



C S W D

Chole society for women's development

TANZANIA

Pat Caplan and Christine Walley

CSWD

CSWD

Chama Cha Maendeleo Ya Wanawake Wa Chole

P.O. Box 33, Mafia, Tanzania

CSWD

Chole Society for Women's Development, Mafia Island, Tanzania

Evaluation

By Pat Caplan and Christine Walley

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CSWD

CHOLE SOCIETY FOR WOMEN'S DEVELOPMENT
MAFIA ISLAND, TANZANIA



*”And when we gave our talk and showed them our video and the things that we had done,
even though they themselves got a lot of funding, they said ‘truly we haven’t yet
been able in our home areas to do the things that you have done.’”*

Photograph left: Latife Abdalla presents the work of CSWD at ZIFF 2002,
the Zanzibar International Film Festival.

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List of abbreviations and technical terms

AIDS – Auto-immune deficiency disease
CDO – Community Development Officer
CEDS – Chole Economic Development Society
CHC – Chole Health Centre
CSDS – Chole Social Development Society
CSWD – Chole Society for Women’s Development
DAS – District Administrative Secretary
DC – District Commissioner
DED – District Executive Director
FOKUS – Forum for Women and Development, Norway
MICAS – Mafia Island Club against AIDS and STIs (sexually transmitted infections)
MIMP – Mafia Island Marine Park
Norad – Norwegian aid agency
PM – Project Manager
STIs – Sexually transmitted infections
TOR – Terms of Reference
UWT – Ummoja wa Wanawake wa Tanzania (Women’s League of Tanzania)
WWF – World Wildlife Fund

Executive summary

1. BACKGROUND, METHODS AND OBJECTIVES

The Chole Society for Women's Development (CSWD) started in 1997, was registered in 2000, and has received funding from Kvinnefronten/FOKUS, Norway since 1997, which also commissioned the evaluation. It was carried out by two professional social anthropologists, both with considerable experience of researching on Mafia Island over long periods of time.

- The objectives of the evaluation were to provide qualitative information on lessons learned during the years of the CSWD's existence; the primary audience for the Evaluation Report is members of the CSWD, Kvinnefronten and FOKUS, and other women's groups, both in Tanzania and elsewhere (see also Terms of Reference Annex 1).
- The emphasis during fieldwork on Chole was on the collection of in-depth, qualitative information obtained using group interviews and meetings, individual interviews with key participants, observation of key activities on Chole, and review of key documents. (these are listed in Annexes 4 and 5).
- The evaluators also collected much background material from a wide variety of sources, essential for placing the CSWD in its social context.
- The evaluators spent two and a half weeks on Chole in July 2004 (see Annex 2).
- Towards the end of their stay they produced a Preliminary Report in Kiswahili which was discussed extensively in meetings with the CSWD members and with the Village Government (see Annex 11).
- The evaluators were also active in assisting the drafting of a job description and person specification for a new Community Development Officer, and in co-ordinating the short-listing process.

2. CONTEXTS

- Chole is a small island with a cash and subsistence economy, based upon the sale of coconuts and oranges, and upon fishing. In recent years, all sources of cash income have decreased, and the current period is characterised as *maisha magumu* – 'hard times'. There is a marked process of social differentiation occurring.

- Gender relations are complex. Women have heavier workloads, own less property than do men and historically have had fewer educational opportunities. But women also have sources of autonomy such as separation of property ownership and an important economic role in the household. Furthermore, gender relations are changing due both to increased educational opportunities for both sexes, and because it is recognised that in hard times, the contribution of both women and men is essential.
- The political context is one in which the villagers of Chole, like other residents of Mafia, feel that their District is disadvantaged by comparison with other parts of Tanzania. Village governance has seen major recent changes, with the passing of power from one generation to another, and strong attempts made by the village government to ensure that it has control over activities in the village, including over the CSWD.
- Also located on Chole is an expatriate-run tourist hotel which was set up in part to encourage community development and which provides funding for social activities from a levy.
- The CSWD receives most of its funding from Kvinnefronten/FOKUS, organisations whose aim is international solidarity with women.

3. CSWD'S ACHIEVEMENTS AND PROJECTS

- The CSWD has achieved a great deal during its relatively short existence, including building and running a health centre, market, kindergarten, and learning centre.
- It has also set up groups for savings and loans, scholarships for girls going to secondary school, adult education classes in a wide range of subjects, and AIDS awareness programmes.
- It has been somewhat less successful in its attempts at outreach to neighbouring communities.

4. GOVERNANCE AND CAPACITY

- The CSWD is a Registered Society under Tanzanian law.
- It has a committee of 13 members, including a Chair, Secretary and Treasurer, elected every two years. There are also a series of sub-committees administering different projects.

- All women on Chole are deemed to be members of the CSWD (see Annex 7).
- The CSWD also has a Project Manager, trained in development work and fluent in both English and Swahili, who is one of the hoteliers on the island. Her role has been to facilitate and coordinate the writing of proposals and reports.
- CSWD members, particularly activists and leaders, have benefited from training and have gained a large increase in their capacity in various fields, including governance and leadership. Nonetheless, there is some criticism and jealousy of this by women members who are less active and other villagers.

5. ISSUES RAISED

- Many people on Chole expressed feelings of exclusion from some of the activities and benefits of the CSWD (for more information see Annexe 3).
- Criticisms were particularly marked from residents of Kilimani, one of the three subvillages of Chole, which has historically been relatively economically disadvantaged by comparison with other areas.
- A major issue in the criticism was the fact that many of the main leaders of the CSWD came from one area of the village and were closely related.
- Critics of the CSWD, ranging from the Village Government to Kilimani residents, also argued that they were not sufficiently informed about CSWD activities. It is clear that, while the CSWD has made efforts to inform people about its plans and activities, this is not an easy process in a resource-poor community where a significant proportion of the population is non-literate.
- Even some of the CSWD leaders argued that they would like to be able to do more for themselves, including writing reports and proposals.
- Some of the resentment against the CSWD came from jealousy about their access to outside funding, but it also stemmed from lack of information about how such funding works, and the constraints on its users.
- There is also tension around the emphasis by the CSWD on projects which benefit only women or girls, such as scholarships for girls.
- A major issue which had erupted a few months prior to our arrival on the island in July 2004 was the deterioration in relations between the village of Chole and

the hotel. This was because of difficulty in achieving a binding contract between them, but it led to hostility also being directed to the CSWD because of the fact that its Project Manager was a hotelier. As a result of this conflict, the Project Manager resigned from her post. The evaluators felt that it would be helpful to separate the roles of hotelier from CSWD Project Manager, and recommended the immediate appointment of a Community Development Officer to work with the CSWD (see Annex 8).

- The Women's Front/FOKUS has been unusual in offering large amounts of financial support to a grassroots level organisation in a very poor community. It has made great efforts to enable communication to work well between donor and recipient (see Annex 10).

- However, its stated aim of empowerment of the CSWD members has to be seen

in contexts in which a) 'ownership' of the CSWD and its resources is locally contested and b) the stated priorities of the CSWD may not always coincide with those of FOKUS/Kvinnefronten, although in most instances, they do so.

- For all of the above reasons, the evaluators felt that it was important for the CSWD to concentrate in the immediate future on the sustainability of their projects, rather than starting new ones. Long-term sustainability of projects is a major issue, and one whose importance is recognised by CSWD leaders and activists, as well as by the wider community. This is effectively a built-in difficulty of reliance on donor funding (itself subject to outside pressures) in a resource-poor community which has little possibility of generating its own funding for the continuance of projects.

6. RECOMMENDATIONS

a) Governance

We suggest that all societies consider the following:

1. Whether it would be preferable for there to be fixed terms of office, so that after two terms of office-holding, people should have to stand down and allow someone else be elected.
2. Whether it might be preferable to have rolling elections, so that each year, elections for half of the officeholders and half of the ordinary members are held. In this way, there would be a continuity of leadership and expertise.

3. Whether in future, if leaders are sent on trips to places outside of Mafia, it would be useful to send a mixture of established and newer members, so that the latter can gain experience in representing the Society.
4. If there are any new projects or new buildings in the future, the subvillages of Kilimani and Mwapepo should be considered as sites for them.
5. There should be at least two persons from each subvillage on the committee of each society and at least one at on each sub-committee.
6. Among the main office-holders (Chair, Secretary and Treasurer), at least one person should come from outside the subvillage of Mnyange. This regulation should be adopted from the time of next year's elections.
7. That from the time of the next elections, the three people responsible for signing cheques (besides the PM or CDO) should each come from a different subvillage.
8. Some CSWD general meetings should be held outside of Mnyange, although the committee may prefer to meet in its office there.

b) Project Manager/Technical Adviser for the CSWD

9. Current Project Manager should not return permanently to work for CSWD.
10. A new Project Manager (Community Development Officer) should be appointed as soon as possible.
11. An assistant CDO to be appointed once the new CDO is in post and has had an opportunity to discuss with CSWD what sort of person would be most useful.

c) Improvement of communication, co-operation and transparency

12. A copy of each society document to be kept at the Learning Centre for public reference.
13. Information about the CSWD and the other village societies to be given regularly to the new newsletter to be produced by young people at the Learning Centre.
14. Notice-boards to be erected in each subvillage giving information about current activities.

15. The CSWD consider utilising a paid messenger with a bicycle to convey particularly important or urgent information.
16. CSWD to consult Village Government before finalising its plans for the following year although decision-making remains with CSWD.
17. CSWD to ensure that copies in Swahili of all its proposals, reports, budgets, and accounts go to the Village Government. A copy of each document to be kept at the Learning Centre for public reference.
18. When there are elections held for any society, the Village Chair and another Council member should be present as witnesses.
19. The quarterly meetings of the three societies with the Village Government which used to take place should be re-instated.
20. The Annual Monitoring Meeting of all members of the CSWD should continue to invite representatives from the Village Government and from the other two Societies as observers and the other two societies should also adopt the practice of annual Monitoring Meetings to which observers (such as the SWD leaders) should be invited.
21. Other villagers should recognise that each village society is entitled to its own autonomy and decision-making process.
22. Society members should meet early in the year to plan for the following year. After doing that, they should meet with the Village Government to get their opinion on their future plans.
23. Copies of annual reports and audited accounts should be sent to the offices of the DC, DED and DAS, and copies of other documents to departments as relevant, including that of the Khatibu Tarafa ya Kusini (Secretary of the southern division of Mafia). Signed receipts for documents should be solicited.
24. Copies of the Constitution, Certificate of Registration and other important documents should also be lodged in the Learning Centre in Chole village.
25. Two office-bearers of the CSWD who already know some computing to be trained in the use of email, including how to do attachments, and set up a CSWD hotmail or yahoo account, so that they can make use of the inter-net café in Utende

for communication with the donor. After the next elections, further office-bearers should also receive training.

d) Sharing of benefits, sharing of responsibilities

26. That the CSWD consider defining membership more clearly, that women should have to complete a registration form and agree to become involved in one or other of the CSWD's projects.

27. That greater efforts are made to draw in women living in the subvillages of Mwapepo and Kilimani.

28. That residents of Kilimani recognise that, in order to have a voice and gain benefits from the CSWD, they need to attend meetings and become involved.

29. We recommend that the women of CSWD decide for themselves whether or not they wish to give some scholarships to male secondary school pupils.

e) A way of dealing with quarrels in the Chole Societies

30. If someone considers that another person from whichever society is doing things which they should not, he or she should be able to choose a companion and go to the Chair of the Village either for mediation or to make a complaint. The Village Chair may summon the Chair of the Society concerned, or any other persons, in order to establish the facts and sort out the quarrel. He may do this either confidentially, or officially, as the parties deem appropriate.

31. But if someone repeatedly accuses another without proof, they should themselves be brought before the Village Government on the grounds that they are damaging community relations.

f) The medium and longer-term future of the CSWD

32. We would like to recommend that the donor consider the continuation of funding for recurrent costs of existing projects, notably the Chole Health Centre, the Kindergarten, and the Learning Centre.

33. Given the importance of the Chole Health Centre in particular, as well as its dire financial situation and our own inability to offer a comprehensive evaluation of its operations, we recommend that Dr. Rob Barbour be invited to conduct a quality check of CHC in the near future. This quality check can allow clinic staff

to communicate their concerns to a medical professional with a long history on Chole while also helping to lay a foundation for future efforts to secure additional outside funders.

34. A new funding phase for CSWD after 2005 should depend upon a) the successful appointment and retention of a Community Development Officer (CDO) who will be able to assist the CSWD to develop new proposals and see them through and b) demonstration that the CSWD is indeed more inclusive in its membership. To this latter end, we recommend that all CSWD activities, including meetings, include a monitoring component which gives information on the subvillage of residence of participants or beneficiaries.

Photographs on page 10, 21 and 22: Women's initiative and their actual participation in the building process, have secured that both the kindergarten and the new market (next page), were realised.





1

Background, objectives and methods

Background

The Chole Society for Women's Development (CSWD) is a grassroots organisation in coastal Tanzania which has received financial support since 1997 from Kvinnefronten/Women's Front of Norway through FOKUS, Norway (see Annex 10 for more information). The funding from the Women's Front has been used to help build and run a health clinic, market, nursery school and learning centre. It has also been used to sponsor various activities including adult education programmes aimed primarily at women, savings and loan groups for women, HIV prevention programmes, educational scholarships for girls, and outreach programmes to women's groups on the neighbouring islands of Juani and Jibondo. In its involvement in such activities, the Women's Front has sought to be responsive to the needs and opinions of the women on Chole and members of the Women's Front have visited the island on a number of occasions.

Chole Island is located in coastal Tanzania in the Mafia group of islands. The region is also the site of the Mafia Island Marine Park, Tanzania's first national marine park which was gazetted in 1995. Tourism development has expanded over the past decade and has included the Chole Mjini Lodge, an eco-tourism hotel premised on close involvement with island residents in generating community development.

The group now known as the Chole Society for Women's Development first began to be active in early 1997 and was officially registered as an organisation in 2000. The current organisation also builds upon early efforts by UWT (Umoja wa Wanawake Tanzania), a political party (TANU then CCM) women's organisation that had an active branch on Chole in the 1970s. The UWT group sold kanga (cloth wraps) in addition to engaging in collective farming and other activities. The idea of a women's group resurfaced in the 1990s with support from the Chole hotel developers, the Chole Social Development Society and Kvinnefronten.

Objectives

The main objective of the planned assessment was ‘to provide qualitative information on the reflections, lessons learned, visions for the future and lived experiences of different actors who have been involved in varying capacities with the Chole Society for Women’s Development’ (see Terms of Reference, Annex 1). From its inception, the evaluation was intended as a positive exercise which would particularly benefit three categories of people:

- The Society’s members
- Women’s Front and FOKUS
- Other women’s groups

It was hoped that the assessment process would provide useful insights for the CSWD and it was stressed during the assessment visit that the aim was not to be judgmental. It was also hoped that the evaluation would reveal the extent to which the CSWD could serve as a potential model for the Women’s Front and FOKUS of how to work successfully with extremely marginalised grassroots-based women’s organisations. Finally, it was also hoped that lessons could be learned from the Chole experience which could assist other women’s groups outside of Chole, most particularly on Mafia Island, but also in Tanzania and Africa more widely.

Approach and methods

The emphasis was on the collection of in-depth, qualitative information obtained using the following methods:

- Open-ended, interactive group interviews and meetings.
- Individual interviews with key participants in the organisation and other relevant actors on Chole.
- Observation of key activities of the organisation.
- Review of key documents, including annual and half-yearly reports.

While the interviews, as planned, did cover the major topics listed in the Terms of Reference (see Annex 1), participants were also invited to express their own concerns, reflections, experiences, ideas and visions for the future. The evaluators were also interested in their hopes and aspirations regarding gendered relations, and their views on how the CSWD might contribute to a better future for themselves and their community. Many participants were ready to raise topics of concern.

In drawing up the Terms of Reference, the evaluators considered key informants in this context to refer both to women involved at any level in CSWD's core programme components and projects, as well as representatives of all stakeholders whether defined as 'beneficiaries' or 'service providers' (activists, volunteers, paid staff). It was thought that the selection of participants should in so far as possible reflect the range of CSWD's activities, the levels of active/passive membership, the different roles in the decision-making structure, and the participation of different age-groups. It was recognised from the outset that it was important to include people who are less active members of CSWD and to interview some of the women who have chosen not to be involved at all and find out the reasons for this decision. Following the Terms of Reference, it was also thought to be important to talk to some of the men, particularly husbands of activists, about their perspectives on the Society.

As social scientists, the evaluators considered it to be axiomatic that stakeholders should be viewed in their social context. It rapidly became apparent upon arrival in the field, that, due to a series of conflicts on the island in preceding months, it was particularly crucial to see the CSWD within the context of the wider community of Chole Island, since the CSWD was intimately involved in some of the conflict. For this reason, individual interviews were also carried out with a number of men, and group meetings were held with the Village Council, with male and female residents of the three subvillages, and with the committees of the two other Societies on Chole, the CSDS and the CEDS, discussed in chapter 2. In the report and annexes, we have included a number of quotations intended to reflect the diversity of opinions within CSWD as well as among other Chole residents. We have done so in order to elucidate the broader social context on the island as well as some of the tensions and conflicts we found.



2

Contexts

Island economy

The island economy in the past has been both subsistence and cash-oriented. In previous decades, Chole residents largely earned cash through the sale of coconuts and oranges from privately-owned trees. However, due to falling produce prices as well as transportation difficulties, this economic option has become progressively untenable. Although residents have long utilised the sea, in more recent years the marine environment has increasingly become an important source of income. Men have come to depend heavily upon fishing as a means to earn cash, while women and some men engage in octopus-hunting, shell and sea cucumber collection, and, more recently, seaweed farming. Declining marine animal stocks, however, as well as restrictions imposed on fishing by the Mafia Island Marine Park¹, have meant heightened economic difficulties on Chole and neighbouring islands. Many residents, particularly men, argue that “the marine park is killing us” and bringing hunger to themselves and their families. At the same time, the need for cash has increased, while money is seen as having less value or purchasing power than in the past. In short, residents characterise the contemporary period as “maisha magumu” or “hard times.”

The economic options of fishing and farming, which have historically been open to nearly all residents, are precisely those options which are viewed as increasingly less viable in the future. In this context of growing economic hardship, Chole residents are placing greater emphasis than before on wage labour and formal education as a route to securing a livelihood. A small amount of wage labour is available, primarily through the tourist hotels (such as Chole Mjini on Chole and others on the neighbouring main island village of Utende), while the opening of Kitomondo, Mafia’s first and so far only secondary school, in the mid-1990s has made higher education more of a possibility for young people. It is striking, however, that these opportunities are only available to relatively small numbers of people in contrast to the large numbers involved in fishing and farming. Conse-

¹ MIMP has been funded by Norad, WWF, and the Tanzanian government among other donors.

quently, there is a marked process of social and economic differentiation currently occurring on Chole. This differentiation is leading to considerable jealousy and resentment among residents, who are generally kin or neighbours. During the course of the evaluation, we repeatedly heard the complaint that “some people are getting something, while others aren’t” (wengine wanapata, wengine hawapati), a complaint that also shaped discussions surrounding CSWD. In general, many residents find this to be a highly problematic situation and expressed a strong desire for a greater balance of opportunities.

Gender relations

CONSTRAINTS ON WOMEN: CHILDHOOD AND GIRLS’ WORK

– *Was there a lot of work at home [when you were a child]?*

”A lot!”

– *What kind of work?*

”When you got home you pounded rice, you cooked, you fetched water, you helped your elders. When you returned from school, you contributed various kinds of work.”

– *Do girls help at home more than boys or is it the same?*

Girls help more. Girls do more work than boys.

