



Communicating with the public: modern social security schemes and the transformation of traditional society in Tanzania

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Historically the source of social security for a Tanzanian has been the extended family and the community. The pressures of modern life, however, have led to changes over the years, and the old safety net no longer applies to anything like the same extent, as the experience of the Chagga people of Kilimanjaro region makes clear. Yet only approximately 10% of Tanzanians are covered by the country's modern social security schemes. An investigation is underway to find out why the take-up of formal social security is so low, whether poor communication between the social security industry, the government and the market is a factor, and if so how communication might be improved. As part of this investigation a survey is taking place of workers in the "informal sector" such as fishermen, mine workers and small traders; final year school and teacher training college students; and key players in social security provision.

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Introduction

According to a recent International Labour Organization (ILO) report only around 20% of the world's population is covered by formal social security arrangements. The situation is worse in developing countries where the ratio is below 10% (ILO, 2008a). In Tanzania in East Africa the take-up is so low because most people consider formal social security to be irrelevant to their lives. Modern social security is relatively new to most of the continent. In the past traditional customs and arrangements applied, and the ways in which social protection measures were instituted and practiced by the residents of East Africa were very similar. Nomads such as the Masai who are found in both Kenya and Tanzania used their livestock as their insurance. But like those who farmed—for example the Chagga in Tanzania, the Kikuyu in Kenya and the Baganda in Uganda, they depended on their family affiliations for future support against social and economic hazards. Their children and their extended families were crucial for the future, and their participation in social activities with the community was important if support and assistance was to be received from that social group. In Africa the

extended family rather than the nuclear family was the norm. This structure ensured that a safety net existed. The terms "brother" and "sister" include cousins, not just "same mother, same father" offspring. Children were sent long distances to board with relatives who lived near a school. In later years these children would repay their debt by helping out these relatives financially in their old age. As a result of this supporting children at school became a form of investment in one's own future as well as in the children's. Accepting responsibility for the elderly was part of family and community life. Traditional customs and arrangements, however, have weakened under the pressure of urbanization and other aspects of the modern world.

Both continuity and change have been features of Tanzanian society from the colonial period to the present. Government institutions and policies intended for the entire country were put in place firstly by the Germans and then by their post-World War I successors, the British. After independence in 1961 the Tanzanian leader Julius K. Nyerere took the path of African Socialism (Mwakikagile, 2009). He famously remarked: "While some nations aim at the moon, we are aiming at the village". Given the difficulties in providing water, electricity, school and medical facilities for people spread throughout such a huge geographic area he came up with the policy of *ujamaa* [socialism]. This brought rural dwellers together into collective villages where services could be centralized. They were not popular. Amongst other drawbacks they tended to disrupt traditional society. Such changes brought discomfort to those affected, especially those forced to move to new areas leaving behind what some regarded as sacred land left to them by their ancestors.

Nyerere, who ruled the country from independence in 1961 to his retirement in 1985, was a strong believer in locally owned policies that emphasised societal well-being and development as a collective responsibility (Mwakikagile, 2009). In addition to the safety net provided under traditional social security arrangements there were the *Ujamaa na Kujitegemea* [socialism and self reliance] policies pursued under Nyerere. The new policies had the common good and equality as the cornerstone of society's existence plus shared values, opportunities and expectations. Taxation was the main instrument used to finance the needs of the destitute and those in acute need of social and economic protection. Such needs included free education and health care as well as settlements for deprived groups such as housing for those suffering from leprosy.

At village level those who were disadvantaged by being sick, disabled, widowed, orphaned or elderly would receive direct support from fellow villagers. They would be cushioned against social and economic contingencies by the larger community around them. Those working on the farm or other communal activities could be assured that should they become less able to carry on working, the wider community would support them. This was an important social security guarantee. Awareness that failure to work together was equal to isolating oneself served as a good reminder to anyone who was hesitating to

participate in communal endeavours. This was similar to contributing or signing up for a social security scheme. Nyerere's other methods of containing income disparities and social class included a cap on income and wages earnings, and the introduction of strict laws governing shareholding in private and public institutions. Another feature of Nyerere's time in office was that no children lived on the streets, as some do under the liberalized economic policies of his successors. The Chagga people of the Kilimanjaro region have one of the highest per capita incomes in Tanzania (Howard and Millard, 1997). But nowadays there are Chagga street children, and young people coming together in small gangs known as *vijiweni* [sitting on dead stones] or "jobless corner".

