Social Security Systems in Tanzania: Phase III: Mutual Aid

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Abstract

The paper investigates the role of mutual aid in the provision of social protection. Methodological triangulation involving survey interviews, focus group discussions, in-depth interviews, documentary reviews and participant observations were used to collect data. Findings show that mutual aid groups of different types have existed in different epochs during periods of peace, prosperity and even during calamities. Some mutual aid groups are organized on gender lines. These differences are also observed at the level of age groups, educational attainment, marital status and religious affiliation. Mutual aid groups in rural areas cover almost all kinds of contingencies while those in urban areas cover specified risks. Although mutual aid groups provide short-term protection against social and economic risks, their capacity for protecting members against long-term risks is impaired. The paper concludes by making suggestions for improving mutual aid groups so that they may provide adequate protection against all risks as well as for removing the inequities inherent in the system.