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CHOICES ON MONEY:

ENTREPRENEURSHIP AND YOUTH ASPIRATIONS IN TANZANIA

By

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Submitted in fulfillment of the requirements for the degree

DOCTOR OF PHILOSOPHY

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ABSTRACT

This study engages with recent works on entrepreneurship and microfinance in the developing world as it seeks to understand youths' interactions with microfinance initiatives in a specific African context. Using the case of urban Dar es Salaam in Tanzania, I apply the theory of value to question the notion that 'entrepreneurship' can be separated from other aspects of cultural and social lives in the community. By providing business grants and entrepreneurship training, microfinance institutions assume that youth from poor backgrounds will also be able to start their own business, sustain it and succeed financially. However, this relationship is not well established and need to be further explored empirically and ethnographically. Through ethnographic observation of three material sites, namely family, market, and the project that provided a business grant to 52 secondary school graduates, I look at how youth, as potential entrepreneurs in the context of limited access to formal education and employment in urban areas, make choices on the use of money in relation to entrepreneurship investments, daily livelihoods, and future plans.

The general framework that informs youth entrepreneurship programs posits that the lack of capital, skills, business knowledge and poor policy framework explains, to a larger extent, why business ventures are not successful among youth living in poverty. However, this research indicates that family dynamics, youth aspirations, belief systems, and nature of interventions programs are factors that influence youth engagements with entrepreneurship and the outcome of their business ventures.

Key Words: Unemployment, poverty, waithood, uncertainty, interventionist entrepreneur, social lab, witchcraft.

DECLARATION

I declare that this thesis is my own. It is submitted for the degree of Doctor of Philosophy at the University of the Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in any university.

Jacqueline Halima Mgumia

12/09/2017

Date

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List of Acronyms

ATR	African Traditional Religion
CBE	College of Business Education
CCM	Chama Cha Mapinduzi (The Revolutionary Party)
UDBS	University of Dar es Salaam's Business School
DPC	Development Pioneer Consultants Limited
DSM	Diagnostic and Statistical Manual of Mental Disorders
ERB	Economic Research Bureau
ESRF	Economic and Social Research Foundation
FGD	Focus Group Discussion
FSDT	Financial Sector Deepening Trust
GDP	Gross Domestic Product
GEM	Global Entrepreneur Monitor
IE	Interventionist Entrepreneurship
ILFS	Integrated Labour Force Survey
IMED	Institute of Management and Entrepreneurship Development
IMF	International Monetary Fund
ISIC	International Standard Industrial Classification
LHRC	Tanzania Human Rights Center
M & E	Monitoring and Evaluation
MBA	Masters of Business Administration
MKUKUTA	Mkakati wa Kukuza Uchumi na Kupunguza Umaskini Tanzania (National Strategy for Growth and Reduction of Poverty)
MKUMBITA	Mpango wa Kuboresha Mazingira ya Biashara Tanzania (The Business Environment Strengthening in Tanzania)
MKURABITA	Mpango wa Kurasimisha Rasilimali na Biashara za Wanyonge

	Tanzania (Property and Business Formalisation Programme)
MSME	Micro, Small and Medium Sized Enterprises
NBS	Tanzanian National Bureau of Statistics
NEEC	National Economic Empowerment Council
NECTA	National Examinations Council of Tanzania
NETF	National Entrepreneurship Training Framework
NGO	Non-Governmental Organization
NHH	Norwegian School of Economics and Business Administration
OPRAS	Open Performance Review and Appraisal System
PRUEVE	University Program to Stimulate Enterprise Vocation
PSRP	Poverty Reduction Strategy Paper
REPOA	Research on Poverty Alleviation
RCT	Randomized Control Trial
TBC	Tanzania Broadcasting Corporation
TECC	Tanzania Entrepreneurship Competitiveness Centre
TIE	Tanzania Institute of Education
UDEC	University of Dar es Salaam Entrepreneurship Centre
UDSM	University of Dar es Salaam
UNCDF	United Nations Capital Development Fund
UNDAP	United Nations Development Assistance Program
URT	United Republic of Tanzania
WB	World Bank
YBI	Youth Business International
YEF	Youth Entrepreneurship Facility

Chapter 1: Introductory Remarks

"Why are you giving me money freely?" – Participant in this study

This doctoral study engages with recent work on entrepreneurship and microfinance in developing countries, as it seeks to understand youth interactions with microfinance initiatives in a specific context, in this case urban Dar es Salaam, Tanzania. Through the provision of business grants and entrepreneurship training, microfinance institutions and entrepreneurship pioneers assume that the youth will be able to start and sustain profitable businesses. However, the mediating terms of the relationship between support and success are not well established (Mackenzie et al., 2012) and hence need further exploration. Working from the perspective of an engagement with theories of value, I question the notion that entrepreneurship can be separated from other aspects of young people's cultural and social lives. In doing so, I unpack how young people make value judgments in such contexts, and how these affect their business practices.

In this thesis, I use the domains of house, the market, and a microfinance project as material sites for observation, and money as the medium of value that crosscuts exchanges within and between these domains. I look at how the youth, as potential entrepreneurs, in the context of limited access to formal education and employment in urban areas, make choices regarding entrepreneurship investments, daily livelihoods and future plans. In this introductory chapter, then, I formulate the research problem, present the literature review, conceptualize my research framework, and outline the dissertation chapters.

1.1 Research Problem

1.1.1 Research Background

In Tanzania, as in many other developing countries in Africa and elsewhere, both the government and its development partners have promoted entrepreneurship as an alternative career pathway and a solution to income poverty in the absence of formal employment (Chigunta, 2017). This public discourse has occurred in the context of a limited capacity for the formal education sector and job market to train and absorb a growing surplus labor force. The youth, constituting the majority of this force and having a national unemployment rate of 13.4 percent (URT, 2011), are primarily identified with, and targeted for, a career in entrepreneurship. For instance, under the slogan of "unleashing entrepreneur potentials", the government and development actors have started developing entrepreneurship training and microfinance services to support the youth to become entrepreneurs (YEF, 2012; ILO, 2014; 2015). The private sector has also capitalized on this pro-business agenda in the context of Public-Private Partnerships (PPPs) by promoting business startups for young potential entrepreneurs.

Having an unemployment rate of about 16.5 percent (against 7.5 percent in rural areas), urban youth are increasingly embracing this entrepreneurship discourse as well (URT, 2011; ILO, 2011, 2013; De Jaeghere, 2013 & Bjorvatn et al., 2015).[1] As a

[1] However, these figures need to be problematized because there are people who are not employed as well as those who perceive themselves as not being employed yet they are classified as employed in URT's (2014) *Integrated Labor Force Surveys (ILFS) – Analytical Report*. For youth perceptions of being employed or not see URT's (2007a) "*Views of the*

result, entrepreneurship, referred to as *ujasiriamali* in Swahili, has become a possible entry point of employment for the youth (URT, 2007b). It is interesting to note that this composite word – made up of two terms: *ujasiri* (bravery) and *mali* (wealth) – gained its currency specifically in post-socialist Tanzania. This came after the government started to liberalize its economy in the 1980s and privatize its parastatals in the late 1990s after years of fighting capitalism by discouraging private accumulation of wealth through its *Arusha Declaration of 1967 on Socialism and Self-Reliance* (Nyerere, 1968). As a result, the pro-business *Zanzibar Declaration of 1991* (CCM, 2001) abrogated its socialist precept.[2] It is not surprising then that in popular interpretations *ujasiriamali* is used to signify the bold spirit of wealth creation and accumulation associated with entrepreneurial characteristics and values. Yet it is mostly small and medium scale entrepreneurs, rather than large-scale businesspeople, who use it to identify themselves. It is also used colloquially to refer to those engaging in informal income-generating activities.

It is within this post-socialist context that the Norwegian School of Economics (NHH) designed an economic research project known as 'Youth and Entrepreneurship under the Mechanics of Microfinance' in Tanzania in February 2011. This project was based on previous initiatives on entrepreneurship training that a youth Non-Governmental

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People 2007: Tanzanians Give their Opinions on: Growth and Reduction of Income Poverty, their Quality of Life and Social Well-being, and Governance and Accountability.

[2] In 1967 the first president of Tanzania, Julius Kambarage Nyerere prohibited leaders and the ruling party officials from owning houses for rent, having shares in private companies and getting more than one salary as an attempt at building an egalitarian society; however, in 1991 the second president of Tanzania, Ali Hassan Mwinyi, chaired a meeting in Zanzibar that lifted these prohibitions through its resolutions which, collectively, have come to be popularly known as the Zanzibar Declaration (Tripp, 1997).

Organization known as FEMINA HIP conducted in collaboration with NHH and the University of Dar es Salaam Entrepreneurship Centre (UDEC). Among its other objectives, the project was geared towards investigating the relationship between entrepreneurship education and business outcomes among youth in the city of Dar es Salaam, with the aim of creating alternative paths to employment for the youth whose education paths were no longer feasible. To that end, it conducted a randomized control trial on students in 42 public schools. The first was a lab experiment with 1918 students from May to June 2011, followed by an intensive entrepreneurship training of 60 students over two weekends in November 2011 at the University of Dar es Salaam Entrepreneurship Center (UDEC). All these students had sat for their national examinations in October 2011 so they were graduates of O-Level secondary school during the second trial.

The examination results were announced in February 2012, and, as expected of public schools in Tanzania, the majority (i.e. 70 percent) of the students who were part of the project failed. Following these poor results, the microfinance project offered small business grants to 52 youths to start their own business. This is where my own work entered the picture, as I worked as a researcher to track these 52 young entrepreneurs and the outcomes of their business investments. I divided them into four groups depending on the type of entrepreneurship training they had received or had not received. The provision of a business grant was thus a means to test if *youths with business training make different choices and perform better in business than those without such training*. However, the grant in itself was a microfinance intervention and thus, for its effect to become visible, I also had to track how the money was used in the overall context of everyday life.

Hence in a way I conducted two studies concurrently. The first one was an evaluation study of an entrepreneurship-training project designed to produce financialised subjectivity among the youth, to enable them to start sustainable business ventures. This evaluation was designed as a semi-controlled experiment to measure the efficiency of the training through the provision of a business grant. The second was an ethnographic study that observed the microfinance project itself, beyond its own objectives and goals, in the context of the financialization of everyday life in post-socialist Tanzania. I was thus involved in the first study as a researcher who was guided by the project's interest to measure and assess the numbers of business started that died or survived. The aim was to establish a causal relationship between entrepreneurship training and business outcomes. As an Anthropology doctoral student, however, I also designed the second study to observe the microfinance project as an ethnographic site in its own right.

Since the aim of the project was to promote entrepreneurship as a means of job creation so that youth can sustain their lives, it became necessary to conduct an ethnography of the actual economic behavior of the youth that included everyday experiences and imagined futures in relation to the project given their lives do not start or end with the project. Therefore, the ethnography was set to observe and follow various threads of their life, which included their economic situations, their imaginations of economic security, and the interchangeability of money across different contexts in their daily lives, and the impact of all this on their application of entrepreneurship knowledge to their business grants. In this sense, the first study was mainly conducted within the microfinance project and the second one was more about

making sense of the microfinance project itself.

1.1.2 Research Setting

The main setting of my research is the city of Dar es Salaam in Tanzania within East Africa. In contrast to other urban areas in the country, the lives of the majority of its residents are organized around non-agricultural activities, which can be traced back to the history of the city itself. Sultan Majid of Zanzibar founded Dar es Salaam in the 1860s as a port town to facilitate commercial activities for businessmen as well as his safe haven following the expansion of Zanzibar's trading activities. In Arabic *Dar* means house and *Salaam* means peace, hence *Dar es Salaam* means *haven of peace*. Native residents of the area were fishing communities known as Zaramo. With the coming of Sultan's people, Dar es Salaam was set as a town for fishing, transportation and trading (de Blij, 1963).

When Majid died in 1870 his successor Bargash did not continue with the plan of making Dar es Salaam a commercial city for Zanzibar, which led to its underdevelopment (Sutton, 1970). In 1987 the German colonial rulers set Dar es Salaam as the administrative site for their rule and built railways and factories for its economic activities, which initiated rural-urban migration associated with searching for jobs and trading opportunities in the town. When Germany lost Tanganyika in World War One, Dar es Salaam found itself under the rule of the British, who continued to use it as an administrative and commercial town. Once Tanganyika attained her independence in 1961, it was retained as the capital of the country and continued to be the capital city until 1974, when the government decided to move the capital city to center of the country. At that time, Dar es Salaam had already created a

big population of people who organized themselves around office work, fishing and trading.

Dar es Salaam is still known as a political and social-economic center of the country. Although the port city is no longer the government's headquarters, national and international institutions as well as the main social services remain concentrated within it. As a commercial capital in a country that is predominantly rural, Dar es Salaam attracts financial and human resources relative to other regions. This is reflected in its exceptional population growth and concentration of financial institutions (Brennan & Burton, 2007). The 2002 National Population and Housing Census estimated that its annual population rate was 4.3 percent, which is significantly above the national rate of 2.9 percent (URT, 2002a). Migration is primarily referred to as the main cause of this upsurge (Dar es Salaam City Council, 2004; URT, 2010). Urban primacy predicated on Dar es Salaam as the main urbanized space, and coupled with rural-urban migration, has led it to constitute about "one-third of the total urban population in Tanzania" (UN-HABITAT, 2009:11). It has 4 out of 44 million people in the country.

Thus starting from a city that, according to the Dar es Salaam Council (2004), was originally dominated by one ethnic group – the Zaramo – and a few others, such as the Ndengereko and Kwere, Dar es Salaam has become a cultural mosaic of over 120 ethnic groups in Tanzania. Organized around work and the quest for it, the city has become a hub that attracts youth from rural, peri-urban and other urban areas. In a section aptly titled 'Why Dar es Salaam' in their study on youth, for instance, Liviga and Mekacha (1998) documented that 46.8 percent of the respondents said they migrated there because of what they perceived as the availability of social and

economic opportunities for advancement. They also found out that 15.2 percent of them did so in order to do business, as they perceived it as having a larger market. Even though the youth are still flocking the city, its capacity to fulfill their aspirations remains limited partly because of its urbanization without structural transformation.[3] Another study on the city concludes, in this regard, that the "majority of the youth cannot get a job and are left idling in the streets" (UN-HABITAT, 2009: 11).

It is this discourse that informs microfinance interventions that focus on supporting the youth, particularly those in Dar es Salaam, to undertake entrepreneurial activities. Hence this African city provides a useful urban site for studying the interactions between entrepreneurship, livelihood, family poverty and youth aspirations across Tanzania in the context of limited access to social services and employment in the 'formal sector'.

1.1.3 Research Questions

My research stems from, and attempts to reflect on and broaden, the prior research agenda of the Mechanics of Microfinance project for which I worked, which asks *whether youth with entrepreneurship training make different choices in the utilization of business grants and perform better than those without such training*, in the context of daily lives characterized by unemployment, poverty, and hierarchical family structures. To capture that context this study focuses on the following interrelated research questions: How do the youth, as potential entrepreneurs, in the context of

[3] For a review of the vast literature on this tendency of urbanization that is not accompanied by industrialization that could bring about structural transformation see Gollin, Jedwab & Vollrath (2016).

limited access to formal education and employment in urban areas, make choices in regard to entrepreneurship investments, daily livelihoods, family demands, and future plans? What problems, resources and challenges in their daily lives, inform and shape their interaction with microfinance opportunities? What influences do microfinance opportunities, in this regard business grants and entrepreneurship education, have in determining or shaping choices that *immature entrepreneurs* (known as "nascent" entrepreneurs in economics) and *circumstantial entrepreneurs* (referred to as "necessity entrepreneurs") make across time and space? When those opportunities are practically translated into interventions, how do they interact with the youths' initiatives in realizing and meeting their own needs and aspirations? Do they make any difference in the youths' lives and careers and, if they do, how, when and why?

The relevance of these research questions stems from the assumption that young people are agents of their own lives, rather than mere victims of uncertain circumstances or recipients of external interventions from older and more powerful actors (Cole, 2004; Friedman, 1990). In that context, my research interest was to find out what kind of similarities, differences and interconnections exist in the ways the youth and the project implementers attempt to control the present and thereby to shape the future. What happens at that intersection when these initiatives actually hit the ground, in the practical lives of the youth, is the main concern of the anthropological focus of this research vis-à-vis its economic aspect.

1.1.4 Research Framework

This research study engages with recent works on entrepreneurship, microfinance and value theory, as it seeks to understand youth interactions with microfinance initiatives

in the specific context of urban Dar es Salaam. It is partly shaped by the work of critical theorists such as Polanyi (1944) and Foucault (1979), whose works are useful in questioning neoclassical economic models and the neoliberal agenda of creating economic subjects who are purported to save and invest in a market economy. In this regard this study seeks to question the notion that 'entrepreneurship' can be separated from other aspects of cultural, social and class relations in any particular community. Entrepreneurship training emphasizes the practice of separating business accounts and personal accounts as well as personal relations and business relations. However, the economy is a combination of market orientations and social relationships (Gudeman, 2001), whereby the market operates using societal values. This is in contrast to a mode of neoclassical economics that is critiqued for viewing the market as an atomistic realm of impersonal exchange and dispersed competition that is flexible (Anthony, 2003). To capture societal dynamics that inform entrepreneurship, this study sought to observe how a microfinance project interacts with the youth from an urban community that is historically informed by:

- A socialist legacy that emphasized cooperation instead of competition;
- A mosaic of ethnic groups with varying cultures of exchange and value;
- Variants of religious practice with have specific kinds of ethos regarding business.

In regard to the socialist legacy, the political ideology of *Ujamaa* (family hood) that pervaded the country between 1967 and 1985 had a strong emphasis against business in the private sector. On the question of ethnicity, different ethnic groups also use their economic cultures and social organizations to create business models. For

instance, Tanzanians of Indian origin tend to emphasize kinship and, in certain cases, religious ties in their ownership and operation of business. Certain ethnic/subnational groups, such as Chagga, Kinga and Pemba, also seem to be the dominant ones in business activities across the country. Although there is no substantiating empirical evidence, these groups are stereotypically viewed as having a culture of doing business, indicating that entrepreneurship is shaped in a specific cultural milieu. On the matter of religion, for instance, the Muslim community in Tanzania introduced Islamic Banking that neither permits loaning on the basis of collateral nor encourages high interest rates. Such religious 'guidelines' also impact on how the youth run businesses.

Within Dar es Salaam, being an urban space and a hub of all ethnic and religious groups in Tanzania, could these cultural differences create different business outcomes for participants under this study? Drawing from the work of Gudeman (2001) *The Anthropology of Economy*, where he argues that an entrepreneur, while striving to make money, relies on community in the form of ideas, things seen, and information from others, we can locate the spaces within a community as sites for addressing such a question. It is community processes and modes of valuation that make transactions possible and meaningful. To understand the business impacts of microfinance interventions, observation must go beyond an individual or monetary value and reach a point where it can enable the observer to understand social relations and how they shape transactions. Thus it is at this juncture that anthropological theory concerning the nature of *value* could shed some light on how communities use commodities to facilitate social relations and transactions by placing a value on them.

In the Economic Anthropology Handbook, Hart (2005:1) writes: "Most anthropologists don't like money and they don't have much of it … It symbolizes the world they have rejected for something more authentic elsewhere. It lines them up with the have-nots and against the erosion of cultural diversity by globalization. Anthropologists have, as a result, not had much of theoretical interest to say about money." Therefore it is not by surprise that anthropological research and literature places a greater interest on systems of exchanges and their embedded sociality, rather than on the object itself. Although anthropologists understand the power of money, fieldwork shows that different cultural settings see different meanings and values placed on currency and, in its absence or shortage, a given society develops its own ways of operating. The central logic of anthropology is that objects of exchange – such as currencies and commodities – are human constructions, carrying meanings of specific sociality. To make sense of this logic, some anthropologists use systems of exchange from 'previous' societies to explain 'modern' patterns of exchange, value and wealth. For instance, Munn (following Malinowski, 1922) describes how the Kula system of Gawans in the Trobrian Islands of Papua New Guinea placed a great deal of value on shells, which organized time, status and social interactions through their movement. Shell necklaces and armbands carried a value of "fame" to a collector, and their exchange allowed "the social circulation of the self in the form of one's name'' (Munn, 1977:50). So, the logic of transaction was not based on accumulation, but rather on one's ability to exchange shell valuables with others. Weiss (1996) likewise uses a material object – coffee – to show how the coffee production of Haya people in Northern Tanzania, although not native to the land and connected with capitalist interests, creates additional meanings specific to their contexts. The Haya have creatively managed to interlink the process of coffee

production to their own sociality. Thus coffee, a drinkable beverage in Europe, introduced on Haya land as a cash crop during colonialism, became a social product with variable significance across time and space. This transformation is what Weiss describes as "differential meanings in interpenetrating worlds of transaction" (1996:94). Therefore, coffee in Haya communities is not primarily used as a drinkable substance. Rather, its beans are used for family exchanges, ritual offerings and, if one needs to consume it, to be chewed as a snack.

Both Munn (1977) and Weiss (1996) present two useful concepts in explaining relationships between people and objects. First, they show how, while an object of exchange travels across time and space, its social value might be transformed fundamentally in that process. In that regard, the value of a good, such as a grant, is always to be understood in the fullness of its current social context. Appadurai shares a related idea when he proposes that "the commodity situation in the social life of any 'thing' be defined as the situation in which its exchangeability (past, present, or future) for some other thing is its socially relevant feature" (1988:13). This means that its value or logic in a given social context is not inherent, let alone necessarily universally shared across other social contexts. As such, we need to understand how the value and logic of money that informs the business grant – monetary investments and accumulation – are practiced and shared, even subverted, by the youth in their daily lives; and what impact this has on business outcomes. For example, research in microfinance indicates that even though micro-loans are provided to allow poor people to engage in business projects, most of those poor people end up using their loans in other undertakings such as catering for family wellbeing (Rahman, 1999;

Kabeer, 1998; and Pitt & Khander, 1995). Could it be that they place a different significance on money, and operate with a different logic concerning its value?

The second concept that Munn (1977) and Weiss (1996) raise is that of tracing the concrete pathways of commodities or other valuables, which move between contexts and create new relationships as they do so. Munn makes this conceptualization clear when she argues that in order "to understand what is being created when Gawans make a canoe, we have to consider the total canoe fabrication cycle which begins…with the conversion of raw materials into a canoe, and continues in exchange with the conversion of the canoe into other objects" (1977:39). In regard to the commodity of our relevance – money – Parry and Bloch (1990) aptly argue that even though the central meaning for money could be in its accumulation, different societies have used money in ways that move far beyond its impersonal logic and the motive of accumulation. Money thus fulfills a diversity of social purposes. As Graeber (2001) argues, the value of money is not fixed in material things or differences of meaning or usage; rather, its value is created by specific kinds of interactions between people in their everyday lives. So, he writes, following Munn, ''value emerges in action; it is the process by which an individual's invisible 'potency' – their capacity to act – is translated into concrete perceptible forms'' (2001:45). Hence to make sense of how youths in this study used and valued money, one needed to observe their daily interactions.

Anthropological discussions of value as an artifact of particular kinds of social action thus set a broader framework for observing the utilization of business grants. Instead of focusing only on asking the question of how entrepreneurship education impacts

the utilization of a business grant, this framework proposes to ask the broader research question of how the financialization of everyday life interacts with other schemes of value in organizing the utilization of a business grant. In the same vein, what is the logic – or the value – of money in this context? Therefore, this study sought to observe a holistic picture of business grant utilization, which includes personal and business transactions, in a variety of public and private spaces. In this case it required the ethnographer to enter three materials sites – (1) the house (2) the market and (3) the micro-finance project – and follow both the money and the individuals as they operated within and across these sites. However, before conceptualizing the sites, and money as their crosscutting feature, it is crucial to define and position the youth in those spaces.

- **Conceptualizing Youth**

In Tanzania there is no generic definition of youth. This is because there are multiple variables, such as age, notions of adulthood, attainment of puberty or one's ability to depend on himself/herself (Kanyenze, Mhone & Sparreboom, 2000; Mkandawire, 1996). Despite these differences, all official definitions address the transformation process from childhood to adulthood, and what it requires. In such a path, youth need to acquire the materiality and maturity needed to support them in an independent life.

Before the youth have become independent, commonly between the age of 15 to 25, they are thus expected to be living with adults who provides them with basic needs

such as food, shelter and clothing as well as supporting their paths in acquiring adulthood through education, work, or marriage.[4] Whether a family fulfills these responsibilities or not is a different debate; what is important in this study is that families, in whatever forms and for good or for worse, tend to play significant roles in preparing the youth for adulthood in Africa. What type of adulthood is, again, a different question and a significant one to pursue in future research. But, for now, what is known in the literature is that families provide the youth with a home to grow and socialize, and a network of relatives to depend on for guidance and support. Before adulthood the youth depend on their families as the main source of material, social and emotional support. Within this structure, the youth is seen as a minor, especially when he/she is below 21 years of age, whereby his/her actions or future plans are regulated and require approval from parents, guardians or older relatives who oversee their wellbeing (Mlama 1999).[5]

However, it is important to note that not all the youth grow up in such stable household structures with resources and parents or guardians. Some households are child-headed. There are youth who grow in streets or orphanages while others

[4] The Employment Policy (2008) states on page V that "while the usual international definition refers to persons aged between 15 and 24 years, in Tanzania, the youth refers to persons aged between 15 and 35 years." The National Youth Development Policy of 1996 adapted, due to these variations in cultural definitions, the UN's definition of a youth as a person aged between 15 and 24 (Chapter One, Section 1.1). The National Youth Development Policy of 2007, however, reverted to the politicized definition of the youth as being between 15 and 35 years old. The Child Development Policy (1996) defines a child as a person below 18 years of age.

[5] A person who is married, even if below the age of 21, might be considered an adult, but the one with no job or marriage might be considered young even if he/she is 40 years of age (Mkandawire, 1997).

circulate between households as they transit to adulthood. There are various causes that lead to these outcomes. For instance, Mlama (1999) and Akuffo (2001) write about the collapse of the African family caused by poverty, the 'feminization' of poverty, and the phenomenon of teenage pregnancies that have reduced the capacity of parents to fend for their children. Mulenga (2000) and Rwaboni (2002) focus on colonial structures as vectors for undermining familial resilience, while Bennell (2000) focuses on globalization and the economic decline that undermined traditional systems of empowering youth.

The youth who participated in this study were between the age of 17 and 24, and were dependents by definition and/or modern social practices (Child Policy, 1996; Mlama, 1996). When I met them for the first time, all the youth were living with guardians/parents and depended on their support. Most of these guardians/parents worked in the informal sector, were employed as servants in private firms, owned small businesses or were unemployed. According URT's (2000a) Poverty Reduction Strategy Paper (PRSP), people who work in the informal sector in urban areas tend to be poor. During the initial stages of this study, most of the youth said their families had limited resources to support them for further education. The majority of them were at home helping in housework until their families provided them with capital to do business or fees to continue with school. Others were expecting help from relatives with no definite timelines of when such assistance would be received. Yet some other youth had started engaging themselves in income generating activities to assist their families to meet daily needs.

So, what does this mean to a microfinance project that entered the family with money to provide its young adults (i.e. older children) to start businesses? To answer this question, this study conceptualized and approached a family as a space with its own material conditions, values, conducts and plans that interact with youth temporarily, and perhaps, permanently, into the future. In this temporality, the youth is a part and parcel of the family, tapping from its resources, performing its responsibilities, and guided by the rules of the household or, in the context of patriarchy, its head's plans.

As I entered the field, I realized the family had power on how its youth organized their time, what kind of activities they should do, and placed different expectations on young people based on gender. Those youth with income were expected to support their families. Thus, the preliminary questions relevant to the study were: What does a business grant mean to a youth and a family? What happens in a family that is struggling to meet its daily needs when its young member gets a business grant? How do the youth make choices between family and a business investment? How do the youth communicate about the business grant to their families? How does a family interact with the business grant? Are there gender differences in the utilization of a business grant and why? Under what conditions are youth capable of making and implementing independent decisions while in a family space? Can they do any business, anywhere and anyhow?

Following my observations from the field, I conceptualized the youth in this study as a transitional youth. Such youth are in between childhood and adulthood (Jones & Wallace, 1992) and in need of social welfare support to complete the transition (Coles, 1995). In my case, this is a person whose childhood is juxtaposed with

adulthood and, because of poor circumstances, is forced to support himself/herself through work. In this regard, this youth, having completed O-Level Secondary Education that located him/her in the household as a child, was now faced with the challenge of entering and exhibiting adulthood through an income generating activity. This definition falls in line with those that government and development agencies use in defining the transitional youth as one who tries to capture the path to adulthood through work. Typically, therefore, development actors have focused on promoting movement from school to vocation and integrated employment (Bynner, 1997; Almeida et al., 2012; Biavaschi et al., 2012 & Zimmermann et al., 2013). However, such a movement has not involved the generation of immediate income in the lives of the youth. The aim of this study, then, was to establish how as a variable, money is handled between families and youth, in establishing entrepreneurship as a career path for the youth. To achieve this goal requires the researcher to enter into the lives and houses of the youth, something that I did for one year in 2013.

- **Conceptualizing Material Sites**

I identified three main sites for observation. These include: the house where the youth reside; the market that the youth are located in; and the project that the youth participated in. The sections below unpack these sites as they relate to the world of money that the youth operate in.

(i) House

In Swahili, the terms *nyumba* (house), *kaya* (household) and *familia* (family) are often used interchangeably in discussions of social organization and kin relationship. I opt to use *nyumba* as my unit of social and spatial analysis as it gives me room to enter

and encounter it as a material site for my observation on youth's habitation. As Yanagisko (1979) aptly notes, what constitutes a house is a matter of debate due to its relationship with other concepts such as kinship, household and domesticity. In Swahili, *nyumba* has two core meanings. First, it is a physical structure, i.e. the building. Second, it is closely associated with the concept of home, known as *nyumbani*, which means 'in the house' or 'at home' or both. In both sense the term is popularly used to refer to where a family resides. However, *familia* tends to be conceptualized primarily in terms of biological relations and hence members of the same family might not inhabit the same house and a house may also accommodate non-family members. In contrast, *kaya* is more defined in terms of economic indicators in developmental discourses on growth and poverty reduction (URT, 2011; UNDP, 2015) hence it may not capture the social and spatial nuances of a given house. By conceptualizing the house as a space that a youth inhabits, I am therefore attempting to capture both the socialization in the household and kinship relations that flow in and out among family and non-family members.

In this study the house is thus defined as a physical structure embedded with kinship relationship (Levi-Strauss, 1979) and economic organization (Gudeman, 1990) as well as specific material resources, gender relations (Grinker, 1996) and values, which shape the relationship of its member and their engagements with broader societal and economical organizations. The mapping of the house is important

because all youth who received business grants belong to a specific house.[6] They come from diverse forms of houses with different domestic experiences, kinship networks, values and material resources. These differences shape schedules, plans, and choices for the future. It is important to note that in Dar es Salaam, both class and race have determined the structure, location and usage of houses/buildings (Smiley, 2009; Moshi, 2009; Mercer, 2014). As such, a single house can have various living arrangements and multiple functions such as renting, speculating and retailing.

Therefore, it was useful for this study to explore, preliminarily, how different forms of houses interact with the business grant and entrepreneurship education. A specific concern was to explore how forms of dependency in the house (power relations, material resources, kinship networks, house locations, and gender relations) and entrepreneurship education impact the utilization of a business grant. It was equally important to understand what conditions of the house facilitate the utilization of entrepreneurship education and in under which conditions a business grantee utilizes entrepreneurship education. All these enable one to locate youth agency in the house.

In order to study the house as a material site, I lived in 5 houses with study participants for periods of time, and also visited the 47 other houses that participants inhabited. This allowed me to develop the physical profiles of houses, map out kinship relations, and establish domestic relationships in those spaces. At one level, I

[6] Participants in the Mechanics of Microfinance economic research project lived with different guardians, which include uncles, aunts, sisters and brothers. Very few youth lived with both parents. The majority of them came from single headed families. My research study also profiled these families.

mapped out house locations, structures, usages and ownership of spaces. On a second level, I identified types of communities where these houses are found, what kinds of business took place in these areas, and their connections to infrastructure and other social services.

I also mapped household members in terms of kinship relations to establish how they shaped the youths' temporal orientations and future plans. My interest here was to see what sort of relationships – both in materials and values – existed in these houses, and their impacts on youth agency and their plans for the future, as well as youth positions in these houses. Lastly, in the preliminary stages of this study, I explored domestic spaces in terms of regulations, practices and gender roles, and their impact on time and business engagements. I followed up these relationships from the physical house to business spaces and even to kinship relations.

(ii) Market

One of the questions that a person who is running, or about to start, a business is often asked is: What/Where is your market? Implicit in this question is the notion of a market as a space that consumers crisscross to access commodities of interest to them. The market in this regard is a reference to people – mainly sellers and buyers – and their relation of exchange – primarily of things and values – in a given society. African societies, in both the 'traditional' and 'modern' contexts, contain such a market. However, generally the former context did not operate on the basis of market exchange that has come to be associated with a market economy (Bohannan & Bohannan, 1968). Even the latter context, as my observation of small businesses in Tanzania indicates, is significantly based on personal relations that are associated

with reciprocity and mutuality, in contrast to impersonal business models that have been the cornerstone of western entrepreneurship education and the market-fundamentalist discourses exported to Africa.

Rather than focus on the debate about whether African societies are capable of forging a market economy or market exchange, it is important to make sense of why the market as a space and a relation takes certain forms. As Fusfeld (1993) notes in his adaptation of Polanyi (1977), the motivations behind the principles of exchange that informed societies in Africa generally centered on the maintenance of a social order that was primarily governed by the quest to foster reciprocity and enable redistribution. Hence market exchanges were personal rather than impersonal, so as to maintain the "continuation and strengthening of ties of kinship, friendship, cooperation, chieftainship, and the other social relations within which economic activity was [also] embedded" (1993:2).

In this study the question, then, is how such relations (or related ones) impact the youth in the way they start, run and sustain businesses in a market. Of particular interest is how the utilization of a business grant and entrepreneurship education informs and is in turn informed by these relations. For instance, is there any substantial difference between the four groups of youth in this study, in the way their house relations interact financially or otherwise with their business relations? Additionally, is there any notable difference between these groups across gender and other categorical differences in the way they manage their business grants, in a context where basic needs of the house also need to be met financially? In other words, how does entrepreneurship, as inculcated in the youth, play out in a specific

African cultural context? Thus, in a broad sense, this framework aims to establish the specificity of forms of market relations that are informing youth involved in microfinance projects.

(iii) Project

The Mechanics of Microfinance project was geared towards understanding how microfinance institutions work and their interactions with recipients, why the microfinance recipients seek loans, and especially, how entrepreneurship training can improve business outcomes. It was informed by fieldwork on microfinance from other countries, which had demonstrated that the financial effect of loans (Banerjee et al., 2009) or business grants (De Mell et al., 2008) depends on other variables. These include economic levels of business activities, mindsets of entrepreneurs, educational backgrounds and management skills of individuals running a business (Femina HP, 2011).

This indicates that the relationship between money and business outcomes is complex, given that it depends on human actions, knowledge, values and attitudes, which vary across time and space. Therefore, the project was designed to study individual motivations for seeking loan, how groups function in microcredit, how entrepreneurship education informs business practices and, ultimately, business outcomes (Femina HP, 2011). This complexity and chain of events is what the project refers to as *the mechanics of microfinance* as it attempted to apply them to the sample of the youth whose ventures were studied in Dar es Salaam.

Thus, the project was a site in its own right. It was a space that the youth entered and interacted with. As such, it also needed to be studied, reflexively, to find out how it impacted, and was impacted by, the youth and their varied choices. In this regard, it was important to observe the context in which the project materialized. Callon's (2007) concept of the performativity of economics –where he asks the question, 'what does it mean to say that economics is performative?' – set possible parameters for observing the project. Using findings from the work of Faulhaber and Baumol (1988), Callon (2006: 4) argue that the economic activity is not a linear process; rather, it is an interactive activity, which "involves many actors who cooperate and oppose one another". Economics create its own stage of performance, making people believe it to follow it. In that context, the training offered to youth was expected to offer information on how youth can conduct themselves in the market. Thus, useful research should be that which explains the conditions that make possible the utilization of the business knowledge itself.

By design, this third site, i.e. the Mechanics of Microfinance project, was set up as an experimental 'laboratory' to observe, ethnographically, the utilization of a business grant, which is conditioned by two incentives (diary incentive and business prize). The context that this site provided alongside the other three material sites is what I conceive as a *Social Lab*. Hence the Social Lab is a hub that connects the project, house, market and money in a web of social relations. Ethnography, then, is set to observe the Social Lab as a real-life setting for the everyday lives of youth, following money into the house and market as well as observing how youth engage with the project. Thus, the base of the Social Lab is a conditioned space of financial provision, made up of treatment and control groups of microfinance recipients, where

interactions are encouraged by incentives and competitive activities yet, naturally, youth go on with their daily lives.

- **Conceptualizing Money**

As a means of circulating or storing value, money moves across the boundaries between the three different spaces of interaction in this study i.e. house, market, and project. Since the accumulation of money is at the heart of capitalist relations, during the socialist period, the then single party state attempted to conceptualize and propagate it as an outcome of development rather than a means of development, through the Arusha Declaration (Nyerere, 1967). Hence people were discouraged from focusing on earning money. The common message of the time, as captured in a Swahili poem *'kama mnataka mali mtayapata shambani'* (if you want wealth you will find it in the farm), was about focusing on producing to cater for basic needs. Through nationalization of banks and insurance companies, the government aimed to control the financial sector and major means of production so as to create an egalitarian society. As such the government provided knowledge of, and tools for, production at a reasonable cost for agriculture activities and citizens were encouraged to stock their harvests and only trade surplus crops. Land was not treated as a commodity; rather, it was granted to individuals or collectives on the basis of usufruct and given to others when not used. In this context, labor seemed to be central to human identity and national development, whereby lack of money did not hinder one from accessing public goods. However, in the post-socialist period, people are encouraged to make money given that social services, such as education, health and water, are no longer free. The financial sector is liberalized, and private banks are mushrooming (Serengeti

Advisers, 2011, 2012 & 2013). As such, money is increasingly being perceived as necessary for personal and collective development.

Since this liberalization of the financial sector went hand in hand with that of social services, virtually everything entered the market and thus became priced. Hence informal and multiple income-generating activities emerged as a critical part of urban life. This is the context in which the youth from poor urban neighborhoods grow up now. For them, having money is a prerequisite for continuing with further studies, daily upkeep, or business startup. In some case, money is also needed for health matters or to contribute to social obligations and/or religious demands. Since most of them come from unfavorable economic situations where money is not easily attainable, the need to make money comes early in their lives. Yet as potential customers in a liberalized market economy, they also tend to be potential targets of a consumer culture. It is not surprising, then, that as profit-making entities, financial institutions are interested in building the capacity of youth to be active players in the market.

Therefore, one of the key aspects of the microfinance project is to provide the youth with financial knowledge regarding how to make and manage money. In carrying out this study, one of the key interests was to identify if the youth had bank accounts and to gauge the amount of savings they had. For the youth with no bank accounts, the project aimed to motivate them to open such as a condition for receiving a business grant. However, children or youth below the age of 18 cannot, by law and social practices in Tanzania, own money or open a bank account on their own. For a person below the age of 18, an account legally belongs to, and is operated by, the parents or

guardians until the child turns 18.[7] Yet, in the pilot phase of this study, both the youth who were above and under 18 indicated that they earned, borrowed, saved and used money, both from their income generating activities and their families. Out of the 52 youth in this study, only 3 youths said they had bank accounts while others said they kept money with relatives or at home. However, none of them had more than Tsh 100,000 (50 dollars) in their bank accounts or in other places, and the sources of their income and nature of their spending were hardly documented. This called for an observation of how they earned, managed and use money as well as the tools they use to manage money and establish sources of their money and pattern of spending, that is, the financialization of the everyday life of the youth.

The observation was to include business transactions as well as private money, in order to understand the logic of everyday spending and thus link it with microfinance interventions. By private money I mean all the money that youth received from sources other than their business and were free to use for any purpose, whether business-related or not. This included money from family members, friends and jobs. Questions that informed this quest were: What are the income sources for the youth and how much is it? (e.g. from parents, relatives, banks, friends, grants). Where and on what do the youth spend their income? (e.g. on transport cost, food, clothing, phone calls and other social matters) What is the logic, value and knowledge that informs their spending? Do they have assets or financial instruments for business? How do the youth interact with others financially? Do they have debts or do they lend

[7] This information is according to the official websites of five major banks in Tanzania, namely CRDB, NBC, NMB, TIB and BOT.

money and why? What is ideally "enough money" for the youth? The interest here was to establish empirical evidence on what the youth actually spend money on and also find out how the business grant intersects with youths' needs, dreams and values.

1.2 Literature Review

After engaging with the literature on house, market, project and money, it is now important to locate the youth in this study in the discourse on entrepreneurship in developing countries. Hence in this subsection I focus on the burgeoning literature on youth entrepreneurship. There is an emerging consensus in some quarters in the microcredit movement that the main questions concerning microfinance now reside more on factors that determine its success or failure. Its supporters argue that microcredit for those with relevant knowledge, skills, and motivation creates economic freedom for the poor (Yunus, 2007; UNCDF, 2006) and makes them capable of improving their family welfare (Goldberg, 2005; Khandker, 2005) and participating in development initiatives (Daley, 2006). However, its critics argue that it does not reach the poorest, and that those who are reached require complementary social services to alleviate poverty (Karnani, 2007). Despite the different positions on microcredit, both sides seem to agree on the need of developing a rational economic poor who will be an active participant in a nation's economy. Such initiatives should offer informed knowledge about entrepreneurship and better condition of loans that

respond to people's basic needs i.e. an approach known as "*client-centered"* microfinance (Datar et al., 2008*)*.[8]

A systematic literature review on microcredit in Africa indicates that it does both harm and good (van Rooyen, Stewart & de Wet, 2012). In terms of harm, the glaring case has been that of indebtedness at the household level. For instance, this occurred in Zimbabwe when loans were given to small-scale farmers in order to increase their market competitiveness (Bond, 1998; Raftopoulos and Lacoste, 2001). In the case of Tanzania, I have observed cases of people losing their property set as collateral when I assessed a women's microcredit scheme that PRIDE, a microfinance agency, run in 2013. It is thus not surprising that a relatively recent study of 2006 micro-entrepreneurs in Dar es Salaam found out that from "139 valid responses the most common reason for not borrowing was: worry about paying back debt (68%)" (Brown et al. 2015). Although my dissertation is broadly located within this literature and shares the critiques on the potential harm of microcredit as far as debts are concerned, it slightly departs, as the youth in this study did not receive credit per se, rather, they received a business grant. As such, they were not financially indebted to any microfinance institution. Its primary concern, then, has been on whether by bypassing credit and its associated debt, can the youth use entrepreneurship education to invest the granted capital to start successful businesses.

[8] Datar et al. (2008), using their fieldwork and research in Ghana, Malawi, Zambia, and Nicaragua, have been developing an approach called client-centered microfinance to address unique needs of poor clients. It is a framework that seeks to include business education to clients and basic needs such as health, nutrition, housing, and education in microfinance framework as a measurement of its success.

It is within this context that a general consensus from microcredit and business sectors, that entrepreneurship education is vital and necessary in preparing the youth for self-employment, has emerged. For instance, Kourilsky and Walstad (2007) indicate that entrepreneurship education not only provides skills to start a business, but also contributes to self-confidence, creativity and positive work ethics. Sensing this need in the beginning of this decade, the Institute of Management and Entrepreneurship Development (IMED) argued that the Tanzanian government lack coherent framework or curriculum on training entrepreneurs (IMED, 2012). It also pointed out the limitations of institutions focusing on youth. Similarly, its founder Olomi (2011), noted that the few institutes that existed at the national level mostly offered training, services and consultancy to other institutions and established entrepreneurship ventures, focusing less on immature entrepreneurs. To address this situation, the government of Tanzania started working with various actors to create conducive environments for the youth to become entrepreneurs. Between 2010 and 2015 it worked with the United Nations Development Assistance Program (UNDAP) and the Youth Entrepreneurship Facility (YEF) to introduce and embed entrepreneurship in national education systems (UNDAP, 2013; ILO, 2011; ILO, 2015). In 2013, the government also launched the "National Entrepreneurship Training Framework (NETF)" (URT, 2013), following the work of the National Economic Empowerment Council (NEEC, 2012) in collaboration with the Tanzania Institute of Education (TIE) in 2012. Moreover, through NEEC in partnership with the Youth Business International (YBI) and Tanzania Entrepreneurship Competitiveness Centre (TECC), in 2015 the government of Tanzania started a national program for underserved youth to start businesses for self-employment and creating jobs for other youth.

It is thus not surprising that African youth entrepreneurs below the age of 20 are not well documented in microfinance literature. Their visibility requires pulling different concepts to set parameters of observation. Since there are no clear demarcations of youth spaces and interaction sites in relation to one being a dependent or not, concepts are adapted, albeit with modification, to position the youth within the research.

1.2.1 Operational Definitions

On the basis of the literature review above and my observation of the youth in the Mechanics of Microfinance project, this dissertation will draw from – and extend – the definitions below:

- ***Entrepreneurs***: Individuals who conduct an activity either for profitability or growth characterized by innovation or strategic practices (Schumpeter, 1934; Carland, Hoy, Boulton, & Carland, 1984); in this case the prime focus is on microfinance activities as defined below, whereby the youth in this study are not established entrepreneurs.

- ***Nascent Entrepreneurs****:* Individuals who are in the process of starting a new business or have started business with no return from capital investment (Parker & Belghitar, 2006; Reynold et al., 2001; Delmar & Davidson, 2000; Carter, Gartner & Reynolds, 1995; Kew et al., 2015); in this study this includes those who were starting a business and those who had a business, albeit, for less than 3 months.

- ***Necessity Entrepreneurs***: Individuals who are starting business following limited opportunities of work (Kelley et al., 2011), which in this study stems from the limited access to formal education and employment among O-Level graduates who performed poorly in their national examinations.

- ***Nascent-Necessity Entrepreneurs***: Individuals who are in the formative stages of entrepreneurship primarily due to being necessitated to become entrepreneurial; in this study such an individual is both a nascent and necessity entrepreneur.

- ***Microfinance Opportunities***: The favorable conditions – material and ideological – that promote or induce engagement in microfinance activities; in this case, these are primarily three: (i) provision of entrepreneurship education; (ii) provision of a business grant and (iii) awarding of business prizes.

- ***Microfinance Interventions***: These are projects, programs, feasibility studies or action research that are piloted or implemented to enable the undertaking and performance of microfinance activities; in this study the Mechanics of Microfinance economic research project is the main microfinance intervention.

- ***Daily Livelihoods***: Individuals' capacities to generate and maintain their means of living enhance their well-being and still be able to withstand shocks and stresses (Carney, 1998; Davies, 1996; Rennie & Singh, 1996; Bernstein et al., 1992; Chamber, 1992). In this study the focus is youth agency around the three material sites defined above.

A number of these concepts that inform this study are reviewed below in relation to the youth entrepreneur.

1.2.2 The Youth Entrepreneur in Tanzania

Within the context of microfinance opportunities and interventions in developing countries, the youth with limited access to formal education and employment are potential entrepreneurs. However, most of those who are below the age of 20 are dependent and lack capital. As such, those who venture into entrepreneurship at that tender age tend to be in the formative entrepreneurial stage. Out of his observations across eight countries, Chigunta (2002a) categorized them as the pre-entrepreneurs. He defined this as a category of entrepreneurs between the age of 15 and 19 characterized by lack of maturity, knowledge of the urban economy, social networks or contacts that are required for one to be self-employed in urban areas. This category is also characterized as tending to be more restless, mobile, unsettled and try out different jobs so as to attain capital to start something better (Hoppers, 1994; Chigunta, 2002a).

Chigunta suggests that it is only at a later stage, depending on resources, family circumstances, kinship networks, social relations, contacts and opportunities, that such people might become interested in settling down into some more permanent economic activities. In contrast to what he categorized as budding entrepreneurs (at 33.4 percent) and emergent entrepreneurs (at 57.7 percent), he observed that among youth groups of entrepreneurs the number of pre-entrepreneurs (at 9.9 percent) tend to be less than 10 percent in African countries (Chigunta, 2002a; 2002b). However, his categorization does not capture how the link between one being both a nascent and

necessity entrepreneur in the context of microfinance opportunities and interventions that may speed up the process of becoming an entrepreneur. This could be explained by the fact that he was writing at a time when such interventions were in a nascent stage.

In Tanzania, entrepreneurship has thus been perceived as a solution to youth unemployment and income poverty (Olomi, 2011; Kelley et al., 2011). The inclusion of untapped labor and creativity of entrepreneurship activities is argued to be a positive contribution to the development of the national economy and wealth creation (Kelley et al., 2011; Olomi, 2011; Muller & Thomas, 2000). As a result, comprehensive national policies in Tanzania have been developed to guide entrepreneurship under the framework of Small Medium Enterprises (URT, 2002b) linked to various programs and strategies. In the National Strategy for Growth and Reduction of Poverty (URT, 2010) known as MKUKUTA, the government has committed itself to SMEs as a potential site for employment opportunities and business growth (PHDR, 2011). There is also a National Microfinance Policy established in 2000 (URT, 2000) to provide a framework for financial services to SMEs. Moreover, there is a Sustainable Industrial Development Policy - SIDP (URT, 1996), aiming to reduce bureaucracy on taxation, licensing and registration. The Business Environment Strengthening in Tanzania (MKUMBITA) and the Property and Business Formalization Program (MKURABITA) URT, 2008b; 2008c; 2008d; 2008e) also focus on improving the SMEs.

