the introduction of money economy. It is important to remember, there was no clear policy for the elderly from independence in 1961 up to 2000. It was not until 2003 when the Government of Tanzania enacted the two policies mentioned earlier – the Old Age Policy and Social Security Policy. These policy documents provide a range of public and private measures meant to provide benefits to people at the time of social and economic insecurity especially at old age. However, these policy documents have not changed the situation on the ground because of inadequate financing and fragmented institutional arrangements especially eradicating indigenous institutions and mechanisms which are based on communal sensibilities of mutual help and reciprocity among Haya-Africans.

Another reason is to do with limited coverage by the formal social security scheme that excludes peasants in rural areas. For example, it is estimated that the total population of Tanzania is 40 million people, of whom 70% are in the rural areas solely dependent on modified agriculture (URT, 2006). The total labour force of Tanzania is estimated at 18 million, of which 5.6% is covered by the mandatory formal social security system, while the majority (94%) of the capable workforce is engaged in the informal sector in both rural and urban areas. This workforce is excluded from any kind of social security scheme (URT, 2003).

5.2 Recommendations

Some scholars within the African moral economy debate have suggested that the Government of Tanzania has to take aggressive policy action drawing from home-grown ideas (Maghimbi, Kimambo & Sugimura, 2011). To clarify further, Maghimbi (2001) argues that if peasant capitalism is to advance in Tanzania, the government must aggressively and heavily invest in capital formation in agriculture. Indeed, heavy investment in agriculture is highly needed than empty political rhetoric of “agriculture first”. Since independence, the allocation to agriculture in the national budget has been less than 10% despite being the only sector that employs over 80% of Tanzanians.

The changes in social relations in the rural areas of Bukoba district have had far-reaching impact on the social and cultural landscape of the area. As a result there is a dilemma among many Haya villagers as the new commodity relations introduced and imposed on the society have undermined the Haya communal ideology – an ideology based on kinships and clanships that are the bedrock of traditional social security. The more serious effect of the destruction of the communal economy and hence individualisation of family relations has caused the unprecedented decline of the material conditions of the elderly people who are increasingly dismembered and subjected to destitution. The findings presented in this article point to the fact that many elderly people are dying from preventable diseases and forced to work despite their old age.

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