– *Why is that?*

”Because – and it’s not just in the past, it’s the same today – it’s appropriate that female children come home so that you can teach them to cook, to take care of the home. It’s necessary that you teach the girls; haven’t you seen the many important responsibilities that women have? Therefore it’s fitting that you accustom a child to these things from the time they’re small. Later you can leave her to cook, she’ll help you with the work of cooking. It’s necessary that you give them training from the time they’re small. Then when they become big they realise that ‘these are my responsibilities as a woman, I should cook, it’s my responsibility to sweep, to fetch water’, so that when she’s older she’s not surprised by these things...”

– *And what work do boys do?*

”When they’re small? It’s not like the boys aren’t there to help. Maybe they’ll help you fetch water or if there’s work pounding rice, a boy can help. But to tell the truth a boy, even if he’s at home, he’s just a helper. The responsibilities of the house aren’t really his. They help you but they’re just assisting... It’s more their responsibility to, say, go to the store to get something for you or to run errands.”

– *We’ve heard many people say that education is more important these days: Is it the same for girls and boys?*

CSWD leader on changing opportunities for women:

”It’s the same for both these days. There is no discrimination. We want girls as well as boys to study. Now a boy studies and a girl studies.”

– *But in the past there was discrimination?*

”Yes, in the past there was discrimination because you [girls] would be put inside [seclusion at puberty for girls]. Your brother studied, but you didn’t study. But that wasn’t good. Today the sister becomes educated and so does the brother.”

Another CSWD leader on changing gender relations:

”If a girl studies and is able to find work, she helps economically to support her family along with her husband. Because life is difficult these days. If they help each other then their children can get ahead and it will make their lives easier.”

– *I’ve been hearing some women say that men here now also want women to get development, [i.e. get ahead]. Is that because..?.*

”Yes, these days many men even if a young man wants to propose [marriage], he chooses a person who has education. But even if you don’t have education you need to help each other in life [economically]... These days, if you want special work, you can’t get it if you haven’t studied. This is the problem. If your child hasn’t studied, he/she won’t find it easy to find work. These days even Standard 7 [Primary school] education isn’t recognised, the person who gets the work is someone who has a diploma starting with Form 4. It’s the same whether it’s a woman or a man. For this reason, we’ve had a wake up call these days. All the children, boys and girls, we want them all to study. Because these days we’ve seen what the future will bring. If you depend just on fishing, then you have a problem. Because these days fishing has no point. In other words, fishing these days is like a lottery. You go to sea and you don’t get anything.”

COMPLEX GENDER RELATIONS

As the above quotations suggest, gender relations on Mafia are extremely complex. They are influenced by a range of factors including historically bilateral kinship patterns, Islamic law, and a wide range of other cultural factors along the coast. (For more in-depth analyses of gender on Mafia, see Caplan 1982, 1983, 1989, 1995 and Walley 2004, Chapter Three). While they are quite articulate about the considerable constraints they face as women (including higher work-loads), women on Chole also have a number of sources of autonomy and means of achieving their interests. One of the ways that women are most seriously disadvantaged is in the context of public meetings since men have historically been viewed as public orators and because it has been considered impolite for women (and younger men) to speak in public forums in front of older men.

Although under Islamic law men are assumed to be financially responsible for providing for their families' needs, women on Mafia have always done much of the subsistence farming and have earned small amounts of cash through mat-weaving and rope-making. Many Chole residents note a shift in gender relations resulting from the economic hardships previously discussed. In a context of "hard times," it is viewed as necessary for women as well as men to contribute economically to their families by earning cash. Leaders of CSWD and others argue that many men today recognise that women as well as men require "maendeleo" [development] and in general men support the involvement of women in the CSWD as a means to this end. However, the fact that men's work, particularly in relation to fishing, is severely constrained at the same time that women are gaining new opportunities (for example, through seaweed farming and CSWD initiatives) has led to some resentment on the part of some men towards women.

District and village governance

Mafia is a relatively poor and undeveloped district within Tanzania. The relative neglect of this region is epitomised by the lack of transportation as well as the fact that Mafia did not have a secondary school until very recently; indeed, it is reputed to have been the last district in all of Tanzania to acquire one. The District is widely perceived by both residents and mainland Tanzanians as a place that lacks "development."

At the district level, many government officials are mainland Tanzanians from ethnic and religious groups different from those found along the coast. This is largely because of the historical lack of educational opportunities on the island, which means that Mafia residents feel themselves to be disadvantaged in relation to governmental activities and job opportunities. At the village level, the Village

Government has worked quite democratically in the past. However, generational transitions have meant that a new group of leaders is coming to the fore and leadership on the island is currently in a state of flux. One issue for CSWD has been how to maintain open communications and relations with both district and village government officials, while continuing to ensure the independence of CSWD as an NGO in an historical context in which government bodies have tended to exert wide-ranging influence.

Hotel and other village societies

The situation of CSWD and Chole residents in general must also be located in relation to Chole Mjini Lodge, a for-profit eco-tourism establishment that is also intended to encourage community development and which is led by three expatriates. After initial meetings during the early 1990s, the hoteliers were invited by island residents to build a hotel as a ‘responsible tourism’ initiative while in turn agreeing to provide assistance with desired projects such as building a health centre, new primary school building and market². Residents were organised into two societies – the Chole Social Development Society (CSDS) and the Chole Economic Development Society (CEDS) – in order to assist with these and other community goals. A levy of U\$10 per guest night was collected from hotel clients and donated to the island via the CSDS and the CEDS. One of the hoteliers – a woman – has also taken on the role of Project Manager for the Chole Society for Women’s Development. Previously another of the hoteliers – a male – initially acted as the contact person between the Women’s Front and the CSWD during the building and establishing of the health clinic and the initial phase of the market.

² Land for the hotel was demarcated by Village Government, and where villagers owned trees on this land they were purchased; a leasehold was also agreed with the national government.

Donor and donor's objectives and methods of working

Beginning in late 1997, CSWD began receiving funding from the Women's Front through FOKUS/Norad. FOKUS is an umbrella organisation of women's groups in Norway which is concerned with women's international solidarity. Norwegian women's organisations established FOKUS after a large-scale national telethon which generated money to be used to support women's projects in Africa, Latin-American and Asia. Later, the Women's Front, through FOKUS, signed an agreement which enabled it to receive funding from Norad, the Norwegian national aid agency. The Norwegian women's organisation itself forms partnerships with other women's organisations in the South and jointly works out proposals to fund women's projects. The Women's Front has shown a more active interest in grass-roots organising and the empowerment of women than many more mainstream development organisations and is the organiser for the funding for the CSWD (see Annex 10). It describes itself as first and foremost a women's organisation with a strong belief in international solidarity and from this position has acted as organiser for the CSWD funding.

Photographs right: The women acquiring training in batik work.



3

CSWD's achievements and projects

QUOTATIONS FROM CSWD MEMBERS

Interview with CSWD leader:

– *How does the women's group help people on Chole?*

”The women's group, it's like I said, in my opinion, the women's group helps provide training, the women's group built the market, the nursery school over there. It helps our children because we can send them to the nursery school. The market is there, so if you make something like bread rolls you can sell them and get a little money... It helps.”

– *So why did you join the women's group?*

”I entered the women's group because I saw it was a good thing. For us [officers], we were asked to lead. I was a member who was chosen to be a leader... In the committee we help each other and expand our ideas, we debate things. So I didn't think this was a bad thing. If the citizenry [wananchi] recommend you for this position, it's not like you're just appointed, your name is voted upon and chosen...so I saw that my companions had agreed to have me. So I'm together with my companions, we help each other in our thoughts and in our planning.”

– *So you travelled with the women's group to Botswana. On this trip what kinds of experiences did you have?*

”I gained experience...There were three of us who went to Botswana to explain about our maendeleo [development] here on Chole and the kind of aid we have received from the women of Norway. We went there and explained about the history [of our group], the projects we have done. We showed them our video which showed our projects like the market and nursery school, and clinic. It showed all of

that... And after we got there we met with our fellow women from all over and from South Africa and from various organisations...

And when we gave our talk and showed them our video and the things that we had done, even though they themselves got a lot of funding, they said 'truly we haven't yet been able in our home areas to do the things that you have done'. Because starting something is hard, to build something until that project can move ahead, it's hard. So they asked us questions about the steps we had taken and they spoke up for us...They were very happy about it and with that video we were able to show them everything... so they could see everything and have hope.

And we [also] went to Zanzibar and we went to the festival and we went to see our fellow women in different organisations and we even reached Pemba. But even their groups are different than ours."

– *How so?*

"The difference is the things that we have done, what we've built and accomplished. Because you know there are many places you [people] are giving aid but that money isn't used for what it has been intended for and in the end nobody knows where the money has gone. The accounts aren't clear so their aid is cut. But here the development money has been used for the purposes for which it has been intended until it's been finished. So this isn't bad. We've succeeded in implementing things."

– *In your travels did you see anything new or startling?*

"Yes, of course it was surprising. Because to tell the truth we hadn't expected to go to the places we did, to go to these meetings with all these different kinds of people. For some of us, it was the first time we saw things like that. So of course you are a little surprised and it gives you a wake-up call when you see how other women are living, and the way they are working together in their organisations and such things. It really opened our eyes... And in Botswana we travelled to visit our fellow women in rural areas 20 miles outside the city. We went and met with these women who were sewing and had pottery-making (ufinyanzi) groups. We went to look and see how other women were trying to accomplish their goals..."

Another CSWD leader:

– *So what do you see the benefits of the women's group as being?*

"For me personally, and I'm just speaking about myself, the benefits have been, you know, [before] I was just here on Chole. I had only heard about AIDS. I had

heard about AIDS but I wouldn't have had the funding that I received from the donor to go study this issue [she went to study to be an HIV-AIDS counsellor on the mainland]. Now I understand what AIDS is and now I know what my personal health status is. And this is helpful because after returning you can give others that education and it helps. Maybe there are those who have heard of AIDS and maybe the person when you explain to him/her about AIDS, maybe they would have been ready to do bad things, and then that person is more careful and doesn't. So, that helps too. For me, that's the first way that the group has helped me...

And then the [women's group] also helps us with education. On Chole we have students who are doing well but maybe we don't have the financial means to allow them to study [at the secondary level]. Before, kids weren't being educated but now some students have been educated through the women's group. And they get aid in getting a bicycle so that they can get to school. And haven't you seen how some of us learned to do batik cloths? Now we can make batiks here on Chole. It's not everyone, but some of us. And what caused this? The women's group. Without the women's group, would we know how to make batiks?

Before we didn't have a nursery school, our kids were just playing, now they go there and learn something. Before, we didn't have this. And before we didn't have that Learning Centre, computers for example, all those things are coming in. And because of what group? The women's group. These are all benefits. [The group] has raised us up. It has taken us from being down below and brought us up. Now we have woken up. And when you were here in the past, did you see any of these things that we have now? And the market is there where we can sell [things]. Maybe there aren't a lot of people there, but can't a person go there to sell if she wants?... People have travelled. Some have gone to Arusha [actually it was Moshi], others have gone to Botswana."

Achievements

Drawing upon the very considerable financial support provided by the Women's, the Chole Society for Women's Development has engaged in a wide range of activities designed to increase the future economic well-being of women on the island as well as their self-confidence, organisational skills and social standing within their own community. In most instances of donor aid, this level of funding rarely reaches the village level, tending generally to be given to regional or district levels of government. As project evaluators, we would like to stress that we found the projects initiated by CSWD, including a nursery school, market, health centre, and learning centre as well as savings and loan groups, scholarship programmes and adult education programmes, to be extremely impressive, especially given

the relatively short life of the organisation. CSWD leaders who have travelled to national and international meetings recalled the shock of more highly educated members of women's groups elsewhere on discovering the scale of building and the achievements of the more grassroots-oriented CSWD (a level of achievement made possible in part by organisational support from Chole Mjini Lodge).

By the time of our evaluation visit, the leaders of CSWD were demonstrating greatly enhanced organisational skills and self-confidence compared to that found on previous visits by one of the evaluators (CW) in 1997 and 2000. CSWD has proved particularly powerful in providing a forum for women to gain skills in institutional organising and public speaking which is often unavailable to them on Mafia. Trips abroad have also expanded the outlook of CSWD leaders and there are widely apparent signs of increasing self-confidence.

It should be noted that the various projects engaged in by CSWD are at very different stages of implementation and have had different degrees of success. Individual projects are described below.

Kindergarten (Chekechea)

The evaluators visited the kindergarten while it was in session. Its achievements are extremely impressive. Fifty pre-school children are enrolled and clearly love attending. Pupils engage in learning simple English and Arabic phrases as well as Swahili. They also sing songs, engage in art work, learn to count, etc. Once they enter primary school, nursery school children appear to be do better than children who have not attended. The lunch provided also ensures that children receive adequate nutrition, a not insignificant benefit during "hard times."³

While a few Chole residents expressed the idea that using resources for early childhood education was a waste given the lack of opportunities at the primary and secondary level which more directly affect future job opportunities, most adults with whom we spoke were appreciative of the nursery school and the children were clearly benefiting enormously. Women also expressed appreciation of the time it freed up for them, allowing them in particular to engage in seaweed farming, an occupation which is not commensurate with looking after small children.

³ There is also the advantage that boys and girls would receive equal shares of food, a situation which does not always obtain on Mafia, especially in hard times (see Caplan 1999).

Learning Centre

The new multipurpose CSWD meeting hall/learning centre has been built and is once again an extremely significant achievement. Two solar-powered computers are currently available, a resource which, at the village level on Mafia, is truly astounding. The computers are regularly used by teenagers, who first acquire keyboard skills on three typewriters. These young people are often individuals who did not have the opportunity to continue on to secondary school but would still like further educational opportunities. The area is also used for English classes which, along with the computer classes, are taught by an Australian expatriate. More teenage boys than girls use these facilities, in part a reflection of the additional home workload of girls, although the CSWD is attempting to address this imbalance and encourage more girls to attend. Elsewhere in the building, we observed CSWD members using their skills on the new sewing machines and we attended several meetings on the premises with the CSWD committee in their purpose-built office, with its desks and lockable cupboards, of which they are extremely proud.

The market

The market is an impressive structure which was in part built by women who first learned brick-making and then helped in its construction. However, although it is in regular use, it has had less obvious success than some of the other CSWD projects, because of the lack of adequate customers and the small number of vendors. As a result of the high operating costs of the market, which include the wages of guard and cleaners, many individuals cannot afford the stall rates. A few vendors sell items at the market such as mats and other handicrafts, food and sodas; some are from Chole, while several others are market women from Kilindoni. Young men also frequent the space and use it as a place to play cards and talk but those of their number who used to sell tingatinga (a Tanzanian style) paintings in the market, due to the high market fees and the low and erratic returns, have instead established a palm-frond stall directly opposite the market building

Over the years, there has been much debate about how the market should be organised: whether it should be geared towards tourists, local markets or both, how to attract sufficient customers, and how to make it economically viable given the high stall fees and relatively small profits. The issue of a lack of sufficient customers is a difficult one since it depends in large part upon issues beyond the control of CSWD. However, it is hoped that the situation may improve with the re-opening in summer 2004 of Mafia Island Lodge in Utende, which is likely to bring to Chole more day tourists who would be likely to purchase handicrafts.

CSWD has also very creatively attempted to address the low profitability of the market by beginning a soda drinks business. CSWD also requested jahazi (dhow) training for some of its members in the hope that CSWD would eventually be able to buy a dhow in which to transport the sodas and other goods, thereby cutting out the middlemen and making it a more viable CSWD business. The young women who recently began to undergo such training bravely weathered the scorn of dock-workers in Dar es Salaam (such efforts were viewed by some men as encroaching on their division of labour). Although there was some controversy regarding the soda business while we were on Chole, much of this appears to have been based on misinformation. The soda trade has also recently begun to make a profit (a fact not yet widely known on Chole) which bodes well for its future.

Chole Health Centre

The Chole Health Centre has been a remarkable achievement, offering low-priced and high quality health care in an area that had abysmal or non-existent allopathic health care in the past. Even individuals from distant regions such as Kilwa arrive at the health centre in search of treatment. Funding for the building was originally provided by the Women's Front, which also supported the Health Centre in its first year. The expectation was that fees from patients, part of the hotel levy and donations would thereafter be sufficient to maintain the CHC and there were also discussions about some government assistance. However, since then, the CHC has had an increasingly difficult time financially. It has survived largely through the hotel levy and personal contributions solicited by the former expatriate directors, who have now moved on to a new project and have less time to continue this role.

Unfortunately, the highly successful Health Centre is now in danger of closing due to lack of funds. This situation was the single greatest cause of concern for local people at the time of our visit and provoked great consternation throughout the island. Clearly, it would be an enormous loss for everyone if this were to happen. We return briefly to this topic in Chapter 5 of our report where we discuss sustainability.

AIDS awareness

The CSWD has been working with the Chole Health Centre as well as MICAS (Mafia Against Aids and STIs – an HIV/AIDS awareness organisation with an outreach team in Kilindoni), to help disseminate information regarding HIV awareness on Chole. Such efforts are greatly needed, since many island residents note a high increase in those affected with HIV/AIDS over the last several years. CSWD committee members have also been strongly galvanised by their interactions with Kiwakukki, a Moshi-based women's group focusing on HIV awareness. In addition to providing condoms, the Chole Health Centre now has the capacity to provide HIV testing. Given that privacy is a fundamental issue in a small community and makes many individuals reluctant to be tested, emphasis is being placed on training local counsellors to assist those who are HIV positive in ways that ensure their privacy. CSWD members hope that the Chole Health Centre (if it survives) will be able to provide a private area where counsellors can give information in confidence to HIV-positive individuals. Efforts are also being made to encourage women to be assertive in protecting themselves in relation to husbands and lovers who may have multiple sexual partners. Such efforts are still at an early stage but there is strong interest and efforts appear quite positive.

Savings and loans groups

The Savings and Loans groups are one of CSWD's most successful projects. The CSWD auditor, Damian Kato, came to Chole to give training, and he also set up a user-friendly accounting system for CSWD members to use. A Kenyan development consultant, Mama Kea, who spent time on Chole, strongly encouraged the formation of groups. Currently virtually all the women of Chole are involved, being divided into 12 groups, each of which has its own meetings. A woman has first to join a group and put money in before she can ask for a loan, and all members of her group have to agree. So far eleven people have taken loans of between TSH 150.000 and 300.000 (US\$ 150-300). They use them to acquire goods such as food and clothes for re-sale. The loan has to be repaid within one year. The group guarantees the member's loan and its members cannot get further loans until all outstanding overdue debts are cleared. Each week on Fridays at 2 p.m. there is a meeting for all the groups to give their money in, and on Saturday morning someone goes to Kilindoni, the district capital, to bank it. Interest is received on savings from the account, which at the time of writing (September 2004) had savings of TSH 2.5 million (US\$ 2.000), representing a considerable achievement.

Project Manager: "Savings are so much more positive than loans. Savings allow people to plan, [Women say] 'If we save the money and put it in the bank we actually save money but if we keep it in our house, then one day when you are feeling a little hungry you will use it to buy food [but] if it is in the bank then we cannot take it without a plan, it stays there and we save'. Savings are also so much more respectful than loans. [Women say] 'Loans are humiliating and people have to chase you or you run away so as not to have to pay back. Savings are personal and you have control over them'.

Savings are also important as an insurance in women's lives. If they need money they don't have to resort to risky behaviour to get it... If a child gets sick, or school fees come up – they have the money.

Women of course are better at saving than men. They have no problem saving in small amounts. Men think that this will never accumulate, but women every week put away what they can and it does accumulate.

Savings also allow women access to loans since their own [money] (or amassed with the group's savings) can be used as collateral for loans. The group allocates an individual to borrow money and the group's savings are used as collateral and cannot be taken out until the loan is paid back [so] peer group pressure encourages the individual to pay back. Previously they did not have this option since few of them had trees or houses that could be used as collateral.