Despite these initiatives, the government has been criticized for failing to tailor the inclusion of youth in its framework by only paying little attention to those in higher

education institutions (Olomi, 2011; YEF, 2012; ILO, 2012). In 1999 the Ministries of Education, Industry, Commerce and Labor launched a program known as the Young Entrepreneur's Program as a platform for innovative ideas for young people in universities. In 2001, the University Program to Stimulate Enterprise Vocation (PRUEVE) was launched to "foster the development of innovative projects oriented to the creation of new technology-based enterprises" among young students, professors and graduates (Olomi, 2010: 14). However, there has been a paucity of literature on youth activities and contributions in entrepreneurship, not only in Tanzania but also across Africa. Chigunta (2005) and Schoof (2006), writing as pioneers, argued that specific literature on African youth participation in entrepreneurial activities is limited if not non-existent. Beeka and Rimmington (2011) assert that youths' voices, experiences and knowledge need to be studied in their own right, and serve as empowerment tools for others to choose entrepreneurship as a feasible career.

The available literature tends to locate youth in the informal economy characterized by low productivity, small returns, and poor prospects. With the dwindling capacity of the public sector to absorb the labor force during the economic crisis of the 1980s, the private sector was increasingly presented as the only alternative. Although Tanzania had expanded both its primary and secondary education since its independence in 1961, relatively, tertiary education did not expand sufficiently to absorb most school leavers. Most of these leavers could not be absorbed in the formal economy, not only because they lacked necessarily skills, but also because of limited spaces in both the formal public and private sectors. It was within this social-economic context that their attempts at self-employment became increasingly theorized as participation in the informal economy i.e. second economy (Maliyamkono & Bagachwa, 1990;

Bagachwa & Naho, 1994; Tripp, 1997; Lugalla, 1997; Rugumamu & Mutagwaba, 1999).

As indicated by statistics from the Integrated Labour Force Surveys (ILFS), showing that employment in the informal sector increased from 5.7 percent in 2000/2001 to 9.3 percent in 2006, there has been a steady interest in venturing into entrepreneurial activities (URT, 2011). In describing youth income generation activities in Dar es Salaam, Kopoka (1999) argues that young people are more likely to be involved in 'marginal activities' in the informal sector than adults. However, when unemployment is high, these young people tend to engage themselves in entrepreneurship activities either by working for other or themselves as the only means of survival. The emphasis here is that youths' small businesses, especially for the youth in urban areas, are being established as a result of economic necessity (Olomi, 2001a; Rutashobya, 1995; Toroka & Wenga, 1997). Understandably, the majority of young entrepreneurs in developing countries are regarded as necessity entrepreneurs.

The concept of a necessity entrepreneur was first used in 2001, by the Global Entrepreneur Monitor (GME,) following the failure of the classical definition of Schumpeter (1934) based on three concepts – innovation, creativity and growth – to explain high rate of emerging entrepreneurs in developing countries. According to Schumpeter, a high rate of entrepreneurship signals economic growth. But the GME survey was shocked to find out that in countries where there was more poverty, the number of entrepreneurship ventures was on a high scale. In 2001, GEM survey asked if respondents had started business to take advantage of a unique market opportunity

because it was the best option available or because they did not have a choice. Those who responded yes to the latter option were defined as necessity entrepreneurs (Reynolds et al., 2001). Therefore, it was argued that necessity entrepreneurs are those pushed to start business ventures due to poverty and lack of choice in work. So, GME concluded that the higher the poverty, the higher the number of necessity entrepreneurs resulting in high rates of entrepreneurial activities (ibid). This was thus seen as a different trend of emergent entrepreneurs compared to those in developed countries, where opportunity and innovation were purportedly observed to be the primary motivators for starting a business (ibid).

However, other literatures indicate that entrepreneurs have emerged from difficult conditions (Manimala, 1992; Marsden, 1992). Therefore, concentrating on the difficult conditions of emergence might fail to capture its character and contribution. Others argue that entrepreneurs depend and draw from their environment to create ideas and grow in such a way that context is capital for entrepreneurship (Anderson & Jack, 2000). Different studies, such as that of Beeka and Rimmington (2011), argue that entrepreneurship can be a career choice even when there is employment (Thurki et al., 2008). Olomi (2001b) and Tuck & Hamilton (1996) underscore the need to revisit the transition stage from a necessity entrepreneur to an opportunity entrepreneur. So, it is argued, people may start as necessity entrepreneurs and change to become opportunity entrepreneurs.

Central to this discussion is the difference suggested between the two terms. For necessity entrepreneurs, first, entrepreneurs tend to have low-income growth, and, second, they do not look at this job as ideal. For opportunity entrepreneurs,

entrepreneurship is what they wanted to do in the first place. It is an avenue for high-income growth that their ambition drives them to attain. However, these studies have been used a retrospective approach, which has been criticized. Carter (2003) argues that when one is using narratives to provide business history, the narration tends to show a significant self-justification bias toward struggles and difficult starts. So, this study sought to observe youths as they actually start business.

Out of this observation in the course of my fieldwork, it become necessary to expand on the concept of necessity entrepreneurship to capture the role of governmental and non-government interventions. To that end, I introduce the concept of interventionist entrepreneurship that shows that a necessity entrepreneur can be created from such interventions in as much as she/he can become one out of his/her own initiative in relation to being pushed by the necessity of life and/or the availability of opportunity.

1.3 Dissertation Outline

This dissertation has 7 chapters, the first one being this 'Introduction'. In Chapter Two, 'Entrepreneurship in a Social Lab', I discuss my research methodology in detail. The focus is on how I set up and run a Social Lab as a methodological space for collecting qualitative and quantitative data on youth businesses. I also use it to present the business profiles of these youths in relation to education levels, skills and family backgrounds.

In Chapter Three, 'Profiling and the Making of Young Entrepreneurs', I introduce and discuss the concept of Interventionist Entrepreneurship (IE), departing from the concept of Necessity Entrepreneurship, a common form of entrepreneurship practiced

by youths from poor backgrounds. I acknowledge that IE emerges from unfavorable economic conditions. However, in contrast to necessity entrepreneurs who develop from individual efforts to deal with negative conditions, those who fall under the concept of Interventionist Entrepreneurship develop from an institutionalized space that provides motivation, skills, and capital to youths to start business. I also identify actors behind the process of forming such entrepreneurs. The process, though intended to create productive necessity entrepreneurs, ends up producing a different entrepreneurial subjectivity yet within the same conventional category of necessity entrepreneurship.

In Chapter Four, 'Youth in the Marketplace', I argue that the success of the youth in starting and running businesses depends on more than the provision of entrepreneurship education and business grant. Although the combination of entrepreneurship education and business knowledge may contribute to positive business outcomes, the findings indicate that factors such as youth aspirations, family dynamics, and witchcraft beliefs are also important. Therefore, this chapter brings the experiences of youths in navigating their beliefs and relationships between family and market spheres.

In Chapter Five, 'Business and Social Accounting', my focus is on the logic and flow of money. I particularly look at how the youth understand, use and recall – as well as record – what money is in relation to their business and personal transactions. Using financial diaries that recorded their transactions, observations and interviews, I capture the logic of conventional and non-conventional forms of accounting. My main interest here is to show how these youths utilize both the conventional principles of

accounting and their own ways of accounting in dealing with money and how this apparent contradictions impact on their business. In doing so, I unravel the social and business values that inform the rationality that shape youths' utilization of financial resources.

In Chapter Six, 'Young Entrepreneurs and Tales of Witchcraft', I focus on alternative explanations that youth and/or their communities give for the failure or success of business. I refer to them as alternatives given the fact that they seem to depart from conventional explanations derived from business principles. Although they apparently appear as irrational – hence the use of the term 'superstition' – most of them have their own rationality as the vast anthropological literature on witchcraft underscores.

In Chapter Seven, 'Concluding Remarks', I present the contribution of my research on three levels i.e. empirically, theoretically, and methodologically. First, I present the empirical evidence on how youths start and run businesses. Most studies on entrepreneurship use retrospective approaches to capture youth experiences in starting and running business, whereas this study captured those experiences as the start-up process occurred. Second, I advance a theoretical argument about the utility of exploring the link between youth aspirations, family dynamics, cultural beliefs and practices in the conceptualization of microfinance interventions. Third, I introduce the Social Lab as a methodological space that can be used to combine experimentation and ethnography.

Chapter Two: Entrepreneurship in a Social Lab

"If your study aims to help the youth who are struggling, why are you rewarding those who are most successful?" – parent

2.1 Introduction

When I was conceiving a research topic, I did not know that the methodology of experimental ethnography would be central in my doctoral study. I have been trained to be a social anthropologist and my plan was to conduct the study by using mainstream ethnography. In mainstream ethnography, an ethnographer is expected to observe and participate in people's daily lives in their local environment without

testing her "formative theory to determine whether it is right or wrong" (Schensul et al., 1999: 3). Such a theory is only used to organize and structure the fieldwork rather than confirm or reject a certain hypothesis. In contrast, experimental ethnography draws from the practice of hypothesis testing, whereby an experimental ethnographer attempts to ascertain whether a certain intervention in the community would yield certain results in a given local and global context. However, in line with the practice of ethnography, she does not impose her theoretical framework as a tool for interpreting such encounters and outcomes. Rather, she observes the ways the community draws from its cultural patterns to interact with the intervention as it would with any other internal or external interventions. As Sherman and Strang (2004: 205) note, experimental ethnography "is a tool for answering questions about why programmatic attempts to solve human problems produce what effects, on average, in the context of the strong internal validity of large-sample, randomized, controlled field experiments." In this sense in this study I attempted both to ascertain what were the outcomes of entrepreneurship training and to make sense of why youths differ according to the types of training they received.

Thus it was an encounter with an economic project, which was utilizing experimental economics, that led me develop a methodology that would allow me both to participate in experimenting and to observe the experimentation. As an ethnographer, I was excited to be part of a project that was measuring the outcome of the entrepreneurship training offered through a randomized control trial of 1918 youths who, in 2011, were in the final year of secondary school in Dar es Salaam, Tanzania. I was also excited because I thought I would be able to observe, first hand, a social engineering process, aimed at making entrepreneurs. However, the proposition of

testing the outcome focused on the provision of business grants for youths to start businesses, so as to study the relationship between entrepreneurship knowledge and business outcome. As such it required a researcher who would be minimally involved in the youths' actual practice of starting a business, so as to minimize bias. To control for the influence of both the research and the researcher on the business outcome, the project therefore recommended scheduled monthly visits, different scenarios of staged clients purchasing products from the youth, and surveys as methods of data collection as they appeared capable of ensuring a minimum interaction between the youths and the researcher.

This proposition was interesting as it provided structured ways of observing outcomes while controlling interactions that could influence outcomes. However, for an ethnographer it is important to observe a situation closely over an extended period of time, to make sense of its processes, dynamics, and sociality. I thus argued that observing real-life contexts, including cultural considerations, family settings, and the concrete nature of markets, would shed more light on the relationship between entrepreneurship knowledge, business grant usage and business outcomes. My suggestion was geared towards expanding the measurement of business outcomes outside the confines of a structured hypothesis testing, to include observation of the actual process of starting and running businesses. I was also interested in observing the impact of entrepreneurship training on business knowledge in practice.

In this sense I had to be an ethnographer who is close yet apart; eyes on, hands off. My dialectical experience of being part of a project that I also observed as an anthropologist is akin to what Rabinow et al (2008) experienced and attempted to

explain in terms of adjacency (Rabinow, 2003; Rabinow et. al., 2008; Rabinow & Bennett, 2012; and Rabinow & Stavrianakis, 2013). For him, adjacency entails close proximity that may still provide a space for objectivity. Or as one of his reviewers has put it, adjacent "in the sense of maintaining a close proximity to the object of study, but within an interval point of symmetry converted into a zone of problematization" (Basques, 2008: 101). Both my object and my subject of study, the Social Lab and the youth within it, were adjacent to me in this sense. Marcus (2013: 209) thus aptly captures this reflexivity dilemma: "In Rabinow's particular project, entailing a restatement of research practices for anthropology adapted particularly to its increasing investigations within and in relation to bioscience, adjacency entails being able to 'observe the observer observing,' while having dialogic relationships to subjects within the literal spaces of scientific work (labs, seminar rooms, conferences, bars, etc.)" (Marcus, 2013: 209).

Theoretically, moreover, I had concerns about the notion that 'entrepreneurship' could be separated from other aspects of cultural and social life in young people's communities. This query is informed by the fact that, being a Tanzanian adult with a job, I had supported in my personal capacity some youth to start their own businesses and observed my relatives and friends who also did the same without success. I could not figure out why their business failed so, when I encountered this project, I became eager to learn how entrepreneurship education could be a solution in addressing business failures.

By providing a business grant through this study, and entrepreneurship training through the project, the underlying assumption was that the youth in the project would

be able to attain the basic knowledge necessary for starting and running a business venture successfully. However, this causal relationship is not well established empirically, and hence there was a need for further exploration (Bjorvatn & Tungodden, 2010; Berge et al., 2011; Karlan et al., 2012; Martin et al., 2013; Berge et al., 2015). The complexity of the relationship between the youth, business, and family/social relations in Africa has not yet received sufficient attention in the literature (Nafukho 1998, Chigunta et al., 2005; Filmer et al., 2014). Thus, using house, market, and the project as material sites for ethnographic observation, I looked at how the youth, as potential entrepreneurs who received a business grant, in the context of limited access to money, formal education and employment in urban areas, made choices in regard to entrepreneurship investments, daily livelihoods, and future plans.

To that end I created a Social Lab that combined experiment and ethnography to observe their utilization of the business grants and assess the business outcomes. Since you generally need a lab to conduct an experiment and a field to do ethnography, I had to come up with a space that is both a lab and a field. It is this methodological space, which is also a method in its own right, that I call a Social Lab.

The Social Lab then falls within a subdiscipline of anthropology known as experimental anthropology, which combines anthropological approaches and experimental techniques to create new forms of obtaining data as well as a new way of being in the field, (Malexa, 2014; Roepstorff & Frith, 2012). As such the method is capable of problematizing the limitation of human behaviors on methods, and showing how the combination of methods unravel different layers of social facts. It

has also been pointed out that "[e]xperimental ethnography is a mode of fieldwork in which given, prior and assumed areas of knowledge are used and recirculated in fieldwork activities, dynamics, and practices" (Anthrostrategist, 2013).

For the purpose of this study, I selected 52 youths out of the 1918 who participated in the randomized control trial to be participants of the Social Lab, to test and observe the impact of the training offered on the utilization of business grants and the outcomes of the businesses to be established. However, I only focused on those who did not have qualifications to continue with further studies after completing secondary education at the end of 2011, as those had limited opportunities to continue with school and had enough time to engage with business. I categorized these into four equal groups on the basis of who received or did not receive the training, known as *Ruka Juu,* as well as a follow-up training known as UDEC training under the experimental project. Thereafter, through the project, this study provided a business grant of Tsh 200,000 (USD 125) per person to enable each one to start an entrepreneurial venture in Dar es Salaam. To the project this was a means to test if the youth with entrepreneurship training made different choices and also performed better in business than those without training. To me it has been a window for making sense of the social dynamics that informed the youth in making choices about money and business.

A Social Lab, then, is both a research site and a method that combines ethnography and experimental methods to study entrepreneurship. It is an interdisciplinary approach for capturing quantitative and qualitative information that balances the needs of the two disciplines involved in this research: anthropology and economics.

Anthropology thus informs the ethnographic observation while economics informs the experimentation. In this chapter I reflect on the process of setting up and using a Social Lab and its usefulness as a methodological approach.

Through my reflections I tell the story of creating and running the Social Lab for the duration of just over one year, from December 2012 to January 2014. As an ethnographic site, this Lab engineered the start up of businesses, facilitated the attendance of monthly meetings, and introduced the youth to the culture of filling in financial diaries on a daily basis to monitor and manage the flow of money. Since they were rewarded for filling the diaries, these acted as incentive tools alongside the Business Prize for best outcomes. As I reflect in Chapter Three, these tools were interventionist hence they worked to promote/reward a desired outcome and even punish/discourage an undesired outcome. As such, they also present a researcher with ethical dilemmas on how to mitigate the potential emotional harm that one might encounter when she/her fails in the business start-up. Yet, this is a reflection on the competitive nature of doing business in increasingly market-oriented economy. As a researcher, then, my ethical standpoint has been to ensure that at an emotional level the psychological reinforcement of reward and punishment do not traumatize the youth. To do so, I engaged with each of the 52 youths at personal and family levels.

I collected data through surveys, field visits, home stays, focus group discussions and interviews with the youth and their families. I also lived with 5 youths in their homes, and visited the homes and business premises of each youth on a regular basis. This made it possible for me to ascertain (i) the nature of their incomes and expenditures at home and in their businesses, (ii) the factors that shaped the startup phase of the

business and informed their decisions, as well as (iii) the feasibility of the continuation of the business after the Social Lab had come to an end in January 2014.

Being a community member, project implementer and an ethnographic observer, I thus present a methodological story of a researcher who, in following the transition from an economic experiment to a Social Lab, embraced three different positions so as to capture a balanced and nuanced picture of young entrepreneurs in Dar es Salaam.

I have divided the chapter into four main parts. In the first part I present the background to the Social Lab, that is, a narration of all the key processes that led to my decisions to form it. In the second part I discuss the process of forming this Lab and how I conceived it as being both a structured and unstructured space. I also use this structural dichotomy in the third part to give an account of the ways I actually run the Lab. Finally, I discuss the formal closing of the Lab and life beyond it.

2.2 Background to the Social Lab

The Norwegian School of Economics (NHH) started the Mechanics of Microfinance project in early 2011 after winning a research grant from the Norwegian Research Institute. Three months before that I had been invited to be part of the project application as a future PhD student. The application had three thematic groups. Group 1 focused on exploring entry decisions of microcredit recipients; Group 2 focused on studying group dynamics of microcredit recipients; and Group 3, which I was invited to participate in, focused on looking at the relationship between training and business outcomes. The general theme of the project proposal was geared towards

understanding how microfinance institutions work and their interactions with recipients, why microfinance recipients seek loans, and how entrepreneurship training can improve business outcomes. The background of the proposal was informed with recent findings on microfinance from other countries, which demonstrate that the financial effect of loans (Banerjee et al., 2009) or business grants (De Mel et al., 2008) depends on other variables. These variables include economic levels of business activities, mindsets of entrepreneurs, educational backgrounds and management skills of individuals who run and/or manage the businesses (NHH, 2011a).

Therefore, the project was designed to study individual motivations for seeking loans, how groups function in microcredit settings, how entrepreneurship education informs business practices and, ultimately, shapes business outcomes. The project refers to such interplays as the mechanics of microfinance. After reading the project proposal, and talking to the lead researcher of the project, I agreed to be part of the application process as it recognized that the relationship between money and business outcomes is complex, depending as it does on human actions, knowledge, values and attitudes, which vary across time and space. Being Tanzanian, I have observed the government of Tanzania, donors and private sectors promoting entrepreneurship as a silver bullet that addresses unemployment and poverty. This promotion includes allocation of resources to enhance entrepreneurship skills and knowledge as well as provision of capital for start-up business ventures. Therefore, I found Group 3 interesting as it gave room for testing the assumption that the provision of entrepreneurship education and capital is enough for people to become entrepreneurs or self-employed. Its objectives were geared to look at long and short-term effects of business training; promote

entrepreneurship training via media; and study bureaucratic barriers and microenterprise development. As a PhD student, my primary role was thus to design a study within the thematic areas of the NHH's Mechanics of Microfinance Project.

In implementing one of its objectives, i.e. entrepreneurship training, the project designed an edutainment media program with the aim of testing short-term and long-term objectives of training secondary school students who were about to graduate from O-level secondary education. The training provided knowledge and strategies for starting and running a business, to encourage youth to view entrepreneurship as a viable career path if they fail their secondary education. It was offered through *Ruka Juu*'s weekly shows on the weekends, followed up later on by training at the University of Dar es Salaam Entrepreneurship Center (UDEC), i.e., UDEC training.

The *Ruka Juu* initiative was designed to provide entrepreneurship entertainment-education through a reality TV entrepreneurship competition, with 11 episodes aired weekly between the 12th of March and the 23rd of May 2011. "The show was broadcasted on three different TV channels: ITV, TBC1 and Clouds TV and weekly repeats on ITV and TBC1" (Sekei, 2011). It brought together 6 entrepreneurs, competing around issues of finance, business skills, entrepreneurship knowledge, and attitudes. To measure its effects, a randomized controlled trial was conducted with a sample of 1918 students who were about to graduate from 43 public secondary schools. The youths were divided into two main groups: 22 treatment schools and 21 control schools, each group with 956 students. The treatment group was provided with information and incentives to watch the 11 episodes of the *Ruka Juu* show, while the control group was encouraged to watch 11 programs of The Weekend Movie that

were aired the same time. Families and teachers from the treatment and control schools were also informed about the research and were requested to remind them to watch the respective shows.

I was not part of *Ruka Juu* training, but I observed it as it was rolled out on TV, and followed up its evaluation process. The TV training ended in May 2011, and in June 2011 it was evaluated. Its findings indicated that the treatment group had become inspired about entrepreneurship. One of the exercises designed to measure that interest was on willingness of youth to invest the participation fee in an entrepreneurship course that the project was to organize in the future. This exercise was also designed to test the immediate impact of the training as well as to identify possible youths who would wish to receive training from the project, and the type of the training they would wish to get. However, the exercise indicated that there would be limited space in the training and that there would also be a random selection among the students who opted for the training. Also, the money to pay for the training was to be deducted immediately from the participation allowance fee for the day the youth were answering the question. Despite the stated conditions, 12 percent of the treatment group and 8 percent of the control group decided to invest their money in future training. Among those who decided so, 60 students were randomly selected and invited to a two-weekend training on entrepreneurship by facilitators at UDEC in November 2011. It was then that I was also officially invited to explore the possibility of conducting my PhD study on these youths, which I accepted.

I was invited to take part in the UDEC training as an observer and a note taker for the project, to explore the possibility of studying the nature of entrepreneurship education

or do a future follow-up on training outcomes. As such, I observed intensive entrepreneurship education offered for 40 hours (10 hours each day) to 60 students who had now become graduates of O-level Secondary Education. I talked with the youth, project researchers and trainers about the training objectives, and observed the youth engage in the training. The aim for training was to promote an entrepreneurial mindset and provide informed knowledge on how to start a business, run it and grow it – in terms both of capital and business management. At the end, each youth developed a business plan, and was knowledgeable on possible ways to raise capital for businesses and start them. Those who attended training were referred to as a treatment group, and an additional 60 were selected as a control group to measure the impact of UDEC training statistically. Both samples were selected from those who chose to invest their money for further training but the control group did not receive training.

In April 2012 UDEC training was evaluated a month later, after the youths had received their Form Four results. This evaluation was strategically organized to evaluate the youth after their final Form Four examinations' results, so as to remain with a group that would seriously think about starting a business after failing their O-Level examinations. This was a time that I was officially invited to be active in evaluating the project for the purpose of defining the objective of this PhD study. The project researchers had developed two tools tailored to further practical research in establishing a business, of which I was to be part. First, these researchers organized four focus group discussions to find out youth's plans after failing Form Four, and the kind of support they would need if they choose to start a business. Being an anthropologist, I was invited to develop questions for focus group discussions and conduct two of them. The majority of the youth in the focus group discussions had

failed their examinations, and wished to start businesses but lacked start-up capital. Second, to understand youths' business ideas, the project asked them to write business plans that could compete to gain capital for starting their businesses, and inform it about the amount of capital they needed for the start-up phase.

From April 2012 the project had entered its second phase of exploration, that is, seeking to measure the impact of both entrepreneurship trainings, i.e., *Ruka Juu* and UDEC. On the basis of the findings from the UDEC evaluation, the project found it reasonable to offer a business grant to the youth through this study so as to measure the impact of business training. Its first assumption was that the youth with business training were more likely to make informed choices on utilization of a business grant compared to those with no such training. The second assumption was that the youth with training were more likely to start and sustain their business compared to those with no such training. With these assumptions, the youth were to be given grants to establish a business with no control or technical help from the project while monitoring them on a quarterly basis in the course of one year. The youth were required to submit a business plan, albeit only as a requirement to show the intent of implementing their business ideas and help to set a starting line for observation. The provision of the grant set no conditions on its utilization; however, the youth were asked to submit information on how they used it, to monitor business growth if the money was invested in business, or document where the money went if it was not used in the business.

As a PhD student, I was thus provided with the resources for designing and running the study to measure the relationship between entrepreneurship training and business

outcomes. Since the idea of measuring this relationship was first conceived as in the contexts of the economic project, I discussed with the project leaders the possibility of expanding its dimension of observation to include the social context, particularly, the sociality of money, family situations, market contexts, and the impact of the project on business outcomes. They agreed and asked me to create a methodology for testing the impact of entrepreneurship education in real life situations. Thus I started forming a Social Lab for those purposes in November 2012.

2.3 Forming a Social Lab

The Social Lab was my attempt, as an ethnographer in a problematic position of being both a project implementer and observer, to create a site to observe how the youth utilized business grants and assess their business outcomes. Being an anthropologist whose PhD study was mainly funded by a project that is primarily run by economists, I was caught between the disciplinary demands of economics and anthropology. It thus became necessary to create an experimental site (in terms of the economic project) that could still blend with the 'natural' and dynamic lives of the people observed ethnographically (in terms of the anthropological study). This Social Lab then only differs in degree, rather than kind, with the ‘actual’ social setting in urban Dar es Salaam. In the course of the ethnography, the economic and social life continued in relation to, but also over and above, this project: the youth interacted with their families, got engaged and married, went back to school, found jobs, made some choices independent of the confines of the research site, formed business associations and networks. The everyday lives of young entrepreneurs that this chapter attempts to document continue to be as real as they could be both within and without this Social Lab.

Hence the Social Lab is a hub that connects the project, family/house, market and money in a web of social relations. It used two incentives – financial diary and business prize – to yield financial(ized) information, encourage participation, and inform other methods such as focus groups discussions and interviews. Ethnography, then, was set to observe the Social Lab as a real-life setting of everyday lives of youth, following the money into the house/home and market, as well as observing how youth engaged with the project. Since this project provided the business grant, in exchange the researcher, both as a project implementer and observer, entered into youths' lives to understand how money was utilized and make sense of the factors that shape the usage of money. In following where the money went I thus entered youths' houses, business premises and neighborhoods, which also constituted the Social Lab.

This Social Lab, therefore, had two main spaces: (1) The structured observation area, which was formed by monthly meetings and events associated with submitting financial diaries and competing for the business prize; (2) The unstructured observation area, which was shaped by daily realities of their businesses, families and related social events in their communities. As such the Social Lab is a methodological extension of the economic experiments on social relations and realities on the ground.

2.4 The Social Lab as a Structured Space

As a structured observation area, the Social Lab is a space conditioned through the provision of a business grant to the youth. In this space youth interactions were systematically encouraged through incentives and competitive activities. First, the youth were divided into four groups in line with the nature of their treatment in the

entrepreneurship education offered. Second, each youth was required to submit a financial diary on a monthly basis and there was a monetary reward for those who met the conditions stipulated on the diary incentive. Third, all youth who managed to start and maintain a business in line with the project framework were eligible to compete for the business prize. Fourth, each youth with a running business was visited on his/her business premises once per month. In the five sections below I discuss the grouping of youth; the contents of the diary incentive; the categories of business prize; and the structures of monthly meetings and field visits.

2.4.1 Research Participants

This study divided the groups according to treatment status. There were four groups, each composed of 13 members. The first group (A) received training by watching an entrepreneurship entertainment-education (edutainment) program on TV; the second group (B) went through classroom entrepreneurship training; the third group (C) watched both the TV program and attended the classroom training; and the fourth group (D) received no training. Each group met separately at different days and hours.

The aim of creating the groups was to compare different trainings offered, assess if each of them had a different impact, and establish if double treatment yielded better results. Group D acted as a control group on the utilization of the business grants. The rationale for keeping the treatment and control groups separate was an attempt to avoid their interaction biasing the findings since some of the youth had been schoolmates. Table 1 summarizes the categories of youth in terms of treatment.

Table 1: Research Participants according to Treatment

	Group A	Group B	Group C	Group D
1. Showed Interest to Receive Training	Yes	Yes	Yes	Yes
2. Received *Ruka Juu* Training	Yes	No	Yes	No
3. Received UDEC Training	No	Yes	Yes	No
4. Received Business Grant	Yes	Yes	Yes	Yes
5. Provided with Diary Incentive	Yes	Yes	Yes	Yes
6. Compete for Business Prize	Yes	Yes	Yes	Yes

Selection of Participants

In early November 2012 I conducted phone interviews with 210 youths for the purpose of getting a sample of those who would receive business grants. These were youth from the *Ruka Juu* training who showed interests in attaining further training on entrepreneurship. Given the fact that significant time had elapsed since they completed their secondary education, I wanted to ascertain which youths were still in Dar es Salaam, my research site, and interested in doing business. Since this study was interested in measuring the impact of business training on business startup, I only selected youths who were both based in Dar es Salaam and out of school at a time when research commenced. They were also ones who showed interest in starting a business or had a business before. I thus selected 15 youths for each of the 4 groups (i.e. 60). However, I only invited 13 per group (i.e. 52) to 3 preliminary meetings in December, reserving 3 per group (i.e. 12) in case some of the invitees did not turn up.

These meetings were prerequisite for the study as they formed the structured space of the Social Lab. The first one was an information session whereby I provided general

information about this PhD study. To limit those who would come to the meeting only to seek money, youths were invited without knowing if they would be provided with a business grant. Through the phone interviews youths were informed that the study was interested in observing how youths utilize business capital once they attain it. The business grant was announced in the first meeting, albeit after each youth had presented his/her business idea. Some of the ideas required capital investment of up to 700 US dollars, however, youths were informed that the study could only offer 125 US dollars to complement other resources they had or expected to have, or act as an initial capital for their business. In this session, I surveyed youths' business histories, access to mobile phones and banking. I also provided consent forms and requested those interested in participating to submit their business ideas and plans as well as the consent forms in the next meeting.

The second meeting thus involved collecting youths' business plans and parental consent, distributing phones, and co-developing disbursement plans for the business grant as well as providing financial diaries for piloting purposes. In this session they filled out baseline surveys, discussed their views, and provided suggestions on the study. I had planned to disburse the fund at the end of December 2012 and roll out the study on the first week of January 2013. However, youths requested that I disburse the fund in early January so the money is not consumed for Christmas celebrations, and the study to be introduced to parents then so they are given time to start business. Out of these deliberations, I deemed it necessary to visit the homes of all youths between the 14th and 24th of December 2012.

In these visits I realized that four youths might no longer take part in the study. One had been sent to school and two were about to go to school. Another one was running his father's business, which was very demanding, hence his availability was limited as evidenced by the fact that he could not attend the second session or be available during the family visit. I therefore had to select alternative subjects and meet them on the 27th and 28th of December 2012. On the 4th and 5th of January 2013, I provided most of the youth with their business grants via mobile money services.

To ensure that all youths received the business grant, had clarity on filling in financial diaries and returning previous financial diaries, I held a pilot monthly meeting on the 5th, 6th, 7th and 8th of January 2013 for each of the four groups, respectively. I also discussed with them in detail about how diary incentives and field visits would operate. I thus laid a structured space for collecting some of the data.

2.4.2 Data Collection in a Structured Space

The Social Lab as a structured space can be used to collect both quantitative and qualitative data. However, the structuring tends to make it more focused on quantitative data. It is in this sense I used it to collect data especially about money as well as to quantify the youths' weekly/monthly experiences and find their commonalities.

- **Diary Incentive**

To capture the complexity of everyday life, I used, with modification, the *financial diary method* (Collins et al., 2009). Such a diary is an economic tool for studying financial behaviors of small business owners from poor households who have

received microfinance loans. It aims to deepen our understanding about financial flows in the lives of poor people, their businesses and communities. Borrowing from this model, the financial diary method that I used for this study attempted to get a broader picture of financial flows among the 52 youth in the four components below:

a) *Incomes* – this section attempted to capture various sources of youth income and the amounts received.
b) *Expenditures* – this section included spending, both for business and for daily personal expenses, as separate entities.
c) *Activities* – this documented how youth organized their time so as to quantify time spent in their business in relation to other activities.
d) *Reactions* – this section documented their daily thoughts, experiences, challenges and weekly plans.

The maximum gain that one youth could get from a diary incentive was Tsh 48,000 (USD 30) over a period of 12 months. Each diary was worth Tsh 4,000 (USD 2.5) if the youth filled all its relevant sections with the required information. Diaries that were left blank or filled with unrequired information were deducted up to Tsh 2,000 (USD 1.2). Those who did not submit any diary did not gain any money from this incentive. Diaries were to be submitted every month in monthly meetings as explained below to crosscheck the information provided and the amount to be paid to them.

- **Business Prize**

The Business Prize was an end-of-year prize designed to encourage utilization of entrepreneurship skills and knowledge in establishing and running business. Its central aim was to simulate an actual business environment (i.e. a microfinance opportunity) that is characterized by competition and profit making opportunities that require knowledge and skills for one to access them. Another aim was to create an incentive for youths to participate in a year-long research study. It was also a strategic design to incentivize the youth to submit their monthly diaries since only those with minimum submissions of 7 diaries were going to qualify to take part in the Business Prize competition. Given the resources available when I was starting this study, I came with 3 categories of prizes: Tsh 700,000 (USD 437), Tsh 500,000 (USD 312) and Tsh 300,000 (USD 187) for the first, second and third winner, respectively.

- **Monthly Meetings**

Each youth was required to attend monthly meetings in his or her respective group. The meetings served three main purposes: first, to collect financial diaries on a monthly basis; second, to conduct focus group discussions; third, to explore issues that they mentioned in the diaries they had submitted previously. These issues included questions on the direction of their business, creation of new business ideas, deviations from business plans, challenges, and setting of priorities. Each meeting lasted 4 to 6 hours. I provided the youth with fare and food to attend the monthly meetings.

In these meetings, I had a research assistant whose main job was to crosscheck the diaries, to see if all the required parts were filled. As the youth entered the monthly meeting's room, the first thing they did was to submit their diaries to her. She would

go through them to crosscheck the fillings and establish the fees to be paid while I was running the focus group discussions. At the end of these discussions, the youth were provided with the rating of their diary and money acquired for filling them. All the diaries remained with me.

Our interest was not to check if the answers were right or wrong, but rather, to make sure each section was filled in properly. So, for example, if youth were asked to fill in the amount of profit they made per month by adding up their weekly sales but their monthly sales were calculated wrongly, they would still be paid. The research assistant would then work with them to understand if the discrepancy was an arithmetic challenge or if there were other reasons. The interest was to understand the capacity of youth to record their information. However, there were instances when youth provided unrequired information or wrong information. For example, if the question required them to write the total sales of the day in shillings and they wrote, "I sold all potatoes", that was classified as an unrequired answer. The assistant would then pay the youth less and ask him or her to provide the actual figures of the sales. For the first months there were a lot of mistakes in filling diaries, but as time passed, they became familiar with the process and provided most of their information correctly. This is because they did not wish to lose money and it was becoming a handy tool to record their sales.

- **Field Visits**

I paid monthly field visits to each youth's home and business premises to have a general look at the business, go through their financial records, observe how they ran their business, and offer each one of them a personalized space to share their business

challenges and experiences for that month with me. I recorded these separately in field notebooks that I had developed to capture and monitor the status of their business, actual business practices, and challenges. All field visits were scheduled and planned according to youth's availability. So the research assistant would call them two weeks before to plan the visit and call them two days afterwards for a reminder or if there were any emergencies on their part. Then on the day that we went to the field the respective youth was updated regularly that we were on our way.

Logistically, these visits were fast-paced and focused on getting a visual look of how businesses were doing. Each month I would spend 7 to 8 days visiting them in their business premises. I had a driver and a car that made my movement easy. The visiting day would normally start around 6am and end around 8pm. In some cases they ended at midnight given that some businesses that were running during nighttime. The visits were short, each lasting about 2 to 3 hours, making it possible for me to visit between 7 and 8 youth located in the same area. Even though the time for field visits was not long, as the research progressed youth mastered the process of checking books, providing briefs of their business challenges, and stating their monthly plans. Since they knew beforehand that I was visiting, I found books prepared for a checking or explanations for their absence. So, by the end of the third month in the field, youth started using the visiting time to chat about plans for the future or ongoing things in their daily lives. To see beyond what the youth might have staged/performed to impress us or out of anxiety, I employed other methods that I discussed.

2.5 The Social Lab as an Unstructured Space

As an unstructured observation area, the Social Lab is a space that belongs to youth and/or their families and communities. It includes both their homes and their surrounding neighborhoods. As an outsider, I asked to live in the space and was invited in. In this sense it is unstructured because I did not structure its components; rather, I became a youth observer. This does not mean that these sites did not have their own structures; rather, it means that I had little or no influence in (re)structuring them. Both sites were also avenues for observing more closely youth business premises given that most were located within the vicinity of the house. My key methodology in this space was ethnography, which I discuss in the section below.

2.5.1 Ethnography

In January 2013 I created five areas for ethnographic observation after mapping the geographical locations of youth so as to group those who live close to each other. These areas were Boko, Kinondoni, Vingunguti, Temeke and Kigamboni. They are mostly inhabited by working-class people; however, some parts of them – especially in Kigamboni and Boko – were in the process of being gentrified through government development plans, donor projects on housing, and large-scale entrepreneurs who put up modern structures for business as well as middle class individuals who built houses to live in or rent. I conducted one year of fieldwork. I chose 5 youths and lived with them for a period of 2 months per home. My methods of data collection included youth observation, informal interviews, and the collection of visual information.

- **Participant Observation**

As an ethnographer who mainly relied on participant observation, I observed youth when they were running businesses and participated in their daily lives and significant

life events, such as marriages. I also observed parents while they headed their households and interacted with their children and communities. My intention was to capture financial transactions as they unraveled at home and in the business, and follow how households discussed money and the youths' business startups.

- **Informal Interviews**

I conducted three forms of informal interviews: first, on youths' financial lives and business investment plans; second, on youths' life history narratives; third, on families' economic status and business backgrounds so as to understand their impact, if any, on the youths' utilization of the business grant and their business startup process.

- **Visual Information**

I collected visual information on house locations, business premises, and hang out corners. I also used photography to capture youths' future aspirations and ambitions. I had five cameras that I gave to the youth in turns to take various images of their daily lives, businesses and their imagination of future life. They could also use photographers in their neighborhoods to take any image they wanted and the microfinance project refunded Tsh 1000 for each picture.

- **Key Informants**

I also selected 4 youths to be key informants of this study. Having 52 youths who were difficult to know at once, I decided the four youths would be the ones that would enable me to gain an in-depth understanding of issues that came up in my preliminary field visits, financial diaries and focus group discussions. "With their ability to

conceptualize and express opinions", key informants as Schensul (1999: 84) notes, "are able to convey useful and important perspectives to the research topic and the domains included in the formative theoretical model." Two of my key informants were young women and other two were young men. I chose them, first, because during the initial stages of the microfinance project they seemed to be vocal about youth's issues and were the leading discussants in focus group discussions. Second, these youth assumed leadership roles from the beginning and other youth supported them. Third, they seemed to befriend other youth easily, hence in a way they relatively captured and represented the collective sentiments of the youth in the Social Lab.

2.6 Running the Social Lab

On 17 September 2012 I received a reader's report on my PhD proposal on "Choice on Money: Entrepreneurship, Livelihood and Youth Aspiration in Tanzania." It called for the researcher to define the project, that is, the economic experiment that NHH had been running, more clearly, and this researcher's role in it. The reader thus stated:

> The main reservation I have refers to the theorization of and the methodology regarding the fourth site: 'the project'. My sense is that she is very much part of this project and yet aims to take the project as a research object in and of itself. This is not a problem as such. In fact it offers perfect conditions for participant observation, but at times the line between the two seems to blur. Generally speaking I suggest making this overlap between 'the project' as research object and as source of empirical data a central feature of the proposal (and the research). Instead of underplaying the overlap between the project and herself, it should become a central feature of her study.

These comments pushed me to think more about what 'the project' was attempting to do, my position in it, and its demands in terms of methodology. My triad position required me, not only to analyze the content of data I collected, but also to observe how people engaged with their tools and how these tools, including the structured ones, took a life of their own, particularly, in the unstructured space of the Social Lab.

A year and a half later, in April 2014, when I was already running the Social Lab, my position in the project was questioned further when I applied for a dissertation write-up fund from a funding agency. One of their reviewers submitted these comments:

> The limit of this study and indeed the reason why I could not give it a stronger score is because the work is related to a project of Norwegian School of Economics and Business Administration (NHH). It is therefore difficult to know the possible findings of the applicant that are not "trapped" in the wider NHH project. This as an epistemic question is too significant to ignore.

Being aware of my overlapping positions, and having theorized about how to handle conflicted positions and dealt with them in practices, I felt compelled to reply. It seemed eccentric to respond to an anonymous reviewer, however, since I also thought that the "epistemic question" was too important to ignore, I wrote back to the agency.

The first part of my response was defensive. It read: "My engagement in the Norwegian School of Economics and Business Administration's (NHH) project involves an attempt to understand social engineering processes, by observing program

designers, the program itself and the intended beneficiaries. I can only assume that perhaps the reviewer who provided the comments did not read properly my methodology and the notes from the field, or it is a general assumption that doing a PhD in a project is bad." I then made two main arguments. First, contemporarily African development discourse tends to be characterized by projects, and different scholars are parts of these projects. Therefore it is critical that we encourage researching these projects in their own right, and do self-reflection on the different processes that are going on, including the ones we are part of. Second, through strong theorizations and sound methodological approaches, it is possible to have a fairly objective position. As I closed the fieldwork and recalled such critiques from anthropologists and non-anthropologists, I realized that my experiences in the Social Lab were an empirically backed answer to what seemed as a dilemmatic position of the researcher.

I therefore argue that embracing and negotiating overlapping positions, as a project implementer, ethnographic observer and community member when running the Social Lab, enables the researcher to access and interpret complex and multiple relationships between the youth, business and family as well as the social forces that inform them. These underlying forces and power relations are obscured or less obvious to the researcher when she only embraces one or two positions. In applying qualitative and quantitative methodologies tailored to make sense of what youth opt to open up to each of her respective positions in the Lab, the researcher is able to observe youths' social realities from different vantage points and have a better grasp of their ventures.

2.7 Engaging the Social Lab as a Structured Space

As structured space, the Social Lab had guidelines and procedures. I developed them to guide the behavior of, and interactions between, the researcher, assistant researcher, the youth, and the judges in the Business Prize competition. In this section I thus provide an account of how these actors behaved in relation to the main activities, that is, filling in and evaluating the financial diaries, competing and selecting business winners. I also show how such structured interactions unraveled business dynamics, social relations and personal behaviors, which could not be visible in other settings.

2.7.1 Filling Diaries

From the 1st to the 4th of February 2013 I held the first monthly meeting with all the youth to, among things, collect financial diaries. Earlier on, during the third week of December 2012, my research assistant and I spent at least 4 hours each day assisting the youth to fill in their pilot financial diaries. Most of the youth were confused about the information requested in the diary, which were incomes, expenditures, schedules, and plans. One youth called me and said, "the diary asks me for things I don't have, so what should I write?" She then explained that the things she did not have included business, immediate plans, and organized time. I said to her, as I had done to many other youth before, just fill in what you think you have and don't worry about it. Her follow-up question was, "what if I bring it with blank spaces, would I still get paid for answering the diary?" I provided a standard answer: If you don't have an answer in areas requesting quantities just put a dash or zero so I know you have looked at it. On the 5th of January I received pilot financial diaries with a lot of zeros and empty spaces. The youth asked for more information to fill in the diaries. Assuming the difficulty in filling them could be associated with the fact that they were new to the

youth, we spent an hour with each group to talk about diaries. I then handed them actual financial diaries for commencing the study.

However, when the youth submitted these diaries for the month of January they still had some gaps, particularly in filling in what they had spent at their homes and on themselves. In February I spent some time in the Boko area and one of my objectives was to see how the youth filled in their diaries. During the first week of being there I tried to locate Pilli's diary without success. I did not see her filling it or looking at it. However, in the following week she bought a counter book and started writing on it, copying from another book, which was next to her. I had seen that other book in her mother's shop, where Pilli had been stationed from time to time to help sell groceries. The second week passed without Pilli touching her diary. At that point I started being worried about her memory in terms of remembering her financial transactions and time spent on various activities. On the third week Pilli bought a small book, with which I did not know what she intended to do. One day in that same week she purchased airtime vouchers and construction materials. Aided by her sister that night, Pilli started to recall what she had done for her business and recorded in the small book. I had observed Pilli lend her mother money and buy basic things for the household but to my surprise she only documented direct spending on the business.

On the fourth week when I could not see the diary being filled yet, I became seriously concerned. Therefore I asked when she was planning to fill it. Pilli said she would fill it a few days before the monthly meetings as she had few transactions. Two nights before the monthly meeting she filled in the diary and that is when I realized she had put it in her mother's room all the time. She had done so to make sure that her

siblings, who were staying with her, did not damage it. She thus argued: “If I keep the diary in our room some of my siblings would think it is a rough writing pad and write on it”. As Pilli filled the diary two siblings surrounded her, wanting to know what the book was all about. Their mother came in between and thus chased them: “Stop surrounding her. Haven’t you ever seen someone writing? Leave her alone; she has important work to do.” Turning to Pilli, she said to her: “Make sure you have calculated everything right on the side before you copy them to that diary, as crossing numbers in the accounting books is not good. It will look like you are cheating them”.

I decided not to look at the financial diary at Pilli’s house until she submitted it in the monthly meeting next morning. When she did so, I quickly took the diary and looked at it. I found out that the lending to her mother and home spending did not make it to the diary. Also missing were Tsh 50,000 (USD 31) from her boyfriend, which I observed her receiving on the third week of February. Four days later, after reviewing all financial diaries, I conducted an interview with Pilli to understand what her logic was documenting some spending or income and leaving out others. She explained that she had personal reasons for doing so. First, she reminded me; “you know our culture sister Jackie, we grew up borrowing each other and helping each other.” In “a family”, she continued, “it is a responsibility of any family member with an income to help out”. Second, she argued that there are some transactions that are not to be recorded, especially with respect to parents; that is, if money is used for private matters such as health, food or education in the family, it cannot be recorded. To record such things amount to counting what your parent owes you, which does not match with what they have spent and invested on you as a child since you were born.

I could only arrive at such an understanding after juxtaposing different methods, in this case, financial diaries, interviews and direction observation. Through this form of triangulation, I came to learn how one method could miss or even obscure rich ethnographic details that can only be unearthed through another method or a combination of methods. Although methods, such as financial diaries, structures the way research participants respond, some responses continued to be structured in terms of their social norms hence the need for a method that can tap into those norms to make sense of what was going on. This is what enabled me to unearth the rationale of why some youth acted without necessarily being aware of why they acted that way.

2.7.2 Visiting Participants

The field visit was the most interesting method of observation. Each youth knew when it would occur. Having lived with 2 youth and randomly visited each of the 5 sites more than 6 times by April 2014, I had a pretty good idea of how the youth spent their times in business, who were their customers, and the flow of their sales. By that time I had already lived with Pilli and Dalilah but what fascinated me was the performance they put on when I visited their businesses. Given the fact that Pilli lived far from everybody, I always visited her first in the Boko on my field visits. As we were parking one day in early April, Pilli was at the front of her shop. It was strange to find her at the shop by 8am. When I was living at her house, she would come to the shop between 9am and 11am. She also paid very little attention to her customers. Her conversation was more likely to start with asking what they want. But on my field visits she always greeted them with charm and welcomed them back again to the shop.

I observed the same tendency when I visited Dalilah, who had a water-selling business. During my stay at their house I had to remind her so many times to refill the water packets. However, in all the field visits that I conducted I found her freezer full of water. Moreover, when I went unannounced there was a small chance of finding her at home and, when around, she would be helping out to make up hair at her friend's salon. Trying to make sense of what I was observing, I asked Pilli why she was putting on a show of showing up in the morning when it was not her norm. She argued that this was different because I came to formally check her business and I had an appointment. I recalled our talk about waking up early to do business, whereby her response was that in the morning there were few customers to wake up for. However, as we talked to her two customers passed and bought vouchers worth USD 2. Dalilah always staged her business on field visits, perceiving their purposes as checking the status of business. Knowing her water business was staged, 6 months later I asked Dalilah her actual reason. She confessed that it feels embarrassing to be visited when one had nothing to show continuously. Both youth thus dealt with my field visits as structured in contrast to my impromptu visits, which appeared unstructured.

2.7.3 Selecting Winners

The question of "failure" and "success" was a hot topic in this study since there was a Business Prize competition to reward the three youth with the most successful businesses. The youth wanted to know who was going to judge their business, what were the central criteria for selection, and whether prizes could be added up to 10. I assured them that the judges were going to be respected individuals with experiences on youth and startup businesses. These questions did not end up in our monthly meetings. They kept coming up in other settings, and their families also wanted to

understand the logic of giving business prizes. For instance, one afternoon as we finished having lunch in Stumai's house, her father asked an interesting question about the competition: "If your study aims to help the youth who are struggling why are you rewarding those who are most successful?" Elsewhere Frida asked a related question: "Why can't my investment in education also be counted as a positive utilization of a business grant?"

These questions highlight different criteria employed by the youth, family members and the study applied in defining a successful youth. To the youth there were three main perspectives: (a) any youth with a business running in the course of one year, and capable of meeting his/her basic needs is successful; (b) a person who moved out of a family home and lived on his/her own through business is successful; (c) a person who is accumulating furniture and equipment so as to start living his/her own life is successful. Parents and family members had the following perspectives: (a) a youth who have invested money to further his/her education has put a good use of a business grant; (b) a youth who contributes to household needs is successful (c) a youth who is capable of catering for his/her own needs is successful. For the study, success was defined by attaining business growth as shown in the savings, stocks, and assets of the business.