Modern social security

Social security has evolved in different ways in countries in the global South. It can be traced back to village societies where there were traditional systems of social security and hunger insurance (Platteau, 1988). Elsewhere (and in the context of Vietnam), Popkin (1979) argued that new social security mechanisms would be required in traditional village communities as they emerged and modernized. In Tanzania, social security started during the post-colonial era with the establishment of the National Provident Fund (NPF) in 1964 which later became the National Social Security Fund (1998) catering for employees in the private sector, non-pensionable government employees and those not covered by other schemes in existence (NSSF Act, 1997). Other funds in existence are the Parastatal Pension Fund (PPF Act, 1978), the Local Authority Provident Fund (LAPF Act, 2006), the Government Employees Provident Fund (GEPF Act, 2006), the Public Service Pension Fund (PSPF Act, 2004) and the National Health Insurance Fund (NHIF Act, 2001). All such schemes aim to provide quality services and to sensitise the public to the benefits being offered and to membership advantages. Yet to date all schemes collectively cover no more than 10% of the total population.

A higher proportion of those excluded from any type of social security protection are from the informal sector such as self-employed persons and those employed in small-scale businesses. They include farmers, livestock keepers, small traders, transport workers, fishermen, small scale miners, transport workers, domestic servants, and others whose employment may not attract a regular income all the time. This economic group accounts for up to 50% of

the gross domestic product in some Southern countries and countries in transition (ILO, 2008b). ILO findings (2002) are backed up by the experience of Tanzania and its neighbours Uganda and Kenya: a major hindrance to increasing and widening social security coverage is the fact that most of those not covered come from the informal economy. For many years the social security industry has not placed much value on those who work in this sector. Instead it concentrates its activities on the relatively small number of formal sector employers. In commercial terms the informal sector represents a new market or unchartered territory.

The Chagga people: background and tradition

The Chagga are a good example of both tradition and change. They comprise around 1 million out of Tanzania's population of approximately 40 million inhabitants. They are one of the largest ethnic groups in the country, and one of the most organized and modern. They live along the lower slopes of Mount Kilimanjaro, which has some of the most productive land in the country. Their home area is one of the most developed in the country with its coffee and sisal estates as main cash crop business. Banana and maize farms are for food production, while wildlife and tourism provide additional sources of income. The Chagga were early adopters of modern farming including the use of fertilizer and irrigation systems. Today the Chagga use excess banana and maize produce to generate the much needed cash to meet other family and social requirements. However Smith (1999) points out that this move of going for cash exposed many families to oversell their food stocks, only to face hunger and malnutrition that hits women and children particularly hard.

The Chagga are amongst the most educated ethnic groups in Tanzania. In this particular location people take pride in their education above anything else. There are reports that even a 70 year old would have his or her primary school exercise books in a suitcase, occasionally taking them out to show to grandchildren, and boasting of good handwriting or excellent performance in class work during time at school many decades previously. Further, the Chagga are generally very active entrepreneurs, be it farming, trade or any other economic activities. For many years they have been applying new methods of cultivating their main crops such

as bananas which give a good return. They were amongst the earliest groups in Tanzania to convert to Christianity, which gave them an advantage in terms of access to the Western education system—the schools established by missionaries in the colonial era. The money brought into the area each year by travelers climbing Kilimanjaro, the highest mountain in Africa, is substantial. Yet despite the presence of foreigners, the Chagga maintained their social and economic traditions for a long time to a considerable degree, and still do so. They are known for aspiring to have their own house in their home area. They are also credited for making a lot of efforts in ensuring that they bury their fellow villagers, relatives and family members not only within the village but within family-owned pieces of land. One would be linked in the compound during life with those who have gone before, and after death one would be buried alongside them. The practice was extended to those who lived and died elsewhere. The remains of the deceased would be transported home and the society took responsibility for the burial. Women married to Chagga husbands were also recognized as part of the husbands' clan hence they were to be buried where their men originate. Why then do modern social security products such as funeral grants not have appeal to such a group?