It [the scheme] is subsidised by the CSWD since they pay the costs of banking (going to the district capital to deposit or withdraw). This facility is what makes it work since individuals cannot afford to travel with small sums to bank, [so] pooling it [the money] makes this journey more cost effective. We also used this to 'train' people how to bank and for a while each group sent one member with the CSWD person to bank together so that they all got the experience to go to Kilindoni to deposit or withdraw money."

Scholarships

CSWD has provided eleven scholarships for girls to attend secondary school. Given the greatly increased emphasis on education in the broader context of limited economic opportunities, this help is greatly appreciated and parents are very eager for their children to attend secondary school. Scholarships were to be made available to those girls who passed their exams with sufficiently high marks to obtain entrance to secondary school, although the very poor quality of primary school training on Chole makes this difficult to achieve.

However, since only a few students are able to benefit, controversy has erupted over who gets the scholarships. In 2000, some women had expressed a desire that scholarships be made available for girls and boys (since, as one CSWD leader put it, “*I also have a son and I feel bitter for him.*” [2000 evaluation, pg. 19]). The fact that scholarships are only available to girls has also been a source of controversy between men and women, with some men arguing that that CSWD, its Project Manager and committee, care only about women and are insensitive to the situation of men and boys. In addition, the stipulation that scholarships be made available to only those born on Chole has created further controversy. Given this rule, students who live on Chole but who have moved there from Juani would not be eligible even if they passed the exam, while those born there who had ‘near misses’ and succeeded in winning a place might be given a scholarship. Since some of the scholarships also went to children of CSWD leaders, some argued that this was an example of CSWD benefiting some and not others. We want to stress that there is no evidence of impropriety in the awarding of scholarships; however, it does appear necessary to rethink the criteria for offering scholarships in order to decrease the animosity aroused by this issue.

Outreach to neighbouring islands of Juani and Jibondo

One of the recent aims of the CSWD has been to establish an outreach programme to neighbouring communities to help them organise women’s groups and savings and loans groups. It was hoped that this would also be a means for the CSWD members to reflect on their own activities and achievements, and to learn more from seeking to assist others. Members of CSWD scheduled meetings with women on Juani and Jibondo in an effort to set up similar groups there. Given the situation on Chole, there was not sufficient time during the fieldwork phase of the evaluation for us to visit Juani and Jibondo, but we were told that the ensuing meetings were very poorly attended and in some instances had to be cancelled. It is unclear whether this poor outcome was the result of lack of adequate interest which can be countered with renewed efforts or whether this is active resistance resulting from the negative publicity generated by the conflicts on Chole in recent months (see below). Although CSWD leaders expressed support for the outreach programme to Juani and Jibondo, it is acknowledged to have been unsuccessful thus far. This is perhaps not surprising given that this is a new effort, and CSWD has in fact subsequently decided to initiate an outreach programme with a community on the main Mafia island. It is also necessary to consider in greater depth the logistics of how any outreach programme will work since the achievements of CSWD have required considerable financial support that might not be replicable in other locations.



4

Governance and capacity

The CSWD is a Society registered under the Societies' Act of Tanzania. As such it pays annual dues to the Registrar, to whom it has to report regularly. An extract from its constitution is appended in Annex 7.

Committees, elections and office-holders

The CSWD has a Committee of 14 people, who are elected every two years. A number of committee members have served the Society since its inception, The committee meets twice a month and minutes are kept of meetings. There is an annual general meeting attended by all members, and also a monitoring meeting for all members to discuss progress and problems.

Many committee members have had training in leadership, as is attested by the Annual Report 2003:

“Fourteen leaders got training in leadership for five days, and 32 leaders of small groups got two days training from Mama Kea [a Kenyan development consultant]. Now we know the importance of each thing. We know that a leader must be someone with wisdom, intelligence, she must be truthful and honest in her care of the books”.

The role of the Project Manager/Consultant

Since shortly after the inception of the women's group, the Project Manager has been one of the hotel owners on the island. She initially started assisting the women's society as a volunteer, then began to be paid a modest daily figure for four days in each month; this was then increased to eight days. 'Mama Chole', as she is popularly known, is a professional development consultant, who often carries out consultancy work for international aid agencies. She also speaks fluent Swahili. In addition, the women's society has been able to use the office infrastructure at Chole Mjini hotel – computer, email, telephone and fax – at cost price. In all of these respects, the CSWD has been exceptionally fortunate.

The Project Manager has been responsible for the writing of twice yearly reports to the Women's Front, although increasingly, members of the committee and sub-committee are taking responsibility for this task, as is shown in the production of the 2003 report which, although delayed, was written entirely by CSWD committee members. She has also been responsible for putting together the annual funding proposal to Kvinnefronten/FOKUS, following meetings of the general membership to decide priorities and projects. A third task of the PM has been assisting the Treasurer with the budget.

Because she is the only person with sufficient command of both English and Swahili, as well as with access to email, the main task of liaison with the donor has fallen upon her shoulders. Recently, however, committee members have begun to communicate directly with the donor by post, using the medium of Swahili, which some members of the Women's Front are able to read. This method of communication, although slower and more cumbersome, does allow women direct access to the donor. However, it is not easy for the CSWD women to be able to understand the donor's communications when they come in English.

Given that the Project Manager has had a heavy workload of her own stemming from her other activities, there have been two attempts made to bring in a helper at a senior level. Although in both cases the women selected were popular and able, neither stayed long on the island, albeit for different reasons.

Increase in capacity

The increase in capacity of the present leadership of the CSWD has been remarkable, as has been shown in the previous chapter. Some leaders and some ordinary members have been trained in one or more of the following areas:

- Governance
- Handicrafts (sewing, tie and dye, batik)
- Brick-making
- Computing
- Accounts (including computer soft-ware for two officers)
- Savings and Loans Schemes
- Dhow (jahazi) trade
- Arabic and study of the Koran
- English

Some of this training has taken place on the island itself, with visiting experts spending varying amounts of time on Chole. This has the advantage of enabling many more women (and some men) to gain from the opportunity. A few people have attended courses in Dar es Salaam.

In addition, many people have learned a great deal more about budgeting, planning, and public speaking. Women play a more active role in village public affairs than they did previously. The work of writing minutes, reports, and proposals, and accounting for money spent is increasingly delegated to CSWD committee members and sub-committees.

Two years ago, a number of women from the CSWD went to the Zanzibar Festival of the Dhow Countries (Tamasha la Nchi za Jahazi) and made a presentation about their projects at the Women's Panorama. A number of the leaders have been invited to represent the Society at international meetings in Botswana, Uganda and at national meetings in Tanzania. Those able to attend have expressed a great deal of enthusiasm for such opportunities and described their experiences as "eye-opening." However, such occasions have unfortunately occasioned some jealousy: 'the leaders always get to go' was a commonly heard complaint. The Dhow festival also provides an example of the popular misrepresentation of the way decisions are made. On this occasion, women who were to go to present the CSWD to the festival had first to rehearse before the Village Council, which decided to send the only most articulate women. In spite of the fact that this was a village rather than a CSWD decision, the Zanzibar trip is often popularly described as an occasion in which 'the leaders got to go'. In an attempt to counter such accusations, on the last occasion of a trip abroad, efforts were wisely made to send deputies rather than primary office holders.

Photograph right: The project provides scholarships for girls to attend Secondary school.



5

Issues raised

Prior to and during the evaluation, there was a profound social crisis occurring on Chole, which stemmed from a number of factors. Although many of these dynamics are not directly attributable to the CSWD, unfortunately, the women's group ended up at the centre of many of them. For this reason, we have attempted to address some of the complaints regarding CSWD that in our opinion require discussion.

The previous evaluation of CSWD in 2000 strongly emphasised the possibilities for jealousy and resentment as the CSWD expanded its activities (see Annex 12) and unfortunately, this is indeed what has happened. This should not be taken as cause for despair but does suggest a crucial need for the CSWD to increase its efforts to extend benefits more broadly and to change some of its strategies, such as incorporating more women on the island more fully. Below, we discuss a number of complaints heard about the CSWD. We do so not because we consider that all are justified, but because it is important to understand the climate in which the CSWD operates. Some of these complaints reflect issues peculiar to the CSWD, some reflect broader social tensions on Chole or with Chole Mjini Lodge and still others apply to all of the Chole societies. Issues raised include the following:

Exclusion

During the evaluation period, many people on Chole expressed feelings of exclusion in relation to CSWD and/or the benefits accruing from its projects. Such feelings were voiced by women involved in the women's group outside of the core members of the committee, women on Chole outside of the women's group itself and many men on the island in relation to women. Such sentiments and the reasons for them need to be broken down into a range of components.

RELATIONSHIPS BETWEEN WARDS

Chole island is divided into three subvillages or wards: Mnyange, Mwapepo and Kilimani. Mnyange is the area closest to the ferry landing, Chole Mjini hotel and the administrative centres of the island. It is also the most densely populated part of the island and is considered to be the “wealthiest” area. Mwapepo includes the middle of the island as well as the region around the boat-building yard. Kilimani is at the far end of the island closest to Juani and a 20-25 minute walk from the ferry landing. Residents of Kilimani, which is the “poorest” area of the island, feel that they have been discriminated against in terms of having equal access to the benefits of CSWD and its projects. While village buildings such as the primary school, boatyard and Chole Health Centre are distributed between Mnyange and Mwapepo, all the building projects of the CSWD are located in Mnyange ward. This is due to the fact that decisions about the location of projects had to be based in large measure on where affordable land was available at the time it was required. For example, the market plot was obtained from the hotel, while the Kindergarten and Learning Centre got theirs from a Mwapepo resident. CSWD meetings are invariably held in the Mnyange area, either in the Kindergarten or the new CSWD office in the Learning Centre. Given the high number of meetings taking place on Chole and their often late start, CSWD members from the Mnyange and, to a lesser extent, Mwapepo areas have a considerable advantage in being able to attend committee meetings on a regular basis with less disruption to their regular busy work schedules. In addition, access to various benefits such as the use of the new sewing machines, adult education classes, and market is considerably easier for those from the Mnyange subvillage. In meetings of the CSWD general body which we attended, there were proportionately fewer women from Kilimani than from the other two subvillages.

THE SENSE THAT CERTAIN INDIVIDUALS/FAMILIES BENEFIT MORE THAN OTHERS

As already noted, there has developed on Chole a widespread belief that some individuals and families benefit more from CSWD than others. In particular, there is resentment that three of the four signatories on CSWD cheques are all from one family (the fourth is the PM). In addition, this family is strongly represented on the CSWD committee and many of its members live closer to the main meeting buildings than any other Chole residents, thus making it appear that many of the projects happen in “their” area. Since many of the CSWD officers and committee members have been asked to travel for CSWD either outside of Mafia or abroad and since their children are among those who have received CSWD scholarships, many Chole residents perceive core CSWD members to be making decisions that benefit themselves more than others. This complaint was voiced both in public meetings and private interviews (see Annex 3). In our evaluation, we have not

found this to be the case and it must be emphasised that CSWD officers have all been popularly elected to their positions and have shown great energy and initiative. However, it is unfortunate that benefits/meetings/building projects are not more dispersed throughout the island, a situation which might have alleviated the widespread resentment that has emerged (see Chapter 6: Recommendations).

Difficulties in communication

The sense that some benefit more than others is exacerbated by the very real difficulties in communicating in a resource-poor area such as Chole. Many women who are less involved in CSWD argue that they do not receive enough information about its meetings or plans and some claim that they do not feel sufficiently welcomed by the group..

Dispersing information about meetings and plans is indeed extremely difficult on Chole. Meeting announcements are commonly spread by word of mouth or by posters put up in various parts of the island. However, word of mouth networks tend to concentrate information among those who already know each other well or are related. Writing and putting up announcements in all three wards requires considerable effort (as we ourselves discovered during our evaluation). Even when posters are put up, a number of women (particularly older women with less or no schooling) are unable to read them. In short, even when efforts are made to spread information, these very real difficulties in communication mean that many feel that they are not receiving sufficient information about CSWD.

In addition, there was also a broad sense among many individuals outside of CSWD that there is no effective communication of their plans and activities to other island residents and thus that they do things “secretly.” While we noted numerous efforts on the part of CSWD to challenge the charges of “secrecy” by communicating with others through official letters and reports, the fact that only some reports are translated into Swahili and only some are circulated widely on Chole does contribute to the impression of inadequate openness. It should be said that this is not peculiar to the CSWD, but is true of the other societies too.

Need for more “democratic” planning

There is also a feeling among some core CSWD members, as well as others outside the group, that the CSWD would benefit from more “democratic” planning. Many core members expressed a strong desire for more training so that they could write reports themselves and feel more comfortable with accounting procedures. CSWD members outside the committee expressed a desire for greater involvement, while those outside of CSWD expressed a concern that the decisions of CSWD were too strongly influenced by the PM and/or the committee. The PM did acknowledge that she tended to work most closely with the committee, an understandable situation given the increased workload which would be associated with more inclusive planning methods. This reality points to the need for additional facilitators, in addition to the PM, in order to increase the “democratic” nature of CSWD planning. This need has long been recognised but unfortunately efforts to hire additional personnel have been hampered for a variety of reasons (see Chapter 4).

Jealousy over resources

In general, there is a strongly egalitarian ethic on Chole, operating in tension with a reality of patron-client relationships built upon a past history of slavery and colonialism. Much of the considerable tension that we witnessed on Chole regarding the CSWD appears to stem from resentment caused by the relatively large amount of resources entering the community in ways that are perceived to benefit some more than others. In particular, the CSWD receives far more funding than both of the other two societies together. While it is possible to argue that this situation is inevitable (i.e. that as some gain skills and exhibit initiative others will inevitably be left behind), it is also important to acknowledge the costs that the resulting conflict poses for everyone on Chole. Tensions and anger end up directed even at those who appear to have benefited legitimately. Such anger often results in accusations of wrong-doing (justified or unjustified), thereby making life so unpleasant for everyone that one middle-aged man stated during a ward meeting, “It might be better to lose the maendeleo (development) associated with such projects rather than to have this degree of fighting among ourselves.” Although most people stated a strong desire for the continuation of such projects, which clearly do benefit all residents, there needs to be greater efforts on the part of CSWD members and indeed all villagers to ensure that benefits are as widely dispersed as possible in order to decrease the level of community conflict.

Lack of information about international funding

The resentment that we witnessed on Chole was strongly compounded by a lack of adequate information about international funding as well as the organisational constraints involved in such funding. In a situation in which certain projects are highly valued on Chole, in particular the Chole Health Centre, the fact that funding for such projects is inevitably finite is extremely frustrating to many residents and they expressed real concern about the “sustainability” of many projects begun by CSWD. Many Chole residents outside the core CSWD group voiced their bewilderment that seemingly vast amounts of money could be entering the island for projects such as outreach to Juani and Jibondo, for example, while the project that has been most crucial to them, namely the hospital, could be allowed, as they put it, to “die.” Given the lack of information about funding, budgets, external approval, etc., many Chole residents incorrectly attributed the lack of continued support for the clinic as a sign of ill will on the part of the Project Manager and the CSWD committee whom they believed were the ultimate decision makers about funding priorities. During the evaluation, considerable effort was placed by the evaluators on explaining how international funding works and the constraints on international organisations as well as CSWD itself.

Relations between genders and generations

In recent years, tensions have appeared between women and some men in relation to CSWD and its projects (see Annex 3). The underlying issue, in this case, seems to be about access to resources (as previously discussed). Since women and men have distinct spheres of labour, it appears to many men that CSWD only cares about women and not about men (although it is acknowledged that some projects help both women and men). The tensions around this issue are greatly exacerbated by the extremely difficult financial situation, discussed in Chapter 1 and 2) that many men currently find themselves in. Many women also express a desire for more aid for the men who, after all, are their fathers, husbands, brothers, and sons. In the previous evaluation in 2000, for example, some leaders of CSWD did ask for it to be relayed to the Women’s Front/FOKUS that they also want maendeleo (development) for the men, noting that neither men nor women can “make it” alone, but need to work together for the good of their families (2000 evaluation, pg. 19, see also Annex 12).

The current tensions have brought out some pointedly sexist behaviour on the part of a few men, some of whom feel resentful that women have access to large

budgets while the other societies on the island (which tend to be dominated by men) have much smaller ones. A few men also made disparaging comments about the women's abilities or suggested that, due to their activities with the women's group, women were becoming too independent. However, several women leaders of CSWD countered the latter remarks by noting that, as discussed above and in Chapter 1, such comments reflected attitudes of the past. In general, it appears that the tensions which have surfaced between women and men in recent years are subordinate to questions over access to resources rather than vice versa. Thus attributing all tensions to sexism (rather than sexism being used as a tool to strategically fight battles over access to resources) may misconstrue the situation.

It is also necessary to look at tensions in terms of educational backgrounds as well as across generations. Some among the very small number of educated men on the island expressed a lack of confidence in less well-educated men; they took a similar critical attitude towards the women's group, questioning their abilities to handle account books, organise projects, etc. Indeed, women within CSWD are eager to acquire further training precisely to counter such attitudes. Such tensions around generation and education also surfaced among the women themselves. Because the planning and organisational components of CSWD are much easier for those women who are literate, there is a strong tendency for leaders to be younger women who have had some formal schooling. Consequently, older women, many of whom did not attend school, feel excluded from CSWD and no longer attend meetings or attempt to become involved.

Relations with Chole Mjini Hotel

Although the tensions between the Chole Mjini Hotel and island residents is beyond the jurisdiction of this evaluation, it is necessary at least to make reference to this situation since it has had a very strong impact on the CSWD. An interim agreement was made some years ago between the hotel and the village, but now the residents want a proper binding agreement. However, the three directors of the company are themselves in dispute concerning their respective shares, hence it has not been possible to make an agreement between the hotel company and the village until this is sorted out. Given that the PM of the CSWD is also one of the hoteliers for Chole Mjini Lodge, tensions over the issue of a legal contract between village and hotel have been transferred over in very problematic ways to the CSWD. The tensions between the expatriate hoteliers themselves and their various supporters on the islands has also greatly exacerbated tensions among island residents in general in a way that is extremely destructive. The following additional points should be mentioned.

TENSION IN THE COMMUNITY

Recognising this tension the PM herself submitted her resignation to the Village Government at the end of February 2004. However, there is a very strong need for someone to play this role given the need for assistance in report writing, language translation, protecting budgets from outside individuals who would like to extend their influence, etc. There is also a strong need for continuity so that current projects are not left to wither. At a meeting of the CSWD members called in July to discuss the Preliminary Report of the present evaluation, there was a vote by secret ballot on the issue of whether the current Project Manager should return to CSWD temporarily until a new Project Manager could be hired. CSWD members voted (by 39 to 22 votes) to have the current Project Manager continue this role temporarily. While this is a strong vote of confidence that bodes well for the future of CSWD, it should also be noted that it appeared that those women who were not strong core members of CSWD voted against the re-appointment. Unless greater efforts are made at inclusivity, it is likely such non-core members will absent themselves from CSWD in the future, thereby resurrecting feelings of exclusion.

Furthermore, the Village Council initially pronounced itself not in favour of the PM's temporary return, although it was later persuaded to agree to this plan but only for a limited period of three months beginning in late August 2004.