In the August 2013 monthly meeting I conducted a short survey of the youth to gauge their anticipated results in the Business Prize competition. The survey had 5 questions, but two are relevant to this discussion. The first question was: What position do you think you are going to attain in the competition? All youth with a running business ranked themselves as either number 1 or 2, while those without

businesses ranked themselves from 3 to 5. Out of 44 youth surveyed, 25 said they expected they would be number 1, as they were confident they would run their business until the end of the year and also because they assumed not everyone's business would reach the end of the year. Running a business for one year seems to be a very important criterion for the youth. Therefore they argued for the study to reward anybody who will have a business until the end of the year. To keep a business alive for a year, they argued, means you know how to balance personal and business needs.

The youth also associated winning business prizes and the capacity of business to support their needs. Hence they argued that any of the youth who would be successful in supporting themselves through business should be rewarded. Some youth thought they would be winners despite the fact that their businesses were not doing very well, simply because they put money into good use, such as paying for school fees, helping out family members on important matters such as education and parents' businesses, or investing money on material things such as furniture and electronics. For them such usage of money was a form of business savings worthy of being taken into account.

The youth also argued for an increase in the number of prizes to cover everyone with a running business, so as to acknowledge the achievement of running it and the outcome of making themselves independent. At first I stuck to the prize categories stipulated in the study. But later on, when groups started to suggest how to divide the prize for the first winner so that everybody who had a running business could be rewarded, I took it seriously. This was particularly the case because it brought confusion to the youth as to what prizes would be attained at the end, yet at the same

time there was general consensus within the groups that the number of prizes should be increased.

After exploring this further, I realized that most business were strained in balancing business and personal needs, hence they were looking for alternative means to inject more money into their businesses. Following the fact that business prizes were only to be offered to 3 people, the youth were not assured they were going to get a prize so, instead of missing prizes, they were exploring possible ways of increasing their chances for winning. To settle the situation, I restated that the study would only offer prize to 3 winners. My response was not well received. They reminded me that people engage in business for different reasons. One youth said: "This is not a question about winning or losing to me or about making profit. It is about making sure my business survives so I have work and a source to meet my basic needs". Another added: "I want this business to continue after the study. But the study does not think about what are our current needs to make our business support us, rather it is looking only for those who are successful. That is not fair. What about us who are struggling with it, but the business sustains our daily needs?" The comments left me speechless.

I noted these points on a piece of paper regarding how youth perspectives on the purpose of business differed from those of the project that funded this study. This project used the common definition of business and the purpose of its existence, which is to accumulate profit and reinvest it into business, and discuss very little how that profit is used. To the youth, business is primarily a source of income to support livelihood, and cannot be separated from it. As such, attainment of better things or improvement of life through business is seen as a better usage of business money, or

an indicator of business success. Such expressions were repeated when the youth were answering question number two. These responses reminded me that to the project this was a means to test if training would inform better usage of the business grant. But to the youth, it was one of the opportunities to attempt to make a living. Such differences do not only impact how the youth run business, but also inform how projects measure outcomes. In this study I was thus intermediating the project and the youth.

Out of these discussions, it was agreed that we look for more funds to reward more businesses. The youth also lodged a request to organize a graduation to recognize their participation in the study. One youth thus argued: "Most of us could have failed to show capital growth, but we believe we have learned a lot about starting and running businesses". They felt it was important to organize such an event partly to acknowledge and award youth who managed to grow their business relatively well and share their stories with families, friends and the public at large. It was also an opportunity for them to share their experiences with the public regarding the impact of culture, gender, economic, environmental and other factors on the business development of the youth in Tanzania, through a panel discussion, role plays, and songs.

In line with these celebrations, the youth asked the study to offer certificates of participation in the study. One youth argued that if one failed to be among the top three or top ten winners, s/he should at least have a certificate to show that s/he had participated in something. All youth noted that the study was a real-life class of business education, and they could use that experience to look for jobs or to certify their experiences if needed in the future. The majority of them supported the certification on the basis of the argument that, even though they might not be

qualified for the prize, they took their participation as a form of practical education, which would be so useful in their future plans and/or business engagement.

The second question was: If you don't think you will be the winner, who do you think will be number one or will win? In each group there was a general consensus on who was expected to be a winner. In Group A, Cosmas was expected to win. He was running a video library business and worked as a part-time driver. In focus group discussions he had been reporting about his progress in buying household furniture and his plans to rent his own room, which he did in July. Later on he reported about his new job as a driver. The youth in the group noted that life was going well for him as his business was running, he had extra money through his driving job, and he was dressing better as days progressed. At home he was also seen as successful because he managed to move out of the house and was also helping his sibling with pocket money for school. Interestingly and probably expectedly, Cosmas also ranked himself number one. Although he was still striving to achieve more in life, he was satisfied that he could manage his basic needs and those of their families.

In Group B, Mponela who owned 3 businesses and was living on his own was identified as a possible winner. One youth thus argued: "You can't just live on your own room if you don't have resources. You can't open a second business, and keep the first one, if it is not giving you profit". Being successful in running multiple businesses for about 5 months, Mponela gave a clear indication to the youth that he had multiple sources of income. He also came to every monthly meeting with products from his businesses such as peanuts and CDs. Sometimes he would give them out for free or sell to those who asked him to bring them. He was also seen as

generous, but this was associated with business success. Mponela thought he was going to be a winner following the fact he had multiple businesses and savings in a lending group. His parents had confidence in his business as at that point (August 2013) he had saved about Tsh 200,000 (USD 125) as tuition fee for continuing with studies. He also had savings in a lending group amounting to Tsh 300,000 (USD 188).

In Group C, Zidihel was expected to be a winner though he thought he was going to be number 2 or 3. His position was informed by the fact that there were two other youths in the group who, to him, seemed to be doing quite well as they had rented their own houses and opened up other business ventures. He was also concerned with the nature of his business, as the sale went up and down unexpectedly. So, throughout the year he constantly kept asking me: "What if you came to assess my business on that day, and it is time of bad sales?" We then had a discussion about his financial books and how we would be able to use them to track his business growth.

Zidihel did not trust in the idea of financial books so he argued, like many other youth, that it is for people to write down what they have or sometimes forget to write, while in reality things don't lie. To prove his point, he argued that the evaluation should also consider things that people bought for themselves, and the capacity of a person to meet their basic needs and help others. These criteria seemed to be very popular among other youth in Group C and other groups. In the group's perception, Zidihel was the winner as he started dressing very well in monthly meetings. He also brought pictures of various equipment and furniture that he bought. Some youth had also visited his room and came to the monthly meetings with impressive stories.

There was also a rumor that Zidihel had enough money to take care of his girlfriend who was a youth in one of the other groups. This girl was sharing with her friends about the social times they spent together as well as pocket money and airtime vouchers he gave her. His mother, whom he helped to reopen her business, appreciated him very much and his landlord praised him for paying rent right on time.

In Group D, the winner was expected to be Jumanne Machibya. This consensus included himself, members of his group, and other group members. He was running a business selling eggs and in July he bought a motorbike and started a transportation business. He had initially started with a video business and later on moved to supplying eggs to hotels. All youth agreed that he was going to win as he had a supplying business, had bought a motorbike and, by June, was living all by himself.
In July Jumanne invited fellow youth to his wedding and a few months later he started a farming business. He was impressed by his business status that enabled him to rent his own room and also marry. Four months prior to his wedding he had informed me that if his business was going to give him a stable profit, he was going to marry because he will have enough to support his family. Since he was only 22 years old, I told him that he was still young and, of course, hinted that such a responsibility might create a burden to his business. He said to me that marriage and kids are life whereas business is a lifelong mission. In his own words he thus argued: “If you wait to accumulate to live, then you will wait for a long time”. He reminded me that “money is not enough” and that “a noble businessperson is the one who count his blessing and live the best out of it”. Among his friends and family members, he was seen as a responsible and promising young man. His mother calmed me down when she noticed that I was worried about him marrying at such an age. She thus told me: “Few young

people have the brains or blessings of my son. I mean a job and marriage at young age. Let us just pray for him that such blessings last." For her that was part of success.

2.7.4 Business Selection

Despite the fact that the youth had their own ways of evaluating success, the study established criteria and processes for selection. What became interesting to me was whether those whom the youth identified to be winners would match with those who would be selected on the basis of the study's criteria. The selection of the Business Prize winners and the top ten had 3 stages. The first stage was the shortlisting of the youth on the basis of their financial diaries and researcher's notes from field visits. The second phase involved going to the field to verify contestants' business status with my research assistant who had never visited the field so as to address issues of bias. After these stages, we created a list of 23 finalists and submitted them to judges to select top 3 winners and 10 best businesses.

Criteria for Shortlisting Finalists

1. Contestants to have submitted a minimum of 7 financial diaries to the study.
2. Contestants to submit financial diaries in a timely manner, every end of a month.
3. Contestants to have running businesses until December 2013.
4. Contestants to have knowledge about their businesses.
5. Contestants to indicate ownership and management capacity of their business.
6. Contestants who show business growth than others will be selected to be finalists.

The first stage of selection was done in two phases. First, we reviewed existing documents and field notes up to December 2013 to confirm if criteria 1 to 3 were met. Then we interviewed all youth about their business knowledge to ascertain criterion 4.

The following were the results: Out of 52 contestants, 39 fulfilled condition 1, which called for submission of all financial diaries. Out of 39 contestants, only 30 fulfilled condition 2, which called for submission of those diaries in a timely manner. Out of 30 contestants, 24 fulfilled condition 3 of having a running business until December 2013. Cosmas did not meet all the criteria as thieves broke into his stationery business premises in September and stole his things. At the same time he was not thinking of starting another business as he had found a job as a cleaner, had a part time job as a driver and was looking for an opportunity to join the military. He thus said to me: "I now have way too many promising things to think about business".

Stage two involved field visits to all 23 contestants who fulfilled conditions 1 to 4 so as to evaluate them for criteria 5 and 6. The researcher and an independent reviewer, who had not seen the contestants' businesses before, visited with all contestants. Criterion 5 looked at the financial control mechanism and ownership/partnership of business. Then criterion 6 focused on the business status by looking at its worth through savings, stocks and equipment. Here we only calculated the value of assets and money that had proof of existence. The results of the field visit were as follows.
Out of 23 youth, only three failed to either demonstrate control over their financial resources or state clearly the terms of their partnerships. In January 2014 we thus selected 14 youth out of 20 to be finalists on the basis of having stocks, savings and business equipment whose total worth was more than Tsh 400,000 (USD 250). Judges then developed 6 sets of criteria for choosing winners from the 14 and required the researcher and research assistant to develop notes on customer care, the social impact of business, business environment, value addition, and their networks. Out of the 4 contestants whom the youth expected to win, one did not make to the top 10, while

another made it to the top 3, taking the second position. Two made it to the top 10 but did not make to the top 5 in the judges' list, which was based on the study's six criteria.

2.7.5 Business Prizes

After revising the earlier values and numbers of the prizes, the first winner got Tsh 1,000,000 (USD 625), the second winner got Tsh 700,000 (USD 437), the third winner got Tsh 500,000 (USD 312); and the top ten got Tsh 100,000 (USD 62) each. The cases of Simon and Husna illustrate how the business prizes enabled the researcher to unravel the interplays and ruptures of structures that led one to win and the other to lose. Through these cases we also see class and gender dynamics at play.

The Case of Simon

At the end of December 2013, Simon looked very disturbed as he made phone calls to various people before deciding to tell us that his Tsh 900,000 (USD 563) were not in his mother's CRDB bank account. It was shocking news to us, as Simon's financial diaries indicated that his business was doing well, and every time we visited his poultry raising business we observed improvement. As a project implementer, I was sure Simon would have made it to the top 5 in the Business Prize competition. Both my research assistant and I became curious to know where exactly the money was.

Simon explained that he had been saving money through his mother's bank account. When he checked the balance in October it was Tsh 700,000 (USD 438) before he gave her Tsh 200,000 (USD 125) in November. His mother apologized and explained that his father's motorbike was to be taken away because he was failing to repay a

loan against it, so she lent him Tsh 600,000 (USD 375). Then she took the remaining balance and put it in a lending microfinance group commonly known as VICOBA, since she knew he would not need that money until February 2014. Filled with sadness, Simon said goodbye to us as he knew it would be difficult for him to qualify for the Business Prize without any solid evidence of his savings. The same day his mother called me, saying if I want to crosscheck the money she can take me to VICOBA to get proof of investment. The following day he brought his father's contract that showed he paid the Tsh 600,000 debt and explained that in previous months his father paid a lot of money to take care of his mother's illness, draining his motorbike transportation business. Simon understood his father's explanation, arguing that the money had been used for a good cause and was sure that somehow he would still get it back from him.

Two weeks later when the judges of the Business Prize competition sat to shortlist the top winners primarily on the basis of savings, Simon was still selected to be among the top ten. To make sense of their decision, I asked the judges why was Simon selected even though he had failed to show evidence of his savings. Two judges argued that diversion is a common practice in small businesses. Another judge argued that the incident showed the lack of control of his financial resources, a typical situation young people face when they stay in their parents' houses whereby parents tend to be in control. Therefore, they granted Simon two extra days to provide proof that her mother had money in VICOBA. He did not come back on time as expected; therefore, he lost his opportunity to be in the top ten. Later on he explained that, actually, his mother had put money in VICOBA using a different name as she defaulted in the previous year. She was thus using a friend's name to bank the money.

A month later Simon called me with a happy voice, saying he got half of his money back and was restarting his poultry business. I visited him a month later and found the business was growing. I sat outside with his father who was very proud that his son's business rescued his motorbike from the debt. He also had plans to collect enough money and pay for his school fees. In April he called me, asking for help to apply to a technical college, as his dad had now collected enough money and was willing to pay the fees. To Simon, he was exactly where he wanted to be – going to school and running a business. However, to the study, he was not a successful businessperson as he had failed to meet the requirements expected in our competition.

The Case of Husna

On the 18th of January 2014, Husna shed tears when she was named the first winner for the Business Prize. She could not even stand when her name was mentioned. She sat still on her chair, until her name was mentioned for the second time. Other youths seemed puzzled as no one, including herself, had anticipated that she would win. Her main ambition was to open a shop and have a meaningful job, and not really to be a winner. She said to me: "Sister Jackie, it is nice that I have won the competition, but even if I did not win I was a winner already as my business is progressing well, and that is my ambition; to have something meaningful for myself."

Immediately after the graduation, half of the youth I talked to on a one to one basis said that Husna's victory came as a surprise to them as her presentation and contribution to the group discussions did not indicate that her business was doing that well. Others were simply surprised because she was a woman, wondering how she

could win against men. However, her victory was not based on gender or other social categories but on assets, savings and stocks. A week later Husna was still surprised, not because she won, but because she got Tsh 1,000,000 (USD 625), an amount she never expected to receive.

2.8 Engaging the Social Lab as an Unstructured Space

As an unstructured space, the Social Lab is a space where a researcher does not regulate behavior in any structured way. Therein the researcher lives and socializes in such a way that participants can lower their guards and provide rich information on their social realities. Youths' homes and neighborhoods were the main components of the Social Lab in this study. I thus reflect on my time spent there.

2.8.1 In the Homes

The cases of Pilli and Dalilah illustrate how a home as an unstructured space in the Social Lab provides an ethnographer with information that she might not have accessed if she only relied on the structured space in the Social Lab. As we have seen in the previous section, if I had only relied on field visits, I would have missed a lot of information because they expected these and staged them to suggest a certain way that they ran their business. It was through living in their houses that I got to know their business activities in line with their social organization. These home stays proved to be in line with the essentials of the ethnographic method that requires an ethnographer to "hear what community members have to say, observe them in action, and learn through participation in their daily lives" (Schensul et al., 1999: 7).

Although I am the one who selected the five areas of Dar es Salaam to live in and to observe closely in the field, it is the youth who determined which respective houses I would stay in. At the beginning I had planned to live on my own in a rented room in each of the five ethnographic locations. I approach local housing agents in each site to help me to look for a house. Unfortunately, finding a house for two months to stay was not easy as all landlords/landladies wanted a tenant who was committed to stay for a year and at least pay six months' rent. I then asked the youth to ask around their houses if I could get a room to rent. However, all of them suggested that I stay in their houses. I thanked these youths for their offer and informed them that I had budget for my accommodation and I needed a more private area to stay so I could work late at night. My response made them feel offended as they thought I was suggesting that their houses were not conducive to host me. One of them said: "Madam, we have invited you into our house. Come. If you will feel they do not suit you, you can then go to a hotel". Jokingly, another one said: "Madam, you are not used to the bed of *Uswahilini* and on-and-off power/electricity." It is important to note that the term *Uswahilini* (areas of Swahili/African people) is used to refer to the poor urban areas and, historically, it was constructed in contrast to *Uzunguni* (areas of European people) and *Uhindini* (areas of Indian/Asian people) in what Smiley (2009) refers to as a city of three colors to capture the colonial legacy of racial segregation in Dar es Salaam. This is ironic given that the Swahili civilization thrived in the medieval era. It is also important to note that secondary and university students use the title madam to show both respect, and this is also a heritage of the British colonial education system that skewed power relations.

This conversation with the youth made me realize I was breaking the local cultural norms of hosting that I was already familiar with having grown up in a more or less similar culture. For them, as it had been in both my father and mother's houses, no guest could sleep in a hotel if s/he has relatives or friends in the area. Influenced by an academic world where we conduct research in rural areas, sleeping in a hotel had become convenient for me and I thought it would be a relief to the youth. Unfortunately, it was not. Instead, my response projected me as an upper-class person who was incapable of living in difficult conditions characterizing youth's houses. Of course that was not the case as I was viewing nights as my private time for writing field notes. However, I quickly realized this logic would give a negative impression so I agreed with their proposition and asked them to select the houses I was going to live in. The youth suggested five houses, all of them with a female youth. In explaining their choices, they argued that most of them were sharing rooms and beds with their relatives and siblings with more than 4 people per room. Therefore, it was easy to stay in a house where there was a shared female room and a bed that I can share with no more than one person.

Being a resident of Dar es Salaam, I had two challenges. First, I felt I would miss my home and my family. At the same time my son was just 5 years old. So, staying away from him for the whole year while in the same city was difficult. Second, it was tempting to stay in my own house and shuttle to my research site. In regard to my family, I soon realized that my son could visit all sites of my research and I could also pass to say hello now and then. However, after spending time at my house for the first week of the research I realized that my housework responsibilities and research kept overlapping. For example, I would be home or at a restaurant meeting for an

interview and a friend or colleague would drop by at the house to say hello. Moreover, my locality was not the locality of the youth. As we were sitting and talking, friends of my son's would pop in the house and wish to play hide and seek. The youth were also always guests in my house and I needed to host them. So, I realized that I needed to separate myself from my home and move to the youth's houses and be in their localities as those were what mainly constituted what I conceived as a Social Lab.

When I arrived at the youth's houses, the dynamic of my daily life changed. At beginning I was (treated as) a guest, but I later became (regarded as) part of the family. I had to spend time to know how households in each of the houses were organized in term of time, work and other responsibilities. In my own house I normally get up in the morning and go out for a run. However in all the youths' houses I could not manage to do this because in the morning all the young women had the responsibilities of cleaning and preparing breakfast for the house. This included fetching water, going to the shop to purchase foodstuff for breakfast, sweeping the grounds and mopping the floor. These are chores I hardly performed in my own home as I had a house helper. However, this gendered routine was not new to me as it was part of my daily life when I was younger, living in my parents' and grandparents' houses. So, I quickly knew what I was supposed to do and attempted to fit in. Initially, I thought the youth would be happy and willing to get an extra hand in housework but I immediately learned I was treated both as a guest and an older sister. First, as a guest, I was not supposed to do anything in the house and expected to be fine with being taken care off. Second, as an older sister, I was not supposed to do those chores because younger people, especially the girls, were supposed to do them.

This set up an immediate problem for me as an ethnographer because when you are a guest or an older sister, the youth tend to treat adults with obedience and only share what they think is appropriate or what adults want to hear. So, my immediate job was to neutralize the difference. Nevertheless, like Dewey-cum-Rabinow's adjacency as captured in Goodwin (2011: 57), my 'positionality' vis-à-vis the youth in the Social Lab did not imply equality.

The first week I slept at Pilly's place there was no water. So, Pilly and her relatives used to get up at 6am to go fetch it. On the third day I forced myself to go with them as they had refused that I go with them in previous days. On our way to the water pump, Pilly insisted that I should not have come as the task was not hard and it was not for adults, and that is why even her mother was not out to fetch water. I joked with her by arguing that fetching water was a piece of cake for me, so she was eager to see if I could do it. I told Pilly and her sister how I used to fetch water miles away when I was younger. They could not believe it since in urban areas water in current times is, relatively, easily available. When we arrived at the pump there was a long queue. There were more buckets than the number of people. Some people came with more than one bucket while other came with up to 10 buckets. As I watched, they filled in the buckets and put them aside. Once they finished filling them, they would left a young child to look after the buckets while older girls lifted and carried them away. There were also men carrying water, but they were carrying them in trolleys and wheelbarrows, each with at least 6 buckets. I found out that they were in the business of selling water. The process of fetching water took about one hour. By the time we got back to the house it was already past seven and one of the girls had to stay at home to cook breakfast.

This act of carrying water gained me entrance quite quickly at Pilly's house as it warmed the hearts of members of the household and thus enabled me to establish relationships easily with them. In a way it also facilitated entrance to other houses as Pilly told other youth in her cohort that I was a down-to-earth person. As I moved to other houses, I participated in cooking, washing clothes, and community events. My daily routine at the house was helping young women with house chores in the morning and in the afternoon I would follow through what the youth were doing at their business places. During my stay I would visit all other youth in the area on a weekly basis and attend any social events I was invited to. This way I was also able to enter the houses of young men and understand how they ran their lives. Most of them left in the morning and went to do business. Those who were running business at home stayed. Hence the time I spent engaging with the young men was mostly on the road or at their business places rather than at their houses. Since the houses were gendered spaces, they also spent more time moving around or hanging out with their friends.

Out of these interactions I developed a broader picture of youths' lives in their houses, for example, why most of young women opened their business later compared to young men. This also answered the question of why most of the young women's businesses were located at or in the vicinity of their houses, as discussed further in Chapter Four of this dissertation. Through home-stays I was capable to see how gender roles had an impact on youths' businesses. For most young women, to run businesses in or around the house fitted with the demands of domestic chores, and their income was used to help the needs of the household while the majority young

men were busy chasing opportunities outside of, and far from, their houses. During the night I also learnt about intimate lives and relations as the youth spoke with their siblings in room that we shared. One night, around 9 pm, as I was in one youth's house, she asked her sister to tell their mother that she had gone to get a book from a friend, while the truth was that she received a phone call from her boyfriend who was to give her money to add into her business. In another instance when I was at another young woman's house, a boyfriend was the one who was helping her to search for a business premise and promised to pay half of the rent once she got it. In this way I got to see how sexuality plays out in business setups as I explain in subsequent chapters. Hence I found it necessary to engage in discussions of reproductive health, and had strong opinions when these young women were in relationships with older men. It was just difficult to stay neutral on such circumstances. As Schensul et al. (1999: 7) points out: "We conduct ethnographic research because we find that it be an effective tool for both understanding and improving conditions faced by research participants and others in similar situations."

Even though I disrupted or destabilized the guest and older-sister identity, it was almost impossible to break away the identity of being a doctoral student. Since the youth in this study were secondary school graduates, most of them were aware that a PhD is a higher learning degree. So, they assumed that I knew a lot and they could come to me for advice. They also knew I was an assistant lecturer from the University of Dar es Salaam. As we have seen in the discussion on the use of the title 'Madam' above, being a teacher in a higher learning institution is highly valued in Tanzanian society. So, they constantly asked me for advice about their academic careers, future plans, and business ventures. I did not find it difficult to advise about career paths or

opportunities for further education. Since I was aware of various opportunities in education, I informed the youth as they came to me. I also helped them to develop CVs and write job applications, an experience I revisit in a chapter that focuses on life after and beyond business. However, sometimes the situation got out of hand as friends of the youth also started calling me for advice on various matters, some of which were beyond my network and capacity. For example, one morning one young woman came with her friend who was an expectant mother to the youth's house I staying in. They informed me her pregnancy was 5 months but she just got an opportunity to go to school. The problem was that if her uncle who was to fund the technical college that she was supposed to go to found out, he would withdraw the fund. Moreover, neither herself nor the father of the child was capable of supporting her. Therefore, she was leaning toward abortion, so she was asking me if that decision was right because she had heard that abortion made people childless. Given that I am pro-life, I was breathless and I could hardly remember what I said to her more than that she should also speak with her mother. Another youth brought his friend who had applied to join the army twice without success. He believed I had the potential connections to help him to get admitted. I spent more than an hour to explain that I knew nobody in the army and the best approach was to apply on merit but he still banked his hope with me, insisting that if I heard of anyone who knows someone at the army I should ask for help.

These requests left me feeling sad because I could not really help in all situations. However, by talking to these youth and being in their lives, I managed to know their future plans and dreams. I have seen them struggle to find any opportunity tirelessly with the hope that there is a day things will materialize and they will secure jobs or

continue with school. It is in the home stays that I learned the youth had priorities, ambitions and dreams other than doing business that they were chasing. To the majority of them, doing business was one of the many opportunities they were ready to seize and they would take any other that came their way.

The most challenging part for me in home stays was when the youth started engaging with their businesses. Since I was there and they believed I knew about business principles and had friends who ran businesses, therefore, for them, I was apparently a good source of information, advice, and customers. So, those who were selling clothes sold some of them to me and asked me to distribute others to my friends. There were those who asked me to advise them to continue with business or go to school when they get a chance to do so. At first I used to respond by saying I couldn't advise them because I was supposed to observe them doing business. Yet they pushed me to see them as my younger siblings and consider what I would have told them if I were not a researcher. So, in some situations I supported their decisions to go to school or apply for jobs. In this process I learnt how a field experiment could enable an experimental ethnographer to observe how these factors interact with youth entrepreneurship.

My house also became both a public and private space that I jointly created with the youth for, among other things, private meetings with individuals upon request, and public meetings for subgroups, particularly after I closed my one-year fieldwork in their houses. Hence, in this sense, this was also an ethnographic site. In a way some youths saw it as a second home where they could run for support. They usually asked for an appointment in my house when they had private matters. These included asking for money to go to school or for health matters. Some would wish to talk about the

issues they had with their girlfriends or boyfriends. In this sense I became what Zaman (2008) describes as being a 'native among natives,' in the sense that I was an ethnographer who came from the same locality broadly defined – i.e. Dar es Salaam – and embodied their aspired pathways, that is, further education and a stable career.

2.8.2 In the Neighborhoods

As I walked down the street from the market with Tunu one afternoon, she looked at me while her eyes pointed to the people who were sitting in front of their doorsteps. "How", she asked rhetorically, "can business grow in this street while everybody else is sitting around?" I first thought she was pointing out to the business environment in the area. While processing her question and observing the context having only stayed there briefly, I realized there were no vegetable stands or shops in the whole street.

Tunu continued with her analysis: "My mother said she has never seen anything grown in this street as there are too many witches!" These remarks reminded me of a conversation that broke out in one of our focus group discussions that Tunu was not part of. It was a general discussion regarding business success and sudden richness. Since that topic of witchcraft was not part of focus group discussions, it was buried.

A week later when I was helping Pilly to open up her business, an older man entered the shop and asked to buy a cigarette, handing over a 500 shilling note. Politely, Pilly refused to take the money and gave him the cigarette, saying, "Just take it, I don't have change". The old man insisted that Pilly take the money, saying that he would follow with change later. She answered that not charging him was an offering to bless the business day. The old man left. Having spent 3 weeks at her house and business place, I found such an act to be odd. Pilly counted every penny in her business and

documented every penny bought on credit. So the act of giving a free cigarette to an old man, without documenting it, was strange to me. My confusion was obvious and so she asked, “Why are you so surprised, Sister Jackie”? “I know how stingy you are by now”, I joked, “so explain to me why you gave a free cigarette to that old man!”

Pilly responded by asking if I had ever heard of “Chuma Ulete”? I had heard of the phrase before but never really engaged with it to understand its meaning. So I asked her to explain. Its direct English translation is ‘Pick then Bring’. In its local usage, however, it refers to a purported act of using magical power to steal the income of business people through money that has been bewitched. As I listened to her narrating the concept and its existence, I remembered various rituals that family members performed when the youth started businesses. And few weeks later one youth came to our meeting with a haircut near his neck, claiming people who didn’t like his business had bewitched him.

I thus decided it was important to have an open discussion about witchcraft and business. Among all the youth, there was a general consensus on the existence of witchcraft in business. They talked about the general myth about business and witchcraft in their communities as well as personal accounts of experiencing witchcraft during the project phase. Making sense of how such experiences and explanations relate to different outcomes in investments enables us to understand why the youth make and justify some choices about business locations, markets and strategies.

These stories show that in the context of poor economic conditions that tend to provide little returns, people look for alternative explanations to make sense of their misfortune. One such explanation is witchcraft. However, they don't only use it as an explanation but also as an experience that also structures the ways they do business. In this regard practicing religious beliefs – Christian, Islam or Indigenous – and their rituals vis-à-vis witchcraft become one of the ways they experience and explain problems. To deal with business having ups and downs, for instance, a businessperson is required to build faith that things might turn better tomorrow. Such discourses on witches and witchcraft serve to mask hidden conditions of business and the uncertainty of markets.

2.9 Closing the Social Lab

In early February 2014, a few days after graduating, 12 youths gathered in my house to explore the guest of honor's advice on forming a youth group to organize their entrepreneurship activities after the study came to an end. In his speech on January 18th, the guest of honor had pointed out that, currently in Tanzania, there was an emphasis on developing an entrepreneurial spirit among the youth. Therefore, donor communities, civil society organizations and the government have been developing various programs and were allocating various resources to support youth. However, he cautioned that most of the resources are offered to groups. Therefore he promised that if the youth were to form a group, he was willing to introduce them to different actors as well as cover the initial costs of its establishment. As the youth discussed the expected objectives of the new group, they joked and also updated each other about their lives.

Since they only asked me for a space to convene and snacks for their meetings, I was sitting aside working on my computer while listening to their stories. At this point most of them were acquainted with my house so they served themselves breakfast from the kitchen and used stationery from the house without bothering me. However, now and then they asked me to intervene on issues where they did not have consensus. One of the issues that I was called to comment was on the upcoming wedding of Husna. In a joking manner, Zidihel, the second winner of the Business Prize, asked, while standing next to me: "Madam manager, how would you react if your first winner of the Business Prize is to tell you that within two weeks' time she is going to get married and might not continue with business". I laughed thinking it was simply a joke. Zidihel continued, jokingly: "Once you find out the truth madam, I think you might consider instructing the first winner to give me her Tsh 1,000,000 as it would be a wastage to use such capital on marriage." At that time the news about the timing of marriage took me by surprise.

I knew Husna had received a marriage proposal, and that she was thinking about it. What I did not know is that had Husna decided to get married and for what reasons. From the group discussions, it appeared Husna had decided to marry a successful businessman in their area, following the advice from her family. Her mother had convinced her that since this man had a business, he is more likely to also support Husna in her business and even add capital to develop it. Ironically, at the time, she had no idea what would happen to her business as the man she was to marry lived an hour away from her business site and had not been keen to discuss her business despite the fact that Husna had brought it up several times. Doreen, another youth, advised her not to close her business but to put an assistant to work in it so that she

would not lose her customers.

As a Muslim woman to be newly married, Husna was not seeing the possibility of continuing with business immediately after marriage. One of the solutions she had in mind was to close the shop until she figured out her time. For her, doing business was associated with time, and that particular time was for marriage and starting a family. On the same issue of marriage, the youth made a joke back to Zidihel that he should be thankful to the study because it has given him a girlfriend, Dalilah. He then reported on their growing relationship, saying they were planning to marry this year if everything continued as it was. In contrast, Jumanne talked about the conflicts he was having with his newly married wife. Their group had thus become a social network.

Doreen, on the other hand, was following up on work and school opportunities. She brought her CV and asked group members and me to connect with various work opportunities. Doreen made a joke that she would take any job, even being a house girl in my house. Although made jokingly, the comment allowed me to start an in-depth conversation with the youth on their different perceptions about being employed vis-à-vis running a business. Out of the 12 youths in the group, only Husna, Jumanne and Zidihel were thinking of exploring business as a form of full employment. The rest of the group members were looking at business as a means to complement their other ambitions for formal jobs and schooling. Two of the youth had been promised opportunities to be hired, one as a cleaner and another as a shopkeeper. All of them expected jobs that had a salary of less than Tsh 150,000 (USD 94) per month. I wondered why they were interested in looking for such jobs, while their businesses were providing them with almost the same amount per month!

The youth raised 3 important points. First, in contrast to business, which depends on the returns of the market, employment had a salary that is assured every month. Second, most youth indicated that their business returns were very low so they needed to complement these with other sources of income. Third, work outside homes provided an opportunity to link with other opportunities. Business was thus a means, not an end.

Doreen's CV was the 15th CV from the youth that had reached me so as to connect them to the job market. I had managed to secure jobs for two of them, but later on I came to learn that they had quit. One of them was Tausi, who got a job one week after the graduation in one of my friends' shops as a shopkeeper. Tausi was very happy to get the job but after calculating the distance to the shop from her house and the money she was paid, it was impossible for her to save any money. Therefore she turned down the offer. Despite the high drive of the youth to want jobs, some of them also turned down offers, lost or quit jobs. For instance, a few weeks after graduation, Zamda who was a house girl in my friend's house, and Mohammed who was a waiter, quit their jobs as they got opportunities to go to school. While others were looking for jobs, few youth discussed the possibilities of doing business together. Jumanne and Said were in the process of exploring a joint farming business while Zidihel and Jumanne were discussing the possibility of opening a butchery business together. Closing the Social Lab was thus an opening for the continuation of youth's journey into the future they were aspiring for and, tellingly, to most of them business was the only stepping-stone.

2.10 Conclusion

In this chapter I have argued that embracing and negotiating overlapping positions as a project implementer, ethnographic observer and community member, enabled me as a researcher to access and interpret complex and multiple relationships between the youth, business and family as well as the social forces that informed these relationships. These underlying forces are obscured or less obvious to the researcher when she only embraces one or two positions. As such the researcher applies multiple qualitative and quantitative methodologies to make sense of what the youth opt to open up to each of her positions in the Social Lab.

Since there is no one simple way of understanding social realities due to their complexities, positional overlap is not necessarily a better way to understand power relations or resolve social problems. Rather, overlaps allow a researcher to view different forces that are not reducible to one another. In other words, while I can see such forces and their interplay better from different vantage points, they simply expose me to an understanding that one has push each frame of reference further to make sense of what is not accessible to the other frames.

Chapter Three: Profiling and the Making of Young Entrepreneurs

"She can outperform me because she has entrepreneurial qualities" – A young man describing a contender in a business competition in mid-2013

3.1 Introduction

The epigraph of this chapter captures the perception that many of the youth who participated in this study had on the role of an individual's innate ability in attaining success in entrepreneurship. It underscores the internalization of – or subjection to – the neoliberal conception of action as an outcome of an individual's subjective qualities rather than being enmeshed in contexts defined by institutions, resources and other relevant entities (Barnett et al., 2008; Read, 2009; Türken et al., 2016). This is not surprising given that entrepreneurs tend to be known by their apparent brilliance and personal success, hence obscuring processes and contexts behind their rise.

Most of the time we meet entrepreneurs as we enter their shops and offices. Sometimes we only buy their products, which have become part and parcel of our daily lives. In Tanzania successful entrepreneurs such as Reginald Mengi and Said Bakhresa are household names due to the presence of their products in most areas. As one consumer put it on social media: "Bakhresa is pervasive! In mornings we eat his Azam bread for breakfast, in afternoons we use Azam flour to cook *ugali*, Azam coconut milk to make stew and drink Azam juice or even takes Azam ice cream as a dessert; when traveling one can use Azam boat; and if you are a football fan you can watch Azam football team". The same could almost be said of Mengi in relation to drinks, detergents, and news. Such success is commonly accompanied by curiosity and myths on how they managed to become so wealthy, as their journey of entrepreneurship is rarely shared with the public and, when it does, it is commonly presented in a profile format. For instance, we are told Mengi started with a small business assembling pens in his bedroom and Bakhresa started as a shoeshine boy (Forbes, 2014 & 2015). This myth of rags to riches is thus used to inspire the youth

from poor backgrounds to believe that it is within their own individual power to make it too, even if they are still facing structural constraints.

Nowadays such inspiring tales about a humble beginning are used in entrepreneurship trainings as tools to encourage the youth to become entrepreneurs. Of recent, international magazines, such as Forbes, have also been profiling two young rich entrepreneurs from Tanzania, Patrick Ngowi and Mohammed Dewji (Forbes, 2013 & 2015), who are also used to encourage the youth to explore business pathways. Even though they both come from relatively successful families, we are also told they did not start at the top. However, there is little information regarding how or under what contexts they became successful entrepreneurs. This is not surprising because profiles are deductive and, by definition, limited in what they can tell. A profile is defined as a "brief written description that provides information about someone or something" (Merriam-Webster, 2013). Hence they focus on deducing and concise packaging of psychological traits, behavior characteristics and business practices that have made entrepreneurs successful. They are also used to categorize/present types of entrepreneurship.

In this chapter, however, I tell the story of the making of entrepreneurs as it unfolds in practice, and thus bring to the front the actors, actions, and associations involved in starting businesses. Hence this story runs from the time the youth who participated in this study were just potential entrepreneurs to when they became emerging entrepreneurs. This approach of storytelling is particularly important given that there is a striking contradiction in youths' self-reporting. On the one hand, they describe entrepreneurship as a subjective property or quality that one has or could acquire and

act upon it; on the other hand, they also see entrepreneurial actions as only making sense in the objective context of a real business characterized by social contexts, constraints and co-actors. As Latour (2005) aptly puts it, a person's action is overtaken or other-taken, that is, mediated by other intermediaries in the sense of being produced through the actions of many actors in his/her society. As such, a person's subjective intentions are overtaken by their enmeshment in relationships and other social demands around them that one also has to take into account. One is not alone in the world; hence one acts in association with others and their actions. In this regard, the chapter draws from various conceptions of subjectivity and performativity as I attempt to make sense of how young people become entrepreneurial subjects or perform entrepreneurship. Although the pioneering theorists of subjectivity were not primarily interested in when, why and how one makes oneself – or is made – an entrepreneur, their theorization enables one to unpack the discourses and processes that may lead to that eventuality in a neoliberal context.

Since this study perceives neoliberalism as an ideology, Althusser's (1970) concept of Ideological State Apparatuses (ISAs) is particularly useful in unpacking how one becomes a neoliberal-cum-entrepreneurial subject. He defines ISAs as realities that present themselves in terms of institutions that tend to primarily use ideology in subjection. By this he means the ruling ideology, that is, that of the ruling class. Of particular interest to this study is what he calls educational ideological state apparatuses. Althusser considers these to be the dominant ISAs in mature capitalist formations, in contrast to the religious ISAs that dominated the pre-capitalist historical period. Linked to these two is the family ISAs. In his conception, their main function is to reproduce relations of production. In the case of post-socialist Tanzania,

I argue, these are mainly capitalist relations although the country is not yet a mature social formation. By this same regard the three ISAs – educational, religious and familial – are relatively powerful in the subjection of individual to the dominant ideology of neoliberalism.

As it shall be demonstrated in this chapter, the Social Lab – by virtue of including the educational institution that youth went to and houses that embodied their families – operated as an instance of the ISAs. Other ISAs – such as legal, cultural and political ones – have also shaped it in terms of the legal, policy and institutional reforms geared towards neoliberalism.

Inspired by Nietzsche and Althusser among others, Foucault (1982: 781) asserts that one can become subject "to someone else by control and dependence" and by becoming "tied to his own identity by a conscience or self-knowledge." For him, in both cases, there is a form of power relations that makes one subjugated by, or become a subject to, an individual or institutional entity. These relationships, however, do not have to be coercive. "A real subjection", as he elaborates earlier elsewhere, "is born mechanically from a fictitious relation", so, "it is not necessary to use force to constrain the convict to good behavior, the madman to calm, the worker to work, the schoolboy to application, the patient to the observation of the regulations" (Foucault: 1977: 202). Even though he was talking about how this subjection is achieved in a Panopticon, i.e. a structure that imprisons a person in web of surveillance and supervision that enforces the exercising of power relations, it is applicable to other relatively less extremely intrusive sites of observation.

As we have seen in Chapter Two, the Social Lab, made up of the house, the market and a microfinance project, was the context for the profiling and making of young entrepreneurs. In the Foucauldian sense of objectification, it was governed by discourses – i.e. "practices that systematically form objects of which they speak" (Foucault 1972: 49) – that attempted to turn youth into entrepreneurial subjects. These included, among things, repetitive tasks such as filling in financial diaries, and iterative processes of business accounting. Although the youth were required to perform them and found the exercise tedious, monotonous and intrusive, all of them consented. Thus their experience in the Social Lab can be viewed in terms of being in a Panopticon, albeit in a softer sense. "But the Panopticon", as Foucault (1977: 202) observes, "was also a laboratory; it could be used as a machine to carry out experiments, to alter behavior, to train or correct individuals." Moreover, it could also be used to "teach different techniques simultaneously to the workers, to decide which is the best" and to "try out pedagogical experiments." Hence it was "a privileged place for experiments" on humans "and for analyzing with complete certainty the transformations that may be obtained from them." By functioning "as a kind of laboratory of power", to use Foucault's phraseology, one may argue that a Panopticon both disempowers and empowers, depending on vantage point.

Dialectically, the Panopticon thus empowers one to partake in one's subjection and disempower one into subjection. As Foucault (1977: 202-203) aptly puts it: "He who is subjected to a field of visibility, and who knows it, assumes responsibility for the constraints of power; he makes them play spontaneously upon himself; he inscribes in himself the power relation in which he simultaneously plays both roles; he becomes the principle of his own subjection." It this capability that makes the Panopticon "polyvalent in its applications" and that is why Foucault (1977: 205) concludes:

"Whenever one is dealing with a multiplicity of individuals on whom a task or a particular form of behavior must be imposed, the panoptic schema may be used." For the purpose of this chapter, then, this conception is used to unpack how young people came to be part and parcel of their subjection to entrepreneurship discourses on entrepreneurial subjectivity through a microfinance project.

As alluded above, it is also important to note that an entrepreneurial subject is also a neoliberal subject, at least in the context of post-socialist Tanzania. This argument stems from the fact that, through the promotion of the private sector as the engine of economic development, neoliberalism has been the ideology for entrepreneurship. "Neoliberalism", as Read et al. (2009:30) aptly note, "is not simply an ideology in the pejorative sense of the term, or a belief that one could elect to have or not have, but is itself produced by strategies, tactics, and policies that create subjects of interest, locked in competition." Although Foucault was wary of using the concept of ideology, as Montag (1995) and Kelly (2010) note, he thus anticipated the neoliberal subject in 1979: "the society regulated by reference to the market that the neo-liberals are thinking about is a society in which the regulatory principle should not be so much the exchange of commodities as the mechanism of competition. It is these mechanisms that should have the greatest possible surface and depth and should also occupy the greatest possible volume in society. This means that what is sought is not a society subject to the commodity effect, but a society subject to the dynamic of competition. Not a supermarket society, but an enterprise society. The *homo economicus* sought after is not the man of exchange or man the consumer; he is the man of enterprise and production" (Foucault 2008: 147). For him, the 'economic man' was also an enterprising one.

He thus elaborates further in a subsequent lecture: "In neo-liberalism – and it does not hide this; it proclaims it – there is also a theory of *homo economicus*, but he is not at all a partner of exchange. Homo economicus is an entrepreneur, and entrepreneur of himself. This is true to the extent that, in practice, the stake in all neo-liberal analyses is the replacement every time with homo economicus as partner of exchange with homo economicus as entrepreneur of himself, being for himself his own capital, being for himself his own producer, being for himself the source of [his] earnings" (Foucault 2008: 226). This *homo entrepreneur*, Cannella and Lincoln (2015: 59) point out, following Foucault (2008) and Marttila (2013), has become the "broad-based model of human subjectivity" that is eminently governable. In this model, they further point out, an entrepreneur "is a person who accepts neoliberal reality and dutifully and rationally attempts to modify environmental variables as needed." For them, neoliberalism is not an ideology; however, they observe that it silently penetrates ideologies.

By drawing together disparate concepts and differing theorists, my concern is not their disparity or unity; rather, it is utility. It is in bringing their useful aspects to this study that I can have a theoretical framework for locating the subjectivity of youth who are living in a country that is still juxtaposed between the romanticized socialist past and the celebrated post-socialist present. For them, to borrow White's (2012) parlance, "subjectivity [is] grasped as an emergent condition, a property of worldly actors who come into being in the middle of things." In this parlance, that middle is the world of material forces. My attempt to marry ideology and subjectivity in this chapter, then, is to ensure that the Tanzanian story of the 'ongoing' transition from

socialism to capitalism that is best captured through a Marxian analysis of its materiality is not lost along the way in my Foucauldian analysis of entrepreneurial subject. As White (2013: 675) notes on how the subject only develops in the midst of its relations with things and the world, "Marx's approach to the question of freedom is therefore focused precisely on the question of how we create ourselves materially." It is in this regard that my framework embraces Althusser's assertion that "where only a single subject (such and such an individual) is concerned, the existence of the ideas of his belief is material in that his ideas are his material actions inserted into material practices governed by material rituals which are themselves defined by the material ideological apparatus from which derive the ideas of that subject" (1970: 127). The neoliberal ideological state apparatuses, as I demonstrate in this chapter, are thus instrumental in the active making of an entrepreneurial subject which, as in the relatively similar case of Sweden, has been "supported by the notion that entrepreneur was the subject form that allowed the government to mobilize the so far passive human capital of women, immigrants, youth and the unemployed" (Marttila 2013: 196). Or, as Althusser would have me put it, in the case of Tanzania the neoliberal ideology hails or interpellates the youth into entrepreneurial subjects.

My theoretical framework of a neoliberal entrepreneurial subjectivity also acknowledges, reflexively, the role of economy as a discipline both generally, in terms of our society as a whole, and specifically, in terms of my participation in a microfinance project on youth entrepreneurship. With the global fall of socialism in the 1980s, as Bresser-Pereira (2010:1) notes, "neoclassical macroeconomics and neoclassical financial theory became 'mainstream' and provided neoliberal ideology with a 'scientific' foundation." In the case of Tanzania this went hand in hand with

the retreat of radical political economy and emergence of economists-cum-technocrats from the University of Dar es Salaam's Department of Economics and Economic Research Bureau (ERB) as well as two think tanks, the Economic and Social Research Foundation (ESRF) and the Research on Poverty Alleviation (REPOA), who participated in the formulation of policies that steered the state towards neoliberalism under the auspices of the World Bank (WB) and the International Monetary Fund (IMF).

Hence in this prescriptive sense one can speak of economics as being performative given that "the notion of prescription denotes a particular case of performation" (Callon 2006: 19). However, in its descriptive sense, it was also performative in the sense of being "actively engaged in the constitution of the reality that it describes" (Callon 2006: 10): in our case the enactment of neoliberal privatization, liberalization, and marketization realities of the post-socialist Tanzanian economy. MacKenzie's following description fittingly describes such a case: "The academic discipline of economics does not always stand outside the economy, analyzing it as an external thing; sometimes it is an intrinsic part of economic processes. Let us call the claim that economics plays the latter role the performativity of economics" (2006: 16). For Vosselman (2013: 4), however, it seems the performativity thesis is more specific, ideologically, as it views "neo-classical institutional economics" as "succeeding in the materialization of its ideas and of the behavioral assumptions that are materialization of its ideas and of the behavioral assumptions that are at the basis of the theory."

It is through this performativity that economic experts set up the Randomized Control Trial (RCT) experiment upon which my ethnographic study is embedded. As Callon

(2006: 50) notes, following Guala, the legitimacy and influence of experimental economics stems from being aware of its performativity. This disciplinary reflexivity, as it is demonstrated in my chapter, was the rationale for starting a microfinance project on youth entrepreneurship after a series of preliminary experimental studies generated knowledge on the potential impact of entrepreneurship education. Such an awareness of the apparent efficacy of its expertise, I may add, also stems from the fact that the state, through its ISAs, has been visibly encouraging, celebrating and rewarding such initiatives. "Expert knowledge", as Mitchell (2002: 118) notes, "works to format social relations, never simply to report or picture them". Even though Callon (2006: 22) reminds us that "performativity is not about creating but about making happen," I contend that there is a thin line between the two processes, at least in the case of subjectivity. For instance, making entrepreneurship happen in an economy can be tantamount to creating entrepreneurs. In such instances, I assert, performativity presupposes subjectivity.

Thus in early January 2013, a month after commencing this study, I asked the participants to define who an entrepreneur is and make a judgment if they were entrepreneurs. All the 52 youths indicated that they were not entrepreneurs. However, they argued that they possessed qualities that they believed to be important to entrepreneurship. These included being competitive, creative, daring, and confident. When I probed why having those qualities did not make them entrepreneurs, one of them giggled and responded rhetorically: "How can you be an entrepreneur without a business? What we have are ideas like a daydreamer! They are only useful when you start a business." Glancing at other participants, she queried: "Isn't it?" The focus group discussions that followed affirmed that their general profile of an entrepreneur

is that of a person who runs a business that is profitable. One of them qualified it by stressing that "it cannot be just any other business, it has to appear to have gone to school."[9] They laughed. However, one contested, saying: "a business is a business as long as it makes profit," a position most of them affirmed. This consciousness was in line with the popular definition of an entrepreneur in Tanzania as someone who owns or runs a business venture that may be small or big, new or old, and without necessarily being innovative or creative. However, running a business does not automatically make a person refer to himself or herself as a businessperson. As it has been noted in the introductory chapter, small-scale businesspeople tend to use the Swahili word for an entrepreneur i.e. *mjasiriamali* to identify themselves. Although the term is also open to large-scale businesspeople, they tend to use the English word 'entrepreneur' or the Swahili word *mfanyabiashara* (businessperson), especially among their peers. Hence, the terms entrepreneur and businessperson are either conflated or distinctive, depending on social class and linguistic context, as markers of a person's identity.