Their culture, innovativeness in income-generating activities, and common bond in social groupings, distinguished them from other groups including their closest neighbours from Pare and Meru as well as people on the Kenya side of the border. With regard to marriage, the Chagga to a large extent married fellow Chaggas. Anyone marrying a non-Chagga was an exception and there was even a word to describe such a relationship. When it came to the death of a breadwinner, the clan would ensure that the surviving children, spouse, and parents had some arrangements that made their lives go on with minimum deprivation. This included the now no longer popular arrangement of family inheritance: a brother would inherit the wife and children of the deceased.

The Chagga in times of change

Following the advent of HIV/AIDS the practice of wife inheritance has been frowned upon. In addition, Chaggas are increasingly now being buried wherever they die, in any part of the country. The advent of survival benefit being offered by modern social security schemes would be a natural successor to complement or even replace the traditional practices. However, the official statistics indicate that this is not happening.

Being one of the largest ethnic groups in the country they have a lot of impact in spearheading changes or maintaining the status quo wherever they have their presence. Originally residing in Moshi area and on the eastern and southern slopes of Mount Meru and Mount Kilimanjaro, they are now all over the country taking their entrepreneurial spirit with them wherever they go. Known for being industrious and committed business individuals, their influence stretches beyond business to areas such as farming methods, education, beliefs, culture and work ethics. They are distinguishable whether in the country or beyond. In recent times, members of Chagga communities are known to have established, owned and run business ventures elsewhere in East Africa, in Europe and in North America. In southern African countries such as Swaziland, Zimbabwe, Botswana and Lesotho, the Chagga have a presence amongst successful medical practitioners, lecturers, other professionals and business people.

Though they are far away from the location of their traditional and ancestral practices, they would still identify themselves as Chaggas wherever they went. They may not be taking part in mbege drinking sessions (mbege is a common local alcoholic drink), or engaging in annual family reunions at Moshi, yet in all aspects they keep in mind their Chagga background regardless of lifestyle, culture and place of living. Far away from kihamba (a Chagga family plot where home grown bananas are the staple food), Chaggas would meet fellow Chaggas and form an alliance in any part of the world. In such situations there is bound to be some dilution of culture and other traditional approaches to marriage, faith and beliefs. However, a family or a social dispute involving Chagga persons would most likely be heard and resolved by a fellow Chagga. During the past such matters were handled by the elders in Kilimanjaro area. Similar mediation processes are now being practiced wherever conflicting parties work or live without

necessarily reverting back to Chagga land. In the absence of elders, friends, relatives or just 'homeboys' or 'home girls' (though the latter are not common unless the disputes involve women) would be called upon to intervene.

Over the years, the Chagga have traditionally maintained certain kinds of gatherings. One of such occasions is known as *ndesi*. This particular event involves food—mainly roasted or boiled goat—accompanied by drinks such as *mbege*. When one needs assistance in the farm or when building a house, all that was required was to organize food and drinks and invite fellow villagers. Regardless of how big the task was members of the community would do their best to finish the assignment and carry on with the eating and drinking. This arrangement was very useful in securing a helping hand for the sick, disabled or widowed whenever something needed to be done. These arrangements provided a form of traditional social security. In such situations, even those who would not wish to drink *mbege* (it is unlikely that they would not share the organized meal), would still turn up and render their support as this was the 'expected' thing to do. There was no way one could deliberately miss the occasion without criticism. Sanctions were in place for those refusing to cooperate including being alienated from fellow members. In modern times such gatherings have also taken the shape of family/clan reunions. Those who reside outside Kilimanjaro area usually make efforts to be home during and around specific times. They would join their fellows in their local village for Christmas and New Year festivals or during burial or wedding occasions so that they are all together. It is no surprise that the occasion was also used to address other matters of interest to individuals, families or the entire clan.