RESENTMENT AGAINST CHOLE MJINI HOTEL

This stems not only from the issue of a binding legal contract, but also from what might be described as a sense of loss of sovereignty on Chole. The vast majority of residents expressed the opinion that in previous years there had been a stronger sense of community involvement in relation to Chole Mjini hotel and that this had been lost. There was frequently expressed frustration that while one of the hoteliers rarely participated socially in the life of the island, another was not even resident there. Frustrations were also expressed that when community decisions were made by village bodies, one of the hoteliers (according to island residents) at times unilaterally vetoed such decisions. Such tensions resulted in feelings of hurt pride and loss of sense of control and ownership over the island on the part of residents. Because of the dual role of the CSWD PM as Chole Mjini hotelier, such frustrations were mapped onto her in very destructive ways and resulted in a range of accusations for which it has been shown both by our own investigations and by the CSWD auditor that there is no substance whatsoever. While all of these accusations have been found to be groundless, the PM, as well as the CSWD committee that worked closely with her, came to be viewed as mere extensions of the interests of Chole Mjini Hotel in ways deemed inappropriate by many islanders. Our recommendation to split the role of PM and Chole Mjini hotelier and to appoint a new Community Development Officer to assist the CSWD, as well as our efforts to

provide much-needed information and to counter false rumours during the course of this evaluation, have hopefully helped this situation somewhat. We recognise, however, that, unless tensions within Chole Mjini and between Chole Mjini and the village are resolved, there is a strong possibility of tensions flaring up again in way that are potentially very destructive for the community of Chole as a whole and the CSWD in particular.

Relations with the Women's Front

Tensions on Chole relating to CSWD also stem from the particular dynamics of international aid. As already discussed, some of these are based on lack of information; others, however, are more substantial. Consequently, there are some issues which it is important to communicate to donors. One of the most important shifts within development organisations and NGOs in recent years has been the shift to increased focus on grassroots organising and empowerment at the local level. We commend the Women's Front of Norway for promoting grassroots projects even when it has proven difficult or unpopular at other funding levels. This approach, however, also requires a great deal of knowledge about the internal social dynamics of CSWD which we try to elaborate below.

CSWD: PRIMARY DECISION MAKER

All parties agree that CSWD should be the primary decision-maker in its projects. However, the question then arises as to which voices should be taken to represent CSWD.

- The CSWD committee and other core members have done extraordinary amounts of work and have made impressive organisational strides. This group, however, is relatively small.
- There is a larger number of women who attend the CSWD meetings on a fairly regular basis but who may feel less involved for a variety of reasons and have somewhat different perspectives.
- The remaining women on Chole are all technically members of CSWD but do not necessarily attend meetings or have stopped attending; a number of them expressed considerable anger about not feeling included or frustration regarding other issues.

It should be recognised that it is common within all the Chole committees (not just CSWD) for individuals to vote with their feet and stop attending when they have reservations for whatever reasons. They may also stop attending simply due to time constraints and the very high volume of meetings on the island. Although the women who do not attend meetings are technically members, their voices are not registered in CSWD votes. Consequently, votes as a route to decision-making will only be perceived as legitimate if large numbers of women do attend meetings and feel that serious efforts have been made to include them. At the same time, if additional efforts are made to include more women, it has to be recognised that these women themselves must take up the initiative and act if they want to become more involved in CSWD.

In short, in relation to decision-making within CSWD, it is easy to agree that CSWD should be empowered to make its own decisions. However, questions remain – which level of CSWD should be taken to represent its true voice? What happens when all voices do not agree? There are two routes to address this issue (see Chapter 6). The first would be to make greater efforts to include more women, a process which requires a great deal of work and organisational effort. The second route would be to restrict membership to those who actively register and allow these active women to follow their inclinations. However, the costs of taking the latter route would be the strong possibility of greatly increased social conflict on Chole given the small size of the village, its ethic of egalitarianism, and the resentment that always accompanies large amounts of resources entering when not everyone is perceived as having equal access to them.

EMPOWERMENT

This issue also implies democratic accountability but achieving this end also means overcoming considerable organisational difficulties. Given the language barriers at work between the Women's Front and CSWD as well as very different organisational styles and norms this is a significant issue. The Women's Front operates according to international standards of institutional organising (modes that require high levels of education). However, no women on Chole are fluent in English and very few have secondary school education. Consequently, it has been necessary for CSWD members to have their thoughts and ideas translated into other languages as well as other institutional idioms such as that of report writing, accounting tables, and so on in order to communicate and interact with international NGOs. The role of the Project Manager has been crucial in this regard, providing a means for both linguistic and institutional translation. This is an extremely large and difficult task which is why we strongly recommend that two individuals be hired to replace the former Project Manager (see Chapter 6).

At the same time that women on Chole are working hard to gain the skills needed to interact with NGOs on international terms, NGOs also need to work hard to see beyond their own institutional norms and ideas in order to operate successfully at the grassroots level. While the dialogue between these two sides has been extremely productive and potentially transformative for all parties, there needs to be heightened awareness of the needs and concerns of Chole women as part of the broader social context in which they live. For example, the Women's Front, which is funded by women for women, considers that scholarships should be offered only to girls, who are under-represented at the local secondary school (as indeed they are in other parts of Tanzania). Some Chole women, however, have expressed the desire for secondary school scholarships to go to both girls and boys and not just girls. They may have good reasons for this. One is that the only other local source of scholarships – the Marine Park – also restricts them to girls only. A second is that women have, as some of them emphasised, both male and female children and want opportunities for both. The third is that the women recognise clearly the symbolic as well as the practical importance of the scholarships, which are frequently quoted (by both women and men) as an example of 'discrimination against boys'. Ultimately, we feel it is best for CSWD to make their own decisions on such questions regardless of which option they decide to choose⁴.

SUSTAINABILITY

If the CSWD members feel it is appropriate, there should be a shift in organisational focus at the donor end from emphasising new projects to emphasising the sustainability of existing projects. During the evaluation, many Chole residents, women and men, expressed concern about the sustainability of existing projects and great worries about how they will keep their most important projects alive in the future. The idea that Chole residents can take over financial responsibility for these projects is unrealistic given the severe economic difficulties in the region and general context of "maisha magumu" (hard times). It is also difficult for residents to find other donors to continue existing projects since they lack the institutional networks and educational background to do so and because there is less interest internationally in supporting rather than starting projects. This presents a severe problem.

While the Chole Health Centre, as already discussed, is the most extreme example of this problem, residents also expressed concerns about maintaining other CSWD projects such as the Learning Centre and kindergarten, which do excellent

⁴ The CSWD committee, in commenting on the draft report, suggested that in view of the sensitivities about this issue on all sides, it might be a good idea to propose to the other Chole societies that scholarships funding be pooled and opened to both sexes.

work but will also have to close if donor money is discontinued in the future. These are wonderful projects that have enjoyed great success, are highly appreciated and should continue, and it is important for all parties to help find ways to make them sustainable.

This problem of sustainability is not one peculiar to the Women's Front and the CSWD but, in our combined experience in Africa, one of development organisations more broadly. The Women's Front/FOKUS and Norad could make an important international statement by addressing this challenge and stressing that priority needs to be placed on long-term maintenance funds for projects that have already been started and are deemed by their beneficiaries to be a success. In addition, if there are institutional reasons why it is necessary to deny requests or to discontinue funding, it would be helpful to ensure that Chole residents fully understand the underlying reasons for this. Otherwise development funding may appear somewhat arbitrary to residents outside the CSWD and could lead to resentment against its leaders. It should also be acknowledged that Chole residents did express gratitude for the projects that have appeared on the island in recent years. Many stated that they hope to find ways to decrease the tensions that have occurred in order to be able to continue these projects in the future in a manner that is positive for all.

CSWD committee member: "If you think about life here, there are organisations that are helping us. To tell the truth, they are helping us very much and we are very grateful. They've even increased their aid to us. But one thing that's difficult if you look into it is that we can be given aid and then the aid might be stopped. For example, the hospital. We have been given aid for a wonderful hospital. But it's up to us to make it continue it. But we're poor – how will we be able to continue it?... We are very grateful but we would also be grateful if it were possible for the aid to continue."

Another CSWD leader: "We'd like to thank Mama Agnete and her organisation [Women's Front] very much... We hope that God will help us to fix the problems [that have occurred] so we can go on as we were before and so that we won't encounter any obstacles. Thank you."

Photographs right: The children attending kindergarten are given a health check at the local health clinic every month.



6

Conclusions and specific recommendations

‘Development’, ‘sustainability’ and ‘empowerment’

The term ‘development’ (maendeleo) is used very frequently on Chole, as indeed elsewhere in Tanzania. What exactly does this mean? For many people, it involves an improvement in quality of life and life chances, brought about through greater access to education, health care, and economic opportunities. ‘Development’ happens at the level of both the community and the individual. While there is often agreement about what is desirable, views on how to achieve it are far from unanimous.

The CSWD, like the other two societies on Chole, the CSDS and the CEDS, is an organisation which is supposed to be working for development. However, unlike the other two societies in the village, its membership, and hence its benefits, are restricted by sex. Projects in which it engages are primarily directed at women, although many do benefit men as well. But not everyone agrees which current projects should be prioritised. For example, some people said that they felt that the dire state of the primary school and the crisis of funding of the Health Centre were more worthy of funding than lessons in computing.

A second term often used in relation to the CSWD and its donor organisations is ‘empowerment’, which is seen as a major goal. However, empowerment must be seen not as a thing in itself, but rather as a by-product of specific activities. And what of ‘female empowerment’? It has been exciting to watch CSWD leaders expand their organisational abilities. However, it must also be acknowledged that these women have to deal with a broader social context in which resources are declining and in which men in particular feel themselves to be disadvantaged both by comparison with previous generations, and by comparison with other parts of Tanzania, thus making it hard for them to accept that they may also be disadvantaged by comparison with women. Attributing the recent problems encountered within the community by the CSWD simply to ‘sexism’ glosses over these larger structural problems.

Bearing these issues in mind, then, how can the CSWD flourish and live in peace with its members and non-members? In this chapter, we offer some recommendations and strongly hope that most of these will also be considered by the other village societies. Indeed, we see it as desirable that there is some degree of parity in the ways in which all three societies conduct themselves. We were acutely aware during the evaluation that the CSWD was being subjected to a scrutiny which the other two societies escaped.

Governance

As already stated, we heard a number of complaints about CSWD governance, although it should be pointed out that many of these issues apply equally to the other Chole societies.

We were told that some people had been in office in the CSWD for a long time, although this is also true of other village institutions, including the Village Government and the other two societies. It is indeed important for societies to bring in new people and new ideas, but it is also important to ensure continuity, stability, and capacity. We suggest that all societies consider the following:

1. Whether, as is the case in many voluntary societies and indeed, some national political systems such as the presidency of Tanzania, it would be preferable for there to be fixed terms of office, so that after two terms of office-holding, people should have to stand down and allow someone else to be elected.
2. Whether it might be preferable to have rolling elections, so that each year, elections for half of the officeholders and half of the ordinary members are held. In this way, there would be a continuity of leadership and expertise.
3. Whether in future, if leaders are sent on trips to places outside of Mafia, it would be useful to send a mixture of established and newer members, so that the latter can gain experience in representing the Society.

It was noted that a number of leaders of the CSWD were very closely related, that the majority of the members of the CSWD committee came from two subvillages and all of the project buildings (with the sole exception of the CHC) were sited in a single subvillage. We therefore suggests as follows:

4. If there are any new projects or new buildings in the future, the subvillages of Kilimani and Mwapepo should be considered as sites for them.
5. There should be at least two people from each subvillage on the committee of each society and at least one on each sub-committee.
6. The main office-holders (Chair, Secretary and Treasurer), should not all come from a single subvillage. This regulation should be adopted from the time of next year's elections.
7. That from the time of the next elections, the three people responsible for signing cheques (besides the PM or CDO) should each come from a different subvillage.
8. Some CSWD general meetings should be held outside of Mnyange, although the committee may prefer to meet in its office.

Project Manager/Technical Adviser for the CSWD

Because of the lack of agreement between the hotel and the village, we think it is best if the current Project Manager does not return to work permanently for the CSWD. It is clear that she has done an enormous amount of work to help the society and that the members are very grateful to her; indeed, many core members would very much like her to return on a permanent basis. But because of the current situation between the hotel and the villagers about the agreement (a situation which strongly shapes the opinions of less involved CSWD members who have less dealings with the PM) we think it is better if the Society find another woman to help them with their projects (see job description in Annex 8).

- The work of the new project manager will be to write reports, to write proposals, to pull in women who have not been very involved in this society, to forward all projects, and to liaise with other societies, with the village government, with the District and with FOKUS/Kvinnefronten. In addition, she should be able to teach people how to run their projects well and how to write their own reports.
- The salary a person with such knowledge deserves is not a small one by local standards but in order to be sure that the CSWD projects continue to go well in future, it is necessary to hire someone at this level. At the time of writing this

report, the evaluators had already written a job description and person specification and discussed these with the CSWD committee; we also established a four-person short-listing committee (see Annex 9). The CSWD members organised a Selection Committee which carried out interviews on Chole and made an appointment which is currently awaiting references.

We also consider that it would be wise to appoint a second person, perhaps someone with skills in the field of handicrafts or income-generating activities, to assist the Community Development Officer, both to share the workload, and so that they may give each other moral support. In sum our recommendations with regard to the PM and CDO posts are:

9. Current Project Manager should not return permanently to work for CSWD.
10. A new Project Manager (Community Development Officer) should be appointed as soon as possible.
11. An assistant CDO to be appointed once the new CDO is in post and has had an opportunity to discuss with CSWD what sort of person would be most useful.

Improvement of communication, co-operation and transparency

As already noted in Chapter 5, we heard a number of complaints about communication (mawasiliano), cooperation (ushirika), and transparency or openness (uwazo) (see also Annex 3). Such complaints came from women who felt they were not part of the inner circle of active members of the CSWD, from members of the wider village community including men, and from some of the members of the Village Government.

Our investigations suggested that the CSWD had indeed tried to communicate more widely, but that such attempts had not always been successful. For this reason, we recognise that communication with the wider community needs to be improved at various levels, including that of the village and district and beyond. But it is also important for the wider community to recognise that the decisions of all NGOs should be made by their members rather than by non-members. It is not appropriate for other people to get involved in their planning and decision making, and this is contrary to the laws regulating NGOs.

NON-MEMBERS AND MARGINAL MEMBERS

All need to feel that they know what is happening and why, and that they understand how resources are allocated; we therefore recommend that the CSWD (and the two other societies) consider the following:

12. A copy of each society document to be kept at the Learning Centre for public reference.
13. Information about the CSWD and the other village societies to be given regularly to the new newsletter to be produced by young people at the Learning Centre.
14. Notice-boards to be erected in each subvillage giving information about current activities.
15. The CSWD consider utilising a paid messenger with a bicycle to convey particularly important or urgent information.

VILLAGE GOVERNMENT

We were told that although the Village Government had given permission for big projects (for example the building of the Kindergarten or the Learning Centre) and that it regularly received copies of the budgets, it was not usually asked for its opinion about the CSWD's future plans. However, during our visit the CSWD showed that it had already begun to try and co-operate more with the Village Government, and that it was planned to continue those efforts. It is important for the Village Government to get information about the projects and doings of this society (and indeed of all other societies) at the same time that CSWD remains fully independent and autonomous as an NGO. It is also important that there should be greater liaison and exchange of ideas and progress reports between all three societies and the Village Government. We therefore recommend as follows:

16. CSWD to consult Village Government before finalising its plans for the following year, although decision-making should remain with CSWD.
17. CSWD to ensure that copies in Swahili of all its proposals, reports, budgets, and accounts go to the Village Government; signed receipts for such documents should be obtained. A copy of each document to be kept at the Learning Centre for public reference.

18. When there are elections held for any society, the existing CSWD practice of having the Village Chair and at least one other Council member present as witnesses should be adopted. Such witnesses should report fully to the Village Council.

19. The quarterly meetings of the three societies with the Village Government which used to take place should be re-instated.

20. The Annual Monitoring Meeting of all members of the CSWD should continue to invite representatives from the Village Government and from the other two Societies as observers and the other two societies should also adopt the practice of annual Monitoring Meetings to which observers (such as CSWD leaders) are invited.

21. Other villagers should recognise that each village society is entitled to its own autonomy and decision-making process.

22. The CSWD members should meet early in the year to plan for the following year. After doing that, they should meet with the Village Government to get their opinion on their future plans. This is shown in the following planning schedule for the CSWD:

Annual planning schedule:

March	CSWD discusses plans for following year.
April	CSWD Committee communicates these plans to the VC and with the Committees of the other societies.
June	a) the CSWD writes its half-yearly report, a copy in English to FOKUS, copy in Swahili to the VC. b) The proposal for the following year is finalised.
July	Proposals sent to FOKUS.
September	Reply received from FOKUS. Copy to be sent to the VC.
November	To complete accounting of budget To discuss what should be done with any left over monies, and to liaise with the VC and other societies about this. To ask the permission of Kvinnefront/FOKUS to use in a particular way.
December	To write the annual report and send to Norway. A copy in Swahili to go to the VC. To send the books for auditing.

COMMUNICATION WITH DISTRICT AUTHORITIES.

It is also important that there is proper communication with District authorities. Information about the CSWD is already lodged with the District Commissioner's office, and with a number of different departments in the District Headquarters, including the Departments of Education, Community Development, and Co-operatives. We recommend as follows:

23. Copies of annual reports and audited accounts should be sent to the offices of the DC (District Commissioner), DED (District Executive Director) and DAS (District Administrative Secretary), and copies of other documents to departments as relevant, including that of the Khatibu Tarafa ya Kusini (Secretary of the southern division of Mafia). Signed receipts for these documents should be solicited.

REGISTRATION

The CSWD is a Society registered with the Registrar of Societies in Tanzania. As such it pays annual dues and reports to the Registrar. Recommendation:

24. Copies of the Constitution, Certificate of Registration and other important documents should also be lodged in the Learning Centre in Chole village.

COMMUNICATION WITH THE DONOR.

The major language of communication with the Norwegian donor is English, which none of the CSWD Committee members speaks or writes with any degree of fluency. However, the donor is able to obtain translation of Swahili documents sent by the CSWD. Nonetheless, using post as a means of communication is very slow and cumbersome, and it would be preferable to use email. We therefore recommend as follows:

25. Two office-bearers of the CSWD who already know some computing to be trained in the use of email, including how to do attachments, and set up a CSWD hotmail or yahoo account, so that they can make use of the inter-net café in Utende for communication with the donor. After the next elections, further office-bearers should also receive training.

Sharing of benefits, sharing of responsibilities

BENEFITING ALL WOMEN

Many people complained to us that the CSWD “*does not co-operate well with outsiders*”. Here they are referring to some of the women, especially those living in the subvillage of Kilimani who do not attend meetings or are not involved in the CSWD activities. However, if women who currently feel left out want to take greater advantage of the CSWD, it is essential that they attend meetings, be prepared to work for the society, and to vote for its leaders. At present, all female residents of Chole over the age of 18 years are deemed to be members of the society, whether they choose to be so or not. We recommend as follows:

26. That the CSWD consider defining membership more clearly, that women should have to complete a registration form and agree to become involved in one or other of the CSWD’s projects.
27. That greater efforts are made to draw in women living in the subvillages of Mwapepo and Kilimani.
28. That residents of Kilimani recognise that in order to have a voice and gain benefits from the CSWD they need to attend meetings and become involved.

BENEFITING THE WIDER COMMUNITY

There were also many complaints that the CSWD did not share its benefits with the men of the village. However, it is important to understand that the intention of the donor of the CSWD, FOKUS/Women’s Front, is to assist other women (see Annex 10). This is their aim and objective – it is not that the leaders of the CSWD do not want to help men. In fact many members of the CSWD themselves said that they would like to be able on occasion to give support to males, particularly to sons. However, the CSWD has to follow the budget which has been agreed with the donor society and does not have the freedom to change its plans unilaterally. Nonetheless, although many projects are specifically for women (such as the market, the savings and loans schemes, and the girls’ scholarships for secondary school), other projects do benefit men as well as women (for example the kindergarten, the learning centre, the adult education classes, and the AIDS awareness programme). In addition, the tradition has been to request the donor to allow any money left over at the end of the year to be given to the Health Centre to purchase medicine, another service which benefits all Chole residents.