When I was talking with the youth about their self-identity in terms of entrepreneurship, they had not yet received the grant of Tsh 200,000 to enable each of them to start a business.[10] Hence they seemed to classify themselves as potential entrepreneurs. It is not surprising then that a month later some youth started calling themselves entrepreneurs once they started their businesses and even before their business started making profit. This is because, for them, just having a business,

[9] This is directly translated from colloquial Swahili, implying something ought to be of high standards.

[10] The then official exchange rate was USD 1 to Tsh 1,600 i.e. Tsh 200,000 was equivalent to USD 125.

regardless of its status, qualifies one to refer to oneself as *mjasiriamali*, which, as we have pointed out, can be used loosely to include any *mfanyabiashara*. Hence, others were reluctant to identify themselves as such following the difficulty they faced in starting a business. However, after four months all active participants who were still running a business referred to themselves as entrepreneurs. As they became more aware of each other's business, some started to even describe – and thus profile – their fellows as being more entrepreneurial. Others asserted they attained social recognition as their families, friends and neighbors started to call them entrepreneurs in a positive sense. It became clear that I had to capture the twists and turns in their self-identification across time.

What intrigued me is what shaped their definitions – and profiles – of who they were in terms of entrepreneurship, and how these shifted, and in some cases solidified, in the course of my fieldwork. However, what became apparent in my observation was that their general knowledge of characteristics and practices associated with entrepreneurship was informed by an idea of a formal, well-functioning business that operated on an established premise and that followed business principles of documentation and accounting. Understandably, in answering the question of what type of business they were thinking of starting, before the amount of the business grant from the project was revealed to them, 38 participants used this format: "If I had this … amount of money, I would like to do this… business." The amounts they indicated as the capital required implementing their ideal business ideas ranged from Tsh 500,000 to Tsh 2,000,000. For having a capital investment of up to Tsh 5,000,000, these amounts would be classified as a micro-sized business, according to the Ministry of Trade and Industry's (2012) *National Baseline Survey on Micro,*

Small, and Medium Enterprises in Tanzania. Yet none of them had that amount of capital to start such a business. Expectedly, the challenge before them was to 'downsize' their ideas so they could fit with the 'size' of the capital they were to be given by my research project, which is close to the Tsh 220,500 that the government survey cited above had found in 2012 to be the average investment of startup capital in small businesses in Tanzania.

Unsurprisingly, in terms of the business ideas that the youth finally presented for the project and the motivations for starting and running their business, they appeared to be what are regarded as necessity entrepreneurs in the literature (Reynolds et al., 2002 and Sternberg et al., 2006). These are viewed as entrepreneurs who start businesses in order to meet some basic need, different from opportunity entrepreneurs who start businesses in order to pursue an opportunity, which is more likely to be more productive. It follows that formal businesses tend to be conventionally associated with opportunity entrepreneurs in contrast to informal businesses that tend to be perceived as the domain of necessity entrepreneurs. Hence, unlike opportunity entrepreneurship, necessity entrepreneurship did not seem to be a desirable form of entrepreneurship that the youth aspired to, but, ironically, it was the kind of entrepreneurship they were forming. As I noticed the shifts and contradictions in their business ideas and conceptions of who an entrepreneur is, it also became interesting to observe youth's sources of ideas and how they related to their motivations for – and perceptions of – entrepreneurship.

By that time I was aware that some of them had received entrepreneurship training through *Ruka Juu* but I was not very familiar with the content taught. I had also

participated, as an observer, in the University of Dar es Salaam Entrepreneurship Centre's (UDEC) training that some of them had also received, but at the time I had not yet observed systematically how it influenced their perceptions or practices in regard to entrepreneurship. It is in the course of following closely, over a year, the process of defining, and thus profiling, youth, in terms of discourses and practices of entrepreneurship, that I observed the influences of community, context and situation in shaping their business ideas. More critically, I also observed how a national context unfolds from policy to practice in calling for an unemployed populace to engage in entrepreneurship as a means to reduce poverty and address unemployment as well as contribute to national income. This is supposed to open up room for civil society, entrepreneurship experts and researchers to provide business knowledge, technical assistance and finance for potential and emerging entrepreneurs, so as to create or support small business that would be productive and sustainable. Participants in this study were beneficiaries of such a context and as a researcher I was also immersed in it.

To capture this process of social engineering, I introduce the concept of Interventionist Entrepreneurship and use it as a framework to present the profiles of participants in this study, with two main objectives. The first objective is to capture the contexts and actors that influenced or participated in the profiling of participants. I choose the word "profiling" in a continuous tense, not simply as a matter of grammar but to capture the ongoing process of encouraging or inducing entrepreneurship among individuals with limited potentiality to became entrepreneurs. Such a process is not necessarily an imposition; rather, it is a context that is also actively shaped through the agency of those on the receiving end of the intervention or inducement.

As I discussed in the introductory section, this is a process of subjectification. I thus argue that the process of entrepreneurial profiling is constantly shaped through cooperation and contestation between various actors. These actors include, among others, the state, donor agencies, researchers, trainers, universities, and entrepreneurs.

Each actor thus contributes in shaping the conventional profile of who an entrepreneur is and, knowingly or unknowingly, in doing so they also shape the profiling of necessity entrepreneurship. When the actors encounter one another they have their own versions of an ideal entrepreneur vis-à-vis a non-ideal entrepreneur. Although these versions may have certain similarities based on backgrounds or discourses that the actors may share, it is out of their interactions that shifts and/or consensus on the typical or general profile of an entrepreneur in a given context occurs. Hence, in the context of poverty and unemployment, becoming a successful necessity entrepreneur could be the ideal that all actors are anticipating, implicitly or explicitly.

The second objective is to distinguish Interventionist Entrepreneurship – from, albeit in relation to, necessity and opportunity entrepreneurship – as a systematic intervention aimed at providing the necessary requirements to start up a business venture. The process starts with identifying the "lack of something" that is followed-up with pulling various actors in, identifying those who lack entrepreneurship skills, culminating in encouraging and empowering them to acquire skills and support their endeavor to start entrepreneurial ventures. The term intervention is used following the active role of the post-socialist Tanzanian state in creating a conducive framework for promoting entrepreneurship in collaboration with other actors as well as active

research engagement that takes part in producing an entrepreneurship subject through training and capital injection. I am convinced that it is important to understand the intervention process to make sense of the subjectivity created and business outcomes.

My main argument in the chapter, then, is that, in contexts of poverty and unemployment, intervening to create entrepreneurs necessarily involves a two-way process of entrepreneurial profiling whereby ideal criteria for entrepreneurship are jointly established and aspired for. Both the intervener and the intervened participate in this process, through consensus and contestation, whereby the outcome is a compromise between who/what was (co)created when acquiring entrepreneurship skills or capital and who/what was (trans)formed while starting and running actual entrepreneurship ventures. The process indicates that the formation of entrepreneurship identity is not an event, rather is informed with series of activities and outcomes of business, starting critically with the beginning of business activity. Second, even though the assumed profile of the participants set off as that of necessity entrepreneurs, participants were informed by other motives beyond necessity, which influence business life cycles and outcomes. Lastly, I argue, without such interventions the formation of this entrepreneurship could have been delayed or made impossible. Thus the central point of this argument is to provide evidence on variations in participants' motivations, with some fitting into the category of temporary, and others into that of permanent, necessity entrepreneurship. Such findings underscore the importance of understanding that the outcomes of attempts at using entrepreneurship as a means to address poverty and unemployment, by focusing on youth who are unlikely to be employed, may significantly vary depending on

variations of youth motivations, initial business outcomes, and the closing/opening up of (new) businesses or non-business opportunities.

This chapter has three sections. In the introductory section, I introduce my main argument on the subject of neoliberal entrepreneurship, stressing the importance of unpacking the process of profiling research participants in terms of entrepreneurial profiles. In section two I define the concept of Interventionist Entrepreneurship, by both differentiating it from and relating it to the concept of necessity entrepreneurship, and use it to show how the craft of defining entrepreneurship is linked to profiling entrepreneurs. Finally, in section three, I present the subjectification process of profiling participants, first as potential entrepreneurs, and then, as nascent or emerging entrepreneurs through Interventionist Entrepreneurship.

3.2 Entrepreneurship Definitions as Entrepreneurial Profiles

In the early 1990s Ivan Bull and Gary Willard (1993), both economists, called upon researchers to discontinue constructing new definitions of entrepreneurship as they impede the development of entrepreneurship theory. They argued that, despite extensive fieldwork conducted over 200 years across the disciplines, the field was suffering from too many definitions and thus lacking a unified theoretical approach "to explain or predict when an entrepreneur, by any of the definitions, might appear or engage in entrepreneurship." Adapting Wortman (1992) and Homaday and Churchill's (1987) arguments on the richness of empirical data, they encouraged discontinuing formulating definitions in order to further a unified theory of entrepreneurship that explains causality in regard to the emergence of entrepreneurial practices and their outcomes.

Paradoxically, 22 years later, I am at a crossroads of defining entrepreneurship, not being content with the utility of existing definitions in describing holistically the experiences of the youth who participated in this study. This, however, was anticipated, as anthropologists do not affirm the existence of a universal culture that can create a global profile or archetype of entrepreneurs: of actors, that is, who emerge, act and think in similar ways. In any social phenomenon, the interest of anthropology then, is to unravel and understand the underlying logic and meaning of actions in their multiple and even contradictory manifestations, rather than finding and codifying generalizable laws, so as to avoid premature closure of ethnographic discussions aimed at a deeper understanding of the diversity of culture and social facts. Such a position is shared by economists, such as Shapero and Sokol (1982), who call for researchers to explore the impact of context/situation and other social variables in explaining entrepreneurship.

However, such a position is not the general approach in studies of entrepreneurs in other disciplines. Fields such as economics, psychology and business administration dominate here, and one is thus expected to make sense of what forms or schemas of entrepreneurship are undertaken and their corresponding entrepreneurial types. Each form/schema, then, provides a basis for profiling entrepreneurs in terms of the motives of starting a business and the context in which they emerge. Since there are a number of possible profiles in the extensive literature on entrepreneurship, a researcher faces a crisis of definition when research participants do not fit neatly into such generalizable profiles, hence the need for extending a given definition or redefining it.

When I started the study in 2012, I encountered three definitions of entrepreneurship that seemed promising in guiding my fieldwork: Yaniv et al.'s (2012) "*Reluctant Entrepreneurship*"; Baumol's (1990) *"Unproductive Entrepreneurship*"; and "*the Global Entrepreneurship Monitor"* (2001), Reynolds et al. (2002) and Sternberg et al.'s (2006) *"Necessity Entrepreneurship"*.[11] These definitions differ in focus areas and measurement scales; however, they all refer to entrepreneurship that involves individuals who start businesses as a means of survival or escape from unemployment and poverty, commonly known as negative external circumstances in this literature. As such, the starting point for business is conceived of not as an 'opportunity', but rather, as 'a lack of something or options': a context that all participants in my research shared.

However, in the course of conducting my fieldwork and gaining a deeper understanding of my research participants, I increasingly realized that the definition of reluctant entrepreneurship was limiting as it tends to focus on matured adults, between the age of 35 and 50, who primarily start businesses following the challenges they face in the labor market, such as losing employment or the threat of redundancy (Yaniv et al., 2012). Thus it is most likely, if the conditions were better, that they would prefer salaried jobs. Participants in this study, however, were young and, with the exception of four who had experienced casual labor, had no prior experience in

[11] I have extensively reviewed this literature, and the process of engaging with their definitions during the writing of my research proposal and piloting, in the first chapter of this dissertation.

the labor market.

Since all participants in my research were nascent entrepreneurs and hardly captured in official statistics on Gross Domestic Product (GDP), they seemed to fit easily into the definition of unproductive entrepreneurship; however, its empirical assessment was limiting as it requires a measurement to validate the value entrepreneurs add to the economy and society (Baumol, 1990). Moreover, in terms of legality, they are also primarily associated with the negativity of illegal or informal types of entrepreneurial ventures, with limited contribution to the economy (Welter, 2011). Although the youth participating in this study define entrepreneurial activities as the center of their livelihood, which provides relief to the economy that is burdened by "jobless growth" (Wuyts & Kilama, 2014), they generally fall under the informal sector that is not necessarily illegal and hence "extralegal" (De Soto, 2006). The definition of necessity entrepreneurship, however, remained plausible as it suits their context of poverty and unemployment and their initial reasons for starting a business.

As I reflect on the research process, observations and findings, I find it imperative to divert, though slightly, from the classical necessity entrepreneurship definition, so as to add factors of institutional and individual agency that shape the motivation of participants in this study. The classical definition of this form of entrepreneurship posits that people become necessity entrepreneurs because of, and in attempt to escape from, a context of poverty. But it does not tell us what and how other factors, such as resources and actors, push or assist a potential entrepreneur to start and pursue an entrepreneurial venture. Hence, in this study, I suggest that one possible reason for such a push or inducement, in combination with cultural and social-economic

contexts of poverty, is the intervention that comes in the form of capital and training that also interacts with, and thus shapes or transforms, the motivations of the subjects of intervention. As shortcuts to entrepreneurship, these inputs – training and capital – can also become motivations, given that it tends to take a long time even for aspiring entrepreneurs to mobilize (intellectual and financial) resources.

Based on my fieldwork knowledge and shared experience with participants, I therefore develop an additional definition that would also capture the dimensions – such as encouragement, inducement and empowerment – that are missing in the classical definition of necessity entrepreneurship. I call it Interventionist Entrepreneurship. This is not a replacement of the concept of necessity entrepreneurship; rather, it adds some forces that shape motivation for starting entrepreneurial ventures in contexts of absolute constraint or negative circumstances. When one lives in a context of poverty, capital, knowledge and skill are also likely to be constrained. Unfortunately, scholars who study necessity entrepreneurs have done little research on what motivates them in terms of the capital and knowledge that they are required to organize or acquire so as to start a business venture. The task of applying this additional definition then is very simple: to unravel multiple forces that interact to influence the (trans)formation of the motivations of entrepreneurs who start business in negative circumstances, that is, with limited capital and business knowledge/skills.

The definition, however, does not solely emerge from the participants of this study; rather, it has also been whetted with ongoing initiatives in Tanzania that attempt to empower, encourage or induce youth to be entrepreneurs by providing them with

training and capital aimed to kick start or improve business. These include, among others, the Youth Entrepreneurship Facility, which, in reporting its accomplishment to the Deputy Minister for Labor and Employment, claimed to have unleashed more than 30,000 entrepreneurs and provided entrepreneurship education to 50,000 students in secondary schools and colleges (Daily News, 2015; The Guardian, 2015). This is the national context that made it possible for youth participating in this study to engage with entrepreneurship.

Even though the intervention made it possible for youth to start businesses, it is important to point out that, while what motivated these participants to do so makes them fit neatly with the dichotomy of necessity and opportunity entrepreneurship, that categorization is also problematic since categories tend to shift following exposure, opportunity, business outcomes and other experiences. At the beginning, most participants could easily fall in the category of necessity entrepreneurs. However, 7 participants were between being necessity and opportunity entrepreneurs, making their categorization blurry. To them, the capital provided by the project was an opportunity in its own right; hence they seized it, as they would have done so in the case of other opportunities, to start businesses. Other participants started businesses as necessity entrepreneurs but, as they engaged with business, they increasingly exhibited characteristics associated with – and shifted to being – opportunity entrepreneurs.

This should not come as a surprise. As Giacomin et al. (2011) have also observed, even though there are differences between necessity and opportunity entrepreneurial dynamics, the two dynamics can be combined within the same individual. Block and

Sandner (2009), Caliendo and Kritikos (2009), Dawson and Henley (2012) have also provided empirical evidence of the emergence of entrepreneurs who are influenced by both forms of entrepreneurship. Moreover, in the first empirical study to measure the applicability of necessity and opportunity definitions in an African context, Rosa et al. (2009) aptly point out that "other motives for business start-up are more important than 'necessity'"; hence one thus motivated is more than just a necessity entrepreneur.

As such it is also important to examine how Interventionist Entrepreneurship, with its availability of capital and training, interacts with necessity and opportunity entrepreneurship to create a young entrepreneur. This is particularly important given that most of the reasons the youth gave during the preliminary evaluation of the intervention indicates that a new entrepreneurship subjectivity had emerged out of the interactive process, with some of them shifting from one form of entrepreneurship to another, others remaining static, and others not fitting anywhere. It should be borne in mind that when the intervention started the youth were not yet entrepreneurs. They were simply potential entrepreneurs and the majority of them had a seemingly high likelihood of becoming necessity entrepreneurs because of their context of poverty and unemployment; that is, if they would have attempted to become entrepreneurs. In the subsections below I thus define Intervention Entrepreneurship in terms of how the youth in my research changed from being potential entrepreneurs to being necessity entrepreneurs.

3.3 Interventionist Entrepreneurship Defined

In the context of doing my research, I encountered a talented young man. He was not interested in starting or doing any business. People thought he had great ideas that

could sell but he was wasting his potential by just sharing them freely with others for the sake of developing them and his society. For him, what mattered was doing what he liked and business was something he didn't like. He had a stable income from non-business activities and that was good enough for him. Now imagine if a government agency or private agency of entrepreneurship that was interested in his ideas aimed to transform him into an entrepreneur and his ideas into products that could be salable through a formalized business entity. If they offered him one million US dollars and a crash course on entrepreneurship as well as scaling up the market for his ideas so he could start a knowledge generation and dissemination company, would he just say no?

If he said yes, and his new business became a success, how would you describe him in terms of entrepreneurship? Would you call him a necessity entrepreneur or opportunity entrepreneur? If you call him a necessity entrepreneur, he might disagree with you because he did not need to start a business to survive, let alone request the capital that was offered to him. If you call him an opportunity entrepreneur, he might also disagree because he did not see his ideas as a business opportunity or go out of his way to look for opportunities to secure start-up capital. One may thus opt to call him a reluctant entrepreneur simply because he accepted capital reluctantly but, again, he would not qualify as such because such entrepreneurs are forced by circumstances to start entrepreneurial venture as means of livelihood. Since this young man and the likes of him breach existing categories of entrepreneurship and their subcategories, I refer to them as Intervened Entrepreneurs because they primarily started their entrepreneurial ventures under what I will define as Interventionist Entrepreneurship.

Interventionist Entrepreneurship occurs when there is systematic attempt to motivate entrepreneurship through training, injection of capital and a conducive business environment as a means to start an entrepreneurial venture or improve the outcomes of entrepreneurship. Such interventions tend to target groups rather than single individuals who share similar life situations characterized by lacking capital, business knowledge and entrepreneurship skills to start and/or run a successful business venture. Since it tends to focus on the economy of scales, Interventionist Entrepreneurship attempts to unleash a significant number of entrepreneurs at the same time in a given time. The intervention also tends to be characterized by measurements and scales/ranks to gauge the level of what needs to be altered and assessment of the alteration so as to ascertain the impact. In developing countries, implementers of such interventions tend to be entrepreneurship trainers, researchers and institutions operating under the auspices of the state and its development partners.

However, since Interventionist Entrepreneurship also tends to target potential necessity entrepreneurs in the context of necessity, without explicitly stating it aims to transform them into necessity entrepreneurs who perform better, it is important to extend the definition of necessity entrepreneurship to capture those implicit dynamics.

Although necessity entrepreneurs tend to be defined in terms of their context of poverty and unemployment, their motivation for starting a business in relation to their perception of necessity is central in defining them. In the case of this study, however, these latter criteria are challenging to incorporate in the definition of necessity entrepreneurship because most of its studies and theories tend to engage, retrospectively, with entrepreneurs who are already doing business. As such, its

researchers and theorists tend to capture a single moment in the lifecycle of a business, whereby asking what motivated entrepreneurs to start businesses freezes their past profiles in time and space. This study, in contrast, actively engaged with entrepreneurs from the time they were not entrepreneurs and thus captures, as a process, their motivations for starting business in relation to other motivations from the beginning and traces how motivation changed across time and space vis-à-vis necessity and opportunity.

Thus, on December 2012, before the project started and provided money to the youth for starting business, they were required to fill a baseline survey to capture, among other things, their motivations for doing business. To that end the survey provided 14 possible reasons for starting a business and they were required to tick and rank those that were applicable to them. Figure 1 below presents an overview of their selections, irrespective of how they ranked them. More than half of the participants, i.e. 26 youths. indicated that one of the reasons for deciding to start a business is because it was the only job that could employ them. Tellingly, nearly half, i.e. 20 youths, said one of the reasons was because of the opportunity that came from the project. And the same number said one of the reasons was that they needed money so they could pursue other things such as education and a getting a better job. This indicates that the project also contributed significantly in motivating them even though it is clear that necessity, as encapsulated in their need for employment and money, was also at play.

Figure 1: Motivations for Starting Business that Most of the Youth Listed

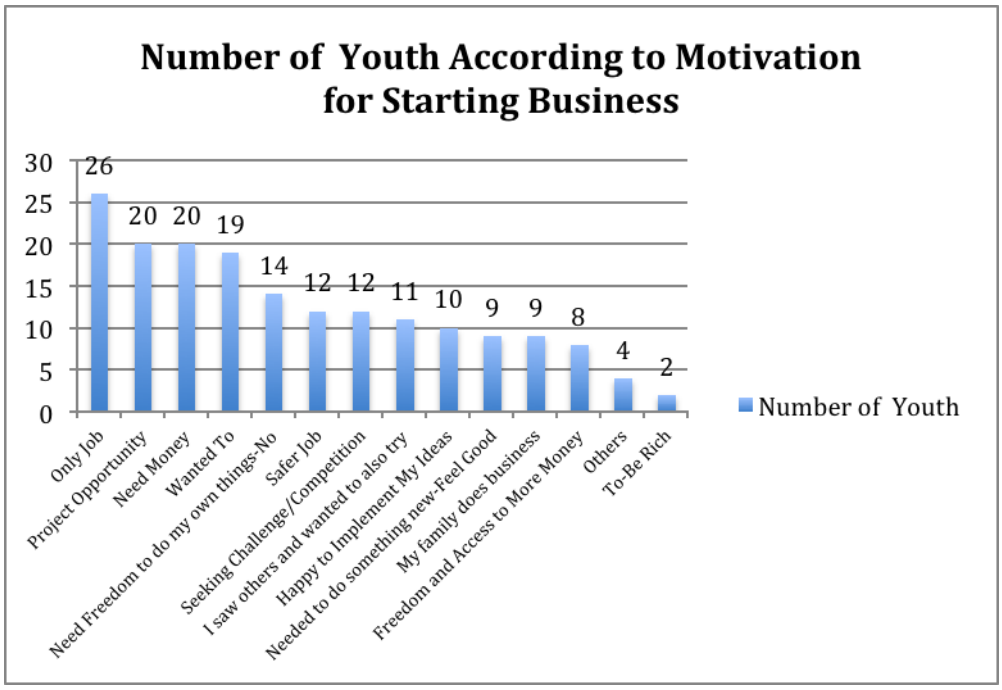
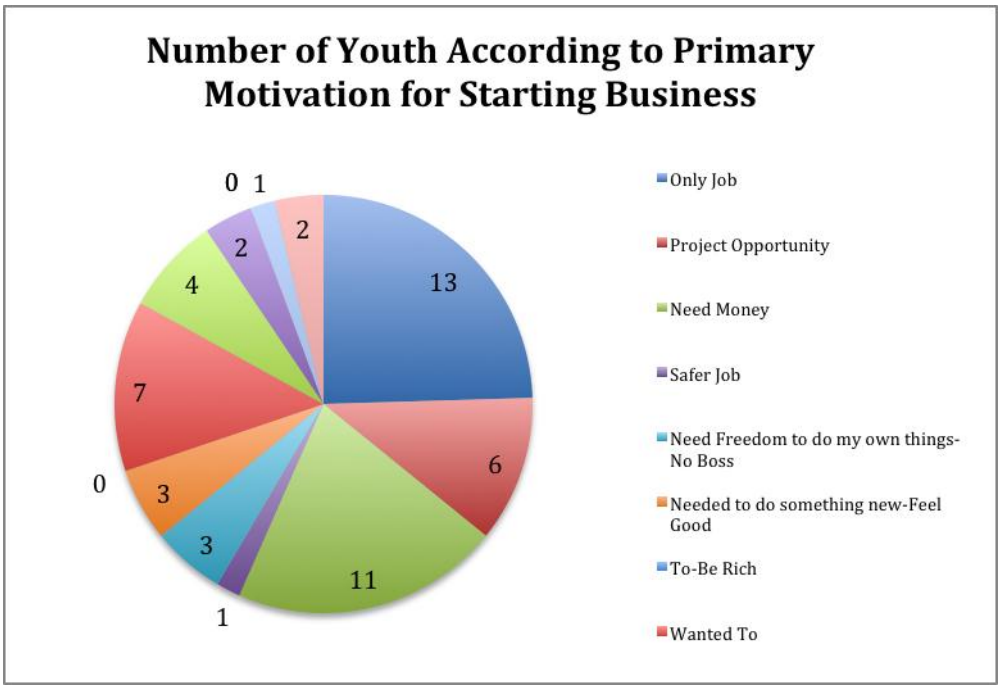


Figure 2 below presents the primary motivation in terms of the way the youth ranked each motivation according to its significance to them. Out of the 26 youths who said above that one of the reasons for doing business was that it was the only job that could employ them, half (i.e. 13) also ranked it as their primary motivation. Moreover, more than half (i.e. 11) of the 20 youths who said above that one of the reasons was to get money also ranked it as their primary motivation. Tellingly, only 6 out the 20 youths who said above that one of the reasons was the project itself also ranked it as their primary motivation. These findings highlight further the significance of being necessitated, primarily through the lack of money and employment, to attempt to become entrepreneurs.

Figure 2: Motivations for Starting Business that the Youth Listed First

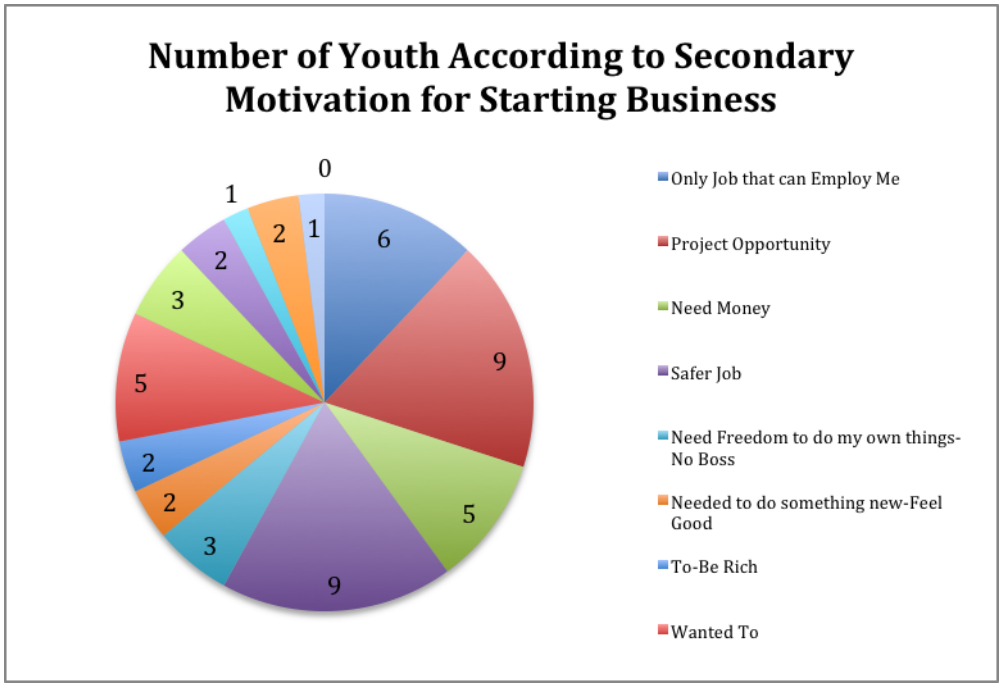


The picture becomes more nuanced when one also looks at secondary motivations in relation to primary motivations. As Figure 3 below shows, only 6 participants who said above that one of the reasons for doing business was that it was the only job that can employ them ranked it as the secondary reason. In other words, even though this motivation received more ticks (i.e. 26) than any motivation as shown in Figure 1 above, only 6 plus 13 ticks (totaling 19) ranked it as the primary and secondary motivations, respectively.

This is to say the remaining 6 ticks did not rank it as one of their top two motivations. In the case of the project, however, 9 youths ranked it as their secondary motivation as shown in Figure 3 below. This indicates that although it only had 6 youths who ranked it as their primary motivation, when one adds them to the 9 who ranked it as their secondary motivation they total 15, indicating that out of the 20 who listed it in Figure 1, only 5 did not rank it as one of their top two motivations. These finding

stresses the significance of the project's intervention on inducing the youth to become entrepreneurs. Moreover, it highlights how capital can become a motivation.

Figure 3: Motivations for Starting Business that the Youth Listed Second



However, these were only 'startup motivations'. As I observed in the field, some of the participants came up with new motivations to sustain their businesses, especially when they had met some of the needs associated with necessity entrepreneurship. For those cases, some of the startup motivation associated with opportunity entrepreneurship, which they had ranked relatively lower during the baseline survey, became more significant later on. For example, Zidihel said he primarily started business as a means to survive. Being a child of a single mother without a job or permanent home, his first goal was to rent a room and then purchase basic equipment and furniture for daily usage, such as bed, cooking stove, utensils and buckets. I observed that for three months most of his business spending was on survival with

little focus on business expansion.

However, after 6 months of doing business, he started consulting few people at the butcher site regarding the possibility of expanding his business. One of the business ideas he had was to do meat deliveries to butchers, supermarkets, and restaurants. He explored that option and found places that he could take the meat. However, his capital was too small to cover transportation costs. Unexpectedly, the fellow businessman he had shared the idea with started delivering the meat to the respective areas. Zidihel was upset at the beginning but later on he took it as a key lesson as well as an important motivation of doing business more strategically. There were also two other challenges: falling market prices, and customers who refused to pay their debts.

Zidihel thus became more aggressive, strategic and ambitious. He also developed clarity of thought on his business ideas and focused on looking for business opportunities. In one of our conversations he said determinedly: "Sister, I am toiling with skinning cows but I have big ideas of delivering meat right at the homes of customers just like the way cars that sell Ice Cream do. Just wait until I get capital." It is important to recall that in the baseline survey Zidihel had listed the second motivation for starting a business as wanting to do something new, and that he liked doing. His third motivation was that he has always wanted to do business. The motivation became more pronounced and his business growth reflected these changes.

Melvin Haas's (2014) redefinition of necessity entrepreneurship is useful in profiling participants such as Zidihel who exhibited tendencies of both necessity and opportunity entrepreneurship. By way of critiquing the necessity-opportunity

entrepreneurship dichotomy that the Global Entrepreneurship Monitor (GEM) adopted in 2001 and Reynold et al. extended in 2002, Haas argues that defining necessity entrepreneurs as those who label themselves as starting a business because it was the best option available for them is limiting because it does not require a profound understanding of the antecedents of necessity entrepreneurship. Differentiating them from opportunity entrepreneurs who are defined as those who take a unique opportunity, he further argues, is also limiting because an individual can do both simultaneously, as they are not mutually exclusive. To transcend these limitations he presents the antecedents of necessity entrepreneurs, categorized into two groups.

The group that is relevant to this study is referred to as absolute necessity entrepreneurs. According to Haas's framework, they simultaneously experience – and are thus doubly affected by – what he categorizes as negative situational and environmental influences while seeking to become self-employed. In his conception, the situational dimension, i.e. their individual circumstances, weighs heavily on them whereas the environmental dimension, i.e. social settings, limits them as it tends to be characterized by, among other things, lack of entrepreneurial opportunities. However, he argues that this does not stop them from attempting to "escape poverty" by "seeking to identify and exploit entrepreneurial opportunities while struggling to meet their basic needs" (Haas 2014: 27).

Hence for Haas, the antecedents for necessity entrepreneurship include unfavorable situational and environmental undeveloped conditions, that is, those characterized by poverty and related poor economic conditions. They also include the following main

causal factors: poor institutional environment and complete lack of alternative employment opportunities. A typical opportunity could be a personal service or simple a trade business whereby a typical entrepreneur could be an unskilled day laborer who lacks alternative employment opportunities and seeks to feed his family. Limited as it is, this framework from an economist is useful in understanding how, as a performative and discursive practice, the discipline of economics informs the profiling of entrepreneurs. From a critical perspective, the categories of poverty, limited opportunities, and situational constraints it employed partly inform the contexts of necessity entrepreneurship. In this sense, I apply the framework to the youth in this study to map out part of the context of youth under this study as well as unpacking the extent of their subjectification. For me, it is thus a window, rather than a lens, to see through.

Such antecedents and contexts were not only evident in the case Zidihel, who had to support his mother and his son, but also among the rest of the youth. However, the antecedents were relative given that the group that Zidihel belongs to is not strictly homogeneous in regard to impoverishment hence the need to unpack the use of absolute. It is important to note that Haas asserts that the role of individual differences in the case of absolute necessity entrepreneurship does not matter because, in his view, they are less important because everyone has the same needs.

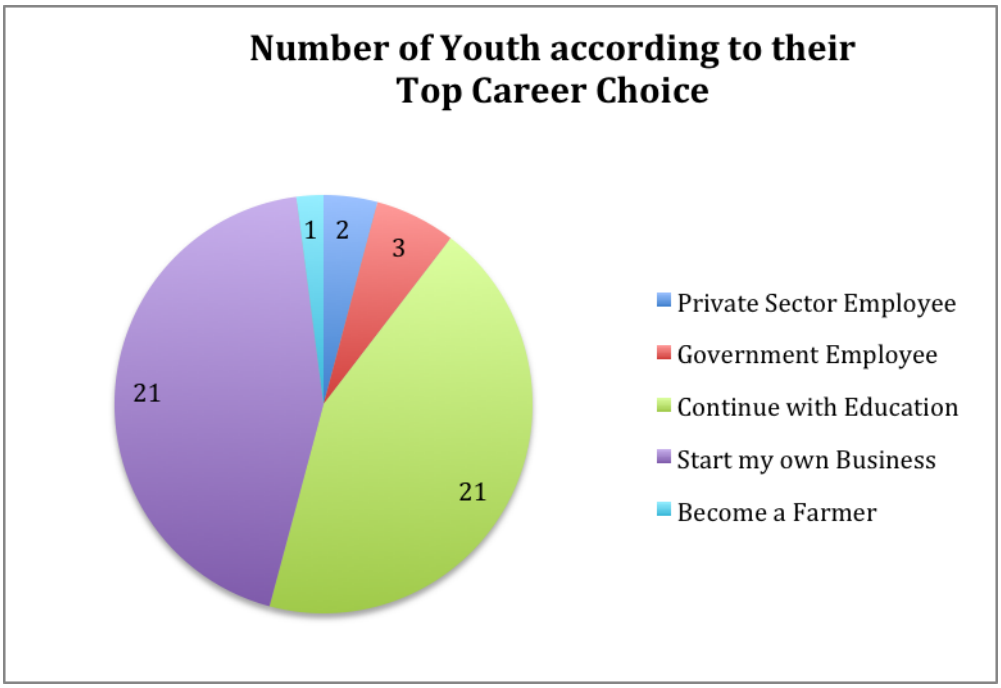
Such an absolutist categorization stems from the fact that he also defines the term absolute in relation to the way it has been used to define and thus dichotomize poverty into absolute versus relative poverty. In doing so he lumps all absolute necessity entrepreneurs as belonging to the bottom of the pyramid. However, even in places that

are characterized by absolute poverty as defined in terms of the daily consumption of two US dollars per day, poverty is relative, and thus people, including the youth in this study, are located in a continuum in terms of levels of poverty. One can thus refer to them as relatively absolute necessity entrepreneurs to differentiate them from the relative necessity entrepreneurs that Haas defines as belonging in favorable and developed conditions although their situational conditions are (still) unfavorable.

Like motivation, choice is also a central concept in defining Interventionist Entrepreneurship, as it underscores why a potential entrepreneur can actively accept becoming a necessity entrepreneur. Figure 4 below shows that the career paths that a plurality of the youth, i.e. 21 out of the 48 who responded, chose from a list I provided were business and continuing with education. The fact nearly half, i.e. 44% of the youths, picked education as their first choice indicated that if they had – or would have got – that alternative, they might have not attempted to become entrepreneurs, at least at that moment in time.

And the fact that nearly another half picked business as their first choice needs to interpreted cautiously given that the context was that of a project that was providing capital as incentive and had already provided training, whereby some of the youth had received double training after indicating, through a randomized trial, that they would be interested in starting a business. As such even their case indicates that intervention partly shaped their choice of career from the provided list.

Figure 4: Career Paths that Most of the Youth Chose from a List



3.4 Interventionist Entrepreneurship Defended

When one comes up with a concept, one engages in discussion with others to get clarity on the terms used. Naively, I thought the concept of Interventionist Entrepreneurship would perfectly capture the underlying forces that influenced the emergence of necessity entrepreneurs during my research project. The utility of the concept was buttressed by the fact that at the end of the project these nascent entrepreneurs asserted that it was the capital provided though this study, and the entrepreneurship training from a previous study, that made it possible for them to start an entrepreneurship venture. To me the word intervention came to mind, thinking it would uncover the forces of a social engineering process of entrepreneurship formation. Hence I was not expecting reservations about the usage of the term from my Marxian colleagues. I also thought entrepreneurship experts might find this useful as it could have provided a solid structure for understanding what they were doing.

On both assumptions, I was wrong, and serious issues were raised regarding the concept.

A Marxian theorist argued that such a "term credits the state for doing something systematically to address the question of entrepreneurship in a transformative manner to the economy, of which it is not." If "the state intervenes", he further argued, "we expect it to address the conditions that causes unemployment and poverty, or create social and economic systems which will assist an entrepreneur to grow." His position anticipated a large-scale transformation that is organized or undertaken by a central government in an effort to affect a country's economy associated with control and sanctions, just like in socialist states or in the case of bailouts and Marshall plans in capitalist states. Such a definition is in line with the Merriam-Webster Dictionary (2013), which defines the term in association with "a government policy or practice of doing things to directly influence the country's economy or the political affairs of another country". It is not surprising, then, that a non-Marxian researcher who supports entrepreneurship in a liberal setting reacted to its usage because of its association with government control. She argued: "I also wonder if intervention entrepreneur/ship is the most fruitful term. While I understand the meaning, there may be broader terms, which capture the meaning but does not automatically lead to a notion of development programs. What about something like nudged entrepreneur/ship or encouraged entrepreneur/ship?" By introducing the term 'nudging' she, ironically, assisted me to view intervention in terms of a 'continuum'. Emile Durkheim (1951: 41) points out that "the words of everyday language, like the concepts they express are always susceptible of more than one meaning, and the scholars employing them in their use without further definition would risk serious

misunderstanding". Both commentaries, it seemed to me, had a political position associated with the word intervention, and called for more clarification of the term in terms of what variables it contained and how it was used under the concept of Interventionist Entrepreneurship. As can be deduced from the previous subsection, I am using the term 'intervention' in a softer sense whereby the continuum of 'intervening is wider, ranging from 'encouragement' to 'nudging' and 'inducing'. In this soft sense it implies that the Tanzanian post-socialist state is partnering with actors operating in the neoliberal context of a market economy to do so. I thus unpack this process of 'partnership in intervention' in the next section.

3.5 Interventionist Entrepreneurship as a Process

This section focuses on the actions of key actors in entrepreneurship intervention. It is divided into two subsections, each with its leading actors. The first subsection focuses on the process of training youth: first through an "Entertainment-Education Initiative in Entrepreneurship and Financial Education in Tanzania" popularly known as *Ruka Juu*, which can literarily be translated as 'Jump Up' or 'Jump High,' and then UDEC's "Weekend Training on Entrepreneurship". In the case of *Ruka Juu*, the key actors were Femina HIP and DPC consultants. In the case of UDEC, the key actors were scholars of entrepreneurship at the University of Dar es Salaam's Business School (UDBS) and a consultant from the Development Pioneer Consultants Limited (DPC). In both cases, the Norwegian School of Business (NHH) also participated as a key actor. The second subsection focus on the fieldwork phase of my research study. In this case, the key actors were youth themselves and myself as a researcher. NHH also participated through the provision of funds for the business grant and research advice for my doctoral study.

3.5.1 Entrepreneurship Training as Intervention

In the morning of 6 November 2011, a year before I started this study, 62 youths who had graduated from 43 public secondary schools held candles and matches to launch a four-day intensive entrepreneurship training program at the University of Dar es Salaam Entrepreneurship Centre (UDEC). Those with matches lit their neighbors' candles as they covered the wicks with their hands to protect them from the wind blowing from the Indian Ocean and the surrounding hills. As the flames glowed, they uttered this motto in unison: "I use this candle to light me during this session and my life afterwards; this light should lead me to a bright future." A candle was defined as the knowledge to be gained from the UDEC training so as to guide youth in their immediate lives and prepare them for a 'successful' future, possibly as entrepreneurs. This candlelight discourse is prevalent in religious rituals and even state performances, dates back to the time Tanzania's first president said: "We, the people of Tanganyika, would like to light a candle and put it on the top of Mount Kilimanjaro which would shine beyond our borders giving hope where there was despair, love where there was hate and dignity where there was before only humiliation" (Nyerere quoted in Komba 1995: 32). The youths' trainer, a Christian, was thus invoking it.

This was their first time inside a university classroom and engaging with university staff. The project organizers anticipated this, having pointed out that they "chose UDEC knowing it offers good entrepreneurship training and is located at the university, a place which can be inspirational for youth who have not been here before." It indeed inspired them. As youth sat in managerial chairs that are used by UDBS' Masters of Business Administration (MBA) students, you could see their eyes glowing with excitement. They were all dressed up for the occasion, donning smart

causal clothes that left me wondering who they were. I got a glimpse of their self-profiles as a trainer invited them to introduce themselves. Excitedly, one participant thus attempted to capture the aspiration of the whole group: "I am glad we have been invited here for training. I just used to pass by but I have never entered university buildings. This is a sign that one day all of us will also join the university."

It was my first encounter with this group of excited and hopeful youth. NHH, the organizers, who were to fund my PhD study, had invited me to the training to participate as an observer, with the anticipation that it could inform the conceptualization of my thesis. At that moment I did not know if some of these youths would be participants in my doctoral research, let alone if I was to focus on young entrepreneurs, as my research interest was in women entrepreneurs and microfinance.

However, the process of profiling these youth had begun before UDEC training, through the *Ruka Juu* program. Therefore, my preliminary knowledge of them was informed by a consultant on the project who was familiar with a baseline survey that came up with general profiles of who they were. First, all 62 participants were part of *Ruka Juu*'s Randomized Control Trial of 2126, which had been divided randomly into treatment and control groups. Second, these 62 participants were those who had opted to invest their participation fee, given to them in the control trial, in a programme for attaining further training on entrepreneurship. This was an important indicator as it gauged the willingness of participants to explore entrepreneurship as a possible career. Third, all 62 participants came from public schools in an urban area and had

limited chances of passing the Form IV National Examinations, following the low performance of their specific schools and public schools in general.

As participants introduced themselves I wondered why the training was taking part at the University of Dar es Salaam's (UDSM) premises, given that such trainings usually take place at youth centers. Being a member of University of Dar es Salaam community, I also knew that UDEC, housed at UDSM's School of Business, generally works with established entrepreneurs. Unknowingly, the then Assistant Director of UDEC, Dr. Goodluck Urassa, shortly addressed my queries while introducing himself to the participants: "I am very happy to be the main coordinator of this session, not only because I know this training is valuable but it is the first time I teach it to young people like you. It is also the first time it is taught at University of Dar es Salaam to young people. So, you should praise the organizers and sponsors". As participants clapped in appreciation of those actors, he concluded in a serious yet inspiring tone: "I am sure it will make a difference if you also take it very seriously."

During the tea break I found myself sharing a table with four participants who were keen to know who I was and if I was going to teach them anything during the session. I told them I was a PhD student from the University of the Witwatersrand in South Africa. Puzzled, one participant asked: "I thought Dr. Goodluck had introduced you as a teacher at this university, right?" Before I could answer another participant chipped in: "She could be like brother Juda who works both for Femina and this university". However, Juda was neither a representative of Femina nor UDSM; rather he worked as NHH's research assistant. At that point I realized my answer needed to be as thorough as possible as they had no clarity of who were the key actors behind

Ruka Juu and UDEC training. It seemed this had not been an important issue to them until I introduced myself as a PhD student. Yes, I answered, I am a doctoral student at the University of the Witwatersrand and I am also an assistant lecturer at the University of Dar es Salaam, based in the Department of Sociology and Anthropology.

I also explained to them that being a research student or academic staff did not automatically make me part of their training. I was there through the invitation of NHH. They remained in silence and, confusedly, looked at me as if they were calling for further clarification. Suddenly, one participant who had been quiet all the time asked: "So why are you here?" He then quickly changed his question: "Are you observing the teachers?" As I was thinking of how to answer his question, he changed it to a general question, "So what are you observing?" To answer those questions, I explained, required us to have a conversation due to the fact that I was coming in the middle of a process that they were part of, and I believed they knew more than I did.

I started our conversation by asking them why they were at this UDEC training. One participant said: "We were part of *Ruka Juu* whereby Femina asked us to watch entrepreneurship training on the TV for about three months." Later on I consulted the *Ruka Juu 2011 Impact Evaluation*, which states that this was a reality TV entrepreneurship competition program produced by Femina HIP of Tanzania and broadcast on three national television stations, namely TBC1, ITV and Clouds TV, between the 12th of March and 23rd of May 2011 (Femina HIP, 2011). It is important to note that the Tanzania Broadcasting Corporation (TBC) is a public company under the government, an indication of the state's participation. Another participant added:

"I think we are also here because in one of the *Ruka Juu*'s surveys we said we want further training on entrepreneurship". I then asked if they knew Femina before they participated in *Ruka Juu*. All of them affirmed that they knew it through its programmes on youth, health, and wellbeing. Moreover, one participant informed us that she was a fan of its Fema TV talk show, which discusses reproductive health, while another participant said he had been a beneficiary of Fema club, which offers peer-to-peer training on the overall wellbeing of youth through drama and magazine.

Their account is in line with Femina HIP's website, which identifies it as a local organization established in 1999 with the aim of creating behavior changes towards healthy lifestyles through critical knowledge and conversation. Since its inception, Femina HIP uses "Edutainment" (Entertainment-Education) to promote healthy lifestyles among young people in Tanzania. Through the quarterly Fema magazine, the bimonthly *Si Mchezo!* (*It's not a Joke!)*, Fema TV Talk Show and interactive online portal *Cheza Salama* (*Play Safe*), Femina-HIP has provided information and provoked discussions about sexual and reproductive health, HIV/AIDS and healthy lifestyles during the past 11 years (Femina-HIP, 2011). By 2011 it had become a nationwide popular media platform working through print, radio, TV and social media to inform, inspire and motivate youths to take action, mostly on health (DPC, 2015).

The critical question is why a Non-Governmental Organization (NGO) that had focused on health was now coordinating entrepreneurship training? I asked the youth in the UDEC training this question but they did not seem to know. However, according to Femina HIP (2011), the NGO added an entrepreneurship component to its health programme in 2011, following feedback on such a need that it had been

receiving from its beneficiaries since 2008. The report further noted that even though young people in and out of school had appreciated the health knowledge that Femina provided, they had always asked about opportunities for employment and requested knowledge of how to make money. The common statement, it notes, has always been: "It's all good that we get information about reproductive health and HIV/AIDS, but we need jobs!" (Femina HIP, 2011: 6).

Following those demands and with the aim of incorporating those ideas into its organizational activities, Femina HIP organized an out-of-school youth conference under the theme "Empowering Youth for Employment." Therein the youth showed a high demand for training, particularly on the development of skills in business and income generating activities (Helgesson & Earnest 2008). These findings led Femina HIP to develop a concept of "Combination Prevention," where stable livelihood opportunities are seen as a prerequisite for healthy lifestyles (Femina HIP, 2013). This formed the basis for establishing *Ruka Juu*. Sir Ronald Grierson, the Financial Sector Deepening Trust (FSDT), Aon Tanzania Limited and Femina HIP funded the programme. To implement *Ruka Juu*, Femina HIP partnered with NHH as evaluator, UDEC as trainer, and DPC as the coordinator and researcher.

Although the four youths I was conversing with at the UDEC training knew NHH and DPC through their evaluation of *Ruka Juu*'s participants, they were unsurprisingly not familiar with all this complex background that even I had to later familiarize myself with. Nevertheless, we continued with our conversation. Although I am a staff member of Dar es Salaam University, I elaborated, I neither work with UDEC in the training that they were attending nor with the Femina HIP in the *Ruka Juu* programme

that they had attended. However, as an invitee of NHH, I was there to look at the possibility of making their training part of this study. As I was finishing my sentence, one participant asked: "Is that the university from Norway? He then added a follow-up question as soon as I confirmed that it is: "So, Madam Linda is a teacher there right?" The questions helped to clarify, and differentiate, the roles of NHH and DPC.

It is important to note that in order to find out the impact of *Ruka Juu*, Femina HIP called for an evaluation at two levels. The first level was quantitative, whereby researchers from NHH conducted a baseline survey and an end-line survey, before and after *Ruka Juu* respectively. It is the baseline survey that was the basis for dividing the youth who would and who wouldn't watch *Ruka Juu*. Measured against the baseline, the end-line survey quantified how the show had an impact on those who watched it. Overall, the key objective of the impact evaluation was to document, measure and analyze the impact of the show on the target audience as well as on the six competing entrepreneurs who were the ones appearing on the TV show. This quantitative component was financed through *Ruka Juu*'s funding and NHH. It involved a team of researchers and students from NHH who wrote Masters theses out of its data, as well as Tanzanian research assistants from various local institutions.