Modernization has brought its own problems, however. In Tanzania as elsewhere in Africa those who received mission school education got a head start which their children and grandchildren generally consolidated for the family. Those who missed out were less fortunate. The income gap between rich and poor has widened, and the Mt Kilimanjaro region has what might appear to be a surprising combination of a high child malnutrition rate with a high per capita income. The conclusion of Howard and Millard (1997, p. 206) is that, taken together, "colonialism, capitalism, socialism and Christianity ... unraveled Chagga safety nets for the poor". Capitalism goes back at least as far as the Arab caravans who set out from the coast in search

of ivory and slaves. They went far into the interior—as far as Lake Victoria—and needed provisions along the way. The Chagga supplied these. After taking over Tanganyika in the late 19th century the German colonizers introduced a hut tax, a way of forcing men to work in the cash economy. Christianity emphasized the individual. The post-independence government had African socialism as its philosophy, but it still needed income from exports. People were penalized for planting crops to feed themselves instead of growing coffee for sale.

Rapid demographic and social changes brought by modernization made it less effective to utilize some traditional means such as preparing food and drink (ndesi) to solicit community support. Not only has the culture changed dramatically, but there is also a serious shortage of manpower capable of rendering such support in the rural areas. Children form the major proportion of the rural community and very often are being looked after by a single mother or elderly grandparents. Kerner and Cook (1991) found that the majority of households in their research sample were made up of late middle-aged to elderly couples living with younger children and grandchildren. Although more than 80% of Tanzania's population is still rural, young men and women were moving to urban areas due to a combination of land pressure and educational and work opportunities. Children born to unemployed young people in the cities are sent to the villages to be cared for by already struggling elderly relatives. Children orphaned by HIV/AIDS become the responsibility of their grandparents also. For widows whose partners have died of HIV/AIDS life can become intolerable due to social stigma, inadequate nutrition and lack of medical services.

The situation is not limited to the Chagga but includes the Pare, the Masai and many others throughout the country. The coastal areas interacted with Arabs from the Gulf and to a large degree adopted their culture, customs and practices including the Islamic faith. Yet as elsewhere the extended family was all-important when it came to social protection. Nowadays this is not what it was, and the aged, the orphaned, the widowed, the sick and the disabled are all liable to suffer.

A problem of communication?

Insuring for the future is difficult when day-to-day financial pressures are so intense for the majority of people in Tanzania. Why worry about what your funeral will cost when it could be years before you die and you know your family will have to bury you anyway? But lack of communication is one reason for the low take-up of modern social security schemes. Communication with the public has been particularly successful in two Tanzanian campaigns, one historic and one contemporary. Under Nyerere's leadership in the 1960s and 1970s there was a big emphasis on education, literacy and libraries, and adult literacy rates rose to amongst the highest in Africa (Olden, 2005). The president's sense of the value of literacy communicated itself to the general public, and people responded (Bwatwa et al, 1989). The campaign applied very effective communication tools that were relevant and worked to achieve the objectives. In more recent years public campaigns concerning the importance of safe sex practices (for example the main city of Dar es Salaam has numerous billboards advocating safe sex) have also contributed to the lowering of the incidence of HIV/AIDS in the country.

The American communication specialists Grunig and Hunt (1984) list four models of communication between organisations and their stakeholders/publics. The fourth and the one they consider most appropriate is what they call the two-way symmetrical model of public relations. This emphasises a two-way rather than a one-way relationship between an organisation and its stakeholders. The practices of the National Social Security Fund (NSSF) in Tanzania would appear to run counter to this. If a man is a member of the NSSF he gets free health care for himself, his wife and his children. But an unmarried man concerned about the health of his parents will not find this attractive, since they are excluded from the scheme. One has to enrol for the health care, and filling in forms is an obstacle for any Tanzanian who is not literate. In addition, Western-type records such as marriage certificates will not always exist: one elderly man, on being asked to produce his marriage certificate, pointed to his grandchildren and said "Look, these are my marriage certificate".

This indicates a communication problem. In advancing their stakeholders theory, Grunig and Repper (1992) argue that an organization needs to have a constant dialogue with its stakeholders with a view to learning their concerns in order to communicate back more effectively on issues raised (the two-way symmetrical model) or maintain a dialogue with stakeholders in order to adjust the organizational position in line with stakeholders' expectations. They argue that communication is excellent when the latter takes place. In contrast, the traditional communication model refers to an organization which puts its message across using the most convenient means at its disposal, targeting as many people as possible (large mass), and hoping that the target audience will receive the message in due course.