29. We recommend that the women of CSWD decide for themselves how they wish the secondary school scholarships issue to be handled, i.e. whether or not they themselves wish to give some scholarships to male secondary school pupils, or to join forces with the CEDS to pool available scholarship resources and make them available to both sexes

A way of dealing with quarrels

It is very important for the people of Chole to have a way of reconciling quarrels before they have become major problems which hinder the projects of the village societies. We make the following suggestions to see if they will help.

30. If someone considers that another person from whichever society is doing things which they should not, he or she should be able to choose a companion and go to the Chair of the Village either for mediation or to make a complaint. The Village Chair may summon the Chair of the Society concerned, or any other persons, in order to establish the facts and sort out the quarrel. He may do this either confidentially, or officially, as the parties deem appropriate.

31. But if someone accuses another without proof, they should themselves be brought before the Village Government on the grounds that they are damaging community relations.

The medium and longer-term future of the CSWD

The CSWD is currently in the middle of a three-year phase of funding, beginning in 2003 and ending at the close of 2005. Proposals have just been submitted for the funding for next year, 2005. It would appear that the CSWD has made a number of sensible decisions:

- To consolidate existing projects rather than start new ones
- To defer outreach to neighbouring communities and to concentrate upon attracting Chole women who so far have not participated to any degree in the CSWD.

- To improve the educational prospects of Chole's children by giving tuition which will enable more of them to be admitted to secondary school
- To respond to the felt need, stated in every single meeting we attended, for a dedicated labour ward at the health centre.

We would agree with all of these proposals and support the allocation of funding for them. In addition, we recommend that both the CSWD and Kvinnefronten/ FOKUS consider how current projects may be rendered sustainable, particularly if this particular donor does not continue support after 2005.

32. We would like to recommend that the donor consider the continuation of funding for recurrent costs of existing projects, notably the Chole Health Centre, the Kindergarten, and the Learning Centre.

33. Given the importance of the Chole Health Centre in particular, as well as its dire financial situation and our own inability to offer a comprehensive evaluation of its operations, we recommend that Dr. Rob Barbour be invited to conduct a quality check of CHC in the near future. This quality check can allow clinic staff to communicate their concerns to a medical professional with a long history on Chole while also helping to lay a foundation for future efforts to secure additional outside funders.

As to whether a new funding phase for CSWD should start after 2005, we suggest that this should depend upon the following factors:

- The successful appointment of a Community Development Officer (CDO) who will be able to assist the CSWD to develop new proposals and see them through.
- Demonstration that the CSWD is indeed more inclusive in its membership.

34. To this latter end, we recommend that all CSWD activities, including meetings, include a monitoring component which gives information on the subvillage of residence of participants or beneficiaries.



Terms of Reference

1. INTRODUCTION, PURPOSE AND OBJECTIVES OF THE EVALUATION

The Chole Society for Women's Development is a grassroots organization in coastal Tanzania which has received financial support since 1997 from Kvinnefronten/Women's Front of Norway through FOKUS, Norway. The funding from the Women's Front has been used to help build and run a health clinic, market and nursery school. It has also been used to sponsor various activities including adult education programs, savings and loan groups, HIV prevention programs, educational scholarships for girls, and outreach programmes to women's groups on the neighboring islands of Juani and Jibondo.

The main objective of the planned assessment is to provide qualitative information on the reflections, lessons learned, visions for the future and lived experiences of different actors who have been involved in varying capacities with the Chole Society for Women's Development.

The evaluation is intended as a positive exercise which will benefit the Society's members. It is also hoped that lessons can be learned from the Chole experience which could assist other women's groups outside of Chole, most particularly on Mafia Island, but also in Tanzania and Africa more widely. The hope is that the assessment process will provide useful insights for CSWD as well as serving as a potential model for FOKUS of how to work successfully with extremely marginalized grassroots-based women's organizations.

2. PROJECT BACKGROUND

Chole Island is located in coastal Tanzania in the Mafia group of islands. The region is also the site of the Mafia Island Marine Park, Tanzania's first national marine park which was gazetted in the mid-1990s. Tourism development has expanded over the past decade and has included the Chole Mjini Lodge, an ecotourism hotel premised on close involvement with island residents in generating community development. The group now known as the Chole Society for Women's

Photographs right: CSWD-women participating in the Zanzibar International Film Festival, 2002.

Development first began to be active in early 1997 and was officially registered as an organization in 2000. Its roots can be traced to a prior women's organization active in the 1970s which initiated collective farming activities and the selling of kangas (cloth). The idea of a women's group was later revitalized with support from the Chole hotel developers, the Chole Social Development Society and the Women's Front of Norway.

Many women on the island are strongly supportive of the idea of collective organizing by women as a means to improve their economic livelihoods, and the organization has developed widespread grassroots support. Mafia Island is one of the poorest regions within Tanzania, itself one of the poorest countries in the world. Formal education has been extremely limited on Mafia. Many younger women have only received a minimal primary education and many older women, none at all. Given the increasingly precarious economic situation on Mafia, as well as in many regions of sub-Saharan Africa, making ends meet – always a struggle – has become far more difficult for many people. Although men on Mafia have increasingly turned to fishing as a source of income, most women have extremely limited or no options for earning cash to support themselves and their children. Given this very problematic economic situation, many Chole women enthusiastically embraced the idea of a women's group that could help them “move forward” in their lives.

In late 1997, the incipient women's group began to receive financial support from Kvinnefronten (Women's Front of Norway) and one of the hotel developers took on the position of group consultant, a crucial role considering that no women on the island spoke English or had the formal educational background that would allow them to independently interface with international organizations. Drawing upon this support, the Chole Society for Women's Development began a range of activities designed to increase the future economic well-being of women on the island as well as their self-confidence, organizational skills and social standing within their own community.

3. SPECIFIC KEY TOPICS TO BE COVERED DURING THE EVALUATION

a) Background information

Village population, breakdown by age and sex, economic activities of the community, educational and health facilities.

b) History of the organization

The assessment participants who have been associated for a long time with CSWD will be asked to think back and reflect upon the visions they initially had for the Society and their own roles when the organization started, and how such visions have been influenced by their experience over time. For those who are relatively

new to the organization, they should be asked why and how they joined and what are their impressions of CSWD's activities and visions.

Questions to ask local participants include:

- For what reasons did you get involved with CSWD?
- Why have you remained an active member?
- How do you feel that working with CSWD has improved your life?
- What do you consider the biggest achievements of CSWD's work?
- How have changes in CSWD's organization in terms of size, structure, modes of co-operation and visions/objectives influenced the kinds of activities that CSWD is involved in?
- Have such changes influenced CSWD's identity as a women's organization and the vision of empowering women? In what way?
- In what way do you think CSWD could be improved?

c) Organizational issues

(i) Relations with the donor organization:

- Do the donor-agencies' terms and conditions put any restrictions on the ways CSWD wants to function? If yes, in which conditions and in which ways?
- Does the reporting and auditing format required by FOKUS influence the way CSWD works and how CSWD makes its own priorities?

(ii) Relations with other local organizations:

- CSWD is one of a number of organizations on Chole Island. To what extent does it network with other local groups? How has this co-operation/networking changed over time, why and what are the current visions of CSWD in this regard?

(iii) How CSWD functions:

- To what extent do you think you can influence CSWD's priorities and activities?
- Has the internal decision-making structure within CSWD itself changed as the organization has grown? In what way and why?
- How have the changes in decision-making structures influenced individual women's involvement?
- How does the organization solve internal conflicts or differences? How are new suggestions received by other members?

d) Situation of women on the island – implications for empowerment

- What do you consider are the major problems of people on Chole Island?
- And what problems do women in particular have?

e) CSWD Projects

The CSWD has set up projects in the following areas:

(i) Market and jahazi trade:

- How well does this function?
- How many people use it as vendors? Daily? Occasionally?
- How many customers does it have? Daily? Weekly? Are figures kept?
- How is it managed (e.g. paying dues, cleaning)?
- (Visions for the future?)

(ii) Savings and Credit:

- For what purposes do you think people should get loans?
- How many people have got loans and for what?
- Should they have to provide collateral?
- What kind of people should receive loans?
- How well do the groups function? What could be done to improve them?

(iii) Chekechea:

- What do you think are the benefits of the nursery to the children? To the parents?
- How many children are enrolled? What are the attendance figures?
- How many left during the year? For what reasons?
- Is there a waiting list?

(iv) HIV/AIDS awareness campaigns:

- What do you think are the main issues around HIV/AIDS on Chole?
- Are these different for women and men?
- What difference will the testing kits make?
- Is it possible for men and women to discuss this problem together? In private? In public?
- Do you think the young people get sufficient information about these problems?
- How can people who are sero-positive be helped?
- What do you think the Society has done to improve the situation in this context?

(v) Learning Centre:

- What do you think is its main purpose?
- What subjects are covered?
- Who uses it? What numbers are involved of men and women, younger and older?
- What impact has the Centre had for those who use it?
- What other forms of learning would you like to see there?

f) Inspiration, hopes and visions for the future.

- Is there a tradition in CSWD for celebrating small and big victories? If so, how?
- What are your hopes for the future: for your community of Chole, for your family, for yourself?
- What are your visions for the future of gendered relations?
- What are your personal visions for the future of CSWD?
- Do you have any suggestions for improving the current situation? In your opinion, where should we put our hopes and efforts in the future?

4. APPROACH AND METHODS

The qualitative information will be obtained using the following methods:

- Open-ended, interactive group interviews.
- Individual interviews with key participants in the organization and other relevant actors on Chole.
- Observation of key activities.
- Review of key documents, including annual and half yearly reports.

While the interviews will cover the major topics listed in the terms of reference, they will also invite the participants to express their own concerns, reflections, good experiences, ideas and visions for the future. We are also interested in their perspectives on feminism and the empowerment of women, their hopes and aspirations for the coming generations regarding gendered relations, and their views on how CSWD can contribute to a better future for themselves and their community.

Key informants in this context refer to women who are involved at any level in CSWD's core programme components and projects. The selection of persons to participate in the assessment should also include representatives of all stakeholders whether they are defined as 'beneficiaries' or 'service providers' (activists, volunteers, paid staff). The selection of participants should thus reflect the range of CSWD's activities, the range of levels of active/passive membership, the range of roles in the decision-making structure, and the participation of different age-groups. Group discussions and focus groups can also be organised in order to obtain insight into the visions, impressions and experiences of such participants.

It is important to include people who are less active members of CSWD. It is proposed to interview some of the women who have chosen not to be actively involved (why not?) and also to talk to some men, particularly husbands of activists, about their perspectives on the Society.

5. TEAM MEMBERS AND SCOPE OF WORK

The evaluation will be carried out by a team of two independent consultants. Pat Caplan is Professor of Anthropology at Goldsmiths College, London, has conducted research on Mafia for nearly 40 years and has authored numerous books and articles on the area. Chris Walley is Associate Professor of Anthropology at MIT in the US who has conducted fieldwork on Chole Island, is the author of a forthcoming book about Chole and has worked in the past with the Chole Society for Women's Development. Both consultants will be contracted for a total of 25 days (2 days for preparatory work, 2 days for preliminary meetings in London, 16 days for travel and fieldwork, 5 days for report writing).

The terms of reference will be reviewed by the Chole Society for Women's Development and the Women's Front of Norway and will be approved by FOKUS and Norad.

The evaluation will take place in Mafia District in Tanzania between 1st and 31st July 2004. Prior to this, Professor Caplan will meet in Bergen with Agnete Strøm from the Women's Front and Anne Røthing from FOKUS for preliminary planning; Agnete Strøm, Pat Caplan and Chris Walley will meet in London on January 5th and PC and CW on January 6th to plan the evaluation.

The Executive Summary and Recommendations of the Report will be translated into Kiswahili and multiple copies will be made. These will be distributed to the CSWD members, to other stakeholders in the CSWD, and to senior officials in Kilindoni; it will also be made available to interested parties in other villages on Mafia Island.

6. PROPOSED TIMETABLE FOR THE FIELDWORK

Day One – arrive in Dar es Salaam, make travel arrangements to Mafia.

Day Two – conduct preliminary interviews and visit Norwegian Embassy.

Day Three – arrive in Kilindoni, Mafia, introductions with government officials, arrange transportation to Chole.

Day Four – arrive on Chole, greet village leaders, members of CSWD and CSWD consultant, arrange schedule of meetings and events for the week ahead; establish living arrangements.

Day Five – preliminary meeting with CSWD as a whole to explain purpose of evaluation and to hear update on the status of their activities; additional meeting with leaders of group.

Day Six – PC will interview consultant to CSWD to gain overview of the group's status and activities from her perspective; CW will begin meeting with various members of the women's group on an individual basis in their homes to gain their perspective on the activities of the women's group, their successes and any potential problems.

Day Seven – visit the Nursery School; interview teachers and volunteer; visit Juani Island.

Day Eight – visit the market and meet with the market committee about the various trade activities and savings and loan groups; individual interviews continued.

Day Nine – visit the Learning Centre and discuss their activities; individual interviews continued.

Day Ten – visit the Chole Health Centre and meet with those active in the HIV prevention program, as well as some of people living with HIV/AIDS if possible; individual interviews continued.

Day Eleven – meet with various women on the island who have been less involved in CSWD to ascertain their perspectives on what would encourage further involvement; meet with men on the island in various venues, including village leaders, husbands of some of the society members, and young men to solicit their viewpoints on the activities of CSWD.

Day Twelve – consultants review findings and prepare initial recommendations.

Day Thirteen – have all-day interactive meeting with women's group to discuss what we have learned so far, have more in-depth discussion of their perspectives, discuss possibilities of Mafia-wide seminar in 2005 and how they might like to see it organized. Conclude with party of some sort such as sodas and mandazi (buns).

Day Fourteen to Sixteen – return to Harbour View in Kilindoni – discuss and summarize information collected on visit; begin preparation of final report.

Note: The schedule in Tanzania is tentative. Transportation to Mafia is irregular and uncertain. The schedule for activities on Chole will be confirmed with CSWD upon arrival and may also be subject to change depending upon unforeseen community-wide events such as funerals and other ritual occasions.

CW and PC will present their preliminary findings and recommendations to CSWD staff and activists at CSWD headquarters prior to leaving Chole. They will produce a draft report by 5th September 2004 which will then be passed on to Kvinnefronten/Women's Front for comments. The draft report will also be reviewed by CSWD representatives and Anne de Villiers, with comments to be received back by October 15th. The final report will be produced by the consultants by November 15th with feedback incorporated from the review process. The Executive Summary and Recommendations will then be translated into Kiswahili for distribution to the CSWD and to other parts of Mafia. It will be submitted to the Women's Front by 15th December 2004 for printing and distribution to FOKUS and Norad etc.

7. OUTPUTS

The main output of the assessment will be a report of not more than 30 pages (excluding Annexes) containing:

- Executive summary (introduction, main conclusions and recommendations).
- Background.
- Presentation of the hopes, experiences, lessons learned, obstacles overcome as expressed by the diverse participants of the organization.
- Conclusions and recommendations.
- Relevant annexes including the evaluation Terms of Reference, methodology, timetable, extracts from interviews and other findings, and list of background documents reviewed.

Timetable for fieldwork

- 22/6 PC arrives DSM
- 23/6 Dar. PC Interview with Eirik Jansen at Norwegian Embassy
- 27/6 Zanzibar. PC Interview with Emerson Skeens
- 29/6 CW arrives DSM
- 1/7 Dar. a.m. PC/CW interview with Mr. Kato (CSWD auditor)
p.m. CW discussion with Jackie Barbour (former nurse at Chole Health Centre)
- 2/7 p.m. to Mafia. Stay overnight in Kilindoni. Arrange onward travel
- 3/7 a.m. Visit to District Headquarters (Boma). Meet with Acting District Executive Director to present credentials
To Utende and Chole. Arrive p.m. Meet and greet people. Dinner with Village Council member
- 4/7 Chole. Meet Village Chair. Arrange programme
p.m. Individual home interviews (CW)
- 5/7 Chole. a.m. Meeting with CSWD committee (PC, CW)
p.m. Interview with Project Manager/Consultant (PC)
pm Individual home interviews (CW)
- 6/7 Chole. A.m. Meeting with members of CSWD (PC/CW)
p.m. Meeting with Village Government (PC/CW)
- 7/7 Chole. 9 a.m. Meeting with Economic Development Society Committee (mix-up – did not happen)
11 a.m. Meeting with Social Development Society (PC/CW)
2 p.m. Meeting with women of Sub-village Mnyange
pm individual interviews
- 8/7 Chole. 9 a.m. Interview with Village Chair (PC)
11 a.m. Re-convened meeting with Economic Development Soc. C'tee. (PC)
a.m. Utende computer communications (CW)
2 p.m. Meeting with subvillage Mwapepo (PC/CW)
6 p.m. Interview with village accountant (PC/CW)
- 9/7 Chole. am. Individual home interviews (CW)
a.m. Utende computer communications (PC)
3 p.m. Meeting with Kilimani subvillage (PC/CW)
7.30 p.m. Further interview with Village Council member (PC/CW)
- 10/7 Chole. a.m. Utende – begin preliminary report, computer communications (PC/CW)
8 p.m. Screen films for Chole villagers

- 11/7 Chole. 9 a.m. Women's meeting
 2.30. Further meeting with Economic Development Society (PC)
 4.30. Scheduled meeting of subvillage Mnyange
 (confusion over location – did not happen)
- 12/7 8.30 a.m. Meeting with signatories of CSWD cheques (PC/W).
 Visit Chole Primary School (PC)
 Visit Chole Health Centre (CW)
 Take photos
 p.m. Be available for anyone wanting to discuss (PC)
 Carry out individual interviews (CW)
- 13/7 a.m. Meeting with CSWD committee (PC/CW)
 p.m. Interview with Project Manager/consultant (PC)
 4 p.m. Meeting with Mnyange subvillage (PC)
 Interview with CSWD committee member (CW)
 Evening: continue working on preliminary report
- 14/7 Utende. Work on report all day
 evening. Working dinner with people from MIMP
- 15/7 Utende/Chole. a.m. Finalise report
 p.m. photocopy at MIMP offices
 Evening: Return to Chole
- 16/7 50 copies of preliminary report distributed to all committee members of
 CSWD, Village Government and CSDS, CEDS.
- 17/7 a.m. Visit to Juani (PC, CW)
- 18/7 a.m. Meeting with Village government to discuss Preliminary Report
 p.m. Meeting with all members of CSWD to discuss Report
- 19/7 Chole/Utende. Farewells on Chole
 Chole a.m./p.m. final individual interviews (CW)
 Utende. p.m. Interview with Thomas Chale, Savings and Loans Officer of
 MIMP (PC)
 Evening: Meeting with George Msumi, Director of MIMP, to discuss
 CDO post. (PC/CW)
- 20/7 Kilindoni. a.m. Meeting with District Administrative Director to report
 completion of fieldwork (PC/CW)
 p.m. CW leaves Mafia for DSM
- 21/7 Dar. Meeting with Deborah Ash (Chole Anaemia Project) (CW)
- 22/7 Kilindoni. Meeting with Deborah Ash (PC)
 Dar. Meeting with Rob and Jackie Barbour (former doctor and nurse on
 Chole) (CW)
- 23/7 Dar. CW leaves for US

- 2/8 Kilindoni. Meeting with Khatibu Tarafa ya Kusini (Secretary of Southern Division of Mafia District) (PC)
Short meeting with District Executive Director (PC)
- 3/8 Kilindoni. Meeting with member of village government, Chole (PC)
Meeting with member of CSWD committee to discuss CDO job description's Swahili translation (PC)
- 4/8 Kilindoni. Meeting with DED and heads of departments re CSWD/Chole (PC)
p.m. PC leaves Mafia for DSM
- 5/8 Dar. Meeting with Mr. Kato to discuss CDO post recruitment process (PC)
p.m. Visit to TAMWA to leave CDO job particulars and seek further contacts
Visit to UNICEF to request B. Mlay's participation in short-listing process for CDO (PC)
- 8/8 Dar. Day typing up all notes on Chole. (PC)
- 10/8 Dar. a.m. Visit to Mr. Kato's office to look at early job applications (PC)
- 11/8 Dar. Visit to Tanzania Gender Networking Programme to attend seminar and leave information re CDO post (PC)
- 12/8 Dar. Letter of information to Norwegian Embassy written and taken there (PC)
- 14/8 Dar. Meeting with Deborah Ash (Chole Anaemia Project) to discuss CSWD developments (PC)
- 15/8 PC back to London

Excerpts from interviews and meetings on Chole

NB. Within each section, items are arranged chronologically and numbers refer to dates of interviews of meetings (day, month, year)

TOPIC 1: BACKGROUND ISSUES

a) A hard life (*maisha magumu*)

Second meeting of Mnyange subvillage (3 men present⁵):

– *What about men’s problems?*

”There is no work, no fish, no money. Things are really bad now. We would like more opportunities to take tourists out to sea. Five or six years ago, we used to do so, but now every single hotel has its own boats, even their own canoes (*ngalawa*), so that opportunity is denied us. People will start stealing – you’ll see – because they are bitter and they have no alternative.”

b) Quarrels between the village and the hotel

Series of Individual Discussions with Adult Man in his 40s:

In an early meeting: ”We were called many names (at the meeting between the village and Chole Mjini). Many of us have been called thieves at one point or another. The hoteliers are not the only one whose feelings have been hurt. We also feel bitter. There is so much bitterness after all this name-calling it will be very difficult for us to work together in the future.”