The second level was qualitative, whereby a lead consultant from DPC, an organization with an established record on development and partnership research, evaluated the participants in close collaboration with the Monitoring and Evaluation (M&E) department of Femina HIP. It is also important to note that the DPC consultant also played a key role in connecting Femina HIP and NHH as well as the NHH and this researcher, i.e. me, to the UDEC training. The consultant had

previously engaged with NHH through its research work on entrepreneurs and microfinance in Tanzania through PRIDE, a local microfinance institution. I had met the consultant through a friend, but later on developed a collegial relationship through shared academic interests on youth livelihoods, a theme that informed her PhD dissertation on "Getting Ready for Life: Life Strategies of Town Youth in Mozambique and Tanzania" (Helgesson, 2006). As I explained this background to them, albeit in a simple way, the youth seemed to grasp the story of connections. Curiously, one of them asked: "So, it is Madam Linda who connected you to this training" At first I was hesitant to affirm such simplistic logic, however, I realized, later, that it is those connections that pooled together institutions and people of different skills, backgrounds and expertise to design and form *Ruka Juu* and its follow-up training of UDEC, and my being there was a continuation of that follow-up.

Our conversation ended when we were called to return to the UDEC training room. However, it gave me a glimpse of how the youth perceived themselves in relation to key actors involved in the two training phases and their roles. As I look back and reflect, I see how such an encounter was part and parcel of the profiling process. In the subsection below I analyze how the contents of these two training programs were geared toward the profiling and making of entrepreneurs in a particular context.

3.5.2 Training Contents and their Entrepreneurship Subjects

The previous sections have established that the target for the entrepreneurship intervention was the youth who had limited opportunities to attain jobs, capital or further education. Offering entrepreneurship training to them aimed to create productive entrepreneurs who could make a decent living out of entrepreneurial

ventures. Despite stylistic differences between *Ruka Juu* and UDEC training, I argue, both aimed to create a new subjectivity, among the youth, in terms of confidence and competitiveness, among other capabilities involved in running a business.

Ruka Juu was a reality TV entrepreneurship program with 11 episodes that were aired on a weekly basis for about three months. It showcased 6 young entrepreneurs who took part in a series of challenges to win a business prize worth Tsh 5 million. The program showed the youth "how entrepreneurs cope with money, look at savings options, deal with emergencies, plan their businesses, success and failures and whether they have what it takes to make their businesses grow" (Femina HIP 2011: 8). UDEC training, on other hand, was an intensive training in entrepreneurship, which brought 61 youths in a classroom to learn about how to start and run a business. The training took 4 days on the weekends between the second and third week of November 2011. As I elaborate below, the contents of these two forms of training were similar in many ways, aimed at making youths who watched *Ruka Juu* and those who attended UDEC training share the outlook of an ideal entrepreneur; that is, someone who is capable of starting and running a stable business venture on the basis of business principles. The principles emphasized were confidence building, value creation and addition, opportunity identification and seeking, financial documentation and reporting, saving practices, risk taking, marketing strategies, customer care approaches, record-keeping and legal compliance.

Apart from drawing from the same global discourse on entrepreneurship, one of the reasons the contents were similar is that UDEC worked as a trainer in both training. This is in line with its mission of contributing to the development of

entrepreneurial capacity in Tanzania, since 2001. To that end, it has been offering training, consultancy, counseling, incubation, business plan competitions and match-making services to potential and existing Micro, Small and Medium Sized Enterprises (MSMEs) as well as staff of institutions supporting MSMEs. In *Ruka Juu*, UDEC took part in the Boot Camp by training those who were to appear on the TV program on the importance of entrepreneurship, business skills and financial education. The topics covered in the camp included: Business Plans; Business Formalization, Financial Management; Business Security; Customer Care; Marketing; Strategies for Business Growth; Record Keeping. These eight topics were in line with *Ruka Juu*'s seven objectives, which aimed at the following overall desired outcome: "Tanzanian youth (age 15-30) have been educated, informed and motivated on issues related to entrepreneurship, business skills and financial literacy in order to realize their potential and lift themselves out of poverty" (Femina HIP, 2011: 9). To achieve this, the following nine challenges per episode on Table 2 were aired, with each attempting to develop specific skills.

Table 2. Content of *Ruka Juu* 2011 adapted from Femina HIP (2011: 8)

	Title of episode	**Content**
1	Introduction of the *Ruka Juu* show	The 6 contestants and their businesses were introduced to the viewers. The core judges and the presenters were also introduced.
2	Challenge 1: *Promote your business!*	Each contestant was given Tsh100, 000 (USD 70) to promote his/her business in one day.
3	Challenge 2: *Take care of your customers!*	Each contestant had to deal with an annoying customer.

4	Challenge 3: *Take care of yourself!*	Each contestant had to answer questions related to health and community engagement from a panel of students, whom he/she only got to meet when the interview was over.
5	Challenge 4: *Manage your crisis and protect your business!*	Something essential was stolen from their place of business and he/she had to deal with this situation.
6	Challenge 5: *Save your money!*	Bwana Ishi, an aspiring entrepreneur, seeks advice from each contestant about how to save money.
7	Challenge 6: *Find working capital!*	Each contestant tasked to find working capital to fill a large order.
8	Challenge 7: *Embrace your gender!*	Group challenge where the female and male contestants competed in an assignment on gender roles in business.
9	Challenge 8: *Learn what you can!*	This episode covered the Boot Camp training conducted by trainers from UDEC. The challenge was how to best solve a challenge that required teamwork.
10	Challenge 9: *Put it to work!*	The contestants worked on the business plans with mentorship by the UDEC facilitators. The challenge was the presentation of their respective business plan on the last day of Boot Camp.
11	*Finale!*	Final chance for the audience to vote for their favorite contestant and guess how much money *Bwana Ishi* had managed to save in his *Kibubu*. The finale was broadcasted in front of a live studio audience. The winner was announced and awarded Tsh 5 million.

Femina HP's (2011) impact evaluation study of *Ruka Juu* also enables one to make sense of how the contents impacted on the creation of youth entrepreneurship

subjectivity. It found out that there was an improvement of knowledge regarding the meaning of entrepreneurship, customer care, marketing, business planning, record keeping and the process of establishing business among those who watched the TV program compared to those who did not watch it. The evaluation also indicated that there was an increase of interest among the young people who watched it to consider entrepreneurship as a form of self-employment, so that most of them were thinking of starting their own businesses in the sectors that had a potential market.

Moreover, *Ruka Juu* made viewers, especially young women, more interested in learning about entrepreneurship, to the extent that some were ambitious enough to contribute money for further training. This was based on an exercise in which the youth had the choice to receive a participation fee of Tsh 4,000 on the day of evaluation or, alternatively, invest it in a course on entrepreneurship and microfinance. Since the treatment group was more willing to pay a fee for the course, it can be argued that *Ruka Juu* had a catalyzing effect in the creation of entrepreneurship subjectivity. The treatment group also knew much more about the contents taught in *Ruka Juu*. Its higher uptake of soft knowledge compared to the control group on entrepreneurship, in regard to customer care, trust, appearance, hygiene and money management, is also another indication that the program's impact. It is also interesting to note that young women scored higher in this regard than young men. The evaluation also found that the Business stream students got higher scores than the Arts stream students. This is an important contribution towards the discussion on whether the secondary education curriculum prepares students for self-employment or it ought to also include entrepreneurship education.

In the case of UDEC training, youth attended intensive classroom training from 8am to 4pm at the University of Dar es Salaam for four days in a span of two weeks. The aim of training was to provide youth with entrepreneurship knowledge as well as practical skills to start businesses. When launching the training, one of the trainers stated, "This training is different as it aims to not only teach you entrepreneurship attitudes and qualities, rather, it will provide you with means, skills, and strategies to become an entrepreneur if you wish to." As such, it moved from defining an entrepreneur to teach how youth could become entrepreneurs by equipping them with the skills to write a business plan and action plan for its implementation.

On the first day of the training the focus was on inculcating an attitude of being confident and expressive. Three experienced trainers encouraged the students to talk with one another and ask questions to further their understanding. The importance of confidence in communication was emphasized throughout the training as a means for entrepreneurs to give a good impression, command attention, and be heard. Methodologically, it started with what they knew and built on that. For instance, in the opening sessions youth were asked to respond to the questions: Who is an entrepreneur? What are the characteristics of entrepreneurs, and what do they do? Some of their responses were: an entrepreneur is someone who starts and runs a business; entrepreneurs buy and sell commodities that are needed by society. In the discussions, one of their trainers added that entrepreneurs also contribute to the national income and create employment for other members of the society. The terms the trainers used to describe an entrepreneur included someone who: runs a business, is committed, creative, trustworthy, does not give up, sees the future and works for it,

wants to be successful no matter what, is not dependent, works tirelessly, thinks of possible growth, sets and meets goals.

Subjectification was particularly evident when the youth were responding to the questions from the trainers. They alerted the youth when they were touching the tables or not making eye contact with the audience, reminding them that this projected a lack of confidence, which is not an entrepreneurial quality. If they were not speaking loudly to project confidence the trainers reminded them to do so. Youth who spoke with confidence were praised and others were encouraged to speak like them. The trainers reiterated that it is confidence and courage that an entrepreneur has to sell to his/her audience as that can be used to present a business idea to banks, new products to customers, and engage in transactions within the market. Youth's trainers also stressed that, although customers could buy products on their own, the confidence of an entrepreneur is instrumental in convincing them to do so especially when they are uncertain. These youths were thus practically trained to attain one of the said core qualities of an entrepreneur in a way that turns one into a neoliberal entrepreneurship subject.

To underscore the journeys and business traits of entrepreneurs, the trainer presented contrasting images. These included that of a tortoise who was very slow in walking and had difficulty in finding his way or reach his destination, but with persistence managed to get far. Another picture was that of a child eating watermelon that seemed too big for him, but he was determined to eat it. Then there was a picture of a child in front of a crocodile, but he was not afraid to face it. There was also a story of Alice, a girl who made a choice on where she wanted to go. After showing these pictures, the

trainers emphasized that every youth could be an entrepreneur if they want to. However, he stressed that one needs to see an opportunity, be creative, see alternative ways of doing things, never give up, and work hard.

The training also included games. For instance, the trainers asked the youth to put the palm of their hands in their foreheads but he put his on the chin. When asked again to put their arms in their foreheads, they put them on the chin like the trainer. The interpretation the trainers gave was that most people enter a particular business because they see others doing it and copy them without ascertaining the needs of the community or without seeing an opportunity. To be a good entrepreneur, the trainers stressed, includes the capacity to observe what is needed in the community, and changing the situation to make it easier for people to meet those needs.

Identifying oneself with a model entrepreneur was also a method of subjectification that was employed. In this regard, the trainers gave the youth a story of an imagined entrepreneur called Jonathan to read. Each one was asked "to read the story to identify characteristics of Jonathan as a business entrepreneur, how he started his business, and what conditions contributed to his success" (NHH 2011b: 7). But, according to NHH's (2011) UDEC Training progress report, for the trainers what was more important was for the youth to identify characteristics by which the youth resemble Jonathan and those they thought they want to learn from him. For the youth, Jonathan: "was courageous enough to stop working even though people at his work wanted him to stay"; "confident that he will make it"; "curious, looking for information on good location for business and relevant business ideas"; "did not give up – when business went bad"; "built good communication with people – people with skills and knows

about business" "kept his business records"; "was patient enough"; "hardworking"; "work tirelessly to raise capital"; "creative"; "had big plans"; and "was independent" (NHH 2011b:7-8). Expectedly, some of the characteristics associated with an entrepreneur that the trainers stressed in during the opening sessions, such as confidence, came up, indicating that the youth were conforming to an entrepreneurship subject formation.

When they were asked whether Jonathan's entrepreneurship was acquired or inborn, most of the youth said he acquired the entrepreneurial skills he had. However, after a discussion with the trainers they concluded that it was both inborn and acquired. Nevertheless, the trainers asserted that an inborn entrepreneur is trainable through the improving of skills. Thus, the emphasis was on how one could be made or remade in order to fit into the conventional ideals of an entrepreneurship subject. It is thus not surprising that during the closing of the opening session, the trainers asked the youth if it was worth it to learn about Jonathan's entrepreneurial path. Interestingly, their responses included: "Yes, it pays, I am now thinking of opening a business"; "it is useful especially because we failed in our academic studies, we now have another option"; "It pays because we now have gained confidence" (NHH 2011b: 8).

On the second day of UDEC training one of the topics was how to identify a business opportunity. As Haas's (2014) framework indicates, the capability of seeking opportunity is considered to be one of the defining characteristics of those productive entrepreneurs referred to as opportunity entrepreneurs. It was thus interesting to observe how the trainers started by asking the youth to reflect on the business opportunities available in their communities and which ones they wished to pursue.

For the youth, the main concern was capital, so they said they would start the business according to the money they had. However, the trainers stressed that a business opportunity does not emerge only because of the availability of startup capital; rather, it could emerge: when there is a poor quality of products in the market; where the prices of product are higher than consumers' purchasing power; when the supply of a commodity is lower than the demand; and access to new products that were not in the market.

To put these lessons into practice, the youth were a given a week to observe business opportunities in their locations and to think of a business idea that they could implement. However, the trainers taught them that they ought to consider the following four aspects when they identified a business opportunity: First, a business starts with idea, which is informed by a business opportunity. Second, the idea should be informed by an interest or a reason for starting a business. Third, an entrepreneur must possess the capacity or skill to run the business. Fourth, s/he needs to understand what resources are required to run the business.

As it has been noted above in the case of an imagined character, role modeling is one of the means employed in the formation of an entrepreneurship subject. In closing the second day of UDEC training, the trainers decided to bring an actual character. The winner of *Ruka Juu* came to speak with the trainees on what had made him a winner of the competition. As he entered the room, youths were very excited as some of them had seen him in the TV show. According to his narrative, he had come from a poor beginning and started a business with only Tsh 20,000 (10 dollars), after failing to make a decent living from other forms of employment. Three years of hard work in

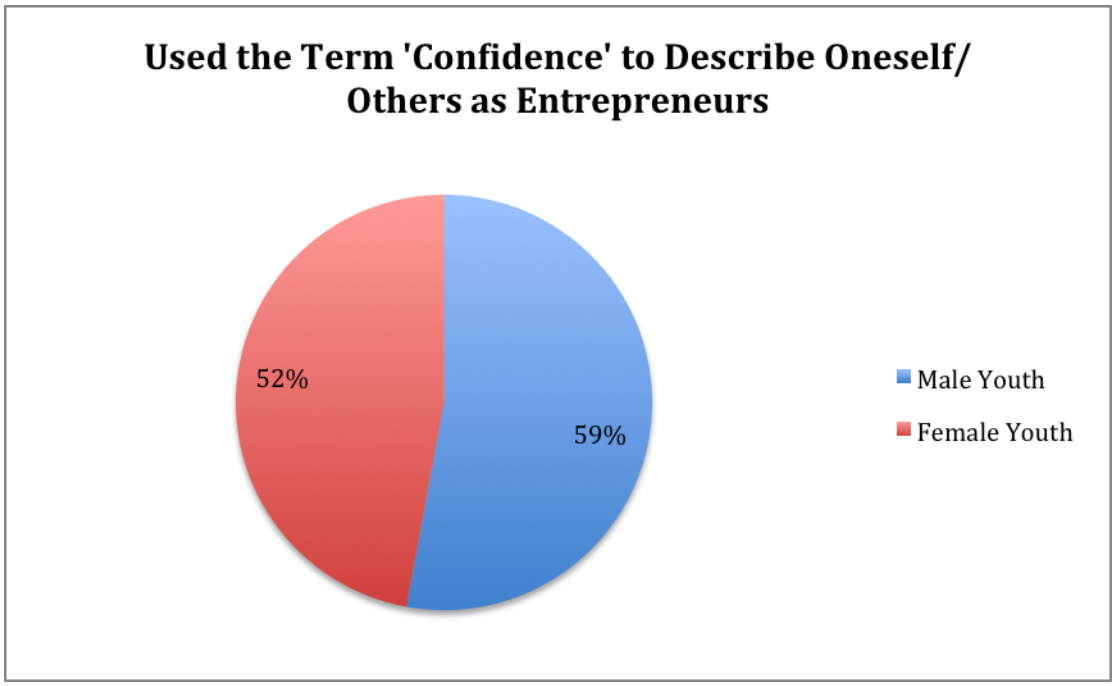
the informal sector, and saving skills, he asserted, helped him save money and start his own barbershop. He encouraged youths to be patient, competitive, and save to open up bigger businesses. After stressing the centrality of business ideas, business strategies, marketing strategies, saving mechanisms, and a competitive spirit, he concluded by telling them how he won the *Ruka Juu* prize. The strategies he used included the utilization of the business knowledge acquired through UDEC training. So, he asked the youth to take the training very seriously as it would help them in starting and running businesses.

The focus on the third day was on matters related to ownership, a subject I discuss in detail in the section on the making of a business owner below. In closing the day and, as prep for the fourth and final day of training, the trainees were given a home assignment of identifying potential customers for their business, locations, and competitors. UDEC trainers stressed that having a business idea is one thing and owning a successful business is quite another. They thus argued that the success of any business owner is found in the market, that is, a space for transactions that include products, people, other businesses, and laws governing exchanges. Hence they also taught the youth customer care. To bring the point home, the trainers showed the youth *Ruka Juu* video clips and asked them to jot down bad and good practices on customer care. In hindsight, I can now see how the trainers' condemnation of 'bad' customer care in one of the video clip in contrast to the 'good' customer care in another video clip was a key part of a methodology whose endpoint was the creation of a young entrepreneurship subject.

The fourth day was the culmination of the training and the springboard for launching the nascent entrepreneurship subjects into the market. After being introduced to the pros and cons of accessing capital from various sources, youth were encouraged to borrow from banks, microcredit, and community saving groups. Trainers argued that these were accessible once one was in a group or had an established business, and discouraged borrowing from individuals as interest rates and risks were high. Trainers ensured that the youth left with an action plan on how to implement their business ideas and apply what they had learned in the course of the training. It included actions to be taken, people to engage with, and timelines. Tellingly, trainers had to clarify repeatedly what an action plan entailed in terms of the responsibility of implementation. Such a rigorous process explains why the *Ruka Juu* winner who talked to the youth felt that UDEC training was effective in creating entrepreneurs.

A year after *Ruka Juu* training and half a year after UDEC Training, it was interesting to observe how youths perceived themselves and others in terms of some of the characteristics associated with an entrepreneur. For instance, Figure 5 below show that the majority of the youth in this study, more than 50% across both genders, used the term 'confidence' in identifying themselves or other entrepreneurs. Tellingly, slightly more young men (59%) used the term than young women (52%). However, most of those who invoked this term came from the group that received *Ruka Juu* and UDEC training, indicating that most of them had internalized, as formative entrepreneurship subjects, the contents of the two trainings.

Figure 5: Gendered Use of the Term Confidence as an Entrepreneurship Quality



3.5.3 The Provision of Business Grant as Intervention

On 7 March 2012, a few months after registering for my PhD, I received an e-mail from the DCP consultant of Femina HIP's *Ruka Juu*, informing both NHH and UDEC about the Form IV results and those who were going to participate in an Evaluation Lab to measure the impact of UDEC training. Its first part read: "Some news from Juda who has now compiled the results from the Form IV results for the students who will participate in the weekend lab. 26 out of 60 in the treatment group and 26 in the control group failed their exam (almost half...) and the majority of the rest had Division IV (pass but barely). This makes a strong case for the importance of the kind of research we do, i.e. to try to see how effective different kinds of training is for those who will not continue with further education". These results reflected what the then Executive Secretary of the National Examinations Council of Tanzania (NECTA), Prof. Joyce Ndalichako, announced whereby 53.37 percent of the 450,324 students who sat for the examinations had passed (Tanzania Daily News, 2012). In

other words, 46.63 percent failed and, unless they retook and passed the exam the following year, were thus not qualified to continue with higher education. These results motivated the DCP and NHH to evaluate UDEC training, hoping to find an alternative solution for students from the control and treatment groups who did not pass the NECTA exams.

The evaluation consortium thus invited 120 students who had participated in UDEC training to the weekend lab; however, 60 of them were also part of the control group in *Ruka Juu* and the remaining 60 were from its treatment group. The evaluation was to be carried out through surveys designed to measure knowledge gained, attitude changes, and the competitiveness of youths in regard to business. Since I had already met 61 of them during UDEC training, I developed an interest in following up on their utilization of the business knowledge they had received from both UDEC and *Ruka Juu*. At the time I met these youths at UDEC training, none of them had a solid interest in starting a business, as they were still hopeful they could pass their exams. However, five months down the line, their NECTA results were out and, as the youth usually do after graduating in Tanzania, they finally had to make choices about continuing with education, finding work or staying at home. I then requested the evaluation team for an opportunity to design and conduct Focus Group Discussions (FGDs) with the youth who were attending the weekend lab. My aim was to discuss the Form IV examination results with them and capture their immediate and future plans while paying particular attention to indications that they were considering entrepreneurship.

The weekend lab was scheduled to start at 9am on 10 March 2012 and the FGDs were to be carried from 2pm to 4pm. In the morning I briefed them, attained their consent, and had an open session that helped me to get a general overview of their lives after Form IV in relation to the utilization of entrepreneurship knowledge. Although they were informed that the open session was not mandatory and it is for those who were interested to talk about their NECTA results and current plans, all of them stayed because they needed to brainstorm about what they will do next after Form IV. To buttress this argument, one thus opened up: "For me, my results were bad so, I need to talk with anyone who can give me ideas on what to do".

The open session lasted for one and a half hours. Expectedly, 20 students were not happy with their results and hoped *Ruka Juu* or UDEC would provide them with ideas on what to do next or how to access financial capital. 10 youths had dreams to continue with school and were looking for possibilities to retake their exams, but due to lack of finances they were not sure if they were going to be able to do so. Only 3 had registered to retake their exams at the end of 2012. 16 youths were working on their family's business, hoping to be supported financially to continue with education. Unsurprisingly, 20 youths wished to be employed but finding a job had proved to be difficult. Similarly, 25 youths thought they did not have enough skills to get a decent job. 18 youths who barely passed the exams by getting Division III and IV with less than 30 points seemed to have been waiting for school allocations from the government. Those who got Division 0 and IV with more than 30 points, signifying that they had failed outright, seemed to be looking into the possibility of retaking the exams, working for someone, or trying not to simply be employed lest their families become slack in assisting to seek alternatives.

When I questioned them about the possibility of being entrepreneurs, all except those who had passed their exams wished to start a small business. But they indicated that the problem was capital. Responses include: “It will depend on the capital we have”; “You can’t just get up and be an entrepreneur. If it was that easy all of us could be so by now”; “For example, I don’t mind doing business but my dad wants me to retake the exams and continue with school”; “I am waiting for my parents to give me my own space and capital to run a business”; “If an opportunity come I will take it but for now I have nothing”; “I need to work to accumulate capital for starting a business”.

Following these responses, I structured my FGDs guide to elicit what the youth thought about their future, what current activities were they doing and in connection to attaining what, who and what structures supported them, or on who/what did they depend in those efforts. I thus carried out 4 FGDs on 10-11 March 2012. Each had 8 members, making a total of 32 youths. Issues emerging from these discussions were in line with those that came up in the open session. Those who passed their exams (8) were thinking of continuing with high school and even going to university or technical colleges later on. Those who failed (24) their exams had three options. First, most of them wished to retake their exams (14), but unfortunately only 2 youths had managed to pay for the required registration fee in 2012 hence 12 youths hoped to do so in 2013 if they managed to get financial support from their parents or relatives. Second, some of them (8) worked in relatives’ shops or small business with the hope that they will be given capital later in the future to start their own business. Third, a couple of them (2) opted to be obedient children at home, helping family members or relative with house chores and following the suggestions of their parents or guardians on what to do next.

In regarding to business, all the 24 youths who failed their exams indicated that they wished to start a business but had no capital. Moreover, they stressed that they were looking for capital and, if they were provided with capital, they would do business. Turning to me, one youth elaborated: “Sister, if you fail exams like us and if parents have money, they will try to take you to school, not to put that money in business. So, if we are to try to do business, we must look for our own capital”. Tellingly, way before the weekend lab’s evaluation, 4 youths had actually attempted to start business, but each of their businesses had failed, apparently due to low capital.

Another finding from these FGDs is that, apart from those who had passed the exam and were thus bracing to go to school, most of the youth were not really sure of what they would be doing immediately, more than wishing to recapture the education path or perhaps starting a small business. Ironically, most of them banked on their family relationships to help them even though they knew their parents/guardians had no capacity, at least at that time, to do so. This is how one youth put it: “I know my mom does not have money and everything, but at least she feeds me and have a place to sleep”. Another youth thus argued: “My father has no money, but he is a nice guy and a lot of people respect him. So, if I am a nice child during this period, I know he might ask help for me.” Some youths thought institutions, such as churches and NGOs, would offer specific knowledge and skills in the future. Some of them expected that personal relationships with relatives, neighbours and teachers would lead to financing of education or granting of capital.

I thus informed the evaluation consortium that entrepreneurship knowledge itself is not enough for someone to start a business, arguing that there are economic and social

factors, which constrain or create opportunities for starting an entrepreneurial venture. Therefore, my initial interest was to follow these youngsters for about a year to see under what conditions the entrepreneurship training from *Ruka Juu* and UDEC would be utilized or show its impact on their lives. As such, for my doctoral study, I planned to map out the daily lives of young people who had failed Form IV exams and had no opportunity to continue with high school, so as to understand the social structures and relations they were using to imagine their own futures and engage with uncertainties.

The evaluation consortium received this idea and we discussed the possibility of doing the follow-up study which, for them, could be an opportunity to test the applicability of entrepreneurship education on the ground; that is, to see how the youth apply it in starting and running an actual entrepreneurship venture. At this juncture it is important to point out that this evaluation was part and parcel of NHH's 'Mechanics of Microfinance Project'. Thus, on the basis of my report on the 4 FGDs, which argued training may not be enough to make youths start business and often youths lack resources to start something on their own, the head of this project initially suggested to offer a business grant of Tsh 100,000 (50 dollars) to selected youths and follow their development over time. However, there was an understanding that this amount was not large enough to allow them to start something big. The project's assumption was that the amount should at least allow them to start something small. After several discussions, informed by national statistics on the average amounts of capital for startups in Tanzania, it was thus agreed that Tsh 200,000 (100 dollars) would be provided to the youth as a means to test the impact of business training through observing the utilization of that grant. At a general level the project was also

interested to see how recipients would deal with the (business) opportunity of being provided with a grant.

However, following the fact that youths had anticipated to come up with different ideas requiring different resources to implement, the then Assistant Deputy Director of UDEC and lead trainer of youth in the UDEC training raised a serious question regarding the uniformity of this business grant. He asked, rhetorically: "Why do we assume that all projects will require Tsh 200,000? Is it because of the budget ceiling? Is that the driving factor of the capital required for the youths' projects?" He then suggested: "I think we could have the budget ceiling of Tsh 200,000 because we are constrained by the project budget, but we allow the youth to prepare their own budgets that are realistic." For him, providing business grants according to specific needs of an entrepreneur would make the project more realistic. Otherwise, it will be making the assumption that all youths' businesses will require the same amount of capital, which does not reflect the reality. In his scenario, if a youth has a business that requires Tsh 100,000 the project ought to give the amount required, not Tsh 200,000. On the other hand, one could argue that the project was also assuming that none of the youth could propose a (workable) business idea that requires more than Tsh 200,000.

The distribution of business grants then was to be informed by the amount of capital requested in the business plan. This suggestion sounded good and was well received during the discussions on the project. However, following the logistics of NHH's fund, which was expected to finance the business grants, it proved to be difficult to request an unknown amount. The fund also had a limit on the amount it could offer as

business grants hence this study had to adjust to that. Moreover, as it has been shown above, setting a ceiling is always problematic for people who need less or more. At the end it was agreed that Tsh 200,000 would be the limit and it was in the interest of the researcher to find out if they would request more or less in their business plans. As the researcher, I was to document their variations to inform my analysis of the project.

The initial discussions also involved issues on how to structure the follow-up phase and the project suggested it to be structured through a set of research instruments that included financial diaries, visits by the research team (which I was to lead), FGDs and labs. It was also suggested that I organize a business competition as an incentive whereby, after a year, the winner received the biggest prize followed by the second and third runner-ups. UDEC trainers were to select winners based on both timely reports from the research team and the quality of youth participation (i.e. high quality diaries shared with the research team on agreed time; participation in FGDs and labs) as well as on the best business resulting from using the grant in the course of the year. It was also agreed that the participants should be selected from those who had expressed a desire to start a business and, balanced across genders, must be both from the control group and treatment group in terms of receiving entrepreneurship training. However, I was provided with the freedom to make the final decision on my research question and methodology. Given my interdisciplinary research interest and the opportunity to work with an economics supervisor from NHH, I decided to develop a methodology to capture both economic and anthropological aspects of, among other things, the provision and utilization of the business grant. It is critical to note that although the initial discussions were centered on NHH's project that informed the design of this study, at the end I chose to own the methodology and conduct the study.

As such, I was partly embedded in the project's intervention yet responsible for the way this study turned out hence any auto-critique or other critiques also includes me. This also applies to my dilemma-ridden role in the process of youth subjectification.

Thus, on the basis of the background presented above, I argue that the business grant was an intervention for two main reasons. First, it was given only as a means to measure the impact of the training intervention. This is to say it was not provided as a business grant in its own right. The core purpose of this process was to test if the business knowledge acquired will influence their utilization of the business grant from the day they received it to the day that my observation ended. Hence, as a measurement scale for profiling the relative business of the trainees, it was a continuation of the training intervention. However, since it was given in the context of research, the youth were not strictly confined to using it on business only. So, in a situation where youths used the money for activities other than business, they were only required to simply inform, rather than account to, the project through the researcher, i.e., me.

Second, by its logic, the business grant was also an intervention in term of its nature and the context it addressed. Its provision was a real-life opportunity for youths to get access to capital that they might not have received with such immediacy had they not been in the project. Although self-employment, entrepreneurial training and financial services, such as credit schemes, are pronounced in the National Youth Development Policy (URT, 2007), in the general context of Tanzania the youth have limited access to financial services (FSDT, 2009). They also have limited mobility due to lack of resources, which makes it difficult for them to become self-employed or

entrepreneurs (Helgesson, 2006). What is crucial to note here is that, based on the understanding that youth were coming from a disadvantaged background, the project offered them a 'free' business grant, that is, without any (re)payment or interest.

It is also important to point out that the grant itself had an implicit goal in the sense that, without the project explicitly stating so, the anticipated endpoint was to celebrate only those who would have managed to use it in starting and running their businesses both sustainably and successfully. By not allowing this formative business process to freely unravel on its own, the grant thus structured it. In doing so it also played a significant role in creating entrepreneurship subjectivity. For example, it was agreed that every youth who submit all financial diaries in a timely manner should get a UDEC diploma of participation and, in the case of the winners of the Business Prize Competition, a UDEC diploma showing that its holder is a winner. The follow-up process itself also incentivized the participants, encouraging them to buildup business subjectivity. For instance, to promote timely submissions, participants who will submit them in a timely manner were to be rewarded Tsh 4,000 (2 dollars) per diary. There were also field visits whose target was to observe the actual running of the business with a particular interest of observing the business environment, customer care, and the business itself. In a way this, was to ensure that the businesses were running but, in return, it acted as a soft enforcement and 'hands on, eyes off' authority on the grants. One can thus argue, in hindsight, that the setup was a Panopticon, subjecting youth to the surveillance from within (self-monitoring) and without (my supervision), thus enforcing entrepreneurship.

By merely being recipients of the business grant, youth also felt obliged to use it for

the intended purpose. In this sense, their freedom was circumscribed although the business was (said to be) free. Moreover, the project came up with a couple of conditions that they had to meet in the first place in order to qualify for the provision of grant. These conditions are discussed in the subsequent subsection in relation to their role in the subjectification of youth.

3.5.4 The Making of a Business Planner

By May 2012, following the discussions regarding the project's provisions of a business grant to youth, decisions were thus made in terms of (i) the size of the grant; (ii) how to distribute it; and (iii) how to follow up on its impact. A series of questions emerged in terms of prerequisites for youth to receive a grant. Questions of interest to this subsection were two: (1) On what basis would the grant be provided? (2) Would youth receive a business grant merely by being selected to be part of the research, or would the selection be informed by their business ideas and plans? It was agreed that they would be selected based on the quality of the business plans they submitted. Preparing these plans was seen as a way to allow youth to develop their own strategies in implementing their business ideas, on the basis of what they learnt during the training and/or any other skills they had acquired elsewhere. However, the idea of using the quality of business plans as the basis of receiving a grant needed further discussion as it seemed that, through this study, I would decide which idea is good or bad. This would have defeated the idea of the research itself, which was aiming to find out if the training made any difference hence the need to be as inclusive as possible to business plans.

The then Deputy Director of UDEC and lead youth in the UDEC training supported

the idea of youth developing their own business plans as a measurement of what they had learned in training or acquired from real-life experience. “Allowing youth to write down their business plans”, he asserted, “will allow the project to see different types of the ideas they wish to implement and how visible they are before distributing the funds.” My PhD supervisor at the time, an anthropologist, advised the project to have as little paternalistic oversight as possible, so that the youth themselves would be able to develop their own business plans without an explicit attachment of our judgments/values to it in terms of whether it is of good or bad quality. This, he argued, would allow the project to work as an ‘experimental system’, that is, to observe in a real-life situation if there is a relation between the quality of a business plan and the outcome of an actual business, but at the same time measure if the training made a difference. In other words, by only supporting good plans, we would be affirming the conventional way of thinking, that a successful business start with good business idea and plan, instead of observing how it actually worked. “In my ‘anthropological’ view”, he concluded, “I think since entrepreneurship in Africa has so many hidden nuances, and because development projects in this area have such a history of failure, it is especially important to develop an exploratory, investigative, and descriptive project.” At the end it was agreed that the selection would not be based on the quality of the plans, but that they would simply be required to be submitted as a starting point of my observations.

Looking back, it becomes clear to me that business plans had been core in the training and evaluation process of both *Ruka Juu* and UDEC training. In the case of *Ruka Juu*, the 6 contestants appearing on the TV show were trained on how to prepare business plans hence the youth who were in the control group, i.e. those who watched these

shows, were exposed to business planning skills. In the case of UDEC training, participants had to write business plans. When UDEC training was evaluated in a weekend lab, participants took part in a business-planning contest for which they were aware that only the top three would win the business prizes. This is how the project described it:

> Suppose you were given Tsh 100 000 as a business grant to invest in your business. How would you spend this money most profitably? Explain your choices.
>
> We will in October this year give a business grant of Tsh 100 000 to the three entrepreneurs in this survey who come up with the best business plan for their businesses. The jury selecting the winners consists of members at the University of Dar es Salaam Entrepreneurship Center.
>
> (To interviewer: Allow entrepreneur up to 2 minutes to think about a business plan. If entrepreneur has no idea about what to do, simply write "no idea").
>
> The answer should explain **How would you spend the business grant? Explain your choices**

So, in September 2012, when I started my research sampling through phone interviews it was clear that for a participant to be part of the project, s/he had to come up with a business plan. One of the questions that I asked potential participants from the *Ruka Juu* training who had shown an interest of investing their participation in a business was whether they had a business idea. If the answer was no, the youth was asked if s/he had any future plans to engage in business. Those who answered yes to

any of the questions were invited to the first information meeting and asked to do a presentation of the business they wished to pursue and fill this study's baseline survey.

Each of one of them presented his/her business idea and its estimated startup budget. These ranged from small capital of Tsh 50,000 to Tsh 2,000,0000 (25 to 1,000 dollars) with the majority clustered around Tsh 200,000 (100 dollars). It is important to note that they structured their responses in terms of what they might realistically do given their situation in terms of the availability of capital and what they could ideally do if they had accessibility to any amount of capital. Understandably, for the first scenario the amounted presented were relatively small compared to those presented for the second scenario. However, for both cases, no one had the capital at hand for implementing his/her business idea.

I then informed them about the business grant of only Tsh 200,000 per participant from the project, and the timeframe for accessing it. This was to complement the sources of capital that they had in mind and thus support them to start a business. To that end, they were given 2 weeks to think through their business ideas and develop a business plan to guide the implementation. However, I notified them that the project was aware that some were also considering other options, such as pursuing further education and seeking employment, hence if anyone ended up not using the grant as an initial capital for starting his/her business, the project would not ask him/her to pay it back. So, in the case of that eventuality they were not to worry and feel free enough to update us on what they had opted as such decisions were also relevant to my research.

As we have seen in the previous section, some of these youth, i.e. those from group A and B, had attended UDEC training. Hence they had been taught what is a business plan and how to prepare it. In contrast, those in Group C were only exposed to *Ruka Juu* edutainment, hence they had watched contestants prepare their business plans on the TV show. Both cases indicate that there was a conscious attempt to teach youth business planning. As a researcher, it was interesting to find out what forms of business plans these youth would come up with and, if at all, they would differ from one group to another. In this regard it was interesting to observe how the business plans of the youth who did not receive *Ruka Juu* and UDEC training, i.e. Group D, turned out.

During the briefing session participants from Group C and D asked me to show them how to write a business plan. Due to the nature of this study, I consciously decided not to do so. However, a few participants who had a rough idea of what is included in business plan volunteered to share this with their fellows. One such participant defined it as a "form of writing a business idea to look for money" while another said "it is a plan which tells what business you are doing and how much money you need to do it". They then discussed, on their own, the format for writing it.

Ultimately, most of the submitted business plans were handwritten. Only three plans were typed, one from group B and 2 from group C. The majority of the participants wrote their plans in a page ripped off from a writing pad. Out of the 52 participants involved in this study, 44 submitted single page documents, and only 8 submitted 2-page documents. Half of those who submitted more than a page, i.e. 4, were from Group A while Group B and D had 2 each. The plans had between one to six

components. These include business description, location, budget, operation plans, market, and amount of capital requested. There was no common structure in the writing of the plan, hence a reader had to read through the document to grasp its segments. However, most of the participants started with a self-introduction or description of his/her business idea and ended with a budget and/or note of thanks.

The common component that all participants included was a budget. All of them, except one, did some sort of calculations to indicate the breakdown of the capital required to implement their business idea, in 6 to 7 lines. Some calculations were done on a separate section, commonly called "mchanganuo wa biashara" in Swahili, i.e. 'Breakdown of Business Costs', by participants from Group A and B. Those in Group C included their budget breakdown in their narratives, while the majority of those in Group D did not include any narrative but only a budget breakdown. 8 participants did not calculate or even put down a total budget.

Out of the 52 participants, 32 provided some sort of description of the business they were to undertake. Most of them described the items of they were going to sell, using from a sentence to a paragraph. All participants from Group A and B described their business ideas in a paragraph form, while 8 participants from group C and 9 participants from group D only describe their business ideas in one or two lines. Surprisingly, only 9 out of 52 participants mentioned the market, stating that they were sure there was a market for their product, albeit with no justification. Most of them, i.e. 4, were from Group A, 1 from Group B, 3 from Group C and 1 from Group D. Only 1 participant, i.e. the one from Group B, indicated that he had secured a buyer (who worked in hotel) for his poultry products. Here it is important to recall

that one of the *Ruka Juu* shows, which those in Group C watched, focused on markets.

In regard to how they were going to manage their business, only 8 participants said who was going to run the business, most of them being themselves, and how their business would operate. Again, these descriptions were between one and three sentences. Another element that appeared on the business plan, commonly in Group A, was the justification of why a participant needed that business. Most of them said it was so that they could become financially stable. 3 participants said they prayed to God to help them succeed in their business plans. Engaging in 'self-profiling', 6 participants from Group A and B, claimed they had the 'entrepreneurial capacity' to fulfill their plans.

At this point it is important to note that even though the documents were submitted as business plans, a day later some of participants called me, saying they were reconsidering their business plans. This tendency continued for a month, whereby they changed their ideas for reasons such as: challenges of location; family influence; and attainment of new knowledge about business products. For instance, 5 youth had proposed a business plan assuming they would get a particular business location because it belonged to their relatives or people that they knew. However, when they approached those individuals they found out that either the places had other uses or they had to pay. For example, Pilly's uncle was to offer her premises but, unfortunately, a customer who could pay soon took these So, she had to change her business idea to fit a market in a new location. In some cases involving more than one owner, they had to wait before they were authorized to use the premises.

Tellingly, 6 participants had to change their business plans following the influence of their family members, who used their experience to advise them to shift from those businesses that were perceived to be risky or low paying to those that were more likely to pay and less risky. For example, Tausi shifted from selling clothes on credit to a vegetable stand, because her mother argued that people who buy things on credit would not pay on time whereas people buy food in cash on a daily basis. Interestingly, 5 youth changed their ideas after following up closely related businesses that had been established, attaining more knowledge about them. For example, Amina's ideas shifted from selling vegetables to charcoal after realizing there was a lot of competition in her area, and Felician changed from thinking about selling as it require him to get up 3 am in order to arrive on time at Ferry's market to buy and prepare fish.

Figure 6 below, based on what the youth submitted in my baseline survey in December 2012, gives a glimpse of what influenced their choices. With 22 out of 52 participants indicating that their families were one of the inspirational sources of their business ideas, it is easy to understand why in some cases family members could influence the change of a business idea. The same could be said of the 10 who referred to the environment. It is important to note that no one listed more than two inspirational sources, hence those listed there were their top two.

Figure 6: Inspirational Sources of Business Ideas that Most of the Youth Listed

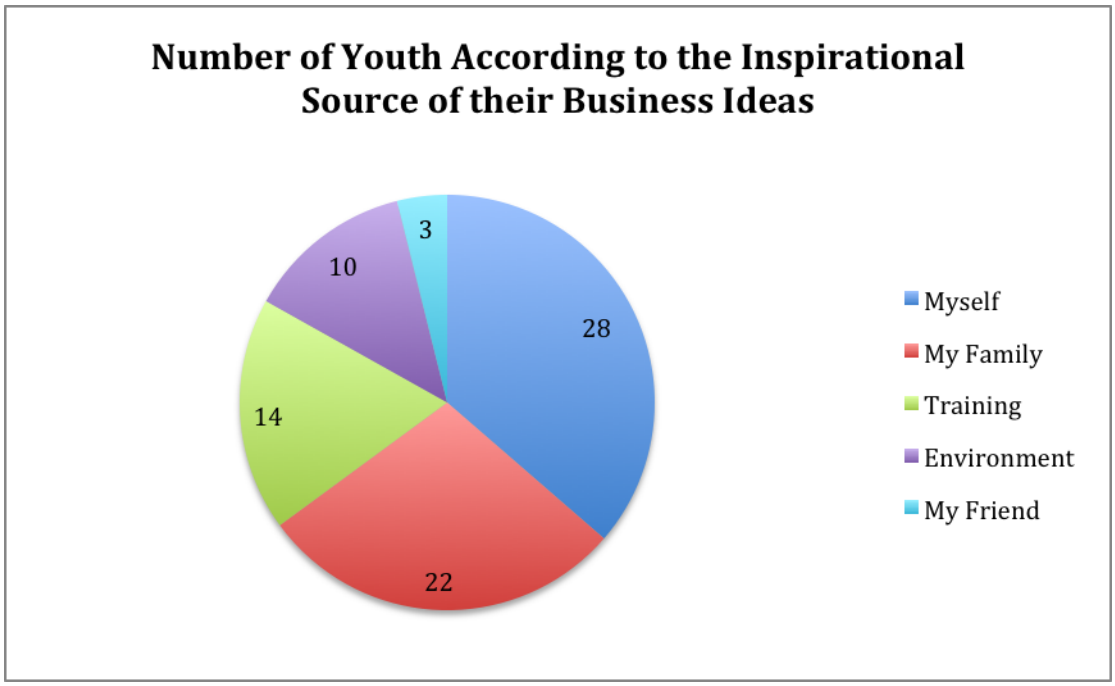
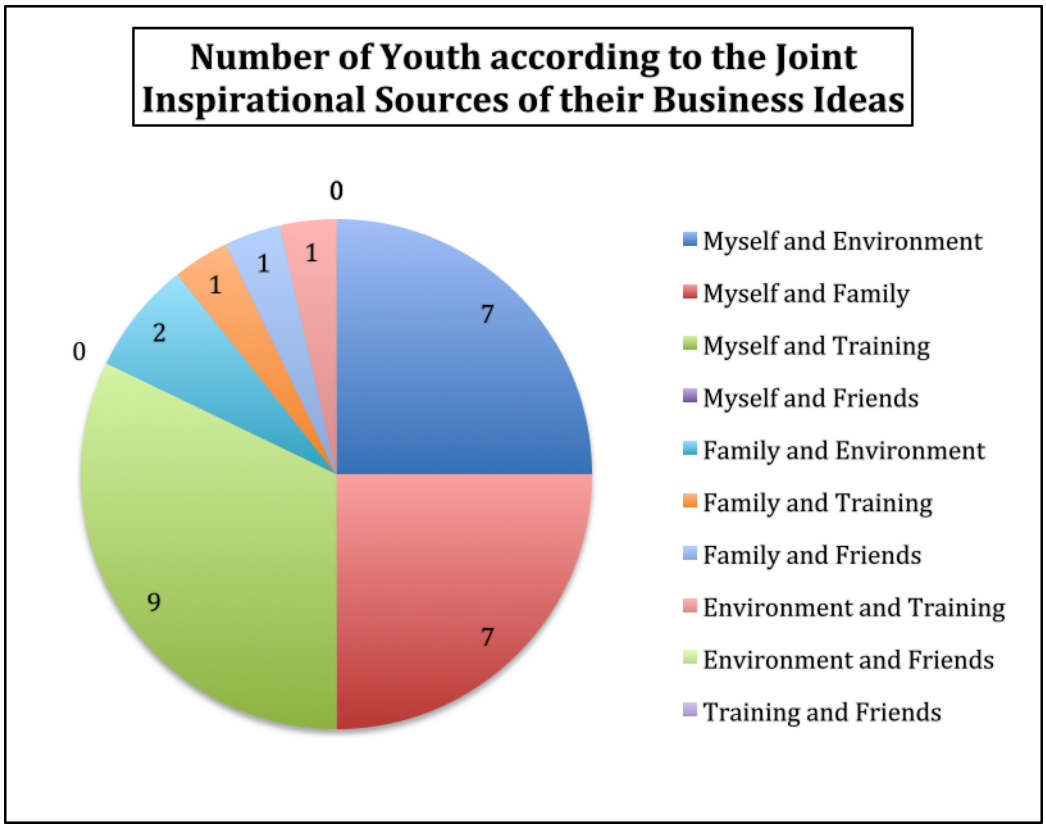


Figure 7 below also underscores the significance of the family, in relation to oneself, in shaping the business ideas. Even though most of them, i.e. 9, referred to themselves and the training, 7 referred to themselves in relation to their family. It is important to note these numbers are relatively fewer compared to Figure 6 because those are the only ones who listed two sources. Read together, both Figures help us to make sense of why the changing of youth's business ideas was not necessarily a product of one's own self, but also of other possible factors such as their families and environments.

Figure 7: Joint Inspirational Sources of Youth's Business Ideas



All these changes, however, were not resubmitted in writing. I was only informed via phone or in one to one meetings. I attempted to ask Tausi to write a new business plan but she answered: "Before I write anything let me try to do it first, as I don't want it to fail like the other one". To follow up on Tausi's point, in one of the FGDs, I asked what challenges they were facing in implementing their business plans. The general response from all participants was that when they were writing their business plans they knew very little of how business really worked in terms of running costs, business premises, market negotiations, fluctuations of market prices, customer payments behaviors, payments for labor assistants or rotten goods. But as they engage in business, they realized those costs and some had to change.

Interestingly, regardless of whether they had received *Ruka Juu* and UDEC training or not, some participants who had prior business experience did not change their business plans. In their submission, 3 of them even indicated that the reasons of coming up with the business ideas that they had was because they had experience in it. During the FGDs, one of them thus shared his experience: "I knew what will cost me to start this business because I was running a phone business with my friend before. The shop was not mine, but I was running it. So, I knew all the products and their prices. Hence it was not hard for me to go on with this business". Another participant chipped in: "I was running my uncle's vegetable stand whereby I was buying and selling potatoes, so, I knew that was a way to go." The third one said: "I was selling perfumes for my sister, I did not know where she bought them but I knew what it cost in terms of the time and transportation fee, as I distributed them myself."