Investigating the problem

Even in a developed country like the United Kingdom the social welfare structure took many years to get to its present stage. In addition, modern Information and Communications Technology (ICT) means that monitoring the workforce, those out of work and the retired is relatively straightforward most of the time. The situation in Tanzania is less advanced, and the society is different. Although stable and democratic, Tanzania is a poor country and most Tanzanians work on the land, in fishing, or in some other part of the informal sector, for example petty trading. The Kiswahili term *jua kali* (toiling under the "hot sun") is used in neighbouring Kenya. For most Tanzanians life is a struggle. They need food, shelter, clothing and money for school fees and other vital things today rather than the benefits that contributions to a modern social security scheme may bring at some stage in the future. Organizations such as the National Social Security Fund do not quite seem to take such realities into account, which limits their impact on society. In the meantime, progressive modernization and weakening of traditional approaches to social welfare means that increasing numbers of Tanzanians are falling between the gaps.

A research project is in progress to find out why the take-up of formal social security is so low, whether poor communication is a factor, and if so how communication might be improved.

The specific research questions are:

- What are the traditional attitudes to social welfare, and how have they changed over the years?
- What makes Tanzanians so indifferent to modern social security schemes?
- How are these schemes being communicated to the public?
- How might communication be improved using contemporary theory and practice?

A survey is being conducted in eight of the twenty-one regions of the country (including the home of the Chagga people, Kilimanjaro) taking into account geographical spread, cultural, economic, and other demographic factors. Three different groups are being surveyed: workers; final year school and teacher training college students; and key players in social security provision. Why these three groups?

Fishermen, farmers, livestock keepers, mine workers and small traders all operate in the informal sector of the economy, and live close to the margins of life. Their perspectives are being sought in the knowledge that few are likely to belong to formal social security schemes. A fisherman in Tanga or Dar es Salaam is used to not counting for much in society. He knows that if he is ill and cannot put to sea there will be no money coming in for himself and his family. Mine workers are better educated, and also risk their health and indeed their lives to make money. Gold is mined in Singida and Tanzanite in Arusha. The mines are owned by wealthy individuals and those who go down them are self-employed. Most of the work is done by hand, with those underground earning more than the ones at the top who pull up the loads for mechanical grinding and extraction of minerals. Miners are also conscious of the welfare of their families. Questionnaires are being used to collect data from the workers, but as a survey tool they have obvious limitations when dealing with a population that includes non-literates, as in this research. Fishermen, for example, have low levels of literacy, and in such instances the questionnaire is being administered orally.

Final year school and teacher training college students are being surveyed because they will shortly be entering the world of employment.

Final year A level students are at least eighteen years of age and often older. Final year teacher training college students will already have A levels if they are taking the diploma programme that will lead to them becoming secondary school teachers. They will already have O levels if they are taking the certificate programme that will turn them into primary school teachers. Teacher training colleges and secondary schools in various regions are being selected. The students at such schools come from all over the country.

Key players in social security provision include senior staff at social security providers such as the Government Employee Pension Fund and the Local Authority Pension Fund. The interview will be a better tool than the questionnaire when surveying these individuals, many of whom were already known to the main author from his day-to-day job as a regional manager for the National Social Security Fund. Information on traditional attitudes to social welfare will be gathered through interviewing some members of Chama cha Wazee [the Association of Older People], which has branches in all regions.

Conclusion

Continuity and change are features of life in Tanzania as they are elsewhere, but change has been enormous in Africa over the last century. The concept of the extended family survives, but not as strongly as before. The gap between rich and poor widens. Modern social security arrangements provide a level of protection, but those most likely to need help in the future tend not to participate. The social security industry needs to be much more flexible in what it provides, and it needs to enter into a dialogue with both customers and potential customers. The industry and the government must communicate the value of social security schemes, just as the importance of literacy was communicated to Tanzanians in the 1960s, and the importance of safe sex practices has been communicated in recent years. Preliminary indications from this investigation show that most students at teacher training colleges are not even aware of the modern concept of social security—and these are the very people who in twelve months time will be teaching the nation's children. Official awareness of the problem is increasing, however, and both the Ministry of Labour in Tanzania and the International Labour Organization are interesting themselves in this research.

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