Same man at personal interview a few days later:

”The issue of the contract [between village and Chole Mjini Lodge] and the women’s group should be kept separate. Let the hoteliers work out their differences, then we can get a contract. It’s ok if the hoteliers stay; as long as we have a contract we can live together in peace.”

⁵ The first meeting of Mnyanga subvillage was attended only by women. The second schedule meeting did not happen because a mix-up about location, but a group of three men came for a discussion. There was a third meeting attended by both men and women. The meeting with the other subvillages of Mwapepo and Kiliman were attended by both women and men.

Same man after discussion of preliminary report at the village council:

”The report and the meeting were very good. But will things go well in the future? I feel somewhat doubtful about it. There are still people [from Chole] who would like to cause problems for their own personal reasons.”

c) Money is the root of the problem?

Village elder and former leader. Individual interview. 160704:

– *What is the origin of all the problems here?*

”It is money - that’s the reason! The women get a lot, it’s for the development of all of Chole. The VC wants the money spread around more, they see that one family is running the show and that leads to quarrelling. We Africans hate to see someone getting a lot more than us. Either we divide it equally or we use it all ourselves!”

– *But don’t we all want development (maendeleo) and peace (amani)?*

”Yes, but some people want it all for themselves. And there’s another problem. Many of those civilised old people are no longer with us, or they don’t get listened to like they used to do. There is hatred (chuki). That’s the way the world is, that’s human beings. If they see someone above them, they don’t like them.”

TOPIC 2: THE CSWD AND ITS ACHIEVEMENTS

Meeting with the CSWD Committee 050804:

Re Kindergarten:

”People are seeing the benefits now, especially the women who cultivate seaweed, because they can leave their children there. And those children who have been to nursery adapt better to primary school.”

Re batik:

”We sent someone to learn it in Dar, and someone (Bi Saada) came from Zanzibar to teach us, then Mama Kea from Kenya came twice. Then four people went to Dar and got trained in tie and dye, as well as batik. And it’s continuing – about 25 people do it. We gave loans out for this of between one and three lakhs to enable people to buy the materials. They still do it at the market and sell it there too.”

Re savings and loans:

”All the women of Chole are divided into 12 groups, each of which has its own meetings. On Fridays at 2 p.m. we have meetings for all the groups to give their

money in, and on Saturday morning someone goes to Kilindoni to bank it. We get interest on the savings from our accounts. If someone want to withdraw money she has to ask her group first...”

– *So can anyone get a loan?*

”Yes, any woman who has joined. Eleven people have taken loans of between 1.5 and 3 lakhs. They use them for selling buns (mandazi), clothes, other foods – all sorts of business, that’s what it’s supposed to be for. It has to be repaid within one year.”

Re Learning Centre (Kituo cha mafunzo):

”This is going very well, the youngsters come to learn English, typing and computing. Karen (Oakes, Australian volunteer) is their teacher.”

– *Is it for girls and boys?*

”It was meant to be mainly for girls, but lots of boys go too – after all, they are our children too. Anyone can use it.”

TOPIC 3. CRITICAL VIEWS OF THE CSWD

Individual interviews:

a) Woman in her forties 040704:

– *Do you belong to the CSWD?*

”Well, I suppose I do. I go sometimes. But that organisation is the property of certain people (mali ya watu).”

– *What do you mean?*

”I mean that only certain people are involved and only those people benefit.”

b) Male elder 040704:

”Men are jealous that all the projects are only for women.”

– *Do they understand that the Women’s Front has a mandate to support women’s projects?*

”No. They don’t understand that. If that’s true, it would be good to explain it to them and to search for other sponsors for them. Also, the men worry that women

are getting their own money, training, doing things on their own and that they won't need the men and that there will be divorces because of it."

c) Man in his 30s 050804:

"Men aren't 'jealous' of the women's group but they do wonder why development projects are only happening for women. People think the women leaders are just giving themselves trips to different places like Dar es Salaam, Zanzibar and Uganda and are just using the women's group for their own benefit."

– Do the men understand that the leaders of the women's group are specifically invited for these trips?

"No. They don't understand that. But if that is the case, then they should vary the women who get to go on the different trips. Many people worry that the projects are 'barren' (miradi tasa) because they haven't yet created something that will last or is sustainable. If it's just buildings and the money runs out, then will there be anything left in the future?"

d) Male leader of the Chole Social Development Society (Chama cha Jamii) 070704:

"In 2003 TSH 66m (US\$ 66,000) came in to the CSWD – we didn't get any. The women get millions. What's the point of a kindergarten? What's the good of the market? They don't lend the money out to other people, only to themselves."

e) Man in his thirties 080704:

"My criticisms of the CSWD are:

Their books aren't open.

We can't see their bank statements.

It's only their family which is involved.

I read in an Irish development book that we men and women have to be together [in development], not women separate from men."

f) Woman in her 50s 150704:

–So why don't more women go to the meetings?

"We don't get information about them."

–But there was a meeting yesterday and there were announcements posted up?

"Well, some of us can't read. You only hear about things when kids read it and happen to tell you. There used to be the (TANU) ten-cell system for telling people

about things [representative went door to door]. They should do that now and the women will get the information. But people don't want to do that because they're not getting paid for it. But aren't we supposed to be doing such things for ourselves [i.e. volunteering]? This is a problem among the women."

– *How do the men feel about the women's group?*

"It's not that the men are angry with the women's group, it's that they want to know why it is that, if there are separate women's and men's groups, there is one man who is so involved with the women's group [i.e. for his own benefit?]. when others aren't allowed to be involved. Also it's the children of the leaders who benefit from the scholarships."

g) Elderly woman, the former chair of a woman's group during the socialist period 160704:

"The old people aren't involved in such things anymore. It's all the young ones who have some education."

h) Village Council member in his 40s 090704:

"What I want from the CSWD is:

Openness – we want the VC to discuss the proposals and their outcome.

We want people to serve restricted terms of office.

We want cheque signatories from different locations.

We want them to honour their commitments.

We want them to have membership booklets and cards.

We want to see their plans and work schedules up on their office wall, to see it's a proper working office."

i) Man in his 40s 100804:

"There is no evidence at all that the leaders of CSWD or the PM have used any money inappropriately.... Some of the men together with some of the women hate the leaders on the CSWD committee. Perhaps there are also leaders within CSWD that were chosen in good faith but had their own secret intentions in taking on such positions on behalf of certain men. Perhaps such individuals want to get involved in the committee in order to steal money. Perhaps such individuals were promised the leadership of CSWD if they succeeded in chasing away the present leadership."

j) Male leader of Chole Economic Development Society 120704:

"It's not open in the way it conducts things. There's only one family involved and it includes a man. He influences his wife, he says he has to be along with his wife (kumfuatilia). So unless this committee is disbanded, noone will believe anything

(hakuna imani). In buying things, we asked them to sit and discuss business with us (biashara) because women are not used to going around (si watembezi) but we [men] are used to it. We used to have quarterly meetings. On one occasion the PM was away and they [CSWD] said they only had 5 lakhs [in their account], and they didn't know why. And some of their committee members wanted to resign then and there because they saw that there were problems. They don't come to our meetings, yet many women say they don't get to go to the women's meetings. When Mama Kea was here they did used to come."

k) Man in his 30s after reading the Preliminary report 160704:

"The report is good...But why wouldn't men want maendeleo [development] for women? Isn't the nursery school and learning centre helping all of us? It's not good to suggest that we're against the women."

l) Adult man in his 50s after reading the Preliminary Report 160704:

"The women's group isn't good at co-operating. None of my female relatives [who live in Kilimani] are involved. But it's not a good idea to have the [current] PM replaced. If there is a Tanzanian replacement, she won't have high enough status and will just get pushed around."

Comments from meetings:

a) Meeting with Village Government, 040704:

– *What are the major problems here? Are there any problems peculiar to women?*

"Women have little education. They have taken on a big task. Men want to teach them and plan with them."

"We have a hospital, but no donors, so we can't pay the wages."

"The state of the economy is poor, it's right down (Hali ya uchumi ndogo, chini sana)."

"There's no electricity in the village, that's a major problem."

"Women have difficulty selling their mats here, and they can't take them to sell in Dar."

"It's too expensive to send children to secondary school."

"Boys don't get scholarships, only girls."

"Even MIMP also gives scholarships only to girls."

"CSWD committee member: this is very bad. Our religion teaches us that men are above (in front) in all things."

– *How do you view the CSWD?*

”The women meet on their own.”

”They only help girls [to get scholarships] and even girls who are not very good.”

”The women worry about the amount of money they have to handle. It would be better to give some money to the village government.”

”We men feel that when we come to ask about the budget, they don’t want to share some with us – and it would be better to discuss budget proposals with us before they are sent off. We should be able to see their information, and discuss it with them. And with the other societies too.”

”Temporary chair of meeting. There were very few women at this morning’s CSWD meeting – can they make decisions for the whole village if only a few are there?”

”The Village Council is the father and mother [of the village] and this must be recognised.”

– *Do you have joint meetings with the CSWD?*

”We used to have monthly village meetings, then we went over to quarterly meetings of the three societies and the VC. But people didn’t always turn up, and now it doesn’t happen at all. We want to revive this practice.”

Chair: ”I don’t think there is much communication between the societies except through us, although the other two are slightly better [at communicating].”

Employee of Chole Health Centre: ”We’d like to discuss the budget with them. Why can’t they help out from their miscellaneous budget if we need money (for the hospital) urgently?”

”We are not happy with the hotel: if anyone steals from a guest, the levy money is cut.”

”People get fed up if they feel they are wasting their time [coming to endless meetings].”

”There is neither truth nor openness (Ukweli na uwazo hakuna).”

”There are only about 25 people who are really involved in the CSWD.”

”The VC wants to be involved in all the societies, it should get respect - it is the father and mother of the village.”

”They (CSWD) have become above us – that is not democracy.”

”The current CSWD committee should be disbanded and new elections held. They’ve been there too long.”

”Furthermore, they don’t really know how to manage. Mama Kea (handicraft teacher) said that they are not yet ready to manage things themselves.”

– *What about the kindergarten - doesn't that benefit everyone equally?*

”Yes, some things do benefit more people.”

– *What about the market? And the loans scheme?*

Employee of Health Centre: ”Yes, we like the market, but we are not sure about the loans scheme. We need to be told what the rules are. It's the same situation as we mentioned earlier – people just don't know... The other societies do share their reports, the CSWD does not. We need to know in advance (what they are planning).”

b) Meeting of Mwapepo subvillage 080704:

Man in his thirties: ”It has led to a quarrel between men and women. But that's an American thing. Here we (sexes) are together. How come more people don't come to their (CSWD) meetings? ... With you people (evaluators, westerners), women go around [by themselves], with us women's don't, unless they have discussed it with their husbands first.”

Old man: ”Better that we remain poor than to have all this quarrelling!”
(Bora tukae maskini kuliko magomvi!)

c) Meeting of Kilimani subvillage 090704:

Old man: ”We [men] can't get things, only our wives (can do so as women). We are discriminated against. Why does this help only come to women? And we are left behind? For example, take the sodas. We don't know what profits are, we don't know the expenses. That's because we are not together, we don't share information, ideas.”

Younger man: ”Cooperation is minimal. Yet these women are our mothers, our wives. We used to be together more, we used to know more, we need to get more information.”

d) Third meeting of Mnyange subvillage 130704:

”All women should benefit from the aid (donation – msaada). People should also get the opportunity to get their voices heard.”

”There should be more co-operation.”

”The kindergarten is good for both sexes, but the scholarships scheme is discriminatory and so is the MIMP scholarships scheme.”

”Why can't the CSWD help the primary school? If they are helping, we don't see any evidence.”

Youth: "They do their thing and we don't know anything. They don't share with us. If they did, it would be better, we would like to share."

Woman: "And it's only some women who get benefits."

Chair of subvillage: "We'd rather have electricity, or real trade [than the projects of the CSWD]. We like to advise each other. But we are kept in the dark."

Woman: "We are considered completely beneath them (Tuko chini kabisa). Let them at least hear us. We feel we're being left out. They don't want to tell us anything."

e) Meeting of Village Government to discuss Preliminary Report 180704:

CSWD leader: "There are 3 societies in this village – why is only one being subjected to scrutiny?"

Another: "Why haven't we seen CSWD reports?"

Male village leader: "What we saw in our evaluation was that the women's projects did better reports than the others did. I was there when they held their elections, and when they bought land."

Male members of Village Council: "People should be able to write their own proposals – they should have been taught to do so but they have not."

Well educated man in his 30s: "This primary school [in which we are meeting] is in a dire state – yet I doubt if the whole district has as much money at its disposal as the CSWD. The kindergarten doesn't have qualified teachers. Why hasn't the CSWD sent people to university? We need to explain these things to the donor. Is it really education to know about markets and sodas when they don't even know how to do the accounts? I couldn't do that dhow trade – how can they?"

Ex-employee of the Chole Health Centre: "None of the projects is sustainable. And these are not the projects we want. It would be better for example to invest in buying or building houses in Kilindoni to get money to pay hospital staff."

TOPIC 4. CSWD RESPONSES TO CRITICISM

a) Individual interview with CSWD leader 040704:

”There’s been lots of disturbance (fujo). People are feeling oppressed by it all. The core of the problem is jealousy. This will always be the case in situations where people are poor. Those who get ahead will be resented.”

b) Individual interview with CSWD committee member 040704:

(Asked if she agreed with statement by the male elder).

(Laughing). ”Some old men say this, but many men don’t. Men today want women and men both to get maendeleo [development] because in hard times you need both to contribute economically...”

– *What might help the problems that have occurred here [on Chole]?*

”It would be better to spread things out more [i.e. involvement in and benefits of CSWD] so people don’t think it’s just a few families that are benefiting. It would be better to have more transparency (uwazo). That could reduce the disturbance (fujo)...The accusations about people taking money are because other people don’t understand how the [CSWD] accounting system works and that it’s necessary to have the signatures of several people on the cheques. Also the men don’t understand that the women have money for set purposes and can only use the money for that...There might be some errors in the books simply because we don’t have enough training in math. But the men just want to take over... We want someone to help us like Hosan [former Community Development Officer] did to write reports and help keep the books. Things really improved when she was here and then she left and things got worse again. We want more training to help us so we can do this ourselves.”

c) Individual interview with CSWD officer 050704:

”There is so much bitterness [from the recent conflict] that some people still aren’t talking to each other. [Names man, her brother-in-law] won’t even greet me when I see him. If he does speak, he does so insultingly. It’s hard because Chole is so small.”

d) First individual interview with PM 050704:

”So why is it like that? Is it me or the women? Every year we have a big evaluation meeting and invite the Village Council, other men, perhaps we give too much information. The Chair felt that we had been so careful. Information is very problematic... We used to have open village meetings monthly, but lots of people used them to bicker, not to share information. Then we had quarterly meetings of all committees and this worked OK for a year. But people who are not in leadership positions only snipe.

In her earlier [2000] evaluation, CW said that knowledge is power, that people here tend to withhold information lest they get challenged. This is how people survive in a small community. They don't always have the confidence."

– *What do you say about the perception that some women are benefiting and others are not?*

"Here the only women who are prepared to be active are those who were born here and are now matrons, and women whose husbands are supportive. Not in-married women (from other villages). And lots of women are not allowed by their husbands to participate – x's wife for example.

They have their elections, and a lot of the same people get re-elected, because those girls (= women) are doers! ... For example, to go to the Dhow Festival they had to have women who could deliver. They wanted to send two from each subvillage, but some of the women were hopeless, and couldn't remember their lines. The VC itself said they should not go.

...We do send information around in Swahili, including the accounts. We've often invited people to meetings to inform them and they don't come. For example, when the Terms of Reference [for the evaluation] came, it went to the CSWD committee, and then the CSWD members, then to outsiders. But no-one wants to take responsibility in case they are criticised. The fact is that it's too much money, people aren't prepared to show good will, I'm tired of it – you want people to have ownership but its really difficult."

e) First meeting of Mnyange subvillage, 070704:

– *Do you agree that you [CSWD people] are not open and honest?*

CSWD leader: "No, we took all our papers to the Village Council."

– *Suppose they say you can't do the books?*

Same CSWD leader. "Yes, we can, and most men haven't got any more education than we have. Those who go out on trips are the ones who know the work and can answer questions. They are the ones who do the work, a lot of it, while others don't even attend meetings, they just complain."

– *So shouldn't you try and pull more women in to the CSWD?*

CSWD leader: "Yes, we have tried, but it's difficult. We tried with batik for example – why didn't more women come for the training?"

Another woman: "And why weren't some people told about it? We didn't get to hear about it."

– How do you communicate with the Village Council and the other societies? If you do as you have said, why do they think you are not liaising properly?

CSWD leader: "We get on with development (maendeleo) – they don't. Furthermore, they think we can't manage money. We are involved with the other societies too – we just want a bit of freedom as well. We wouldn't get elected to leadership positions there."

f) Individual interview with CSWD leader 070704:

"I want you to see these papers. They say we are not open. Look, all these copies went to the Village Council. They say we don't have enough women to make decisions – look at all the signatures here! ...The CSWD has done good things but some people are jealous and don't want development."

g) Individual interview with CSWD committee member 190704:

"The report (evaluation Preliminary Report) is good in that it brings things out into the open...It can help... Women who want to benefit more from the women's group, need to do more work and come to the meetings."

h) Second individual interview with PM:

"But gender is also about the relationship between men and women, and I think maybe that's something that should have been worked on, their relationship and the fears of the men. But then there's also a lot of men here who are very broad minded and supportive and wonderful, and you sort of just hope that you're going to get that. But the kind of bitterness that has ended up now is sad. And the sad thing is too, is that it's just a lot of noisy people who are managing to make it into such a big issue. There's also so many solid people who are just hanging in there and working through, who don't have a problem. You'll find that many men can be very supportive at the family level, but at the community level they can't, at that high profile level, they have to just go with the flow."