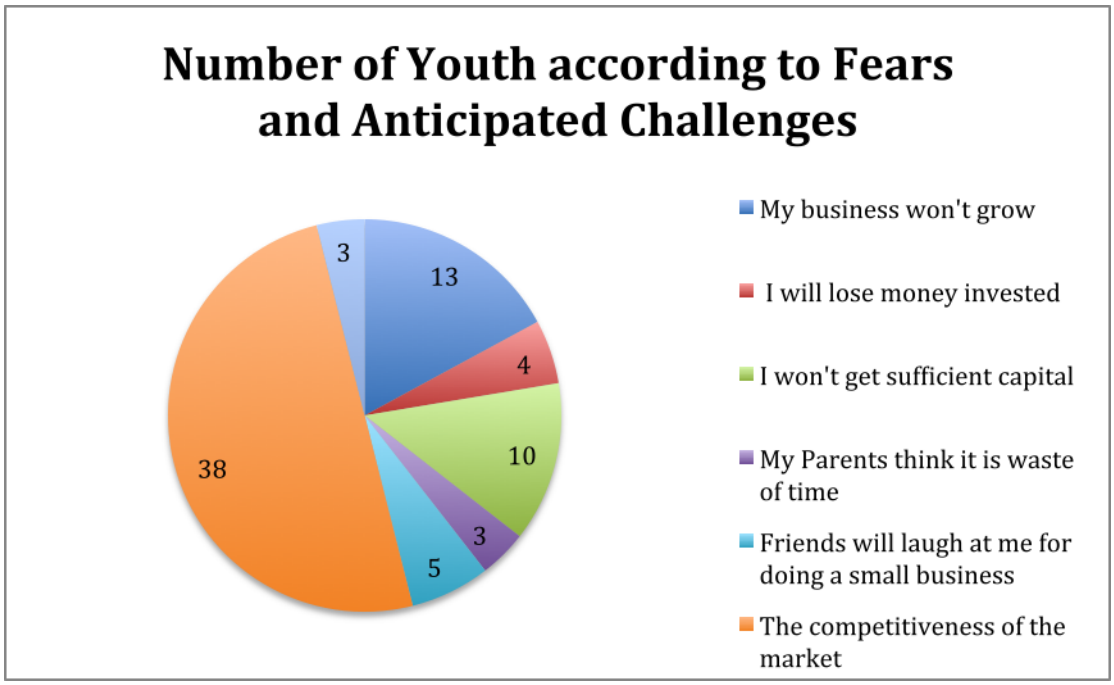
Based on my reading of their submissions, I can conclude that, relatively speaking, those who received training wrote clearer and more focused business plans. In this regard, one could say that entrepreneurship training as an intervention had succeeded to create a nascent business planner. One is left wondering whether, without the business grant, the youth – especially those who could have started their own business anyway irrespective of it – would have prepared a formal business plan as a systematic guideline for their startups. This question becomes even more relevant when one notes that, in a way, it is the business grant that compelled members of the group that had not been trained to go out of their way to learn and prepare business plans. Even though their plans were not as good as those who were trained, they were attempting by trial and error to be business planners. This is not to say that the business plans of the *Ruka Juu* and UDEC trainees fit neatly with conventional

business plans in the world of entrepreneurship. However, what we can say is that this is a case of an attempt of creating business subjectivity that, with time and more training or experience, might turn youth into conventional business planners per excellence.

3.5.5 The Making of a Business Owner

The rationale of making a business planner was to, ultimately, make her/him a business owner. This entailed not only the start up of a business but also the process of building the confidence to run their businesses. As we have seen in the section on entrepreneurship education, confidence building was central in training. However, the project recognized that training by itself does not make one a business owner; rather, youth would become business owner only through starting and running businesses. The project was also aware that there were a number of challenges in the startup phase, which could discourage one from starting or continuing with business. Therefore, at the beginning of the project, youth were asked to think about challenges they anticipated facing in the process. This discussion was a means to prepare them mentally for the fact that challenges are part of business and establish whether practical experiences of running a business would address some of them. Figure 8 below presents the challenges and fears they were anticipating. Some of them became reality as youth run their business. Dealing with them became their crucible in the creation of young business owners.

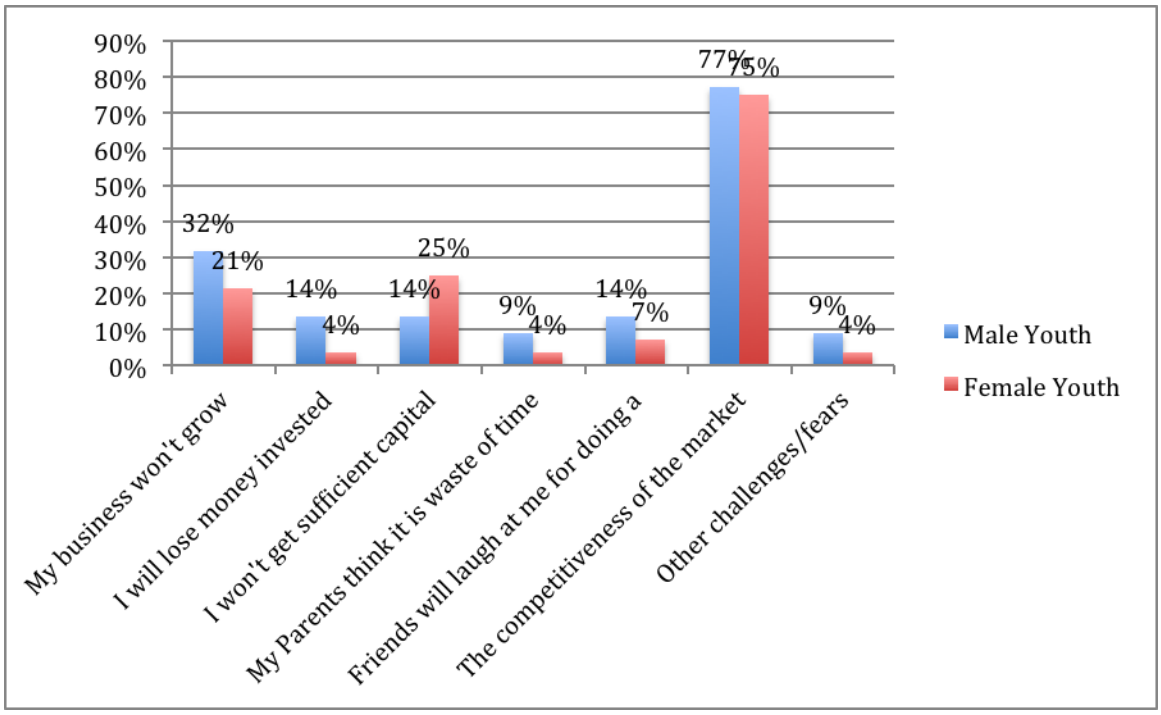
Figure 8: Anticipated Challenges and Fears that Youth Mentioned



As Figure 8 above shows, the most common fear among youth was business competitiveness in their respective areas, with 38 out of 50 youths who responded, i.e. 76%, indicating this. This applied to both genders although, as Figure 9 shows, slightly more young men (77%) than young women (75%) shared this fear. Anticipating such fear, the project designed a Business Prize competition described in the introductory chapter, as a means of inculcating the competitive spirit they would need in order to compete as business owners. To deal with stiffness of competition in the market, both *Ruka Juu* and UDEC entrepreneurship training also encouraged youth to start innovative businesses or business ideas that were not found in their localities. The trainers argued that unique ideas are likely to be profitable as they face minimal competition in the market. Ironically, the majority of youth businesses ideas were those commonly found in their localities. These business ideas were copied from family members, friends or community. Therefore, youth were aware from the beginning that their business ideas were not unique and therefore they more likely to

compete with existing businesses. When I asked why they opted to copy business ideas instead of innovating, the majority said, it did not make a difference if the idea was new or not, what was important to them was that the business venture was going to be profitable. They also said starting to implement new business ideas was risky and required big capital which they did not yet have.

Figure 9: Gendered Anticipated Challenges and Fears that Youth Mentioned



Having limited capital to invest on testing new business ideas or products in the market, youth relied on business ideas that other businesspeople had already tested. Such thinking was not only prevalent among youth in this study; rather, it is a common practice among African small-scale businesspeople in Tanzania to copy what works from one another. In the streets, it is quite common for small businesspersons to move from one business to another after seeing the success of their fellow businesspeople in the market. For example, a person selling second hand

clothes would easily shift to selling bed sheets because s/he has seen a fellow business person making more profits by selling bed sheets. Justifying this tendency, one youth argued that, "copying is the safe way of doing business because someone knows that it works". The majority of the youth also affirmed the assertion, saying they started their business because they had seen it to be profitable or they had been convinced that it would pay. This is how one of the youth put it: "I have started this business simply because it pays."

Ironically, some of the innovative youth in this study were also on the receiving end of copying. For instance, one of them said: "In our neighborhood no one was selling charcoal. But after seeing my charcoal was getting sold out, one of my neighbors also decided to open a charcoal business two blocks away. Now the numbers of my regular customers have gone down". Such experiences caused anxiety to the youth. For those who had attended *Ruka Juu* and UDEC training, they did not feel prepared as the trainers did not teach them hot start and run a 'copy and paste' business. The youth had to learn by themselves on the ground on how to be competitive in such an environment, for instance, by observing how people with the same kind of business fared. For example, youth noted that, "in my neighborhood, you can find a line of women selling rice dumpling, but there is one particular woman whose *vitumbua* will finish first. Also there is this woman who will always go back home with some rice dumpling." In this regard, one can conclude that the making of a business owner was not a linear process, but also involved the agency of youth vis-à-vis what trainers told them.

As Figure 8 and 9 above indicate, the second fear that youth had was about business growth and productivity. Their fears were informed by the fact that in their neighborhood a lot of small businesses were struggling if not dying. For instance, one youth said that, despite the fact that he believed business a game of chance, his father on the other hand believed small businesses have very a limited chance to be successful. So, his father told him, "just hang on with your business while you are looking for a meaningful job." A couple of youth reported that a number of similar businesses that they were about to start had failed in their neighborhoods, so, they decided to implement those business ideas to other neighborhoods. One youth said: "My brother was selling DVDs, he failed because he was selling from our house, so, I will sell them door to door". However, new market strategies did not assure youth would continue to have higher sales. One youth reiterated: "When the Swahili see you are succeeding they will start copying." Their worries grew as they started engaging in business.

By the end of the first month of business, youth had come to realize selling products was not as easy a thing as they had assumed. They reported spending hours at their businesses without selling a thing while other youth stayed for number of days without selling anything. Each youth seemed to remember their first sale and how promising it was. However, the selling trend did not pick up immediately, and for those who managed to sell the trend went up and down. Due to these trends, some youth started learning the logic of poor sales and high sales. Since the majority of them had started business in January, which is considered to be a bad month for business in Tanzania due to school fees, rents and holidays, their friends and relatives encouraged them to continue with business with the hope that February would be

okay. Some youth also said they received counseling from their fellow businesspeople in the community who stressed that it takes time for a business to pick up. For instance, one youth reported: "I was advised that it takes time for customers to get used to a new business venture, but they should come with time". Another youth stated: "I was told business are like this. They start Low and later pick up." These cases indicate that the action of the making of a business owner is overtaken, to use Latour's (2005) term, that is, it involves many mediators.

Interestingly, by the middle of the year, most of the youth were quite aware of the uncertainty of the market and some had developed the skills to deal with it. A number of businesses had died while others opted to start new ones. Those who decided to pursue business further tended to subscribe to three rationales of dealing with such uncertainties. First, they affirmed that business takes time to grow. Second, they acknowledged that business cycles have ups and downs. Third, they accepted that sometimes business made profit and sometime faced losses. Hence they started adjusting their business prices to make sure that they sold products to at least ensure that there was a flow of money in their businesses. This is how youth explained it: "At the beginning I could not sell anything below the price I planned to sell. But now days, I can sell to any price as long as I make a small profit." Another youth added: "As long as there is selling and buying and products does not stay on your hands for too long that is a fine business. Other youth who was selling worn clothing chipped in: "New styles are coming in every months. So, it's better sometimes to just sell at the purchasing prices instead of staying with the stock, waiting for a bigger price which you will never get as there is a new style coming out next month." Expectedly, all the youth who received UDEC training were among those who continued with

their business throughout the year, indicating that some of the things they were taught, such as confidence and perseverance, helped to sustain their businesses.

Chapter Four: Youth in the Marketplace

"When she grows up she can go to the market" – A youth's father

4.1 Introduction

One of the key assumptions of the microfinance project I was embedded in was that a successful business venture should operate independently from the home sphere. This assumption attempted to address the common challenge facing small businesses in Tanzania, that is, failing to separate home and business transactions. The project assumed that separation was important for business growth. To address this challenge, the project and different stakeholders had provided training to develop the capacity for such separation. In various trainings, the youth were encouraged to do budgeting, establish salaries for themselves, and open bank accounts for their businesses so as to build business as an independent sphere. Such knowledge became a requirement for receiving capital with the hope that the separation would create sustainable businesses. The youth who had a grasp of business knowledge were thus qualified to access capital for business start up whilst those who had creative ideas without business knowledge were subjected to business training. Thus a significant number of youth have started business and youth entrepreneurship programs and competitions continue to be launched countrywide (URT, 2014; Ngowi, 2015; UNIDO, 2016).

Despite these achievements, there is a paucity of literature on how youth open, run and sustain businesses while attempting to separate them from the home sphere. The corpus of existing research including studies such as those of Beeka et al. (2011), Mueller, Volerly & Von Siemens (2012) and Kew et al. (2015), exploring how youth choose entrepreneurship as a career option, start businesses, navigate constraints and

progress, remains embryonic and highly fragmented. As such, there is limited information on what youth actually do on a daily basis when they open businesses and if they are successful at all in separating home and business spheres. It was thus informative to observe in the course of a year how 52 youths in an urban setting who used a business grant and other resources to start businesses attempted to effect the separation. This was particular interesting given that some youth did business at home. In this chapter then, I am concerned with showing how youth dealt with the question of the separation of home and business spheres; that is, to what extent did they try to separate them, and how successful were they?

Being potential entrepreneurs, these youth who participated in this study were expected to succeed in the marketplace. However, in the Tanzanian context of neoliberalism, young people are supposed to be ready for the market in a wider sense. For instance, as students, they are presumably being prepared for the job market. When they fail to continue with their studies or secure employment, market forces demand they become self-employed. Yet their families demand support from them. In this sense, youths' lives are juxtaposed between apparently separate social spheres of family and the commercial space of the marketplace.

The concept of spheres of exchange is thus handy in making sense of this duality. In Africa, it was first introduced in the case of the Tiv of Nigeria to explain how the exchange of value was carried out prior to the modern market economy. Its pioneering theorists, Bohannan and Bohannan (1968), argue that in pre-colonial times, the Tiv economy had three separate domains of exchanges: marital goods, prestige goods, and subsistence goods. The exchanges of goods, they asserted, were

commonly within the spheres and rarely across the spheres. For example, prestige goods could not be used in market transactions to obtain subsistence goods. These spheres, they observed, were for maintaining patterns of social order in their community. Hence they introduced the category of *conveyance* for those transactions within a sphere and *conversion* for those across spheres. However, with the coming of colonialism, the introduction of general-purpose money destroyed this division of spheres of exchange in Tiv economy. As a result all products were apparently set at market prices, and Tiv could trade across spheres.

The story of the Tiv suggests two things. First, during pre-colonial times it was possible to separate different spheres of exchange, and if this assumption were true, then the project's assumption about the separation between home and market could have a historical precedent. Second, the proposition that general-purpose money could cross spheres implies that it was only commodities that were subjected to the transition due to the power of modern currency. But this neat picture of separation is critiqued within the work of the Bohannans who acknowledge that, even though there were clear demarcations of transactions from one sphere to the other, sometime social relations had an influence on various exchanges. For example, noting that Tiv could sell exchangeable goods to a stranger in the market at a higher price but felt bad to do so to their kinsmen, earlier on its pioneering theorizer concluded: "Market behavior and kinship behavior are incompatible in a single relationship, and the individual must give way to one or the other" (Bohannan, 1955: 60). Although he also noted that such compartmentalization could be breached, he maintained that each of the spheres was "marked by different institutionalization and different moral values" (1959:24).

However, on the basis of historical evidence, Guyer (2004) cautions against using the concept as an ideal-type model of moral barriers between spheres of exchange, because of its limitations. She argues that what Bohannan refers to as conveyance, i.e. exchange within the same spheres, and conversion, i.e. exchange across different spheres, have been shown, historically, to overlap or anticipate each other, especially in regard to regional trading networks. Moving beyond the boundedness of his model, she asserts, we can connect each sphere to a historical model of regional trade so as to see institutions, rather than barriers, that facilitated asymmetrical exchange across value registers. Here it is important to note, as Graeber (2001: 44) notes in regard to Munn (1986), these spheres of exchange can also be viewed as "levels of value". Guyer (2004: 30) thus provides two possible moves of how to adapt Bohannan: "to sever the concept of conversion from unique reference to spheres of exchange and to 'see' it at more junctures in transaction pathways" as well as "to shift the focus from a structural view of 'spheres of exchange" to the historical constitution of conversions and wealth creation, under turbulent conditions.

Of particular interest in framing my chapter, then, is how other theorists have adapted the concept to spheres of the kind in which that the youth in this study were located. For instance, after noting that the attitude of mind involved in the exchange of services between partners in marriage is not the same as the one involved "in commodity transactions (whether by cash or barter), or even gift relationships outside the family home", Heady (2005: 271) concludes: "In that sense the family constitutes a different sphere of exchange from the external world of the job market and the shopping center." However, this does not mean that family relations are purely altruistic. "Although material self-interest certainly does play a role in intra-family

transactions", he clarifies following Becker (1981), "it is under tighter constraints than apply in the economy outside the household, and the resulting difference in exchange rules is reinforced by our feeling that it is inappropriate to apply the same concepts to exchanges in the two spheres."

As I demonstrate in this chapter, it is these feelings of inappropriateness that made it difficult for the youth in this study to ignore the needs of their households and strictly use their business money in the marketplace. Acknowledging that "pure, market-less households do not exist"—hence the common saying "that the household's integration to the market is partial"—Mayer (2005: 405) nonetheless insists that this hardly aids our understanding hence there are three spheres of exchange that articulate it to a larger world: "First are the social links the household develops with other households, along which goods flow. Second there is the national market operating with money, which penetrates deeply into the inner workings of the household. Third is a sphere of exchange which I shall call the 'space in between', because it operates on the fringes of both the market and the realm of social relationships." Although his main focus was inter-household relations in a peasant economy, the third spheres is particularly useful in analyzing intra-household relations in urban and peri-urban settings of a country such as Tanzania, which is still primarily peasant oriented. The utility of Mayer's conceptualization stems from that fact that the rules of reciprocity that people in 'the space in between' feel obliged to follow, in order to maintain social relationships and safety nets, are also evident in the ways youth deal with both inter- and intra-household relations while doing business. Since the space between the nuclear and the extended family tends to be compressed in the case of the youth in this study, intra- and inter-household exchanges of labor, goods and sociability tend to

overlap. They also tend to be both monetary and non-monetary, hence their corresponding spheres oscillate between market and non-market relations. In this regard the framing of my chapter hearkens to Mayer's admonition that the "dichotomy of market vs. non-market is unhelpful, and we should look at exchange spheres as a continuum and study how they interact with one another" (2005: 407).

Looking at these spheres dialectically also proves to be helpful in transcending the dichotomy. As Gudeman notes (2001:1) of the market and the community, "sometimes they are separated" and "at other times they are mutually dependent, opposed or interactive" yet "always their shifting relation is filled with tension." Or as he puts its later, these "two faces of economy are complexly intertwined, and the border between them is often indistinct" (Gudeman, 2005: 95). His model is of particular relevance given that it unpacks the neoclassical economics that, as we have seen in the previous chapter, offers the theoretical foundation of the neoliberal ideology that informs the hype for entrepreneurship. In contrast to his model, the neoclassical one posits that the economy is made up of households and businesses with the former selling labor and raw materials to the market where firms buy and transform them into products and services that they then sell them back to households in turn. Transactions that do not fit into this presumed efficient, self-contained, system, such as communal exchanges that are not impersonal, are regarded as irrationalities, frictions, hindrances or externalities to it. Thus, he notes, "neoclassical economics focuses on one value domain, the market, which is modeled as a separate sphere making up the whole of economy in which all goods are priced and available for exchange" (Gudeman, 2001: 5). In contrast, his model bridges the two realms by viewing them as operating on the basis of a base/foundation made up of community's

shared interest, social relationships and communal associations maintained as ends in themselves, good and services traded impersonally, appropriation and accumulation of wealth. Its utility is that it helps one to make sense of why the actions of the youth in the market tend to be contingent on those in the community.

Throughout this chapter, I am thus concerned with how the youth navigated and negotiated these spaces as they attempted to establish businesses and to become successful entrepreneurs and dependable adults. Since the central theme is business, I have divided the chapter into five sections centered on how the youth performed in entrepreneurship ventures vis-à-vis various market demands. My focus in the first, second, and third sections is on how they opened, ran and sustained their businesses in the market sphere, respectively, while attempting to separate them from the home sphere. I refer to this period as the 'field', that is, from the time youth received the business grant and started to run their business in 2013. I will be telling the story of how they conducted their business on a daily basis by looking at the emerging practices and challenges encountered in, among other things, securing and using the business grant and other capital, getting business premises, buying goods, transporting and maintaining stock, and accessing the market. In telling this story, my interest will be on the time taken to start businesses, types of business started, lifecycles and sustainability of businesses, the organization of labor and time, the choice of business locations/markets, as well as approaches and apparent innovations in doing business. Then in the fourth section I assess how successful they were in entrepreneurship in relation to, or despite, their success in the separation of spheres. Finally, in the fifth section I look at how being, or subjected to be, an entrepreneur was a springboard for

achieving aspirations that the youth and their families had in relation to, or beyond, business as such.

4.2 Opening a Business

As we have seen in Chapter Three on profiling young entrepreneurs, by the time the 52 youth received the business grant they already had business ideas. The challenge then was to implement or revise these ideas according to the situation they encountered on the ground. By the first week of January 2013 all youth had a business grant in their mobile money accounts and started the process of opening their businesses. Although not all of them followed a similar pattern in opening their business, the majority started with securing a site. These were either stationary or mobile. Those who sought stationary spaces had to contact the owners of the sites, and for those who planned for mobile business, they had to figure out the area where they were going to sell their products.

During the UDEC training that youth in Group A and B attended prior to receiving the business grant, a facilitator who taught about how to start businesses emphasized the importance of business location. He argued that the success of any retail business is primarily based on its location. "One can have a good business idea, capital and staff," he stressed, "but if the location of the business was poorly chosen the business is likely to struggle if not fail." In choosing a business location, youth were urged to consider the running costs, customer base and revenues. Matters pertaining to customers and revenues were to be gauged in terms of the demand of products and related factors in the suggested location. As such, accessibility of business sites to customers, image presentation, security and uniqueness of products were emphasized

in terms of branding while matters pertaining to the operation and running costs that included transportation, rent, energy and security were grouped as key supply factors.

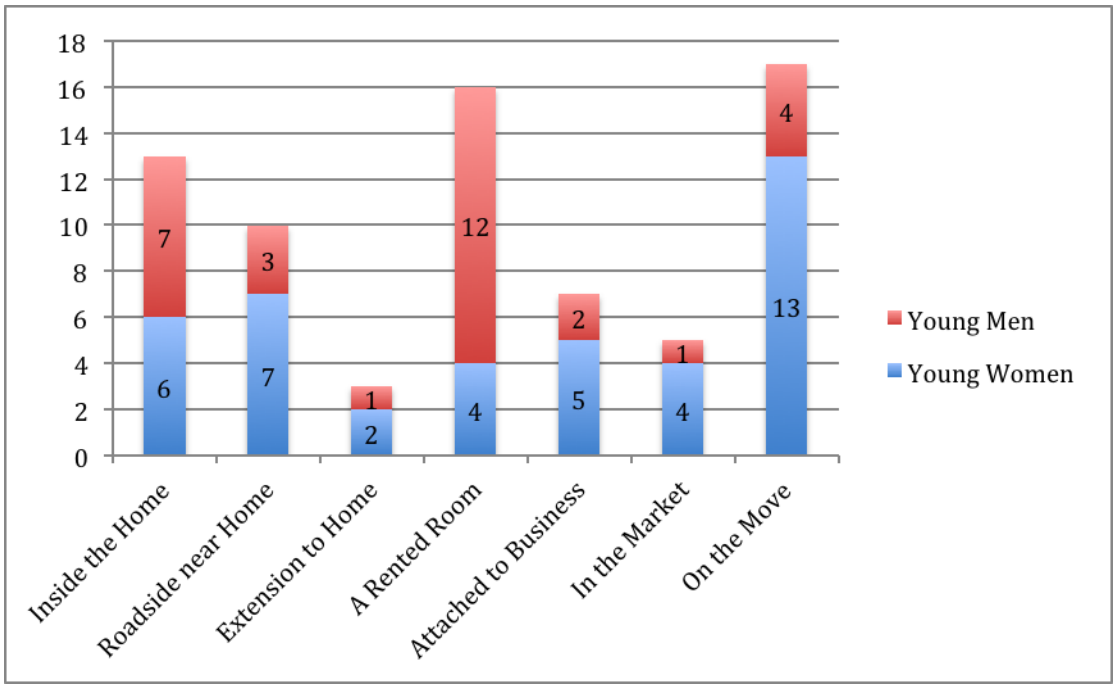
UDEC's facilitator also pointed out three challenges that face small businesses when choosing a business location. The first is cost, whereby, with little consideration to customers or security of their business, a lot of business people choose cheap places or areas without charges to minimize or avoid running costs. Second, others choose a business location on the basis of strategic positioning without considering municipal or local government bylaws. Lastly, most people choose a business location simply because they see the flourishing of the same business in that area. So, youth from Group A and B were prepared to make sure they chose business locations strategically and consciously. The *Ruka Juu* Show also ran TV programs that emphasized messages about business location, whereby issues of security and business sites were discussed. Youth from Group C watched these shows regularly whilst those from Group D neither received the UDEC training nor watched the *Ruka Juu* shows.

In the field, however, accessibility, proximity, gender and age primarily influenced youth choices of business location across all the four groups. As Figure 10 below indicates, there were seven types of spaces that youth used run their business: (i) inside the home (ii) roadside near home (iii) extension to home (iv) a rented room (v) attached to business (vi) in the local market (vii) on the move. Those running inside the home were businesses located within the houses in which the youth resided, therefore there was no spatial separation between the home and the business. This meant customers could come inside the house to buy a product. When I was staying in Dalilah and Amina's houses as part of my fieldwork, it was quite common for a

customer to knock at the door and ask for sorbet or juice while we were eating lunch inside. A family member who was close to the door would stop eating for a moment to take money from a customer with the left hand and sell the needed product.

Those that are at a roadside near home are business that are barely separated from the houses that the youth were living as one could easily crisscross between the two spaces. Most of the time the distance between the house and the business is not more than 2 minutes' walk and, in some cases, less than 30 seconds' walk. In the morning, the youth would carry her selling table and products to the street, and return them back to the house at night. They commonly sold homemade products such as bites and drinks or those that could easily be produced nearby like charcoal and vegetables.

Figure 10: Business Location according to the Gendered Number of Youth



Those that are located in extensions to homes were businesses that were partially separated from the houses that the youth resided in. Structures for such business were connected or built adjacent to the wall or fence of the house. However, the extension existed on its own, so that products could stay inside the structure without being moved inside the house. Although during the night some youth moved their products for security reasons, apparently when the business was running during the day there was a clear demarcation between it and the house. When customers came they went directly to the business structure. Even though the youth went in and out of the house to eat, work or rest, s/he conducted business transactions at the extension. This, however, did not mean the apparent separation between home and business did not get breached at all. Since time is modulated by space, those who were based at homes or located adjacent or close to their house tended to follow domestic rhythms governed by the time that members of the household ate, hosted impromptu guests and did house chores.

A business that was located in a rented room tended to be away from home, although in some cases one could get a room to rent in the neighborhood. In this case youth generally left their homes in the morning and came back in the evening. Hence they tended to follow the marketplace clock more than the domestic one. In contrast, it was important to note that even though 16 youths had their business in a rented room, only half of them had rented the room on their own. The remaining half shared the rooms and thus their costs with other individuals. Interestingly, all those who rented a room on their own were men, whereas out of the 8 youths who shared a room, 4 were women. The rent they could afford ranged between Tsh 20,000 and Tsh 30,000 (10 to 15 dollars) per month. Most landlords require renters to pay in yearly installments

with a minimum payment being for half a year. However, the youth were allowed to pay for 3 months.

Attached to another business tended to be those housed in an existing business that belonged to other family members. Since they already had a customer base and promised to be less costly, youth thus took advantage of those established business. In the case of Mariam, her mother had a stationery shop. Mariam asked to sell drinks in her mother's shop and, in a way, diversify it. She was allowed to put in a fridge and sell drinks to her mother's customers. Similarly, Akwinata's mother allowed her daughter to put vegetables in her business of charcoal and grains. For Sixtus' parents who had been in the poultry business for more than ten years, raising about 1,000 chickens per month, it was convenient to allow their son to put his 50 chicks among their chickens.

Expectedly, all of the parents of these youth whose businesses were attached to theirs took part in buying stock for the youth and helped to sell their products for them in their absence. For the youth, this setup was cost-effective as they did not have to pay rent or incur any cost related to the business premises, and could also access free labour and business knowhow. Tellingly, out of the 7 youths in this arrangement, 5 were young women. Such a setup also enabled them to step out when gendered domestic duties called. Due to patriarchy, for the families, it seemed 'natural' for young women to straddle the two spaces and hence be 'useful' at home. In contrast, young men were expected to be away from home and, in cases where they had to do business at home, they did not feel as 'comfortable' to perform domestic chores.

Moreover, their families hardly saw them as ‘useful’ in regard to domestic duties as these were so gendered.

In the market were businesses that are run within areas specifically demarcated for local sales and purchases. Known as *soko* in Swahili, a local market tends to include items of virtually all kinds that are sold at prices that working people can afford. However, due to the monopoly and bureaucracy of those in charge of *soko*, among other reasons, access to a *soko* proved to be difficult, even though the majority of youth with vegetable stands wished to have their tables in such sites. They believed that a *soko* had an established customer base, hence sales were guaranteed. Unfortunately, a good *soko* is normally full and requires one to be connected to a network of officials, brokers or salesmen/saleswomen who use it, to access a business spot when available.

Those on the move were businesses without a physical structure; rather, they focused on a geographical area where youth showcased their business wares. The base of these business was home, whereby the youth would carry their business from their houses in the morning and go around to sell and come back after a few hours. After creating a customer base, some customers would even come to the home to buy the items in cash or credit. Most of these youth were moving around their neighborhoods selling clothes, bed sheets, and beauty products. When I asked why they were not going to other neighborhoods, the youth argued that it was easy for them to trust their neighbors since the business tended to be credit-based. It was also easy for youth to distribute products to their customers and follow up on payment. Moreover, it was cost effective given that having customers far away leads to high transportation costs.

What emerges out of the pattern above is the centrality of the home to business and, by extension, a young person's family. A closer examination of the seven types of business locations reveals that half of them were associated with the home space and, interestingly, this applied to both genders i.e. 15 out of 30 young women and 11 out of 22 young men (50%). This apparent gender parity, however, masks the gendered setup of the home as a domestic space that tends to confine women in contrast to men.

Moving outside the home for a young woman was not an easy process. First, she required permission from her protective parents or guardians to do business outside the house. If allowed to do business out of the home space, she had to reconfigure the provision of domestic labor in the home space in her absence. Since they could hardly find a substitute for their domestic labor, the majority of them found themselves doing business at home or nearby, depending on the availability and access to a business location. Those who did not have premises they could use opted for a mobile business.

In explaining why they chose to run businesses in or near their homes, young women provided 3 main reasons. First, their parents thought doing business out of their homes would provide the young women with unmonitored time that would make them prone to unwanted sexual relations and other dangers. For instance, one youth reported: "When my mother agreed with me that I should get a table at market place, my father said 'let her start here (meaning in front of our house) where we can see her and when she grows up she can go to the market.'" Hence the father had the last say.

Second, some argued that it was a question of balancing business and house chores. One young woman said her parents had no problem with her doing business outside their home but at that time it was challenging because they did not have a house helper, so she had to do most of the housework. This is how she recalls what her mother said: "Okay. But you will really have to wake up very early in the morning, clean and cook for your younger siblings before you go to your business. As you know, we don't have a housemaid." Gauging the hassles, she opted to do her business at home.

In the field I observed that for all women who were doing business at home or nearby, their days started with cleaning the house and cooking breakfast. Then they would do business later in the morning. During the afternoon they would stop doing business for a while or ask their younger siblings or friends to watch over their business while they cooked lunch. This pattern was repeated when cooking dinner given that they had to do so before it got dark, hence the need to close business early.

Third, other young women argued that going outside of their home was somewhat intimidating. One youth provided this testimony: "I have never really been outside my home by myself more than out of school. So, going out to do business on my own is kind of scary". Justifying her choice of staying home, another woman said: "Business is anywhere. I see a lot of women working in their homes and they make money. So, I don't see a problem there." These narratives indicate that women have been socialized to work at home and it seems they have internalized this gendering of domestic work.

To unmask the underlying patriarchal setting, it is also important to note that more women than men, i.e. 7 out 30 (23%) compared to 3 out of 11 (14%) respectively, opened their businesses alongside the roadside near their home. This implies that it was convenient for the family if a young woman did so in order to multitask i.e. to perform domestic chores while doing business. Though more men than women, i.e. 7 out of 22 (32%) compared to 6 out 30 (20%) respectively, opened their business inside the home, this also masked patriarchal relations. As a domestic space, the home has access to women's labor so it is convenient to some men to ask sisters, nieces, aunts or mothers to assist them with selling while they run other errands or engage in business located elsewhere.

All the seven young men whose businesses were at home had them partly or fully run by, or in association with, their female relatives. In the case of Geoffrey, he opened a charcoal business and later on a drinks business, leaving his mom and sister to run them, respectively. When asked why he opened businesses if he did not have time to run them, his explanation was similar to most of the reasons other young men in his similar situation gave. Geoffrey's first interest was to continue with school and, if that failed, to find a job. During my fieldwork he used most of his daytime to apply to schools and chase for jobs. He decided to open businesses because his family had limited resources to provide him for his daily upkeep. So, he thought the business would allow him to raise money for his personal use. Since his mother and sister did not have a formal job, he asked them work for him during the day and in the evening Geoffrey joined them to count the sales of the day. His mother and sister did not really get paid, rather, they used part of the money to buy food for the house and he

took Tsh 1,000 (50 cents dollars) each day for transportation. In a way it thus became a family business.

For Gideon, the reason to open a business at home was to provide his mother with an income but at the same time to make sure his money did not remain unused or underutilized. He trusted his mother would be able run the business, not least because she had run a business before and so he was assured that his business would not die. Meanwhile he was searching for jobs and making plans to travel upcountry to start a bigger business selling grains. Thus the smaller one also became a family business.

It is also important to note that out of 17 youths who had business on the move, 13 were women. However, they operated within their neighborhoods while the 4 men did their business far away from home. All the women would go out for a couple of hours to do their business and come home while all the men were usually gone for the whole day. For example, Happy had to make her business mobile because she had to babysit for her sister who just found a job a week before she received a business grant. “My sister got a job”, she remarked, “and mother asked me to take care of her 9 months daughter for her”. At first Happy declined as she had planned to sell fruits and vegetables at the local market place that was about half an hour from their house.

However, after a long discussion with her mother, it became difficult to say no. She thus recall her mother’s convincing argument: “Mama said, it is difficult to get a job now days. So we must help my sister to keep her job.” Since I knew her mother did not have a job, I asked why she should not be the one helping with the childcare. Smiling, Happy answered: “When an adult at home tell you something, you only

oppose it if you can take care of yourself. You cannot decide for her. My mother said I should only sell clothes around our neighborhood so I can help with the baby and other chores." In this case, the mother had the final say, hence gendering her daughter.

It is thus not surprising that more men than women, i.e. 12 out of 22 (55%) compared to 4 out of 30 (13%) respectively, opened their business in a rented room. Young men preferred rented places because they keep them away from home and its responsibilities. For instance, after two months, Cosmas who had a rented a room nearby his home to sell CDs and DVDs started to look for a different place to shift his business. Aware of the effort he put into improving the first business site, I asked him if he had calculated the cost of moving his business while he had already established a customer base and spent more than Tsh 50,000 (25 dollars) for renovation. He agreed that moving out would cost him but argued that staying close to home has its challenges and costs.

"Being close to home", Cosmas pointed out, "dad frequently ask me to do stuff for him, which make me close my business now and then." His mother also asked him a couple of times to contribute some money to buy food for the house. Similarly, Jumanne rented a room away from home so to have a total control of his shop. "When the shop is at home", he argued, "relatives can easily try to run your business". So, opening a shop away from home allows the business not to be connected directly to household demands for money or labor that they identified as a challenge to small businesses. However, it limits direct access to relatively free labor from one's family.

The choice of location is also informed by the politics of business formalization in the country. Since all youth's business activities in this study fall into what is generally "regarded as informal business" (Ministry of Trade and Industry, 2012: 24), most of them opted for locations that did not require rigorous registration and taxation. As Hernando De Soto (b) and the Tanzania's Property and Business and Formalization Programme (URT, 2003) known as MKURABITA have shown, most of those involved in the informal sector find it cumbersome to formalize their business even in those cases where they actually want to do so due to its costs and constraints.

In this regard, the case of Zidihel is illustrative. One Friday morning I escorted him to a local government office in Vingunguti to ask for permission to use an open space in his locality to sell women's sandals. Two days earlier, Zidihel had gone to the space and asked one of the sellers if he could also bring his shoes and sell there. He had seen a number of people using the open spaces and thought it would be a good place for his business. However, he was told to consult local officials. Anticipating difficulties, Zidihel asked me to go with him as he thought my vouching would carry more weight. However, after listening to our request, the official claimed that the open space was full. He also stressed that there were orders from the municipality to clear the open space so as to create a formalized market. When I asked about the date they received the order, he said it was two years ago but they still had limited resources to implement it. Zidihel requested if he could use the space until their plans materialized. So, he gave an appointment to meet him at the space the next morning.

When we arrived at the location, the officer introduced Zidihel to a person who collected daily taxes from the businesspeople in that area, saying he would find a

space for him. He then asked him to come back after few days to get a space. As the official was leaving, he jokingly said: "Young man, you get me out of my home on Saturday without even a soda." Apparently decoding the sly request for baksheesh, Zidihel smiled back and responded: "I will come to see you in the office." Promptly, the market's tax collector told Zidihel: "Give him anything." They walked away together and later on, Zidihel told me: "Just imagine, I have lost my Tsh 10, 000 (5 dollars) just like that!"

Apparently, the seller Zidihel had met a couple of days earlier when looking for space in the market had alerted him that the officials might ask for something – meaning money–and that he should give it to them if he really wanted to get a place soon enough. Such disguised solicitation of bribery is one of the challenges that those seeking to formalize their business anticipate and face regularly (Fjeldstad et al., 2006; Wangwe & Mmari, 2013). However, as Vigneswaran and Hornberger (2009:3) have aptly observed in the case of South African police, giving such public officials money to buy food in exchange for small favors is only "one sub-component of a continuum of food acquisition and provision practices."

In this regard, the case of Zidihel, as a member of the public, and the public officials also has to be interpreted as being enmeshed in a convoluted web of blurry practices, some which are either prohibited or permissible depending on the context in a given cultural milieu. The case of *takrima*, loosely interpreted as 'African hospitality', is

illustrative in the case of Tanzania. In the build up to the 2000 general elections it became legalized after being interpreted as not being equivalent to petty corruption.[12] Nevertheless, in the case of Zidihel and other youth involved in this study such actions amounted to nothing less than corruption.

In the case of Frida, she had to pay Tsh 30,000 (15 dollars) to get space in the TAZARA market. She had consulted a few people who used the market and they told her that the only way to get a space in such a busy place is to buy a space from someone who is leaving or to give an amount of money to officials so they could put you on a priority list. This, however, did not bother her because she believed she would not have gotten it otherwise.

Happiness's case is slightly different. Although her situation did not involve paying the officials responsible for the Kawe market, she had to pay a middleman Tsh 20,000 (10 dollars) to get a space. In all these cases, the youth still paid official fees that were around Tsh 5,000 (2 dollars and 5 cents) in order to be registered as sellers in the market space. These included fees for the table that one would use for sales. Once registered, they continued to pay daily charges that included security, cleaning and local government's levies for market users.

As the youth in this study were busy finding business locations, I came across a couple of young graduates from the university who were also in the process of

[12] http://www.saflii.org/tz/cases/TZHC/2006/1.html (Accessed: 27 October 2016)

starting businesses. Knowing that I was an assistant lecturer at the University of Dar es Salaam who was engaged in entrepreneurship research, they came to me asking for advice. Most of them were in the process of registering their companies or had a registration certificate in hand. Two cases were particularly interesting to me. These were graduates who registered business companies that did not have business running.

One of them claimed that he registered it first just in case a business opportunity comes up. If and when that happens, the graduate elaborated, he would have all the necessary paperwork ready. The other graduate claimed that she was not sure about a specific business to undertake when she was registering her company, however, she at least knew she wanted to open a wholesale food store. So, when she met a lawyer to process the registration, the lawyer told her that in order to be safe the Memorandum and Articles of Association (MEMART) would be designed to give room for starting any business she would wish to do later on. She excitedly said: "With my registration, I can sell wood or clothing, anything goes really." The registration costs which the 8 university graduates I talked to incurred ranged from Tsh 200,000 to Tsh 400,000.

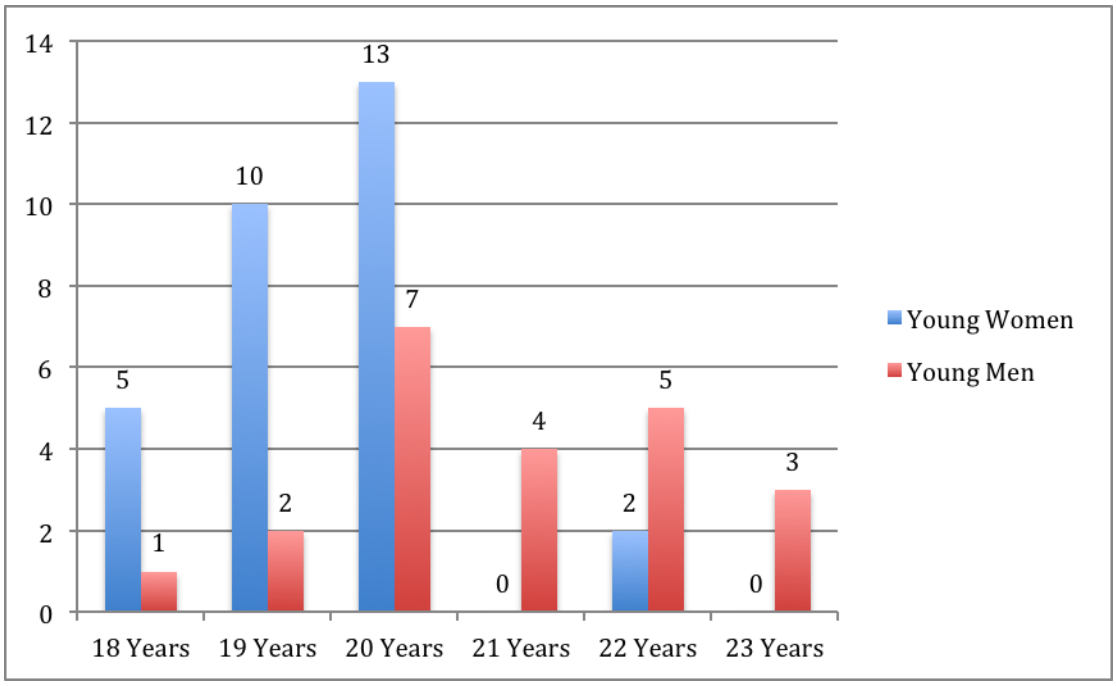
This is in stark contrast to the youth in this study. When I asked them if they were planning to register their businesses, none had plans to do so. First, they thought that their businesses were too small to be registered. Some of them even made jokes about the apparent absurdity of registering a small business such as that of selling tomatoes. This is how one youth put it: "Just imagine you go to authorities and say I want to register my vegetable stand. That will be a joke!" So, there was general consensus among them that a small business was not worth registering, not only because it did

not make a lot of profit, but also because it was not something valuable enough to protect.

Second, other youth thought the process of registration was not only too long, but also too complicated and costly. Two youth shared their experience of dealing with Tanzania's Registration Insolvency and Trusteeship Agency (RITA) when they were looking for their birth certificates, whereby the process took time and one had to pay fees. As such they were convinced that the Tanzania's Business Registrations and Licensing Agency (BRELA) would require more resources. Even though the youth knew about business registration, none of them knew about the rules and regulations guiding small business. All of them assumed that a small business was not required by law to be registered. For them, registration was for big companies that make large profits. This is an indication that the entrepreneurship education that they had received through UDEC and *Ruka Juu* programs was essential but not sufficient.

Age also had some impact on the process of opening a business. As Figure 11 below shows, the age range of the youth involved in this study was 18 to 23 years in 2013. In line with national statistics on early marriages and dropouts due to teen pregnancy among schoolgirls, the young women were generally younger compared to the young men. Only 2 young women were 21 years old and above, in contrast to 12 young men. It is important to recall that in Tanzania one is considered an adult when they reach the age of 21 although people can vote when they are 18 years old. Tellingly, regardless of gender, the parents of all 6 youths that were aged 18 handled their business and kept money on their behalf, an indication that they were not regarded as matured enough.

Figure 11: The Age of Youth when Opening a Business in terms of Gender



Interestingly, 4 of the 18 year-old youths had gone back to school while the remaining 2 were searching for school opportunities. A parent of one of the two argued: "She is too young to sit the whole day selling tomatoes, I encourage her to go out there look for opportunities." Another parent who was running a poultry business on behalf of his son argued: "As much as he is good in business, it is important that he finish school first and to decide about business later."

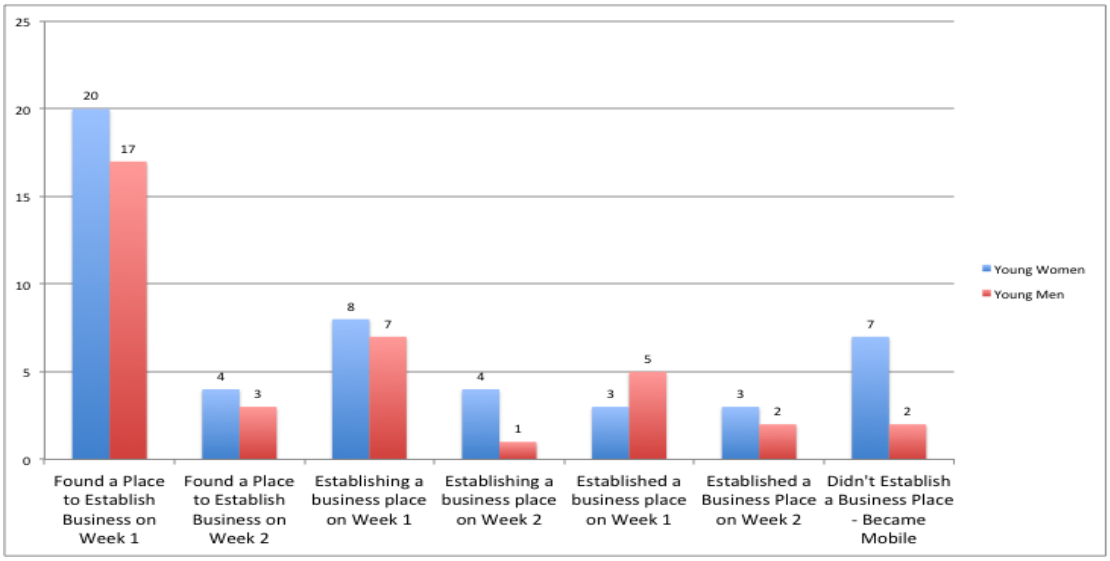
When I asked why they would not let him explore business, his father answered: "We are his parents and we decided he must complete his education first." These decisions also determined the choice of when to open and where to locate the business, with the home space being the most convenient. Thus out of 18 youths who were below 20 years old, 8 had to go to school while their families were running their business and 7

were urged to connect their business with their parents' business while they look for jobs or school opportunities.

Interestingly, the majority of the youth found places to establish their business within the first week of receiving a business grant. However, as Figure 12 below shows, 17 out 22 (77%) of the young men did so compared to 20 out 30 (67%) women. This is partly explained by men's relative freedom from the domestic space that tends to limit women's movement.

Finding a place, however, is one thing; establishing it is quite another. No wonder less than half of those who found a place on the first week managed to start establishing it in the same week: 8 out 20 (40%) young women and 7 out 17 (41%) young men. Those who managed to actually establish it in the first week were even fewer i.e. 3 out 20 (15%) young women and 5 out 17 (12%) young men. This trend hardly changed on the second week with 25 % and 12% respectively.

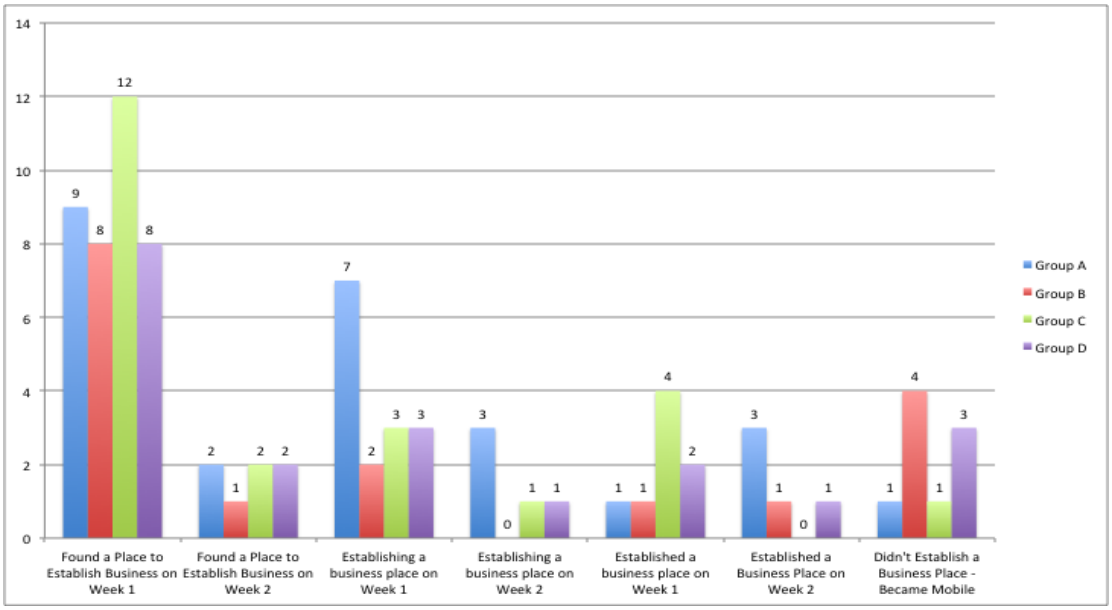
Figure 12: Time Taken For Youth to Establish a Premise in terms of Gender



As we shall see shortly, such delays had an impact on the time some youth took to start their business. It is important to note that most youth were eager to start business as soon as they secured the grant, but they depended on the same anticipated money to prepare themselves for starting business. For those who had access to other resources, it was easier to open a business right away given that they had planned to.