Annex 4.

List of meetings and names of people interviewed

Individual interviews

a) CSWD Committee and members:

NB extended discussions with each; multiple interviews

Cheusi Rajabu, CSWD Chair

Shari Rajabu, CSWD Treasurer

Mgeni Ahmadi, Treasurer of Market

Maimuna Ahmadi, Secretary of CSWD

Riziki Hassan Serenge, Chair of Market

Fatuma Mikidadi, Vice Chair, CSWD

Rehema Issa, committee member CSWD

Anne de Villiers, CSWD Project Manager/Consultant

b) Members of Village Government:

NB extended discussions with each; multiple interviews, some of CSWD members and leaders of other societies were also village government members

Maburuku Sadiki (Village Chair)

Ali Rashid Mgeni (Council member)

c) Other Chole villagers/residents:

Individual discussions with each; numerous briefer discussions with other residents

Ali Sikubali

Ibrahim Imani (Secretary, MIMP Committee, Treasurer, Economic Development Society)

Karen Oakes (Australian volunteer and teacher of English and Computing at CSWD Learning Centre)

Jean de Villiers (co-director of Chole Mjini hotel company)

Hemedi Bhai, Chole village accountant

Suleiman Bacha, former Chair of Chole

Dr. Moody, Chole Health Centre

Abdallah Kimbau

Mashaka Hassan

Salama Hassan

Suli Suleimani

Dhalini Suleimani

Rashidi Abdallah

Mwanjuma Rajabu

Salama Rajabu
Mohammed Issa
Mohammed Hassan
Hemedi Hassan
Baadhi Mbaraka
Bi Shawana Musa
Ahmed Mohammed Jabey
Abdallah Mzee
Johari Rajabu (letter)
Mohammed Abdallah Nassoro
Rajabu Tawakali
Hamisi Ahmadi
Ahmadi Simba
Selema Suleimani
Kirobo Makungu

d) Other people with an interest in or experience of living on Chole:

Dr. Deborah Ash, Chole Anaemia Project
Dr. Rob Barbour, former doctor, Chole Health Centre
Ms. Jackie Barbour, former nurse, Chole Health Centre
Emerson Skeens, co-director of Chole Mjini hotel company

Meetings and visits

a) CSWD:

CSWD Committee (twice)
CSWD members (twice)
CSWD cheque signatories

b) CSWD projects:

Market (twice)
Learning Centre (3 times)
Kindergarten

c) Other Chole Village Institutions:

Village Government (twice)
Committee of Chole Community Development Society
Committee of Chole Economic Development Society
Sub-village Mnyange (3 meetings)
Sub-village Mwapepo
Sub-village Kilimani
Chole Health Centre
Chole Primary School

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Goals of the CSWD: activities 2003-2005

SOURCE: CSWD HALF-YEAR REPORT 2003

Empowerment and development of the administrative capacity of CSWD:

- A core of executive officers in CSWD that are capable in leadership, are able to keep their own books, write project proposals and evaluations and administer their own affairs.
- A strong Women's Society that continues to support its members.
- A women's society that networks with other women's organizations to ensure their participation in the larger arena.

Consolidation of existing projects (kindergarten, learning centre, school scholarships programme, market and business skills development):

- Training of two school leavers to become kindergarten teachers.
- The kindergarten continues to provide quality day-care to the under fives.
- The Learning Centre provides useful vocational training to school leavers and that 50% of those attending are girls.
- The school scholarship programme continues to support four girls a year to attend secondary school.
- The CSWD leadership actively encourages girls to take advantage of the education opportunities to ensure a high pass rate at secondary school.
- Further training in prioritized areas of education, health and administration or tourism is taken up by the secondary school leavers.
- Some women become familiar with the Jihazi trade and are able to convert wholesale goods purchased in Dar es Salaam to retail on sold through the market.

They should also provide transparent accounting with profit/loss statements detailed for goods traded.

- A strategy developed for expansion of market activities and business opportunities for women.

Expansion of project activities to neighbouring communities:

- Women's Societies set up and registered in at least two of the neighbouring communities Juani, Jibondo, Kiegiani.
- CSWD leadership to support the women in these societies to become effective leaders that are able to plan and manage their own projects – through leadership training and participation in other skills training activities offered by the project.
- Prioritised development plans detailed in the new Societies with budget proposals prepared in time for the 2005 project application.

Developing safety nets in the health sector to combat HIV/AIDS and other preventable diseases:

- Improved health care and health education at village level with special emphasis on HIV/AIDS.
- Non-stigmatized care for AIDS patients at village level.
- Pre and post test counselors trained to support AIDS patients.
- Counseling and community outreach provided in important preventable diseases through the Health Centre.
- Provision of AIDS testing through the Chole Health Centre with quality counseling as part of a “know your status campaign”.
- Networking with other community health care projects in the region.

Membership rules of the CSWD (from the Constitution)

1. Membership of the society is open to anyone who wants to further the aims and objectives of the society. The categories of membership are as follows:

- a) Ordinary members
- b) Founder members
- c) Outside members
- d) Tourist members

2. In joining the society, members will paid entry fees if these are instated. Any annual fees will be planned during the annual general meeting.

3. Meaning of categories of members:

Ordinary members are female residents of Chole and the island which adjoin it, who are older than 18 years

Job description and person specification for CDO post

Community Development Officer
Chole Women's Development Society
Mafia Island, Mkoa ya Pwani

This post is initially for 15 months from 1st October 2004 to the end of 2005. There is a possibility of extension if there is a renewal of donor funding beyond that period.

Background

The Chole Health Clinic and Women's project has been funded by the Norwegian FOKUS/Kvinnerfront since 1997. Activity in the early years included construction of a Health Clinic and a market building. Although the women's group has been an active presence on the island since that time, it was officially registered as the Chole Society for Women's Development in 2000. The Society is now an established organization which has been developing the administrative capacity of the women. Targeted training and study tours have given the women of Chole tremendous opportunities to broaden their views and to challenge their own aspirations and objectives. The elected members are now managing a series of sub-projects:

- Kindergarten
- Adult education
- Market and business development.
- Savings and loans schemes.
- School scholarship programmes for girls.
- Learning Centre for adult education, including computing and English.
- HIV/ AIDS awareness raising and establishing counselling and testing through the Chole Health Centre.

The Society now requires a full-time Community Development Officer who is prepared to work in a remote rural community at the grassroots level.

Person specification

a) Required

- At least Form 6
- Qualification in Community Development or similar

- Experience in working with community organizations or NGOs
- Good interpersonal skills
- Excellent computing skills, including Word and Excel, and use of email
- Excellent spoken and written English and Kiswahili
- Fit and active
- Female

b) preferable

- First degree
- Aged over 30 years

NB. Candidates wishing to be seconded temporarily from their existing posts will be considered

Job description

- To assist in the formulation of proposals
- To coordinate the writing of half yearly and annual reports
- To work with the Committee on all objectives, including ensuring sustainability and viability of all projects
- To bring into the Society women who are currently less active and ensure that it reaches all women on the island
- To assist the Treasurer and Accountant with the budget
- To liaise with the donor in Norway
- To liaise with the Village Government, the other Village Societies, the District Administration, and other NGOs in Tanzania or elsewhere
- To ensure that the objectives for the 2003-5 budget are met
- To develop outreach programmes in neighbouring islands.
- To develop further proposals for 2006-9

Conditions of employment

The Community Development Officer will receive a salary of not less than TSH 400.000 per month, but may well be paid more. This is negotiable, depending upon qualifications and experience. There will also be a 10% NSSF employer's contribution and an annual travel allowance of US\$ 500. In addition there will be a contract gratuity of 20% of salary payable upon completion of the contract. There is a three-month probationary period.

This is not an office job, and you will be expected to work unusual hours, including some evenings and weekends. You will have 28 working days leave per annum, plus official holidays or days in lieu. Living conditions include lack of running water or electricity (although the Learning Centre has solar power for the computers). However it is now possible to use mobile phones on Chole. Travel to

Mafia is by small plane from Dar es Salaam (current cost U\$40 one way plus U\$5 tax), by vehicle to Utende, and by mashua ferry to Chole.

Application

Please send your application as follows:

- a statement about why you want this job and why you think you might be suitable
- a curriculum vitae which includes your name, place and date of birth, current address, phone and email, and all of your qualifications with dates,
- copies of transcripts of your certificates.
- the names and contact details of three referees
- a passport sized photograph.

The application should be sent to

M/S. D.H. Kato and Company, PO Box 1289, Dar es Salaam.

Tel./fax 255-22-215-3328

It should be sent both by email as an attachment to dhkato@africaonline.co.tz and by post.

Initial discussions will be held in Dar es Salaam, and short listed candidates will go to Chole to meet with the selection committee:

- Four members of the Women's Society Committee
- Two members of the Village Government
- One committee member of the Chama cha Biashara
- One committee member of the Chama cha Jamii
- External Chair

If you are called for interview, you will be paid travel costs by air, plus hotel expenses for 1-2 nights.

Timescale for appointment

Advertising – week of 9th August

Closing Date – 27th August

Short-listing – week of 30th August

Interviews - week of 13th September

Decision by 17th September

Successful candidate to start by 1st October, or as soon after as possible, and not later than 1st November.

Follow-up actions by PC after completion of PC/CW joint fieldwork

1. Drafting of job description and person specification for CDO post with CSWD committee member, translation into Swahili and copies to Committee and Village Government on Chole.
2. Consultation re post of Community Development Officer with Director of Mafia Island Marine Park, District Community Development Department.
3. Copy of Preliminary Report given to the District Executive Officer (Mkuru-genzi), the District Commissioner (Mkuu wa Wilaya), and the District Administrative Secretary (DAS). Also to the Norwegian Embassy, and to the donor.
4. Meeting to discuss issues with the District Executive Officer and heads of relevant government departments, Kilindoni (PC, 040804).
5. Meeting with Auditor in Dar es Salaam to discuss recruitment process.
6. Drafting of advertisements.
7. Placing of job description with selected organisations (TGNP, TAMWA, TANGO) and individuals.
8. Bringing together of short-listing committee and preparation of briefing document.
9. Briefing in Swahili for Selection Committee on Chole.
10. Liaison throughout with donor and Kato.

Information about FOKUS

Source: FOKUS website <http://www.FOKUSkvinner.no/English/>

FOKUS – Forum for Women and Development is a resource centre on international women's issues and a co-ordinating organ for women's organisations in Norway.

Women around the world are challenging cultural, social, political, religious and economical barriers and are actively contributing to a better future for themselves, their families and society in general.

Women united change the world

The global development leads to major social, economical and societal changes. Women are major victims of war, environmental changes and poverty. In almost all societies, the work and values of women are less recognised than those of men. Therefore women share common interests across national, cultural and social frontiers. Women's empowerment and gender equality is both a matter of justice and a prerequisite for the development of democratic and sustainable societies.

The common denominator for the women organisations co-operation, that takes place through FOKUS, is the desire to strengthen women's human rights, based on the United Nations's Human Rights Convention and the Women's Convention (CEDAW). These conventions state that the fundamental human rights are universal regardless of ethnicity, creed or gender. Furthermore the conventions state that women are entitled to participate in all social, economic, political and cultural spheres on an equal standing with men.

The Platform of Action by the Fourth UN World Conference on Women in Beijing constitutes a natural framework for FOKUS. The twelve areas of concern in the Beijing Platform of Action are; poverty, education, health, violence, armed conflicts, power and decision-making, economy, institutional mechanism for the advancement of women, human rights, media, environment and the girl child.

FOKUS consists of new and old women's organisations, different in size, composition, and areas of concern as well as political and cultural platform.

The General Assembly is the executive committee of FOKUS, with representatives from all the affiliated women's organisations. During the Annual Meeting the General Assembly will elect the Board of Directors, approve budgets and accounts for administration, project- and information activities. The Board of

Directors functions as the political leadership between the Annual Meetings. The FOKUS Secretariat is responsible for the daily running of the organisation, for co-ordinating project – and information activities and has the overall professional responsibility towards different organisations and authorities.

FOKUS

- is a resource centre on international women's issues
- strengthens co-operation between women's organisations in Norway in their international involvement and co-operation
- contributes to the social, economic and political empowerment of women through international project co-operation and exchange of knowledge
- is raising awareness on the situation of women in a global perspective through public relations and information activities

Activities

- co-ordinates the project co-operation which Norwegian women's organisations have with women in Africa, Asia, Latin- America and Eastern Europe
- administrates funds for information activities on international women's issues carried out by Norwegian women's organisations
- organises seminars and conferences
- is actively working towards authorities and organisations to ensure their implementation of women's rights
- co-ordinates preparations for international conferences and maintains active national and international networks

Publications

(in Norwegian only)

- KVINNER SAMMEN (women united) - quarterly magazine
- FOKUS nytt – monthly newsletter

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KVINNEFRONTEN'S SOLIDARITY WORK UNDER THE FOKUS UMBRELLA

The below pieces of text and the poem which follows accompany a photo-exhibit, *Buzy women here and there* (Travle kvinner her og der), made by Kvinnefronten about their women's projects in South-America and Africa. The original text was written by Thera Mjaaland and Agnete Strøm in Norwegian and translated into Swahili. The poem was written in Swahili by Chiku Ali. All translations from Swahili into English is done by Pat Caplan. This exhibition was shown at Chole 2001 and during the Zanzibar International Film Festival (ZIFF) in 2002.

BUZY WOMEN HERE AND THERE

Introduction

The most important things in the empowerment of women is that they should be economically independent. This means that a woman should have work, so that she can support herself and her family. It means that women should have a voice in how the money they earn is used, and also in decisions around the allocation of resources within the family. Women work for 10-15 hours more each week than do men. Two-thirds of work that women do is unpaid (it has no wages). Women in Africa produce 80% of the food. And of the very poor families in the world, 80-90% are female headed and a woman is the one who cares for the family.

Women are seeking a way of deciding for themselves every time they feel pressured by their communities and families. Examples of this come from projects of the Women's Front in Peru, Brazil and Tanzania which show how women are trying to find a way to free themselves and to bring about changes. In this world, globalisation is increasing hardship and poverty, especially among women. Women are confronting this and using political means whether this be with regard to parents, husbands, brothers or their own male children.

Chole, Tanzania; the women wanted to have a health clinic

On the coast of Tanzania, Chole and its neighbouring islands have been forgotten by those responsible for government and by many donors. It was the women themselves in 1995 who got together in a village meeting and obtained many votes for the building of a clinic on this island. Since that time, women have shown judgement, knowledge and education, and have wanted to have their voices heard about different things in the life of the island. Today 45% of the village councillors in the Village Council are women. The CSWD was registered in the month of December, 1999.

Trade on this island has a long history. Because the old market place had been neglected, it was the women who saw an opportunity to start new business. They were the ones who started business and sold things. This project of Chole is a

good example which shows that women, and men, have begin building a new and pleasing way which is very important in their objective of building a health centre.

The market place had to be built. The women increased their control of plans for building and for trade to build and to get an agreement to make bricks. 'This is just like cooking' they said ' you carry a cup of flour and a cup of sugar and two cups of water, you stir it, you put in on the pan and wait.' Ten women made 3641 bricks in the agreed time and at a price lower than the men had tendered for.

It took a only a year; the treasurer of the women's committee had her calculator, her receipt book and money. The builders were paid every two weeks. The builders might be her cousins, neighbours or brothers.

A poem by Chiku Ali

Your elbows will have already bent nine hundred times today

Your knees will have already bent nine thousand times.

Your shoulders will bend many times before the sun set

Your feet will know every stone and nail along the way from here to Ikungi

There are weeds to be pulled out

Animals to be driven away

Water to be drawn

Preliminary report and comments

EVALUATION OF THE WOMEN'S SOCIETY OF CHOLE 2004

Prof. Pat Caplan, Dr. Chris Walley, Thurs. 15th July 2004

NB This was originally presented in Swahili to the CSWD, the Village Council and other villagers at the end of our stay on Chole, so that discussions could be held prior to our departure.

1. Introduction

We were asked by the Kvinnefronten Norway to go to Mafia to see the progress of the CSWD, to exchange ideas with the members and to see their plans and projects. We planned to do this in the month of July and to stay around 10 days, but because there were many things happening, we stayed for 17 days (3rd-20th July)

2. Who are we?

Mama Patrisha (Prof. Pat Caplan) teaches at the University of London, she has come to Mafia many times since her first visit in 1965, although she has mainly stayed in the north of the island, especially the village of Kanga. Two years ago she did visit Chole briefly twice, and she is very pleased that on this trip she will get the chance to stay longer. Mama Chris (Dr. Walley) teaches at MIT in America and she did her research on Chole. She is also very pleased to get the chance to come back to Chole and stay with you.

3. What is the history of this society?

In 1997, the CSWD began to get funds from FOKUS/Kvinnefronten, a women's society in Norway. Their aim is especially to help women like them improve their lives. FOKUS gets money from Norad which in turn receives it from the government of Norway's aid budget for poor countries. Half of the money which goes out from Norad goes directly from government to government (to Tanzania for example), and half goes to NGOs such as FOKUS, which chooses partner societies in poor countries. Every NGO has its own aims and particular work which it carries out. At the time that this society (CSWD) was started, one of the hoteliers began to assist it as Project Manager and Consultant. In 2000, the Society was formally registered.

4. What did we want to do?

We wanted to get information about the opinion of members of the society and other people as well concerning the progress of this society. Our aim especially was to help the village and the society.

5. What have we been doing while we have been on Chole?

- a) We asked members and villagers how they saw the history of this society and what has happened to it
- b) We asked what they thought about the help received from Kvinnefronten
- c) We asked how this society related to other societies on Chole, and also to the Village Government
- d) We asked how the members and villagers saw their lives these days on Chole. What are their big problems? And what are women's special problems? What do they think life will be like in the future on Chole?
- e) We asked about all the projects of the CSWD:
 - The market and the dhow trade.
 - The savings and loans schemes.
 - The Kindergarten.
 - Aids awareness.
 - The Learning Centre and Adult Education.
 - Handicrafts such as batik, sewing and so on.
 - Scholarships for secondary school.
 - Any other projects.

6. How did we do our work?

- a) The CSWD
 - We talked to the members
 - We interviewed other villagers individually
 - We looked at the projects
 - We read the report and budgets of previous years
- b) The Village government, other societies and other villagers
 - We talked to the Village Council and the officers of other societies
 - We interviewed men, youths and elderly people
 - We interviewed people who have helped projects on Chole, such as Emerson Skeens, Dr. Rob and Jackie Barbour, Anne de Villiers, and to those who are still helping such as Dr. Deborah Ash and Mr. Kato.
- c) Meetings and focus groups
 - CSWD Committee 5/7/04 (PC, CW)
 - Members of CSWD 6/7/04 (PC, CW)

- Village council 6/7/04 (PC, CW)
- Society for Social Development 7/7/04 (PC, CW)
- Society for Business Development 8/7/04 (PC)
- Sub-village of Mnyange 7/7/04 na 13/7/04 (PC)
- Sub-village of Mwapepeo 8/7/04 (PC, CW)
- Sub-village of Kilimani (9/7/04) (PC, CW)

7. What is the meaning of this report?

This is a preliminary short report. Our intention is to give our first recommendations, so that we can exchange views with local people about this society before we have to leave. We know that it will not please everyone, nor will it deal with all problems. And we ask you to excuse us if there are mistakes in the Swahili, which is not our first language.

The people who will get a copy of this report are as follows:

- The Committee members of the CSWD.
- The Village Council members.
- The Committee members of the Chole Community Development Society, together with their accountant.
- The Committee members of the Chole Economic Development Society.

8. How will we exchange ideas?

- We will circulate this report (early) on 17th July.
- On Saturday 17th people will have an opportunity to read it and to pass it around to others.
- On Sunday 18th in the morning, we will meet with the Village government, together with the committees of the other two societies at 9 a.m. at the school.
- On the same day in the afternoon at 2 p.m. we will meet with all the members of the CSWD in the Kindergarten building.

9. When will the final report be ready?

The longer report is required by 5th September 2004. And those who will be invited to comment on it are the members of the CSWD, people from Chole, Kvinnefronten and FOKUS. Anyone who wants to give an opinion can do so by post to:

Professor Pat Caplan, 118 Nether Street, London N12 8EU, UK

Dr. Chris Walley, 41 West 68th Street, Apartment 3F, New York, NY10023, USA

By email to: p.caplan@gold.ac.uk, cwalley@MIT.edu

When we have received comments from those people, the report will be amended, and it will be completely ready at the end of October. The Executive Summary and the Recommendations will be translated into Kiswahili, it will all be printed, and sent to Tanzania at the end of this year.

10. What are the most important things we heard and saw?

a) Positive developments

(i) for all villagers:

- Children are at school.
- Some are at secondary school, or even studying further.
- The clinic is continuing.
- The Kindergarten is helping many children.
- The learning centre is finished and many young people are learning English and computing.

(ii) for women:

- Many projects have been started, such as the kindergarten, market and learning centre.
- Women have learned many things such as batik, computing, English, how to run a business, how to set up and run savings and loans schemes, how to construct a big building.

b) Problems

There are currently many problems in people's lives on Chole:

- Many of the previous projects are having difficulty in continuing (for example the clinic).
- AIDS has become a factor and people are afraid of it.
- The lives of all people have become more difficult, especially because of the current problems with fishing, the lack of work, and the lack of money.
- The agreement between the village and the hotel has not yet been finalised, because the hoteliers themselves are not in agreement.
- The aid which comes from foreign countries comes only into one of the three societies. Although these issues are outside of the work we were given, we have listened to what people have said, and we understand the seriousness of these problems.

11. Summary of our recommendations

It is essential that the people of Chole obtain an agreement between the village and the hotel. This is extremely important, and it is reason for many of the current quarrels. In order to obtain such an agreement, it is necessary that the hoteliers, that is Emerson Skeens and Jean and Anne de Villiers, themselves come to an agreement. We cannot get involved in these disputes.

Many people feel that some on Chole are getting ahead these days while others are not. And they think that this is not fair. We consider that it is very important for the CSWD and the other societies on Chole to cooperate well and join together with

the Village Government, the people living in all of the subvillagers, both women and men, and that people live well together as they used to do in the past.

We consider that it is possible to improve communication between different groups of villagers and we offer the following recommendations to make it possible for everyone can get the necessary information

SPECIFIC RECOMMENDATIONS

a) Project Manager for the CSWD

Because of the lack of agreement between the hotel and the village, we think it is best if Mama Chole (Anne de Villiers) does not return to work as the manager of the CSWD. We see that she has done a lot of work to help the society and that the members are very grateful to her for her help, and they would very much like her to return. But because of the problems between the hotel and the villagers about the agreement, we think it is better if the society find another woman to help them with their projects. This person should be a Tanzanian, she should have an education beyond Form 6 (either a first degree or a Community Development course), she should have very good English and Swahili, and she should know computing very well.

Her work will be to write reports, to write proposals, to pull in women who have not been very involved in this society, to forward all projects, and to liaise with other societies, with the village government, and with FOKUS. In addition, she should be able to teach people how to run their projects well, how to write their own reports. The salary a person with such knowledge is not a small one. But in order to be sure that the CSWD projects continue to go well in future, it is necessary for the CSWD to hire someone at this level.

b) Communication

Many people say that they do not get sufficient information about the CSWD's funding and its projects. We have looked at many reports and they are available. We have been told that the CSWD holds secret meetings and does other things secretly; we have looked into this and we have not seen any proof of it. But we do recognise that communication is insufficient. We have been told that although the Village Government gives permission for big projects (for example the land for the Kindergarten or the Learning Centre), and that it receives copies of the budgets, it is not often asked for its opinion about the CSWD's plans. However, the CSWD has already begun to try and co-operate more with the Village Government, and that effort will continue. It is very important for the Village Government to get information about the projects and doings of this society (and of all other societies). But also it is important to recognise that the decisions of NGOs should be made by

their members rather than by other people. It is not appropriate for other people to get involved in their planning and decision making, and this is outside the laws for NGOs.

c) Improvement of communications

(i) Many reports and budgets are in English, which prevents many people on Chole from understanding them. It is essential that each report and budget should be written in Swahili, together with a copy in English for the donors.

(ii) Here on Chole it is difficult to inform everyone quickly and our advice is as follows:

- The CSWD members should meet early in the year to plan for the following year. After doing that, they should meet with the Village Government to get their opinions on their future plans.
- The quarterly meetings of the three societies with the Village Government which formerly used to take place should be re-instated.
- A special noticeboard should be set up in each subvillage.
- Each committee member on the CSWD committee should be given responsibility for informing the women of a certain number of households about meetings. This plan would particularly help those who cannot read.
- Mama Karen should be asked to help her young people in the Learning Centre to write a small newsletter which will give information about all the societies, together with their meetings.

d) Annual planning schedule

March	CSWD discusses plans for following year
April	CSWD Committee discusses these plans with the VC and with the Committees of the other societies
June	a) the CSWD writes its half yearly report, a copy in English to FOKUS, copy in Kiswahili to the VC b) The proposal for the following year is finalised
July	Proposals sent to FOKUS
September	Reply received from FOKUS. Copy to be sent to the VC
December	To complete accounting of budget and send to accountant To discuss what should be done with any left over monies, and to liaise with the VC and other societies about this. To ask the permission of FOKUS to use in a particular way. To write the annual report and send to Norway. A copy in Kiswahili to go to the VC.

e) Cooperation

Many people complained to us that this society does not cooperate well with outsiders, including for example some of the women, especially those living in the subvillages of Mwapepo and Kilimani, and with some of the men of the village.

It is important to understand that the intention of the donor of the CSWD, FOKUS/Women's Front, is to assist other women. This is a rule laid down by the foreign society - it is not that the leaders of the CSWD do not want to help men. Furthermore, we want to point out that although many projects are specifically for women, such as the market, the savings and loans schemes, and the girls' scholarships for secondary school, other projects benefit men along with women (for example the kindergarten, the learning centre, the adult education, and the AIDS awareness). Although the CSWD has to follow the budget which has been agreed with the foreign society and does not have the freedom to change its plans on its own, nonetheless, the tradition has been to ask that the money which is left over at the end of the year should be given to help the clinic to purchase medicine. We recommend that the foreign donor should be asked to consider helping males more if at all possible, for example by giving scholarships to male pupils. We ourselves will also try and help other societies to put out information about their own plans so that they might get additional aid.

We also want to recommend that the CSWD should improve its communication with all subvillages, with all women and with all men, by doing as follows:

- When there are elections held for any society, the Village Chair and another Council member should be present as witnesses.
- All the Chole societies, (not just the CSWD) should consider whether it would be preferable for there to be fixed terms of office, so that after two terms of office-holding, people should stand down and someone else be elected.
- If there are any new projects or new buildings in the future, the subvillages of Kilimani and Mwapepo should be considered as sites for them.
- There should be at least one person from each subvillage on the committee of each society.
- Among the main office-holders (Chair, Secretary and Treasurer), at least one person should come from outside the subvillage of Mnyange. This regulation should be adopted from the time of next year's elections.
- If some women want to take greater advantage of the CSWD, it is essential that they attend meetings, are prepared to work for the society, and to vote for its leaders. In future, if there are trips to places outside of Mafia, it would be useful to send a mixture of experienced and newer members, so that the latter can get used to such events.

- Some women complain that they cannot go to meetings of the CSWD because they are not paid allowances. Among all the Chole Societies, the committee members are paid small allowances when they attend certain special meetings. If this custom leads to problems, perhaps it is better for all societies to stop paying them. If people want to continue with this, then they should stop complaining.

f) A way of seeking reconciliation in times of quarrels

It is very important for the people of Chole to have a way of reconciling quarrels before they have become major problems which hinder the projects of the village societies. We make the following suggestions to see if they will help. If someone considers that another person from whichever society is doing things which they should not, he or she should be able to choose a companion to go to the Chair of the Village and the Chair of the Society concerned to sort out this quarrel. But if someone accuses another without proof, they should themselves be brought before the Chair of the Village and the Chair of the Society and can even be removed from the society.

CONCLUSION

We want to thank all the people who gave us their time and thoughts. We heard many accounts, and we cannot claim that we agreed with everyone, because each person had their own version. But the most important thing needed is that the people of Chole go forward together, without quarrelling, so that they can have better lives. We hope that this report will help to improve open-ness, cooperation and communication between all the people, and especially, in respect of the work we were given, between the CSWD and all the citizens of Chole.

Pat Caplan

Chris Walley

COMMENTS ON THE PRELIMINARY REPORT

Meeting of the Village Council, together with representatives of other Chole societies, 18/7/04:

Summary of main points

- Requested donor to write statement of aims and objectives so that everyone was clear what they are.
- Wanted local people need to learn to write their own proposals.
- Expressed concerns about sustainability of projects, especially hospital.
- Suggested that CSWD should be sending people for further training e.g. to university, registered nursing courses.
- Wanted funds for AIDS education should go directly to the hospital rather than through CSWD.
- Wanted the teachers employed at the Kindergarten and the Learning Centre to be qualified and for the latter should offer certified and recognised courses to students.
- Disagreed with proposal to do away with posho (sitting fee) for meetings.
- Wished to discuss further whether there should be fixed terms of office for all elected leaders of village societies (e.g. whether fixed should mean 2 or 3 terms and whether this should apply only to office-holders or to all committee members.
- Agreed with idea of rolling elections to ensure continuity.

Meeting of CSWD membership 18/7/04:

- Agreed with all Recommendations except that concerning the replacement of the current Project Manager.
- Discussed whether the PM could be asked to return for a limited period and voted on this (by secret ballot). The result was 39 in favour, 21 against and 2 spoiled votes.
- Agreed to contact the PM and ask her to return.

Extract from the 2000 evaluation of the CSWD

CARRIED OUT FOR KVINNEFRONTEN/FOKUS BY DR. CHRISTINE WALLEY

POTENTIAL PROBLEMS

Accountability

The primary issue of concern, in my view, is that of accountability. While there is much discussion within development circles about accountability between donors and project beneficiaries, the primary issue, I believe, is accountability among the women involved in the Chole Society for Women's Development themselves. Since the name of the society suggests a broad representation of women on the island, it is crucial to think about the relationships that women have with each other. As I have argued in my dissertation (see enclosed chapter), the historical reality of hierarchy associated with colonialism and slavery on Mafia has been tempered by equally strong historical emphasis on egalitarianism in rural areas of the coast. Residents themselves point to "jealousy" (*wivu*) as the crucial social problem on the island, particularly when some individuals appear to be "getting ahead" while others are not. There is a possibility that these tensions may be greatly intensified by the new resources being brought to Mafia through tourism and development projects as well as the Mafia Island Marine Park. There has also been a historical reality in Tanzania of funds "being eaten" from governmental bodies and development organizations partly because of poverty and low wages but also in large part because accountability in the post-colonial era, much like during the colonial era, has been upward rather than downward to the broad masses of people. Consequently, one of the common arguments that surround development projects on Mafia are accusations by some residents that other individuals are inappropriately pocketing resources. While in some cases this is true, in other cases, it may be simply "maneno maneno" (malicious gossip) directed at those perceived to be doing well in contrast to their peers.

While this has not yet become a serious problem within the women's society, if conflict arises in the future, it is likely to emerge in these terms. This possibility has been foreshadowed by discontent with one of the handicraft groups, Nyota. Some women in that group complained that during a period when goods were sold collectively on behalf of the group, the money was surreptitiously pocketed by a few and did not reach their rightful owners. Others instead argued that the tensions stemmed from the "jealousy" of some women whose handicrafts did not sell as well

as others. While this has been a relatively minor issue (although some women did leave the handicraft group out of frustration; nevertheless, they continued to participate, if more peripherally, in the women's society), it confirms that this is a cause of concern for the future. Women have decided to sell wares as individuals after the market opens and in general are reluctant to pool money or other resources largely as a result of such concerns. The desire to work individually or in very small, often family or neighbor-centered groups, also reflects the reality that small businesses on Chole are generally conducted in such terms. As already mentioned, women argued that the problem with Nyota was that it was "too big," making it difficult for them to keep close watch on each other. However, since the Chole Society for Women's Development is a broader-based organization (and perhaps some women in the future might like to pool their resources to begin larger businesses), it is crucial to address such issues now before the market opens and before such issues become a major problem. Unless women feel that there is clear and open accountability to each other, there is the possibility of the misappropriation of resources and, perhaps even more likely, the possibility that "jealousy" towards those in positions of leadership or those who are doing well economically will be expressed through assumptions of inappropriate behavior even if this is not the case. Given the fact that the leaders of the society have worked extremely hard and shown great commitment in their work, such gossip could easily lead to bitterness on both sides.

In my view, establishing clear and open accountability among women within the society is the most pressing issue that needs to be addressed. If women organize themselves so they can work well together, their projects are likely to prosper; if tensions are brewing it is likely that such projects will lead to community division and conflict rather than greater unity. While open and accountable procedures cannot keep people from feeling jealousy or gossiping, it will greatly relieve possibilities for assumptions about (as well as the potential reality of) inappropriate behavior. Clear and open accountability can allow women to trust in the institutional processes even if they don't always trust each other (an unfortunate reality that will only be exacerbated as times get rougher economically). While it is easy to call for accountability among society members, it is much more difficult to implement procedures which not only demand accountability but which are readily transparent to the women themselves. Unfortunately, there are several barriers that the women's society faces in dealing with this issue, as explained below.

Communication

One crucial problem is communication. Information does not "flow" on Chole (as opposed to gossip). By far the best way for all women involved in the society to be aware of what is happening and to keep tabs on the various projects and their own elected representatives is to have frequent group meetings. In addition, there is a strong feeling that all members of a group should take part in decision-making.

Overall, there is a strong ethic on the island of communal debate and consensus and Chole residents are far more adept at hands-on democracy than Europeans and Americans.

....The egalitarian ethic and emphasis on communal decision-making on Chole means that it is difficult for women at sparsely attended meetings to make decisions because other members will complain they had not been involved in the decision-making process. (While Chole residents are remarkably adept at “democracy,” true democracy is a lengthy enterprise which is rarely the quickest way to get something done. It also means that tensions are unavoidable. On Chole, it seems that the tensions stem less from the inability to reach consensus -which residents are, remarkably enough to wazungu, generally able to manage - but from accusations that not everyone has fully taken part in the decision-making process. As one visitor to Chole aptly expressed it, “democracy is a contact sport.”)

Given that, realistically, not all members of the women’s society will attend all meetings, are there additional ways that information can be disseminated?....

Relationships with men

While members of the Chole Society for Women’s Development acknowledge that there have been some tensions with men over the group, particularly in the past, most stated that the situation has changed considerably. They argue that it has become increasingly clear to men that the women’s society can help women and men work together for their joint economic benefit and for that of their children. Some noted the increased respect they were accorded for such activities as their physical labor in building the market and for some members traveling to places like Zanzibar to search for new markets (with the assistance from WWF). Women state that the tensions with men stemmed, once again, from “jealousy.” They argued that given the increasingly difficult economic situation on Mafia and particularly the rapid decrease in fish in Mafia’s waters that men are themselves having an increasingly difficult time economically. Since under Islamic precepts, men are officially responsible for providing financially for their wives and children (even if this is not always the case practically), this places men in a difficult and embarrassing situation. Consequently, some men had expressed jealousy that women on the island appeared to be moving forward, while they felt themselves to be moving backward. Indeed, some women who have been central actors in the women’s society stressed the importance of men’s economic contribution to their families and themselves stated that women on the island can’t “move ahead” without the men being able to do so as well. While women are very happy about the market and the nursery school and its potential to help them, the basic issues of being able to feed themselves and their families also depend on men’s ability to fish or be able to find other work. I was asked specifically by one of the leaders of the Chole Society for Women’s Development to convey this message to Women’s Front/FOKUS. Some

members of the women's society also expressed ambivalence about having the scholarships for secondary education only be available for girls rather than both girls and boys. They noted it created antagonism from some men and that they themselves felt badly that their own sons would be excluded from the competition. One possibility might be to try to find information about other NGOs that would be interested in sponsoring programs that would in particular target young men, one of the most economically vulnerable and increasingly discontented groups on Chole.

Financial sustainability

The issue of the long-term financial sustainability of the projects discussed is clearly a complex subject and difficult to encompass fully in this report. According to Rob and Jackie Barbour, Dr. Mohammed and others who work with the Chole Health Centre, it is doubtful whether the clinic will ever be financially self-sufficient. Chole residents pay 800 TSH (US\$ 1) each time they visit the clinic, and non-residents 1200 TSH which also includes medicines. The costs of the medicines alone far exceed the amount of money brought in. From a public health standpoint raising the fees for being treated at the clinic is inadvisable. As it is, I met numerous people on Chole who were suffering from fevers, colds and other maladies who delayed going to the clinic until they were quite ill because paying even 800 TSH posed a hardship (which is not surprising given that average per capita income in Tanzania is approximately US\$ 120 per year and Mafia district is one of the poorest districts in the country).

Consequently, the health centre will continue to rely upon outside donations of medical equipment and funds (largely secured through the Barbours) in order to function. If funding is obtained through FOKUS to edit a longer video about the Chole Society for Women's Development, the video can be cut at no additional cost to focus on the health centre and can double as a fund-raising tool (see proposed video treatment).

In relation to other projects, long term financial sustainability appears much more feasible for the market than the nursery school. Now that the market building has been constructed, the primary work involved is in terms of organizing women's relationships with each other as well as with their businesses. While start-up funds are important since women have little to no access to capital, the small businesses in which women will be involved ultimately need to be self-sustaining in order to survive. This is likely to happen much more quickly for products women already make and which are intended for local markets (for example, rope, food stuffs). Products that require new skills, considerable "practice" and which might lack buyers if the quality is erratic (for example, making pillowcases, bags and other products for tourists) will require more capital until the projects are self-sustaining.

The nursery school, as already mentioned, is in a more difficult situation. The society will require on-going funds to pay for teachers' salaries and supplies.... the women's society has not yet devised a means of meeting these expenses. This is an issue of primary concern for the nursery school. Concerning the scholarship fund, it is difficult to imagine that the fund will ever be self-sustaining given the difficult economic situation on Chole. It will continue to depend upon outside donations (or perhaps contributions from visiting tourists?).....

ADDITIONAL

Gender dynamics on Chole are complex. There has been a strong tension on Mafia historically between dynamics associated with sharia or Islamic law and those associated with mila or "custom" which are considerably more gender egalitarian. Different people on Chole espouse different understandings of how gender relationships should function based on their gender, age, religiosity, and family background as well as personal temperaments. Some women on Chole are quite vocal in their frustration with gender inequality both historically and in the present, for example, being critical of parents who forbade them from attending school or playing sports. Others, are not. However, I would argue that the relative strength that many women demonstrate in their thinking and actions draws in part on coastal historical traditions based on mila or "custom" which encompass more egalitarian kinship dynamics than those associated with Omani Arab colonialism and the version of Islamic law that it promulgated during the 19th century. Understanding such dynamics is crucial in making sense of contemporary relationships between women and men on Chole as well as the resources women draw upon, and the disadvantages they face, in forming the Chole Society for Women's Development and in negotiating its various projects.