As Figure 13 below indicates, there are some interesting group differences in relation to receiving UDEC and/or *Ruka Juu* training. Although only 9 out 13 (69%) youth who received both trainings, i.e. Group A, found a business place on the first week, 7 out of the 9 (79%) managed to start establishing it in the same week. This is significantly higher than those who only received UDEC training, i.e. Group B, with 2 out 8 (25%) youth starting to establish a business on the first week. It is also as higher than the group that only received *Ruka Juu* training, i.e. Group C, with 3 out 12 (25%) starting to do so on the same week. This suggests that double training had an impact on the youth.

Figure 13: Time Taken for Youth to Establish a Premise in terms of Training



Surprisingly, the group that did not receive any training, i.e. Group D, with 3 out of 8 (38%) did not fare worse than Group B and C in this comparison to Group A. However, by the end of the first two weeks only 4 out of 10 (40%) youth from Group A had started to establish their business on the first and second weeks. Other groups did not fare any better given that only few of their members had started to establish in the first two weeks. To appreciate the comparable weight of these seemingly small numbers, it is useful to recall that each of the 4 groups has 13 youths. As we shall see below, apart from the business grant, what determined the speed and success of some youth in opening their businesses were additional resources from other sources.

Establishing a business premises, especially a quality one, required both financial and human resources that the business grant of Tsh 200,000 alone could not meet if one also depended on it to meet other costs associated with opening a business. As Figure 14 below shows, more than half of the youth – 19 out 30 (63%) young women and 12 out 22 (55%) young men – received materials from their families. The highest contribution was Tsh 250,000 and the lowest Tsh 20,000, with the majority receiving between Tsh 50,000 and Tsh 30,000.

The money was given purposely to support the establishment of premises or buying equipment. Even though 41 youth did not receive financial support from their families, 13 of them said members of their families had made a commitment to assist financially in the future as at the time they did not have money. This could be attributed to the fact that both December and January, when youth were in the process of starting their business are known as bad months in Tanzania. December is a

holiday month in which families spend a lot of resources on celebrations, and January is a bills month when rents and schools fees have to be paid.

Understandably, only a few friends, i.e. 3 for both genders, contributed materials, probably due to limited resources among their fellow youths. Surprisingly, however, not a lot of them provided labor either (i.e. 4 friends for both genders). It is important to note that their main base of friendship was school so it was hard to find friends who were also around home after graduating. Potential friends were also busy looking for opportunities or continuing with school. Thus, the family was also instrumental in providing labor with 10 out 30 (33%) young women and 10 out 22 (45%) young men making use it. Moreover, more youth received money from their families than friends.

As we have seen in Chapter Three, what is particularly intriguing is how money is gendered in romantic relationships, with young men conventionally being the givers and young women the receivers. In this case 18 young women said they informed their boyfriends about their upcoming business ventures and expected their support. As a result 4 young women openly said they received money from their lovers whilst no young man reported to have asked for support or received any financial support from their girlfriends. Even if one did, it would be difficult to admit given the stereotypes associated with men who depend on lovers financially as discussed in Chapter Five below.

In contrast, more young men (i.e. 3) than women (i.e. 1) used money from the savings that they had prior to getting the business grant, indicating that they anticipated either business costs or were practicing what is conventionally regarded, following Weber

(1930), as a culture of thrift that makes one raise capital for entrepreneurial ventures. This invocation of Weber does not necessarily imply that the youth were not also through into entrepreneurship through an inert spirit of capitalism. Rather, it is an attempt to show how the theoretical building blocks of a market economy anticipate what an entrepreneur would do in the marketplace. More significantly, however, a confluence of challenging experiences within the political economy of neoliberalism pushed these youth to save so as to prepare themselves for the demands of adulthood.

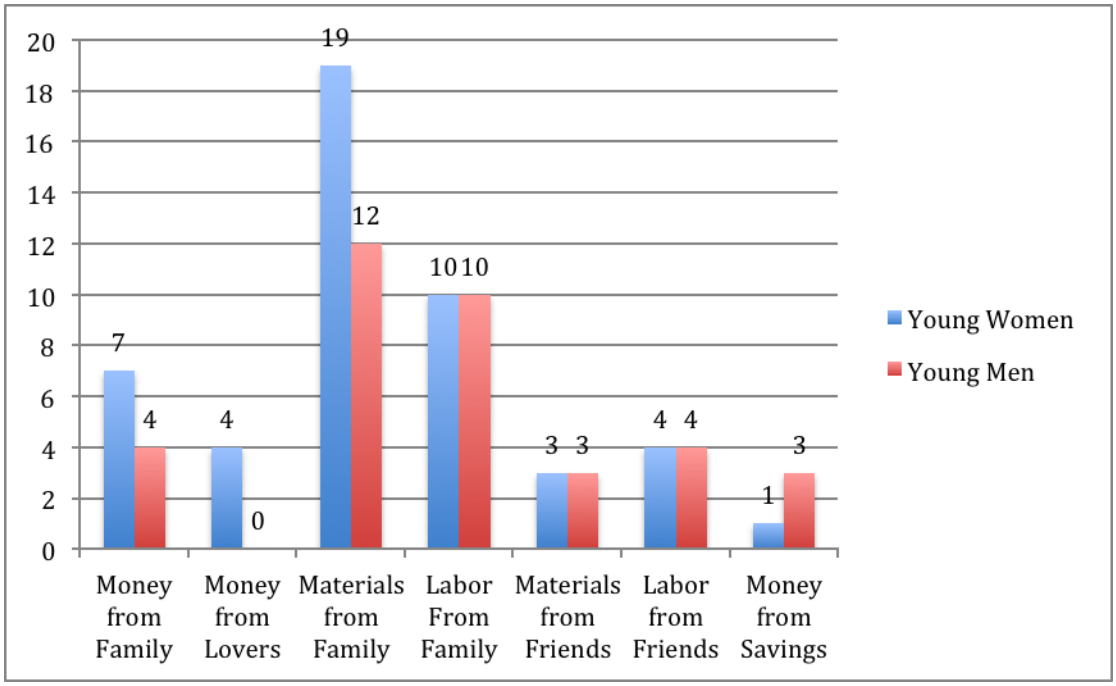
These 4 youths were engaged in activities that had them earning money prior to accessing the business grant. Frida plaited hairs using these rates: Tsh 15,000 for braids with extensions, Tsh 5,000 for stylish designs, and Tsh 500 for school kids. She had to find extra money because she was living with her aunt who did make enough to give her pocket money. This is how Frida explains her situation: "Saving was not an option for me. My aunt had to first take care of her children. So, I knew if I was to continue with school or get a job, it would all depend on me." Zidihel sustained his life through casual labor in factories and construction sites. Living on his own obligated him to save in order to pay rent and meet basic needs. However, he always wished to do business, so out of his daily wage labor, he saved to start something for the future.

Mohammed was living with his mother who was sickly because of high blood pressure. Since she could hardly work, Mohammed had to secure a job at a relative's restaurant to start making money. His aim was to open a small business for himself or his mother. Shabani was staying with both parents but had known since he was a child that his future would solely depend on himself because his parents had no resources to

support him. So, he took a job at cellular phone shop as a trainee to assist in fixing electronics. This is how he recalls his experience: "I have always wanted to work for myself and that pushed me to save at least Tsh 500 per day. So, when the business grant was provided, I could not believe that I suddenly have money to add up to my savings and start business."

The cases of these 4 youths indicate that they were already on the business pathway, hence the business grant and other support only added weight to the impetus they already had on having a business premises of their own. In the economic parlance of demand and supply these youths can thus be regarded as not simply waiting for the supply of aid from donors in order to achieve their demand.

Figure 14: Resources Youth Used to Establish a Premise in terms of Gender



Tellingly, as Figure 15 below shows, the group that did not receive any training in entrepreneurship, i.e. D, had more youth (i.e. 10) who received materials from their

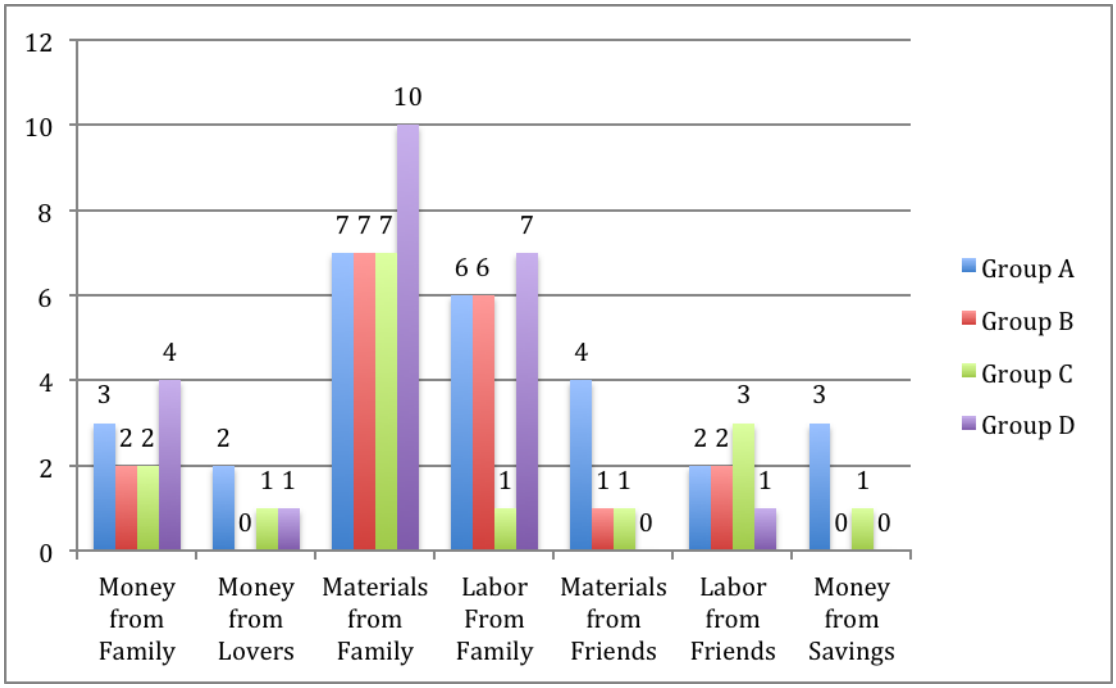
families compared to the other three groups (i.e. 7). Group D also had more members receiving family labor (i.e. 7) and money (i.e. 4) from family compared to other groups although the difference was slight with the exception of one group.

Moreover, youth in Group D tended to discuss business ideas with their families because they needed support in articulating what they were to do with the business grant. This made their families more aware of the limitations they had in regard to the basics of establishing business premises. Hence these families ensured that they help the youth lest they fail. For instance, aware that the grant would not be enough to hire someone to build a vegetable stand in a space his mother had given him, Mohammed called his uncle who is a builder on the third week of December 2012 to ask him about setting up the stand. However, his uncle was occupied with other work and managed to come on the third week of January 2013. As he waited, his uncle asked him to start collecting building materials. He bought some and collected others, such as thatches and poles, in the neighborhood. Then his uncle helped him to construct the stand free of charge.

In contrast, youth in Group A and B who got a chance to discuss their business ideas and how to establish business during UDEC training seemed confident enough to solidify their business ideas without relying heavily on family members for advice and resources. This is an indication that UDEC training helped youth to reconfigure their perception toward debt, from familial to institutional. Most of them attempted to start businesses independently from their families. Since youth in Group A and B were more clear on what they wished to do, their engagements with their families were centered more on asking permission to start their businesses. However, youth

from Group C who only received *Ruka Juu* training did not exhibit any noticeable pattern in sharing ideas with their families.

Figure 15: Resources Youth Used to Establish Premises in terms of Training



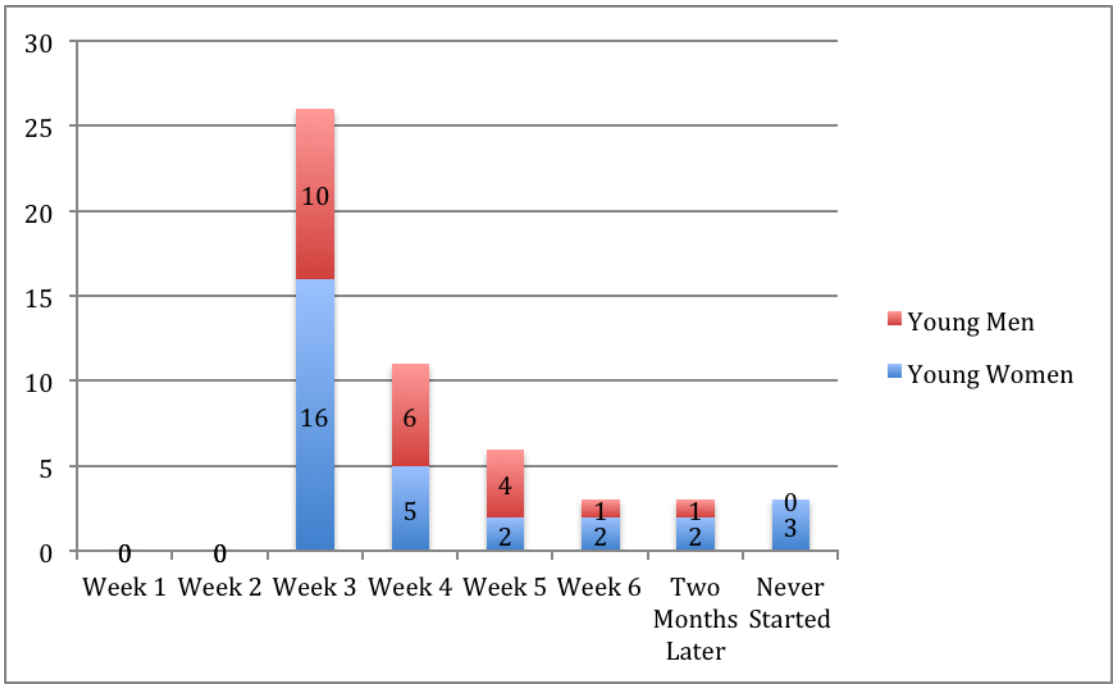
Interestingly, the group that received both trainings, i.e. A, had more youth (i.e. 3) using some savings of their own. However, as we have seen above, this is not necessarily an outcome of the training received; rather, it was the product of a confluence of factors associated with the difficulties they had in the pathway to adulthood. The training, however, could be looked at as a motivation factor that made these youth save money and an enhancer that provided them with an opportunity to jump-start their goal of being independent by starting income-generating activity. One youth captured this well when he said: "I was saving before I started a business. But it was after coming to the training that I became certain that I would start a business. So, I started saving more." Group A also had more youth (i.e. 4) who received materials from friends. They said that after training they become interested in exploring

business as a possible career choice and started befriending businesspeople in their neighborhoods. As Asselberg (2016) notes, it is important to note that in post-socialist Dar es Salaam owners of small businesses tend to cooperate rather than compete.

Following these challenges in establishing business premises, it is thus not surprising that no youth actually opened a business during the first two weeks. This is particularly interesting given that I told all of them that they could try to start even before they received the business grant, which I had scheduled to disburse in the third week of the beginning of my fieldwork. However, none of them managed to do so without a business grant in hand. They said it was difficult to convince their parents or owners of business sites that they had resources to utilize in the requested spaces.

The majority of youth started their businesses immediately after they received the business grant. As Figure 16 below shows, most youth opened their businesses on the third week with 16 out 30 (53%) young women and 10 out 22 (45%) young men doing so. Explaining why this was the case, Doreen said: "My father was willing to help me to start a business but he did nothing. However, when I told him I was expecting a business grant, he brought cement, wood and construction started." When I spoke to Doreen's father he said: "I was delaying because I did not have enough money to get her started. So, when I saw your grant commitment, I was motivated to assist her to build a premise." Other parents did not have enough money or material support to help their youth to start business so they waited for grant to start the process. Despite the challenges, by the end of two months all the youth except 6 had opened a business. Their cases highlight both the prospects and limits of choice youth have in regard to starting businesses while living with parents/guardians.

Figure 16: The Time Youth Took to Open a Business in terms of Gender



Tausi wanted to open a business selling vegetables. However, she was staying with her sister who did not want her to do so. According to Tausi, she told her: "You are a Form Four graduate, you cannot be selling vegetables! Find something of your caliber." Being a fashion blogger, her thought of selling clothes was a better idea than a vegetable stand. However, when Tausi opted to look for clothing to sell, her sister insisted that she should not be directly engaged in the business because she wanted her to join a certificate course on accounting. She registered Tausi at the College of Business Education (CBE), hence she spent about a month to find a person to work in her business. When she got someone to work for her, her initial location had been taken. Hence Tausi had to find another business location and this took another month.

Dalilah's delay starting business was linked to her family problems. At the time she got a business grant her mother and father were having marital problems. Her father

moved out of the house temporarily and around the same time her mother had to travel out of Dar es Salaam for number of days to follow up on her inheritance. Being the older daughter, Dalilah was left to care for her siblings. Her father asked Dalila to use Tsh 50,000 from her business grant for their upkeep during the month and promised to pay the amount on his return. Dalila's mother also took Tsh 120,000 from the grant to cover her trip to Tanga, with a promise she would repay immediately upon returning. None of the parents returned as planned. So, Dalila had to care of the family for about 2 months and her remaining part of business grant was used to keep it going until her mother came back and only gave her Tsh 50,000 to start a business.

Daniel's experience underscore the challenges youth can have in ensuring the security of their money and other resources. Most of them carried money to buy stock for their business. Everything was paid in cash. Hence the majority of the youth were conscious enough not to carry around a large sum of money when they went for purchases. If it was a must, they tended to divide the money among the individuals who accompanied them. They did this to minimize the risk of all of the money getting stolen or dropped.

However, Daniel was not scared. Although he knew thieves existed, he was confident of keeping his money safe. So, he put all his money in his front pocket where he could see it. Then he made sure he got a seat in the bus so he did not have to stand and thus get squeezed in the bus, given that most thieves tend to steal when people are crowded. Finally, he decided he was going to walk out of the bus last so he did not have to mix himself with the busy crowd in a hurry to get out. Despite all these measures, when Daniel arrived at the shop and chose all the needed items, he could

not find money in his pocket. Until I left the field he could not figure out what happened after he had done everything necessary to protect his money yet it was gone. Two months later he managed to get some capital and started a tuition business. However, without necessarily dismissing such experiences, it is important to cautiously note that stories about theft are also presumably sometimes another way of masking actual transactions that do not fit the officially expected narrative of how finances were to be used.

At the end of the day, all the young men in this study managed start to businesses while 3 young women could not start business at all. Christina wished to start business selling beauty products. However, her mother had different plans. When the project was transferring the business grant to youth's mobile accounts, she offered her mother's phone number, arguing she always kept her money safe. Four days later when I called Christina she was not reachable and two weeks later I learnt she had gone to school. Christina was too worried to pick up my phone call because she felt I would not be happy that she had not started a business. I reiterated to her that I had no problem with whatever she decides to use the money for because that was now her money. She then explained that her mother had collected about Tsh 800,000 for her to go to a private college that required about Tsh 1,000,000. So, her mother decided to add the money from the business grant and pay for her schooling.

Majaliwa was quite eager to start her business project and her boyfriend was keen to help her. According to her, at the time she was carrying his child and had plans to get married in the future. However, this depended on whether her parents would agree for their daughter to be married as a second wife and whether the boyfriend's wife would

accept polygamy. The wife refused, so the husband asked Majaliwa to be patient until she calmed down and consented. During the wait, her boyfriend promised to assist Majaliwa in starting a decent business that would not make her tired during pregnancy. So, he suggested that she should start a business selling CDs and DVDs in a small shop that would not be far from her mother's home.

Majaliwa agreed and the boyfriend paid a down payment of Tsh 300,000 and agreed with the owner of the premises to finish paying Tsh 300,000 within a week's time, whereby the money would be used to do final finishing of the shop. Majaliwa then used Tsh 150,000 of the business grant to buy stock, ready for starting a business. Unfortunately for her, the wife of the boyfriend found out and asked him to choose between helping a girlfriend and losing his marriage. He chose to keep the marriage and Majaliwa was left with no support from him. This situation was devastating to Majaliwa as the rent was beyond her means, and being pregnant was limiting for her to operate a business without a comfortable environment. She had also used three quarters or so of her business grant on stock only, as she was not worried about the other costs.

Msoba's story was bizarre. She did not offer a registered mobile number for receiving the business grant. When I called to ask when she was planning to take it, her response was a question" "Why are you giving me the money for free?" I reiterated that it that all youth in my research are entitled to receive a business grant to start a business. Then she responded: "My uncle has said Freemasons trick people with money nowadays." At first I thought she was joking so, jokingly, I told her I wish we

could have more of Freemasons so youth could get additional capital to start business. Abruptly, Msoba raised her voice and stated: “May the power of Satan utterly fail!”

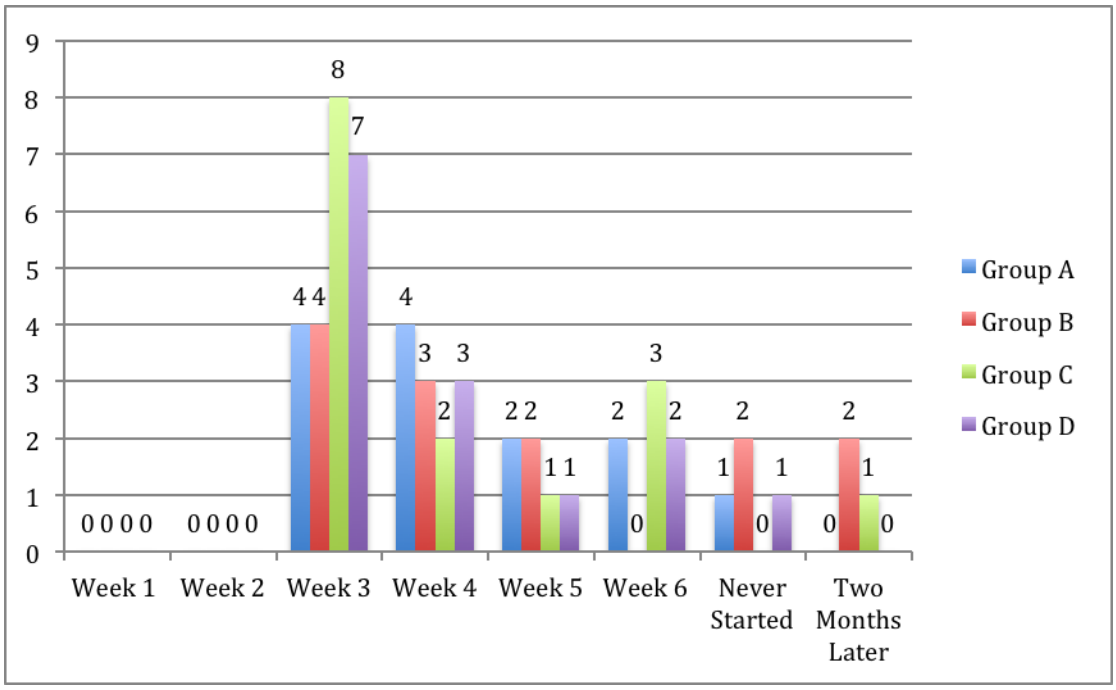
Later on another person called me, saying he was her uncle. He explained that they were not sure if the business grant was good money because people cannot just give money for free. So, he said, their family would pray before receiving the money. Two days later Msoba called and asked me to send money to a mobile account of her pastor because he had said they needed to pray before they use the money for business. I sent the money to the pastor yet Msoba did not start a business, apparently because her uncle had decided that the money should be a contribution to their church.

As I note in Chapter Six, with the rise of what Comaroff and Comaroff (1999) refer to as occult economies, the print and electronic media, especially the religious ones, circulate information about people who are alleged to have become rich because of being members of the Freemasonry fraternity. This is pervasive to the extent that quick business success is suspect. Chande (2005), a grandmaster freemason and successful Tanzanian entrepreneur, has written a chapter that addresses the critics of the organization.

In terms of groups it is interesting to note that most of the youth from the groups that received UDEC training, i.e. A and B, did not start their businesses earlier, compared to the group that only received *Ruka Juu,* i.e. C, and the one that did not receive any training i.e. D. As Figure 17 below shows, more than half of the youth in Group C and D started their businesses in the third week i.e. the time I disbursed the business grant,

whereas less than half of the youth in Group A and B did so. This suggests that most of those who received training on the key steps in starting businesses were more cautious and focused on the quality and certainty of what they were starting rather than the quantity and rapidity. Youth from these groups gave three reasons for delays.

Figure 17: The Time Youth Took to Open a Business in terms of Training



First, they tried to find customers for their products before buying the stock. Second, they spent time establishing locations where one could buy stock for better prices. Third, they were crosschecking if their business ideas would pay back. For instance, for some time Zidihel closely observed a woman who was selling sandals to gauge prices and transportation logistics. Kibwana spent about a week visiting marketplaces to compare wholesale prices for stock. Husna realized the location she planned to use had a small customer base, after visiting the cooking site of her grandmother and talking to women who worked there. So she changed her business idea from cooking

to buying a boat for renting out to fishermen. These group differences continued to exist even in the field given that, relatively, those from the groups with UDEC training were better prepared to run their businesses well, as I argue in the following section.

4.3 Running a Business

When the youth started to run their businesses, I observed a common pattern across all groups and genders. All of them were learning along the way about what it actually takes to buy and maintain stock, market and sell products, as well as build and maintain a customer base. Learning by trial and error was thus not only limited to those who did no training on entrepreneurship. However, for those who had received training it became easier to recall and relate what they were taught to the reality on the ground, and thus use the business knowledge as a base for improvement. In this section I narrate how this process of learning occurred in practice. Then I discuss how questions of labor and capital informed the way they used money from and for business.

4.3.1 Learning on what Products are Liked more in the Community

The case of Mohammed is illustrative. His main business idea was to start a vegetable stand for selling potatoes. This idea came to his mind because he resided in a new neighborhood located away from the city, making access to the market problematic. Close to his house there was only one vegetable stand, which did not have regular supplies, and its prices were high. Other shops or markets were located 10 minutes' drive away from his house. Having assisted his friend who had a potato business, Mohammed felt he had enough knowledge and experience to run such a business too.

For example, he knew that potatoes do not rot quickly so that loss from storage would be minimal. He also knew how to select good potatoes from wholesalers for stocking.

He discussed these ideas with his mother and later with his grandmother, who both agreed, after a long conversation about the scarcity of vegetable stands in the area and an assured base of customers. However, his grandmother who had run a food-vending business before, advised Mohammed to visit potential customers in the neighborhood to find out if they were interested in other vegetables apart from potatoes. His mother argued that in order for a *genge* (vegetable stand) to become a *genge* indeed it requires tomatoes, coconuts, fruits, and onions. Using her experience of selling food, Mohammed's mother recalled that she had started cooking rice and beans but customers wanted other sauces such as those of meat and fish. She was scared to include those things in the menu because they were expensive but customers kept insisting. Then she decided to include them and, to her surprise, they overtook purchases of rice and beans. So, she argued that her son's business should first address the interests of customers because that it is what they were willing to pay for.

Mohammed was not sure about how to approach potential customers, so, he presented what he thought could be a good plan. He said he was going to put a sign in front of the house that advertised when the *genge* would start to operate. Since he was to build his vegetable stand in front of their house, he thought that people would ask what was it for and, when they did so, he would simply tell them what it was all about and thus market it. His grandmother said that that was good, but she thus asserted: "This *genge* would not be located in a street of passersby, rather in a community of people, so, you should tell them what you are planning to do, and in return they will think you respect

them – and your business will come into being because you consulted them. So, they will have a close relationship with the business that you would be running."

Mohammed accepted the proposition, but he did not know how to talk to potential customers. His mother provided a guideline: "When you arrive, greet and tell them, 'I am planning to start a *genge*, please support me.' Then let them respond, if they do not say what they want to see in that *genge*, ask them directly if there is a vegetable or any other commodity they would wish the *genge* to sell." With that framework, he agreed to go door to door. A few days later when I asked him how he felt about doing that, he said he thought it was not that necessary but he respected the opinion of his grandmother and mother because they know people in that area better than him; so, there should be wisdom in their approach on attracting new customers.

To identify the need of his market, Mohammed thus visited several neighbors to test the idea of starting a vegetable stand. Seven people were visited. Three individuals were women running a business of selling bites, one had a stand for selling chips, and three were women from households that border Mohammed's house. These visits started with a light conversation, with Mohammed saying: "I see business is going on well and life is not so bad!" A common response was, "We thank God." Then he would share his intent of wishing to start a vegetable stand. The responses were positive and potential customers opined that more shops in that area needed to be built in order to reduce prices and provide customers with choices. Some went as far as suggesting what they thought should be in the vegetable stand. One of them said, "don't forget to bring coconuts, carrots and tomatoes as the other vegetable stands do not bring them." Like his mother had said earlier, other women also mentioned these needs. One of their three closest neighbors even told him, excitedly, "it is a blessing

you are now opening a shop that is close to us, we can even knock at night when need arises!"

Now the customers were on board. What remained then was to identify a market to buy vegetables. Since he had a friend who had run a potato business for a year, Mohammed called him and they talked about prices and possible markets for buying the stock. They agreed he should purchase potatoes from Mbagala because the prices were better and the transport connection was good. Based on comments from his friend, family and neighbors, he had to rethink his original plan as Table 3 and 4 below show, whereby 1 USD equals Tsh 1638, being the exchange rate at that time.

Table 3: Mohammed's Original List

	Item	**Tsh**	**USD**
1	Sack of potatoes	80,000	48.84
2	Small Basket Measurement	1,000	0.61
3	Small Bucket Measurement	1,500	0.92
4	Big Bucket Measurement	3,000	1.83
5	Transportation	20,000	12.21
Total		**104,000**	**63.49**

Table 4: Mohammed's Revised List

	Item	**Tsh**	**USD**
1	Half a Sack of Potatoes	35,000	21.37
2	Small Basket Measurement	1,000	0.61
3	Small Bucket Measurement	1500	0.92

4	Big Bucket Measurement	3,000	1.83
5	Transportation	20,000	12.21
6	Tomatoes	31,000	18.93
7	Pineapples	10,000	6.11
8	Water melon	5,000	3.05
9	Carrots	1,000	0.61
10	Bananas	5,000	3.05
11	Coconuts	20,000	12.21
13	Oranges	3,000	1.83
14	Onions	4,000	2.44
Total		**139,000**	**84.86**

When the selling started all went well except for two products. Tomatoes were bought everyday but in small quantity. A box carrying 500 tomatoes was sold for Tsh 31,000. Mohammed divided them in bunches of 6 to make a total of 83 bunches that he sold for Tsh 500, expecting to make Tsh 10,000. He was able to sell 5 to 6 bunches per day. By day 5 he had sold 32 bunches worth Tsh 16,000. At this time, most of the tomatoes were overripe and he started being worried that they would rot. He had to make a quick decision on how to mitigate the impending loss. So, he decided to offer his family and customers a bonus. At the end of the week he managed to sell tomatoes worth Tsh 20,000 thus making a loss of Tsh 11,000. His family also had to eat two watermelons after no one bought them after remaining at the shop for 7 days.

This situation was also quite similar to all 6 youth who ran a *genge* business. Mwajuma made a loss of Tsh 9,000 following customers' selectivity. She had bought

27 pieces of green pepper for Tsh 1,700. However, after a week she managed to sell only 2 pieces. Out of the 23 pieces of carrots that she bought weighing one kilogram, she managed to only sell 6 pieces. She had also bought packets of lemon powder but managed to sell only 2 pieces from a box that had 25,000 pieces. Mwajuma thus learned the hard way that people from her neighborhood hardly used green pepper, carrots or lemon powder. So on her next purchases she bought less. She bought two *sado* (small basket measurements) of tomatoes, each worth Tsh 3,000. However, she only got Tsh 5,500 in her sales as other tomatoes got overripe by the end of the week.

Kibwana made more of a loss than others. A box worth Tsh 30,000 in his first stock *imekataa*, he lamented in Swahili, which literally meant the stock had "refused" but implying that the customers had "rejected" the products as they only fetched Tsh 15,000. The second stock was Tsh 28,000 and made a loss of Tsh 14,000. He bought green pepper for Tsh 4,000 per *sado* but he managed to sell only 4 pieces as the rest went bad quickly. Clearly these youth incurred heavy losses as they learned about products.

4.3.2 Learning about Customers and Building a Customer Base

The case of Mwajuma is illustrative. When she started her *genge* business no one requested to buy on credit during the first week. Customers simply paid in cash. But after becoming familiar with her, they started to attempt to buy on credit during the second week. One day a customer arrived at the shop, asking Mwajuma if she could get tomatoes and small fish, promising to pay her back when her husband returned the next day. Since she knew her, and given that this client had bought at least three times from her, Mwajuma sold them to her for Tsh 1,000 on credit. The next day the

customer could not manage to pay back as her husband did not have money upon his return. She only paid her a week later, thus affecting Mwajuma's plans for restocking.

These types of customers who alternate between credit and cash were common across youths' businesses. In order to make sense of why youth tended to accept such arrangements it is important to look at the question of price fluctuations. Most youth complained that they lost money because of unstable prices in the market. For example, the price of tomatoes had been fluctuating between Tsh 25,000 and Tsh 31,000 per bag. These prices are set according to the market price. If a box of tomatoes was bought for Tsh 25,000 then a tomato is more likely to be sold for Tsh 100, and, if the box costs Tsh 31,000, for Tsh 150. So, if a customer buys a tomato on credit and takes a week or so to pay, there would be a loss of Tsh 50 since the price of a box of tomatoes would shoot to Tsh 31,000. This, however, is the cost that a young entrepreneur is constrained to incur so as to build or maintain a stable customer base.

Yet some customers never paid the money and never came back to shop again. One day as Mwajuma and I went to buy a soda in a shop that was five minutes walk from her shop, we found a customer who owed Mwajuma Tsh 2,000 trying to buy rice on credit. The shopkeeper refused to sell to her on credit, claiming that the last time she did so it took too long for her to pay the money. With a sense of embarrassment she greeted us quickly and walked away. I guess she did not want Mwajuma to ask for the money she owed her. Once the customer left, Mwajuma and the shopkeeper started to discuss types of customers, indicating that small businesses share such knowledge.

The first group is those who buy on credit continuously no matter what. For them, this is a group that comprises at least 60 percent of the buyers. Customers who buy on credit and pay the money the next day constituted the second group. Most of these customers are *mama ntilie/mama lishe* (food businesswomen). The third group contains customers who buy on credit and take 2 to 5 days to pay back. What they found particularly problematic is the fourth group that is made up those customers who buy on credit and yet take more than 7 days to pay the money or never pay at all.

Hence they considered the fourth group of customers not to be beneficial to the business. They thus argued that it was better to cut any transactional relationship with them unless they bought products in cash. I found this business knowledge useful in analyzing youths' businesses. Each youth involved in selling by credit had at least one customer who had never paid back. Cost ranged according to types of business. Those with a *genge* had a loss of between Tsh 500 and Tsh 5,000 that they could recover, for those dealing with clothing it was between Tsh 5,000 and Tsh 15,000, while for those selling CDs/DVDs and beauty products the loss was between Tsh 3,000 and Tsh 10,000.

Although they also found the third group of customers problematic, young entrepreneurs felt they could bear with them not least because one might need money no matter how late, especially when sales were not going very well. However, they tend to interact with this group with caution and develop strategies to manage them. The general principle was that a customer couldn't buy on credit while s/he has not cleared outstanding debt. Though they knew that they lost by trading on credit, at least as far as the fluctuating of prices across time was concerned, the youth argued

that if one tried to apply the rule of pay first, one would lose a lot of customers because when living in poverty, their flow of money is not constant. So, if they agreed to sometimes sell cash and sometimes on credit to reliable customers, they tended to develop a transactional relationship with the young entrepreneur, which assured them of a constant market. For youth, somehow the losses canceled out across the transactions.

However, I noticed that those from Group A and B were more organized in terms of customer care. For instance, like many other young women, Amina was selling beauty products that she carried in a bag. However, unlike other young women who threw everything in a bag, she had small bags inside the big one that separated different types of products in an orderly fashion. This brand of neatness attracted customers as they associated it with beauty. The case of Kibwana is also illustrative. His *genge* had a bench for customers to sit and eat fruits. When I asked what it was for, he said: "I want to make my customers comfortable." He had also put a neat bin in because he wanted to keep his business place clean. These cases are not surprising given that customer care in a business place was emphasized during the UDEC training.

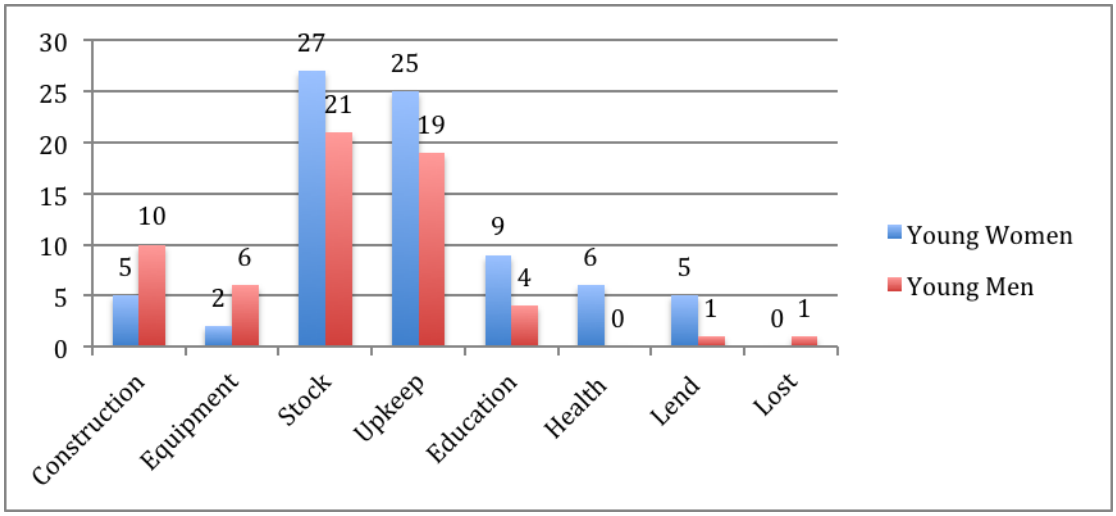
4.3.3 Using Capital in Business and Personal Transactions

One of the challenges that the majority of the youth faced when running their businesses was how to use their capital for business transactions vis-à-vis personal transactions. Immediately after transferring the business grant, I observed that not all the money was utilized in starting the business. Some of the youth used money from the business grant to pay for school fees or health treatments, and others used it to cater for basic needs such as transportation, communication and food. However, when

I administered an information sheet to probe about my observations, most of them, especially those who had received training, argued they were separating the two types of transactions.

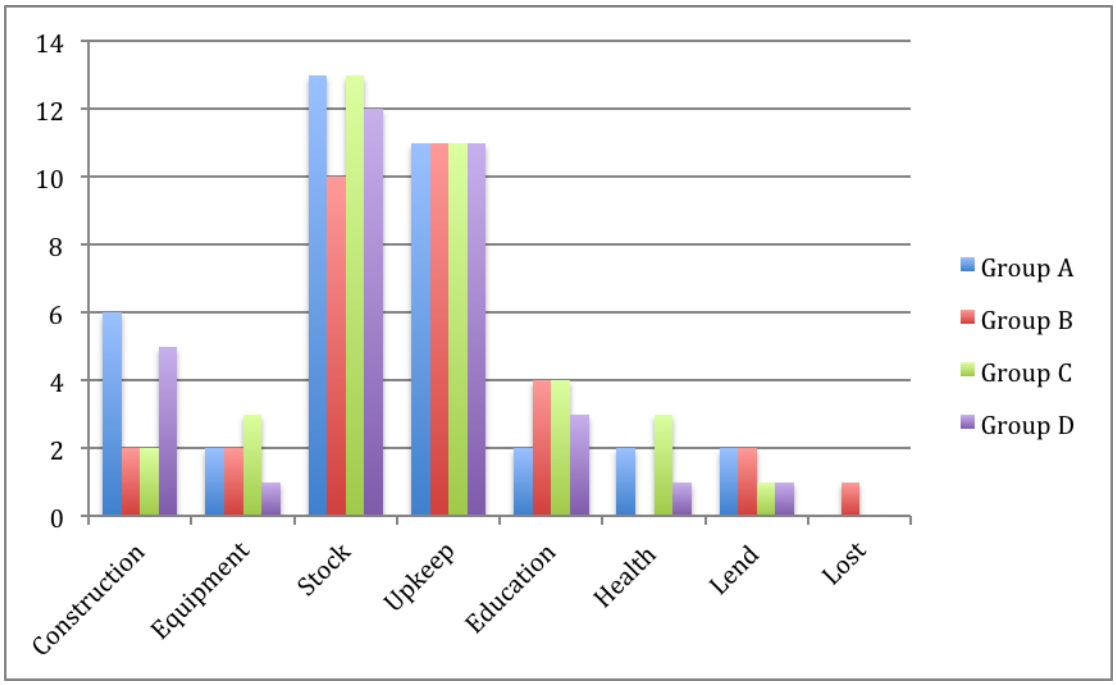
When I probed further, some of them had difficulty in explaining some of the private transactions that they financed through the money from the business grant, especially if it involved lending out money to a close relative or buying family food. Some were silent in documenting private expenditures, leaving their financial presentations on the information sheet not adding up to the Tsh 200,000 that they received as a business grant. However, as Figure 18 below shows, most of them used the money for buying stock for sales as well as for personal upkeep, indicating that business was still one of their top priorities. This also indicates that since most of them who did not have a salaried job were no longer students, who are normally eligible for pocket money from their parents, the youth and their families viewed both the business grant and the business that they would start as an opportunity to cater for their household or personal needs.

Figure 18: How Youth Used the Business Grant in terms of Gender



The same pattern of spending occurred across the four groups as Figure 19 below shows, indicating that training made a little difference. This initial observation was particularly interesting as it contradicted the findings of a baseline survey that aimed to establish youths' understanding of business principles before the provision of the business grant. One of the questions measured if they understood the difference between business and personal transactions. The survey revealed that out of the 52 youths surveyed, it was only 22 who had a solid theoretical grasp of the said business principle as their scores ranged from 90% to 100%; 8 youths scored between 70% and 80% inclusive; 11 youths scored from 50% to 60% and the remaining 11 youths had scores that ranged from 40% to 30%. In general, Group A and B scored higher with 7 youth from each group scoring from 90% to 100%. However, in general, Group A performed better than B, as it only had 1 youth who scored less than 60% while group B had 4 youths who scored less than 60%. It was thus surprising to observe that the trained groups hardly put into practice the separation of the two forms of transactions.

Figure 19: How Youth Used the Business Grant in terms of Training



In the field I thus paid a close look at how youth who performed well on the baseline survey and those who performed poorly fared to establish to what extent a theoretical understanding is translated into practice and whether it contributed to success. Yet I still observed that there was no clear demarcation between business transactions and personal transactions as this tendency continued even after they started getting money from sales. Therefore, in the middle of my fieldwork, I administered a semi-structured questionnaire to establish challenges youth faced in separating business from personal money. Some youth had convincing arguments on why some of their transactions, which appeared as personal to me, did not appear so to them.

For instance, on 14 January 2013 when I visited Grace Juma at a center for preparing students to retake their Form Four National Examinations, she asked me to cross-check in her phone if the Tsh 150,000 she had sent through M-PESA to the center had been delivered. She had sent the money contrary to claims, from her teachers, that she had not paid the center's fees. What surprised me first is the fact that she used the phone account that was opened for business finances, and that her balance was less than Tsh 200,000 as expected. When I asked her why was it the case, Grace responded confidently by saying that her mother had asked her to use it to pay the fees and she would reimburse her later so she could use it to start her own business as planned. To her this was not a private transaction; rather, she simply lent her mother money and would be refunded. She then paid her back by buying the materials needed to start her business.

Grace's response was not different from the rest of the youth who performed transactions of that nature. Out of the 41 youths who filled the questionnaire

regarding whether it was easy to separate business transactions and personal transactions, 20 youths asserted that it was easy to do so. This caught me by surprise, as I had observed in the field that they also spent money from the business grant for their personal needs. Hence I was expecting them to affirm that it was difficult due to various reasons.

To reconcile, or rather make sense of, these contradictions between my observation and their assertion, I had one-to-one talks with the 20 youths. Using my field notes, which documented their actual use of money, I was able to ask them specific questions regarding their responses on the information sheet and questionnaire. Out of these triangulations, I confirmed that most of them had used the business grant in private matters; however, they had a mechanism of paying it back fully or partially on the basis of their own logic of replacing business money. Consequently, they tended to spend very little of their capital in private matters compared to other youth. Even when they privately spent a lot of money from their business, the deficit did not seem to be as glaring because the account ultimately balanced due to the cancelling out of debts across business and private transactions. In most cases, as I shall discuss in detail in Chapter Five, this process of circulating money does not occur in actual physical bank accounts, but rather in mental spaces whereby one somehow knows in his or her head what amount of money has been taken and ought to be returned. As Collins, Murdoch, Rutherford & Ruthven (2009: 3) note, managing money in the context of poverty is fundamental and thus tends to involve saving and borrowing whereby, at any one point in time, there is "a fistful of financial relationships on the go."

The capacity to separate business and personal transactions was not merely informed by business knowledge attained from the training, but also by additional resources that youth had. For example, 5 youths who performed better on the baseline survey managed to separate their business money from personal money by virtue of the fact that they had access to other finances through family members and/or salaried employment. These extra resources provided them with fluidity for balancing the separate imaginary accounts in their heads through which they moved money to and fro across business and private spheres. Hence they did not find it difficult to separate the two types of transactions, even as they did so without involving physical accounts. This also applied to 3 youths, out of the 5, from Group A and B who exhibited a high level of documentation associated with UDEC training that ingrained in them that *mali bila daftari hupotea bila habari* i.e. 'wealth without a logbook disappears without trace.'

Yet in a strict sense these youth don't separate these transactions, not least because, for them, business is inseparable from sustaining their daily livelihoods, even though they are conscious that in order to sustain business – and hence lives – they have to ensure that the finances for running the business are not depleted. They achieve this by paying the business back when they use its money for private matters, or by simply reallocating finances to balance accounts. Such mechanisms enable youth and their families to sustain themselves through, among other things, these 3 financial activities that Collins et al (2009: 18) aptly observed as being predominant in poor households:

1. *Managing basics*: cash-flow management to transform irregular income flows into a dependable resource to meet daily needs.

2. *Coping with risk*: dealing with the emergencies that can derail families with little in reserve.
3. *Raising lump sums*: seizing opportunities and paying for big-ticket expenses by accumulating.

One of the 5 youth was Jamila, who came from a family of four siblings, she being the last-born. Her older siblings had moved out of the house and were all running small businesses of vegetable stands. In the neighborhood Jamila's mother is popularly known as Mama J, a woman of connection following her job with the local government and being a landlady who assists young people who come to town in search of jobs. She used her connections to link her daughter with different opportunities, both in the community and at the local government. Hence Jamila became a representative of youth in the local government of Vingunguti, a position that enabled her to attend different conferences, local government meetings, non-government training sessions and workshops, as well as community events. These occasions provided her with allowances that ranged from Tsh 60,000 to Tsh 80,000.

At home her mother ran a plastic recycling business. Each morning the mother spent between Tsh 6,000 to Tsh 8,000 to buy bottles while Jamila helped her to write down whom she paid. One particular morning was different from the previous and became one of the many I was to see later. Jamila was not only documenting the sales, but she was also paying those who brought the bottles. When she finished purchasing the plastics, Jamila asked if I could give her the Tsh 10,000 that I was keeping for her so she could buy household stock for that week. I was surprised because she had given me the money the previous night after getting it from the sales in her own business, leaving her with Tsh 7,000 that she said would be enough for the whole week's

spending. It was then that Jamila said her mother did not have money for that day so she had asked her to help, promising she would pay her back soon.

The following day they were to pick up clothes from a tailor to attend the wedding of a relative the day after. Unfortunately, Mama J did not have money yet, so Jamila paid Tsh 30,000 for clothes with a promise from her mother that she will be repaid. At the time Jamila's water reserve was running out and, to my knowledge, she had little money left to buy more stock. The following week was also not good for her mother, so Jamila continued to cover the costs for breakfast and lunch at the house for five days. The cost per day was about Tsh 4,000 and sometimes it was more than her daily sales. I asked what would happen if her mother would not have money the next day when she was to buy new stock of water. Jamila just smiled and said: "If she would not have it is because she had not yet managed to get it. Nonetheless I trust her."

That day Jamila's mother spent the evening making some phone calls to different people, asking for a loan and promising to refund it in a few days. Luckily enough, Jamila's brother had Tsh 40,000. He brought the money that night and told them he would need it back in three days as he had to buy new stock for his vegetable stand. To assure myself of that eventuality, I talked to Mama J to gauge how she was planning to get the money back within that time frame. She noticed that I was worried about her not getting money on time to pay her son. "Such is our town life," she said, "you borrow here to pay there or things just sort out themselves." Interestingly, that evening Mama J sold her plastics. The sales totaled Tsh 180,000. She paid Jamila all the owed money and gave her Tsh 10,000 as a bonus. She also paid her son promptly.

Commenting on how poor households live on so little whilst rarely consuming every penny of income as soon as they earn, even when most of it is consumed on the basics, Collins et al. (2009: 3) make this observation that resonates with what I observed in Mama J's household: "They seek, instead, to 'manage' their money by saving when they can and borrowing when they need to. They don't always succeed, but over time, even for the poorest households, a surprisingly large proportion of income gets managed in this way—diverted into savings or used to pay down loans. In the process, a host of different methods are pressed into use: storing savings at home, with others, and with banking institutions; joining savings clubs, savings-and-loan clubs, and insurance clubs; and borrowing from neighbors, relatives, employers, moneylenders or financial institutions." I also observed this pattern in other families.

The effect of access to extra resources in the context of scarcity cannot be overstated. It is even evident in the case of Amina, who scored very poorly (i.e. 40%) on the question that measured the general knowledge about the principle of separating business and private transactions in the baseline survey, yet asserted in the information sheet that it is easy to separate such transactions. She comes from a family of four, being the oldest daughter of two. Her father is a construction supervisor but also runs a small commuting business, with a monthly income of Tsh 450,000. Her mother runs, on and off, a small business selling juice with a monthly income of Tsh 50,000 to Tsh 60,000. She is particularly close to her father who is both her role model and her financier. Tellingly, she referred to the financial support from her father as one of reasons she did not use part of the business grant for her own private spending. Amina also mentioned, as another reason, the fact that she

received a salary as a nurse. This implies that things would be different if she did not have other financial sources.

For youth who did well on the baseline survey but failed to separate personal money from business money, the difference is mainly explained by the fact that, in the course of running their business, they generate profit and focus on using it. Take Mohammed, for instance. He is the second born in a family of three boys. As we have seen above, he was living with a sickly and unemployed mother. He received a business grant at a time when his younger brother had just started Form One. Their mother was struggling to pay his school fees and her household could only afford one meal a day.

In the early days of my fieldwork, Mohammed's mother seemed to be relieved by the fact that the study would provide her son with money to start a business. "I am so grateful", she said, "that you have decided to assist this young man. I was totally stuck." "At least now he will be able to sustain himself and help me here and there," she added. When I talked to Mohammed prior to starting a business, he was acutely aware of this expected role of his business in their family. "You see my mother is not doing well financially", he stressed, "and her health is not good." I could sense he was carrying a heavy weight on his shoulders that no one else could bear for him. "My brother is struggling with paying school fees just like I did", he added. He then shared his aspiration: "I hope when I start my business and make profit, I will be able to help at least with transportation money." Indeed, that became one of the main responsibilities that Mohammed took a week after he started his business and, later on, he started paying for their meal often, as their mother's income was not yet stable.

Nevertheless, when he was asked if it was easy to separate business from private transactions, Mohammed said that it was. In explaining why this was so, despite his context of scarcity, he presented his case as follows. He divided the business grant of Tsh 200,000 into three categories. Tsh 40,000 was put in developing the business infrastructure; Tsh 120,000 was called *msingi* i.e. 'base' – an amount of money that bought the stock for the shop; and Tsh 60,000 was put into savings. So to Mohammed, the money with which he was operating his business was Tsh 120,000, as his marking point for the worthiness of the business as well as a demarcation of how far he could safely spend his capital. Anything beyond Tsh 120,000 was seen as a profit that could be spent to cater for other needs that were not directly related to business. Mohammed asserts that after the first week of sales, he became aware of the profit his shop could make in a day and the total per week. In a day he could make a profit of Tsh 2,000 up to Tsh 5,000. Out of this profit, he paid for his younger brother's transportation fare to school, which cost him Tsh 1,000 a day, or Tsh 5,000 per week.

His contribution to the family and his personal needs seemed to be significantly controlled by the profit made per week. To emphasize this, he said: "I only buy meat for the family when I have made good profit of a total of Tsh 20,000 per week." However, sometimes the needs were greater than the profit made. In such cases, he had to spend money from his *msingi* or savings. For example, in March 2013, his phone broke and he had to replace it. But he could not access his savings of Tsh 60,000 as he had lent it to his mother. Hence the only source of money he had was from his *msingi*, given that his weekly profit could not reach the Tsh 30,000 needed to buy another phone. So, he decided to take the amount from his *msingi* to buy it. This

left him with only Tsh 90,000 to purchase stock for his business. Knowing he needed to pay back money to his business, Mohammed reduced the amount of spending on his family and himself. This enabled him to collect Tsh 5,000 each week earmarked for repaying the debt. By May 2013, Mohammed had fully paid back the business and could thus resume his then usual practice of buying stock worth Tsh 120,000.

Others found the context too difficult to be able to repay their business. Kibwana, who ran a vegetable business, was one of them. He sadly said, "I do know how to separate private transactions from business transactions but sometime needs are greater than the profit you make and you have no way out to pay it back on time, so, you sidestep it." For instance, he once had to visit his sick mother in Singida, a region in central Tanzania. This trip cost him Tsh 180,000, of which Tsh 120,000 came from profit and Tsh 60,000 from *msingi*. Having no other sources of finances, he realized it would be difficult to cancel out the debt to his business by relying on weekly profits that were less than Tsh 15,000 while his spending was Tsh 10,000. To make matters worse, Kibwana was also studying so he had to use the same funds to finance his education. He lamented: "If I was not a student I could limit my movement or go without food for a day but studying on an empty stomach is difficult so I must eat, and I must go to school. So, I do not see myself repaying this debt now." By the end of the year, he had not yet managed to repay his business, therefore its *msingi* shrank.

For Dalila, the separation of business and private transactions was practically impossible, just as with other 10 youth who argued so. She is the third child in a family of five siblings. Her father works in an extractive industry that kept him away from home for long periods of times. Her mother was a businesswoman who sold rice

and other grains. However, as we have seen above, during the beginning of this study, her mother was not running the business as she had been following up on her inheritance.

So, when I stayed at Dalila's house during my fieldwork, both her parents were not in town. In this situation, she became the head of the family, responsible for managing the needs and finances of the household. There were 2 young men below the age of 16, and one girl who was just 13. As the only adult in the family, Dalila was responsible for seeing to their welfare and supervising their schoolwork. This involved cooking, cleaning, taking them to hospital when sick, and crosschecking their homework daily.

According to Dalila, their parents normally gave her between Tsh 50,000 and Tsh 60,000 before they travelled. This was to cater for food, electricity, and school transport. However, the daily cost for the family was Tsh 7,000. Hence the money they left behind hardly covered 10 days, so the parents usually promised to send her more money in the following weeks. During my one-month stay at the house, they managed to send money three times and each time they sent Tsh 20,000, i.e. an amount that could hardly cover one week. To cover weekly needs in the household, Dalila was forced to use her business money. As we have seen above, after receiving the business grant, she lent her mother Tsh 120,000 to travel to Tanga, and her father also asked for Tsh 50,000 to finance their household needs with an agreement that he will refund her a few weeks later. The money sustained the house only for about 2 weeks. When the father sent her money it was not for repayment, but a normal installment for the household. With her remaining Tsh 30,000 Dalila had limited

options so she started a business selling water and sorbet that generated a daily profit of about Tsh 2,000.

Ideally, if Dalila was collecting profit without using it, she should have collected between Tsh 40,000 and Tsh 60,000 in a month. However, following her family delays in sending her money or sending her less money to cater for household needs, she found herself spending Tsh 3,000 each day from her business to fund transportation to school for her siblings, something she could not afford to set aside. For other costs, such as food, it was possible for her to borrow from their neighbors' shops as her parents always paid this back when they returned. But costs for services, such as water and electricity, needed cash, and when other sources could not cater for them, her business had to. Since frequent exchanges of costs between business and private transactions could not cancel out, by May 2013 Dalila's business was only running with a small stock worth Tsh 6,000. The family context had virtually overwhelmed it.

In trying to make sense of why nascent entrepreneurs in this study were consuming part of their capital in things that seem to have no bearing on running their business, I consulted two business experts in May 2013. Honest Prosper Ngowi, an economist at Mzumbe University, was adamant that in line with business principles, capital was suppose to do what it was supposed to do, that is, generate profit. It is this profit, he insisted, that could be used for private transactions. Goodluck Urassa, a business analyst at the University of Dar es Salaam's Business School was more categorical. An entrepreneur, he stresses, should use capital strictly for investment, regardless of demands to meet immediate social needs. Both experts affirmed that an entrepreneur

ought to pay himself or herself from what s/he has generated from the capital. In other words a business, and especially its capital, is – or ought to be – strictly independent from the individual who owns it. Nonetheless, as the Ministry of Trade and Industry (2012:6) notes in regard to the National Bureau of Statistics' definition of an informal business, one of the five criteria that characterize informality is the tendency of not having "a complete set of accounts that separates the business from the owner."

In theory, the youth in this study understood this fundamental principle. Why then, did the majority of them fail to translate it into practice? The evidence from the field reveals that they failed to do so because of unaccounted costs. I define them as costs that emerge in the context of scarcity and are sparked by a start-up capital or any other financial grant that a person gets in a relative poor household. As such, the household does not view it strictly in line with the business principle that the experts have underlined. For them, this is an additional source for household income. Arguably, in most cases if not all, they could survive without it. However, their survival pattern is structured in such a way that at any time when any opportunity comes, it is simply integrated into that framework as if it was also expected in the first place.

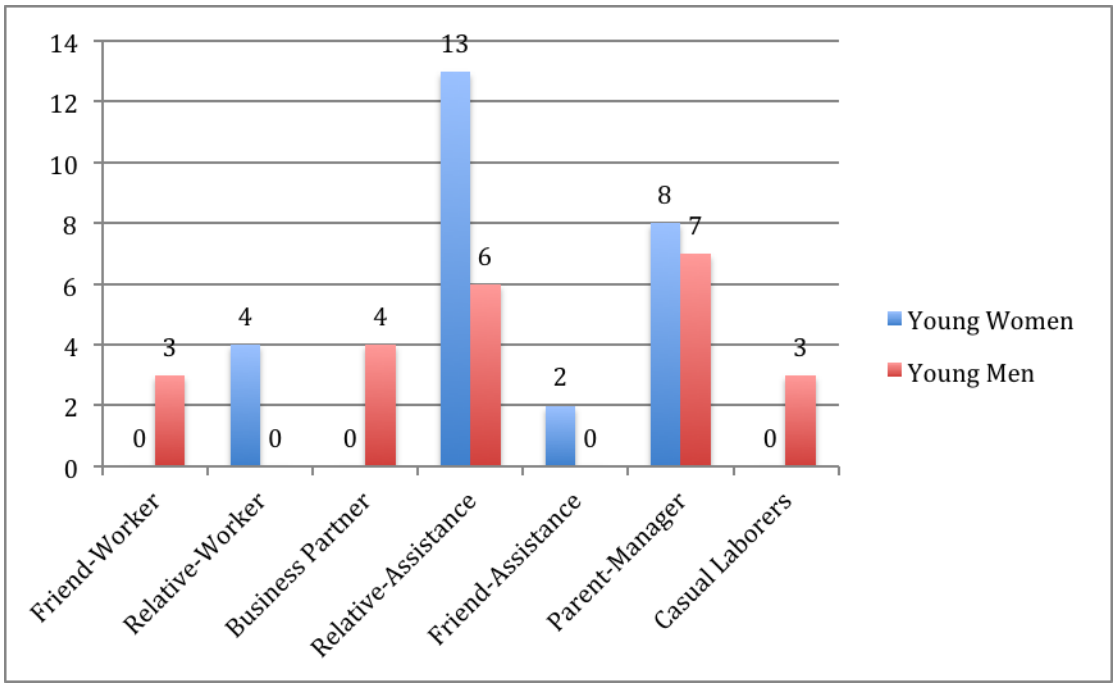
4.3.4 Using Paid Labor and Unpaid Work in Running Business

Out of 48 youth who started businesses, 11 had workers in their enterprises. Five youth of the latter worked on a full time basis, two worked on a temporary basis, and the remaining four who were all women worked both at the business and assisted in household work. Interestingly, all youth who employed a worker were aged between 20 and 23. As Figure 20 below shows, out of 11 workers in youth business, four were

friends, four were relatives, and three were casual laborers. All the four friends were men who worked in the business of young men, while all four relatives were women working in the business of young women. The casual laborers were men. This underscores the importance of gender in deciding whom to hire or trust with business.

A friend-cum-worker is an individual who came into an agreement with youth to work together as an assistant to the business but under a clear financial agreement, in contrast to a friend who is only offering assistance. Most of these workers agreed to be paid between Tsh 500 and Tsh 1,000 per day or a small part of whatever the business could bring. A relative-cum-worker is an individual who is related to a youth, however, s/he also works on the basis of a clear financial agreement. In their cases, however, payment tended to be monthly or occasional, depending on sales. Casual laborers were those individuals who were not related to a youth, hence their engagement with them was purely on the basis of labor.

Figure 20: The Type of Labor Youth accessed according to Gender



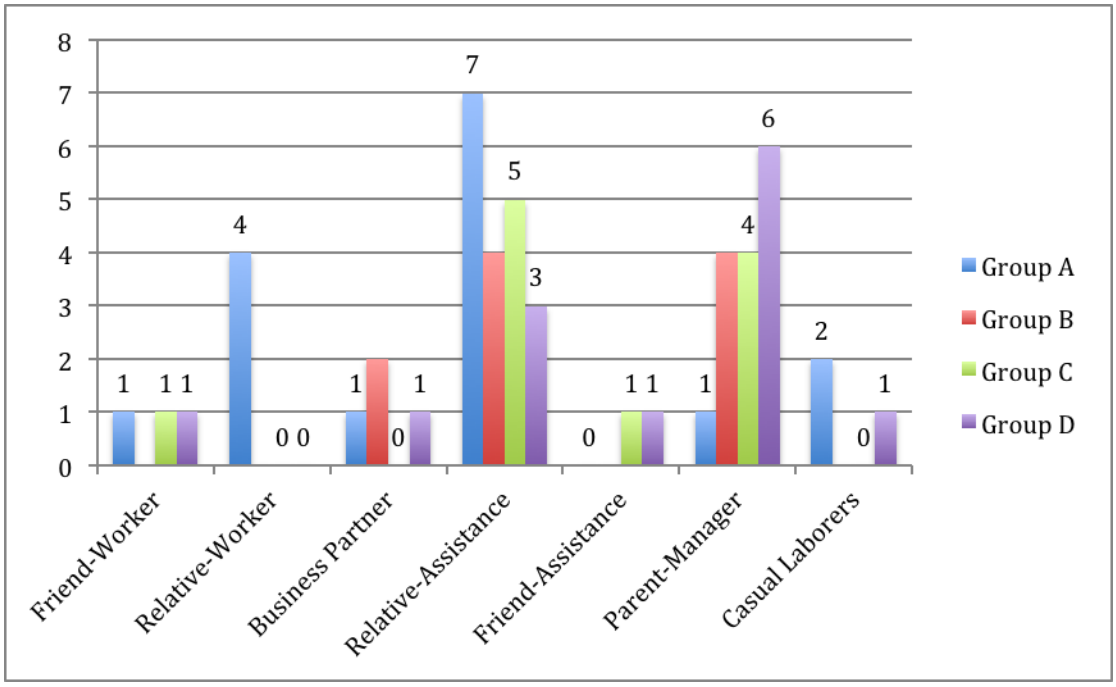
The idea of employing a worker came from the increase of business activities vis-à-vis youths' other activities and/or advice from parents and relatives. Interestingly, all 4 young women who got a relative to work for them did so after being advised to do this. For example, Jamila's sister advised her to get a relative from their home village to assist in her business so she could focus on school. Similarly, Amina's mother, who was interested to see her daughter continue with school and secure a formal job, advised her to get an assistant to keep the business going. For Jamila, who was not yet in school or in a job, the advice from her mother was to find someone to assist in selling water so she could get free time to search for school and job opportunities. In the case of Husna, her aunt thought the business was time-consuming as it was taking her away from home where she was supposed to help with housework. When I asked her aunt why they didn't get a house helper, she said: "Husna has a good hand for cooking." It is important to note that class, age and gender interacted in getting labor from relatives whereby those sought tend to be young and one did not have to pay them a lot of money. This is prevalent in the country particularly in regard to house helpers.

Most of the youth, however, depended on assistance from relatives and friends because it was less costly. There were 4 youths who had business partners. These youth were above 20 and were not staying with their parents. Daniel had rented a room on his own as he believed he was at an age for being independent and also because his family was not stable financially. Zidihel had been living on his own before the age of 18 following the poor economic situation of his mother, who was dependent on a relative. So, when he reached 18, he had to hassle with friends to survive. Thus when he started a business he partnered with one of his childhood

friends so they could share the workload. Ambwindile started staying with a friend from secondary school at the age of 17, following the death of his father. When they turned 19 they were given a room at their friend's house to live on their own. Thus when he started his first business he partnered with one of the friends in this site.

Interestingly, as Figure 21 below shows, all the 4 youth who found relatives to work for them came from the group that had received both UDEC and *Ruka Juu* training. Group A also had 2 out of the 2 youths that hired casual laborers. This is not surprising given that this is the group whose youths had businesses that grew well, relative to the other 3 groups.

Figure 21: The Type of Labor Youth accessed according to Training

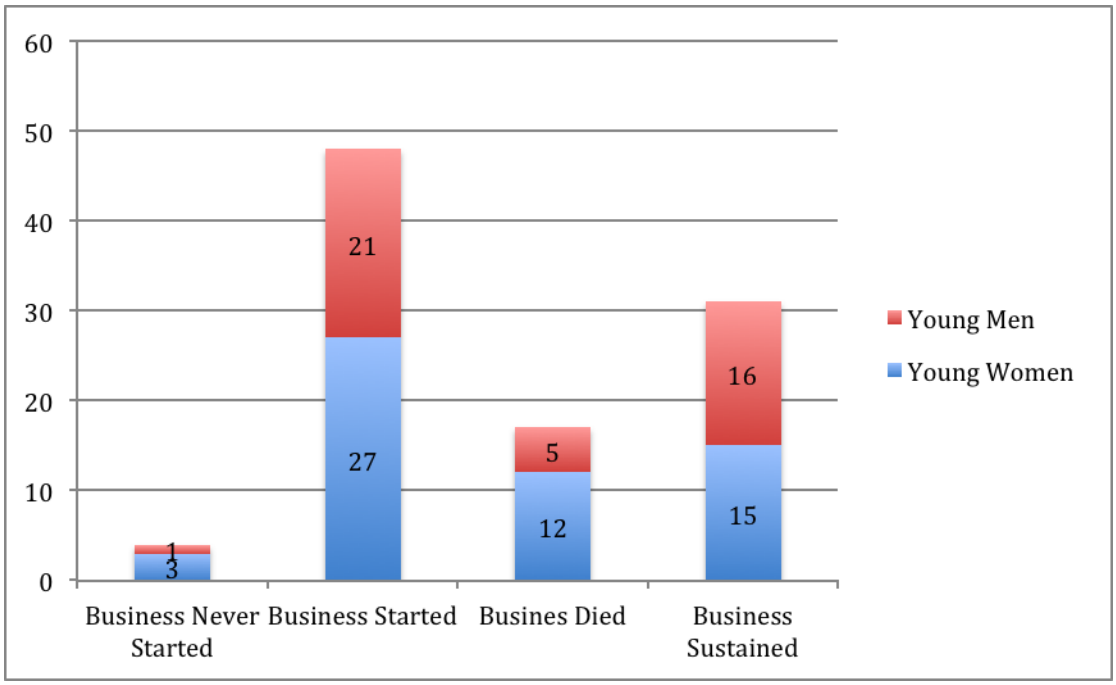


4.4 Sustaining a Business

Even though 48 out 52 (92%) youths managed to start and run businesses in 2013, not all of them managed to sustain them through the course of the year. As Figure 22

below shows, 17 out of the 48 (35%) youths could not stop their businesses from dying. 12 were young women and 5 were young men: 44% and 24%, respectively, given that 27 young women and 21 young men managed to start a business. Thus, 15 young women (56%) and 16 young men (76%) sustained their businesses.

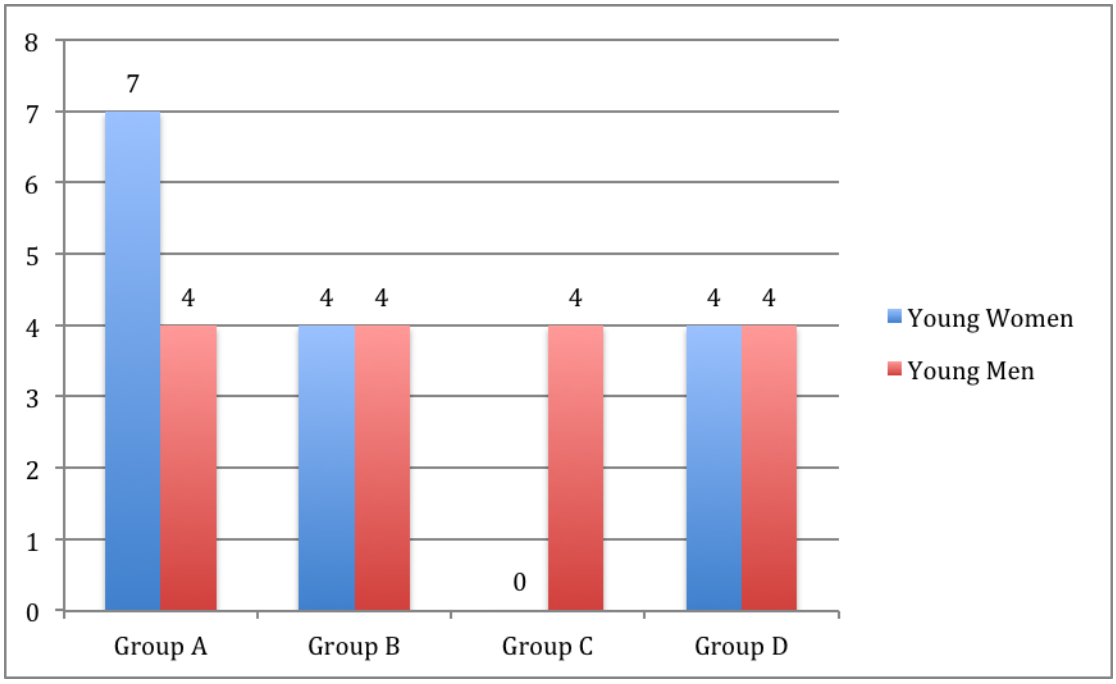
Figure 22: Sustainability of Businesses that Youth started in terms of Gender



The interesting question, then, is how many of 31 youths who sustained their businesses came from the group that received UDEC and *Ruka Juu* training, compared to those that only received one of the two types or training or did not receive any training at all. As Figure 23 below indicates, the group that received double training, i.e. A, had the largest share, i.e. 11 youths. More interestingly, what made the difference compared to the group that received UDEC training only, i.e. B, and the one that did not receive any training, i.e. C, is that Group A had more young

women who managed to sustain their businesses. While the group that only received *Ruka Juu* training, i.e. C, did not have any young woman who sustained her business.

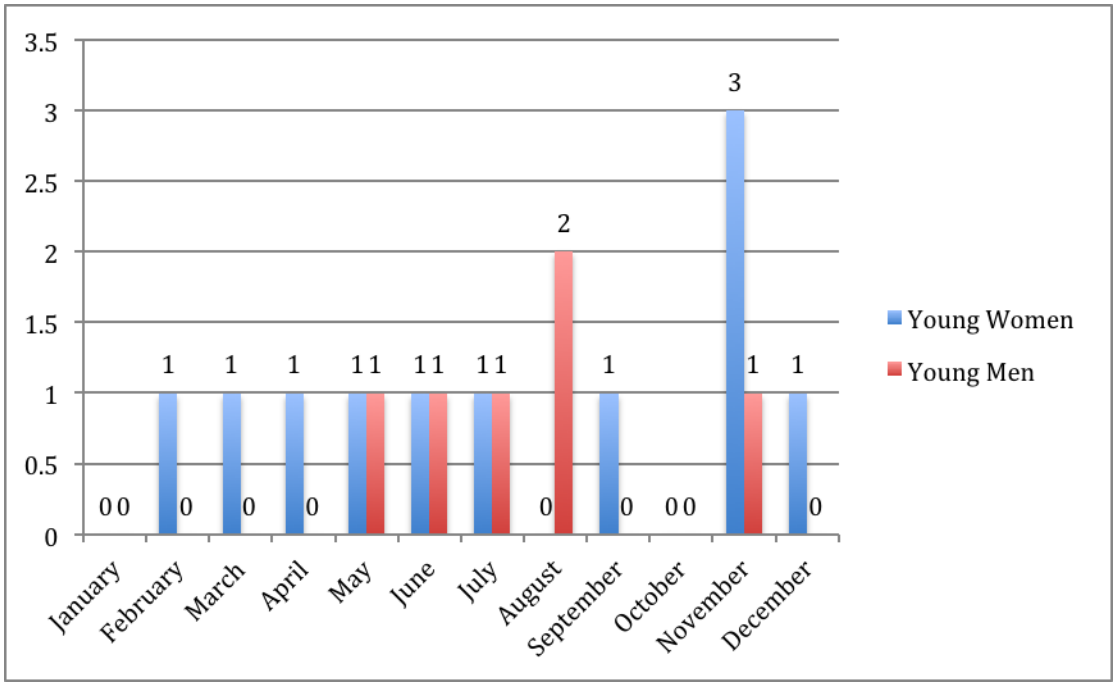
Figure 23: Youth Who Had a Business Standing One Year Afterwards



It is also important to note that even those who could not sustain their business for the whole year differed according to when their businesses died and in terms of whether they attempted to restart them or to start another business. As Figure 24 below shows, most of the businesses that died survived until the middle of the year, itself a testimony of the promising resilience of all the nascent entrepreneurs. Tellingly, the first 3 businesses to die within the first 3 months after receiving the business grant were those of young women. What is particularly telling is the fact that 5 youth sustained their businesses for more than 9 months only to find themselves letting them die towards the end of the year i.e. 3 young women and 1 young man in November as well as 1 young woman in December. Since a month in itself can hardly explain why

these businesses collapsed at a particular point in time, it is important to unpack the underlying reasons. For most of the youth this had to do with the decision to go back to school. This occurred even in the case of youth who preferred business to school.

Figure 24: The Month some Youth's Business died in 2013 according to Gender



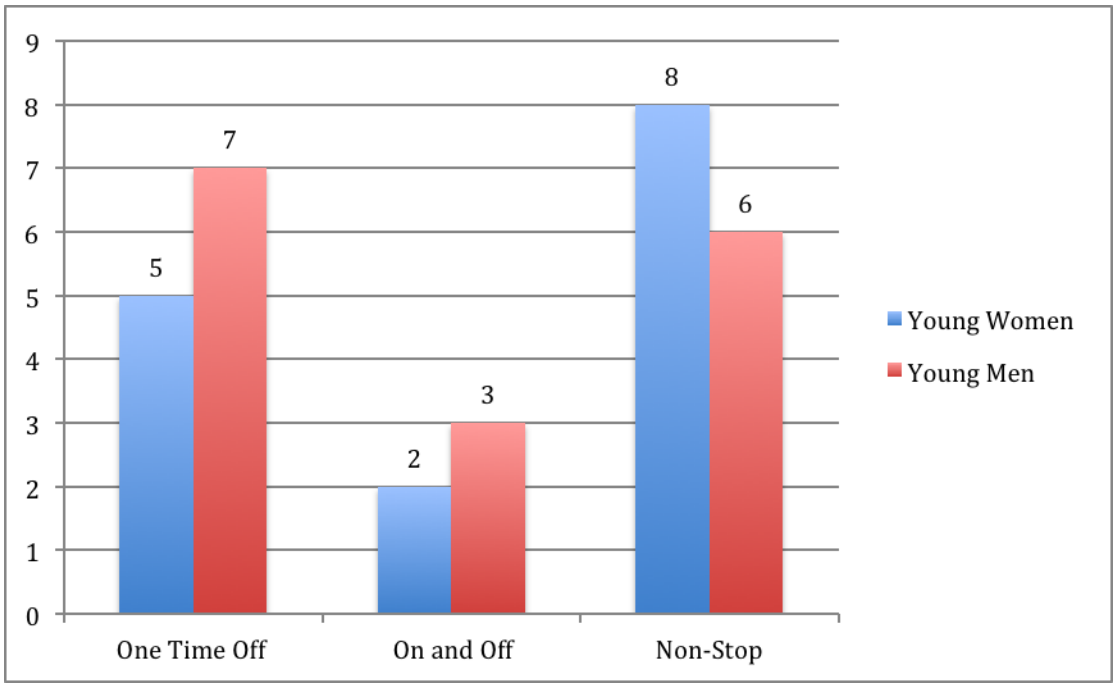
Among the 31 youths who sustained their businesses, three main patterns of starting and restarting business emerged in 2013. First, there were those who managed to run their business from the beginning to the end of the year without stopping or any major interruption. As Figure 25 below indicates, 14 (45%) of them managed to do so whereby 8 of them were young women and 6 were young men. When one compares them according to their genders, this implies that 53% of the 15 young women and 38% of the 16 young men who sustained business until January 2014 did so non-stop.

Second, there were those whose businesses ran on and off throughout the year, that is, they stopped and restarted them more than once. As Figure 25 shows, these were only

5 (16%) youth, with a slight gender difference: 2 young women and 3 young men. Here it is important to note that some of those who could not sustain their businesses for the whole year also exhibited this on and off pattern, but in contrast to these 5 youth, they reached a point when their businesses stopped completely.

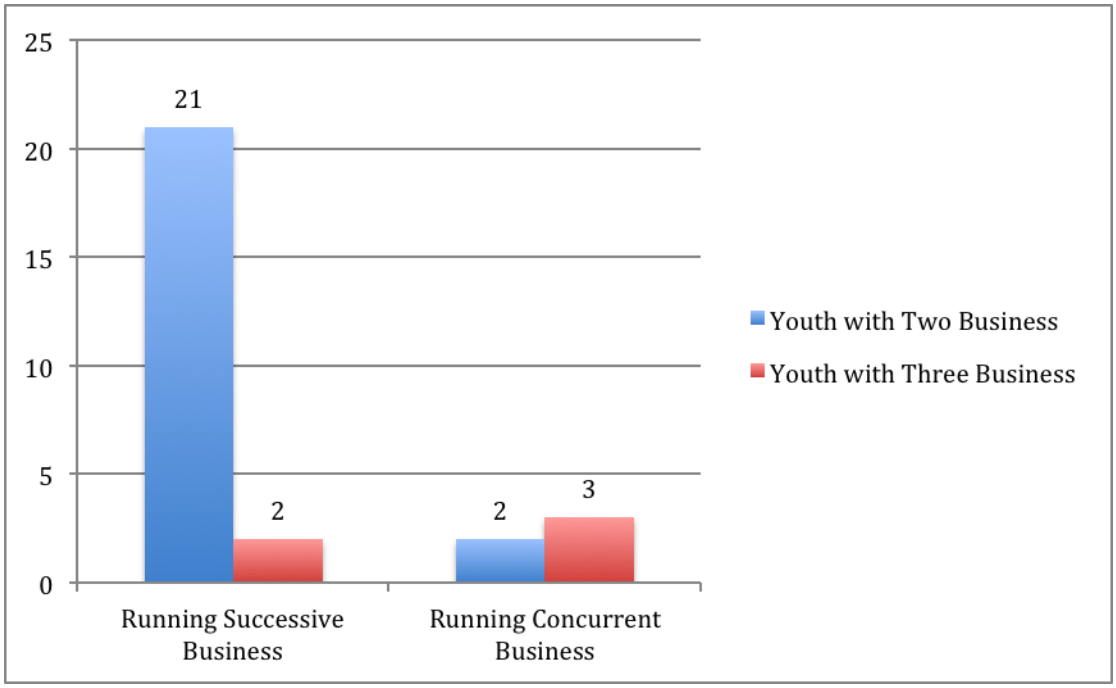
Finally, there were those whose business stopped for a considerable period of time, but they nonetheless picked up along the way and sustained them. In this group one would find someone like Amina, who, as we shall see in Chapter Six, had to undergo initiation into the practice of traditional healing in Tanga. As Figure 25 shows, this third group had 12 (39%) youths of which 5 were young women and 7 were young men. In terms of their own gender among all the 31 youths who sustained business for a year, these constituted 33% of the 15 women and 44% of the 16 men, respectively.

Figure 25: Youth's Patterns of Sustaining Business in the Course of One Year



In relation to the pattern of starting and restarting businesses, I observed that some youth attempted to diversify and/or spread their risk by opening more than one business. As Figure 26 shows, most of these youth i.e. 23, had two businesses, compared to 5 who had three. Interestingly, the majority of those who had two businesses, i.e. 21, ran them successively, implying that running them concurrently was not easy given that most of the youth were also busy looking for other opportunities and some were preoccupied in other activities such as jobs and studies.

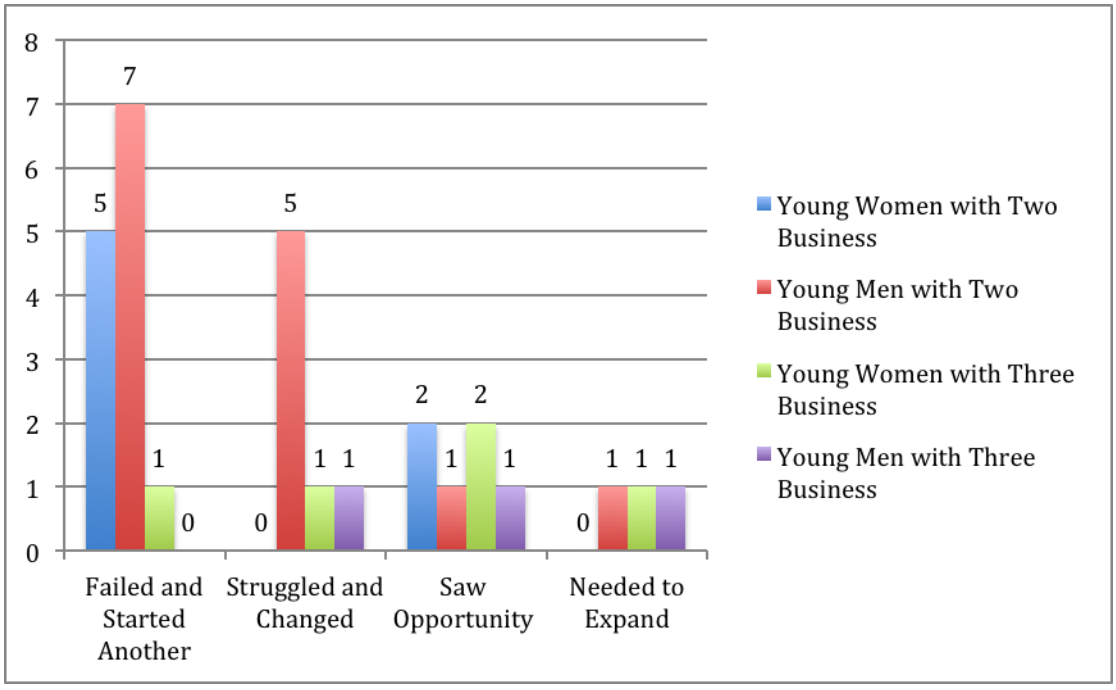
Figure 26: The Pattern of Start-up among Youth with More than One Business



To make sense of why, as a strategy, owning more than one business – successively or concurrently – enabled some youth sustain at least one business for more than one year, it is important to revisit the rationale for opening another business. As Figure 27 below shows, most of the youth, i.e. 5 young women and 7 young men with two

businesses, said they did so after one of the businesses failed, so that they tried another one. It is interesting to note that 5 of the young men with two businesses also said that it is because their businesses were struggling. This is indicates that they were not ready to risk all by simply continuing with a business that was struggling. Conspicuous by their absence in this regard are young women, indicating that they were cautious enough before they opted to follow a particular line of business. Interestingly, 4 young women and 2 young men said they saw an opportunity to start another business whereas only 1 young woman and 1 young man said they did so when they sensed a need to expand.

Figure 27: Reasons Youth Gave for Starting Another Business

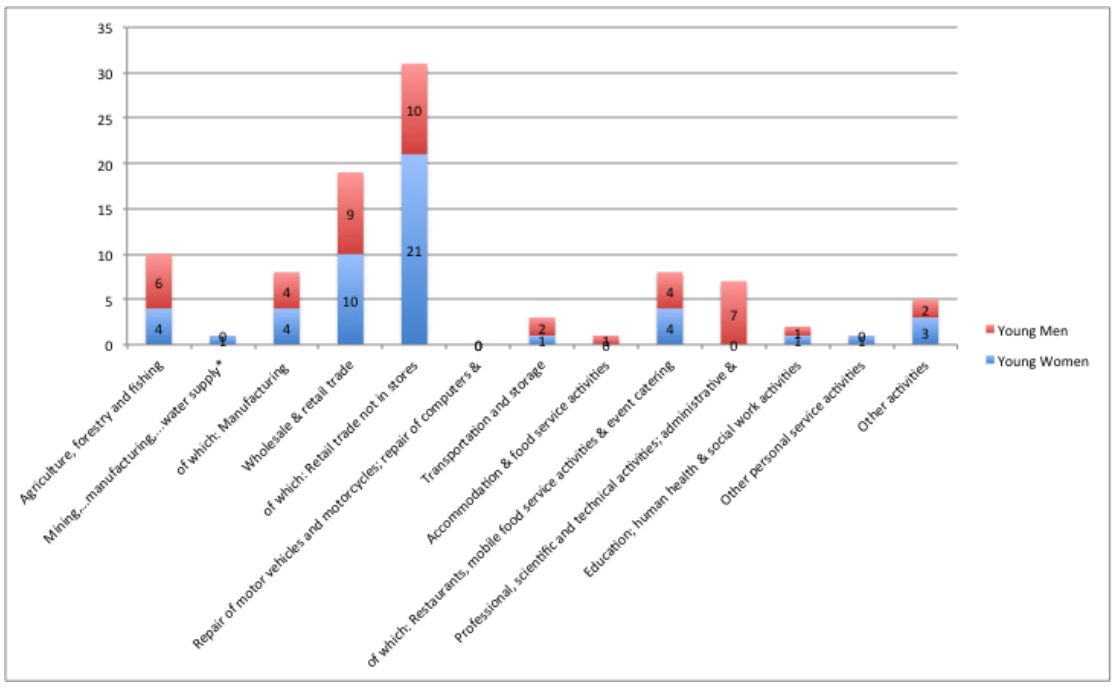


Another way the youth were able to sustain their businesses was by engaging in many business activities even where one only had one recognized business. The United Nations' (2008: 280) *International Standard Industrial Classification (ISIC) of All*

Economic Activities Revision 4 enables one to capture these activities that tend to be bypassed when one analyses them conventionally i.e. in terms of formal businesses. In making a case for this, it argues for an alternative highest level of aggregation with a small number of categories derived from the conventional sectors.

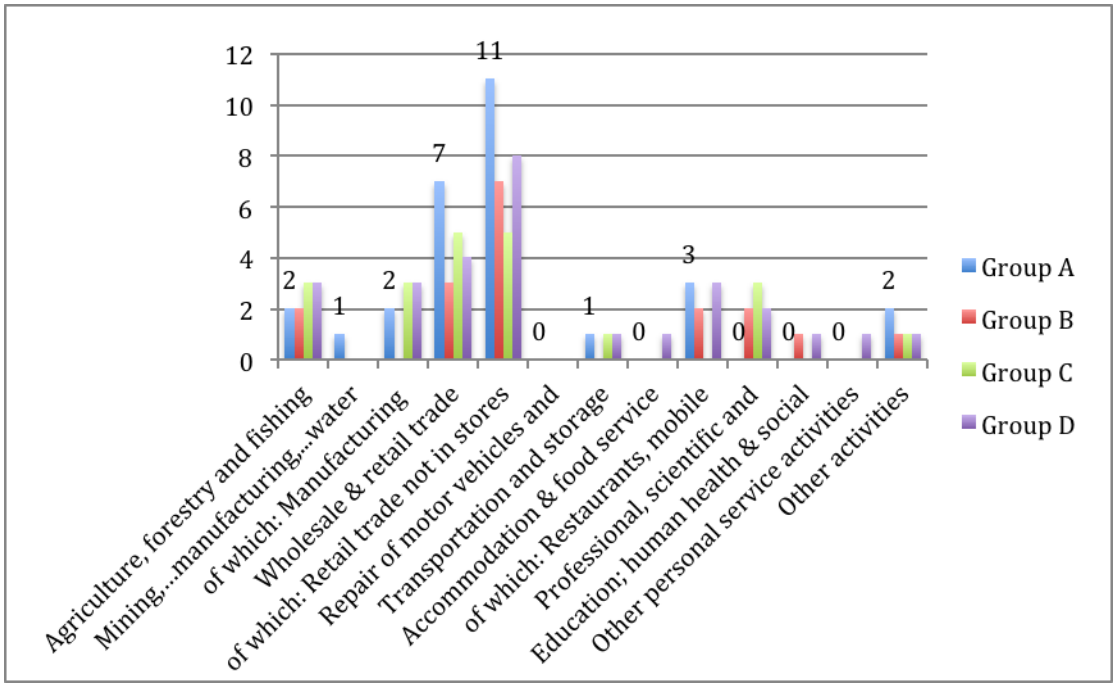
In this regard, I have adapted the United Nation's (2008: 2081) "Alternative ISIC aggregation for analysis and reporting on informal-sector statistics." As Figure 28 below indicates, most of the youths, i.e. 31 out of the 48 (65%0 who started business, were engaged in activities that ISIC classifieds as "Wholesale & Retail Trade of which: Retail not in Stores." Interestingly, in line with our gender analysis above about the connection between home as a domestic space and businesses connected to it, 21 out 27 (78%) young women were engaged in this compared to 10 out of 21 (48%) young men. In other words, most women had to retail things in various spaces to ensure that they sustained the actual businesses that they had started from the grant.

Figure 28: Number of Youth according to Sectors and Business Activities



As Figure 29 below shows, the most successful group in terms of sustaining business, i.e. A, had more youth, i.e. 11, engaged in activities that fall under ISIC's "Wholesale & Retail Trade of which: Retail not in Stores." It is not surprising that the majority of these youth were the young women discussed above. This group also had the highest number of youth with retail trade in stores compared to other groups, indicating that their relative success in sustaining a business was not simply about quantity. Rather, it was also about quality given that generally running a business in a fixed store tended to imply stability and continuity. Interestingly, the group that did not receive any entrepreneurship training, i.e. D, had the second highest number of youth in retail trade not in store, indicating that to sustain business they also resorted to that strategy.

Figure 29: Groups of Youth according to Sectors and Business Activities



4.5 Business Success

In January 2013, I presented some of my preliminary research findings to my colleagues at the University of Dar es Salaam. They asked several questions, including: "How many youth have been successful in running their business?" It is a question that has become common regarding my project. Other questions, which have been asked repeatedly throughout my fieldwork, are "So, how many youth are still running their business?" and "How many youth have diverted the fund?" What I found interesting is that they anticipated the answers. When I told successful stories of a few participants, people were surprised that a youth from a poor background managed to do well in business. However, when I spoke about the tendency of most participants to divert funds, they were not surprised at all, as that was what they had been expecting.

This general anticipation of negative outcomes for money that youth from poor backgrounds invest in business started to nag me. I also asked myself a question, why should we provide youth business grants if the outcome is expected to be a failure? As I engaged with youth and the community, I realized there were many examples of business started up by women and youths who had been provided with entrepreneurship education and/or capital, yet were not successful. In December 2013, when asking me for advice on an economic empowerment project she was overseeing, a colleague referred to one such example. At that time she was working with AMREF, providing HIV positive women with grants that would enable them to start or expand businesses as means to build stable incomes. However, the initiative had not been fruitful as women diverted their funds to meet family needs. Her narration on why women diverted funds and their contexts resonated with what I had observed in

the field. However, her conclusion was that the program was failing, as none of the women had a successful business. I had observed similar sentiments earlier on when I participated in an assessment conducted in 2013 of the outcomes of a microcredit scheme for women funded by PRIDE, a microfinance institution in Tanzania.

By the middle of my fieldwork, the question of "failure" and "success" was also becoming a hot topic in this study as the project had a Business Prize Competition to reward 3 participants with the most successful businesses. Participants wanted to know who was going to judge their businesses, what the central criteria were for selection, and whether the number of prizes could be increased to 10. I assured them that judges were going to be strong individuals with experience on youth and business start-up. These questions did not end in our meetings. Youth and their families also wanted to understand the logic of giving business prizes. For instance, one afternoon as we finished having lunch in Stumai's house, her father asked an interesting question about the competition: "If your project aims to help youth who are struggling why are you rewarding those who are most successful?" Elsewhere Frida asked a related question: "Why can't my investment in education be counted as positive utilization of a business grant?" Such questions called for a revision of the measurement of success.

4.5.1 Who is Successful Anyway?

As we have seen in Chapter Three, the making of young entrepreneurs went hand in hand with activities, such a business competition, that focused on motivating to be competent. In this sense business success was one of the defining measures of progress. This section, then, highlights different criteria applied to participants, family

members and the project, in defining who a successful participant is. To the youth there were three main perspectives: (a) any youth with a business running in the course of one year, and capable of meeting his/her basic needs was successful; (b) a person who moved out of family home and lived on his/her own through business was successful; (c) a person who is accumulating furniture and equipment so as to start living his/her own life was successful. Parents and family members had the following perspectives: (a) a youth who have invested money to further his/her education had put a business grant to good use; (b) a youth who contributed to household needs was successful (c) a youth who was capable of catering for his/her own needs was successful. For the project, it was the one who attained business growth as shown in savings, stocks, and assets of the business.

4.5.2 Was Victory Purposeful or Coincidental?

As it has been observed in Chapter Two, no one, including Husna, anticipated that she would win the lucrative Business Prize. She did appear to work on being a winner not least because there were other youth who seemed to be doing well. Yet her stocks and savings indicate that she was being competitive in her business. In contrast, the young men who became runner-ups seemed to be competing for the prize. Moreover, other youth anticipated that they would probably win because of the gendered perspective that men are more competitive. This was also because they vaunted their success through a display of what they had acquired. The story of how a young woman won the prize that young men thought they would win thus captures the contradictions of promoting a culture of competition. On the one hand, it ruptures the gendered stereotypes that characterize sexism. Yet, on the other hand, it disrupts cooperation among the youth.

4.5.3 Agreeing on the Intended Outcome of Business Grants

Such considerations force us to revisit our imagination of entrepreneurship, poverty and youth. What we have learned about the separation between the market and the house, as pointed out in previous chapters, could be clear at the policy level, but on the ground it is much more complex and difficult. Since business emerges in the context of, and relies on, social relationships, such as family and debts, when money enters this world it becomes part of those relationships. Money, as I observed in the field, is also used to service those social relationships, as if it had been expected all along. It also becomes part and parcel of fulfilling youths' dreams, as indicated in Chapter Six.

This shows that there was a mutual misunderstanding between granters and grantees concerning what the grant would be used for. Sometime the fund worked as it was supposed to, but mostly in a paradoxical fashion. The actions of youth in the field shows how people that run small business actually manage their lives, a picture which does not fit neatly with the project imagination. This situation should draw the attention of champions of entrepreneurship, both in the private and public sectors, as it calls them to sit down and agree on what they want out of business investments. Despite the government's push for the formalization of business in Tanzania, such findings from the field indicate that the idea that such youths are not going to generate formal or taxable businesses, let alone if they are going to survive, is strong. Does this mean failure for the project? Not necessarily. Such a conclusion can be reached by looking not only at the market but also at the household, as the grant proved to be somewhat useful in allowing their children to move towards the futures they dreamt of.

4.5.4 Revisiting Entrepreneurship Education

The findings call for entrepreneurship education to revisit the idea of business as private property. In the context of urban poverty in Tanzania, such an imagination of enterprise is problematic. My research shows that business starts with and is run by micro-relationships. People do not own those relationships as products – and most of the time these social relationships assure support for the business in the future. This realization calls for entrepreneurship education to re-orient itself to local realities and thus develop teaching materials which speaking to a particular context. However, these can also be scaled up provided they address such particularities. Such revision requires entrepreneurship education to put at the center the tension between market and the house. Entrepreneurship educators and curriculum developers should understand that business in a poor context is embedded in micro-relationships, which need to be understood, in regard to the process of business start-up and growth. This should not be done with the aim of suppressing those micro-relationships or denying youth from such backgrounds access to capital. Rather it should be done with the aim of including the dynamics of micro-relationships in the conceptions of business relations and success.

4.6 Beyond Business

It was 6am in May 2013 when Dennis's phone call woke me up. I had not received an early morning call from any of my research participants before. After apologizing, he told me it was about an urgent matter related to work, and asked for my help. Having spent two nights with another participant, assisting in the preparation for her wedding ceremony, I was too exhausted to meet him on that day, so I suggested that we meet at 10am the following day. Little did I know that he was actually calling outside my

door, needing help to translate a job application letter from Swahili to English, as he had been told this would increase his chances of being employed. Since he was applying to be a cleaner in a private company, I wondered to myself, why the emphasis on English. I sensed that this choice of language reflected the tension between socialist and post-socialist cultures in Tanzania as Swahili is increasingly seen as not desirable in the job market. Nevertheless being asked to assist some of my participants to develop CVs and apply for schools and jobs had become common.

As my fieldwork progressed, more youth asked me to facilitate their pursuit of different paths that would meet their aspirations. To the majority these were not only business. At the beginning I felt diverted from the central objective of this study, which was to observe how the youth start, run and sustain a business. This realization made me wonder why youth were doing business, and what role it had in regard to their futures. As my mind was on these questions, a week later Dennis informed me that he didn't get the job I helped him apply for. He was so disappointed. I tried to console and remind him that his video library business was doing well, so there was nothing to be worried about. In a low and cracking tone, signaling being devastated, he told me "Business is not all I want to do with my life."

This revelation opened up in-depth discussions with Dennis, and later with other youth, about their future aspirations and dreams. I came to realize that making sense of youths' future aspirations and their attempts to realize them were important in understanding why youth engaged in business and how they did business. So, instead of being worried about facilitating youth to divert from a business path, when requested, I seized the opportunity of assisting them in drafting letters, filling forms or

developing a CV as avenues to understand what youth aspire for and how that is connected to business. It became an attempt at employing 'empowering ethnography.'

As a reciprocal process, it also helped me observe more intimately how such aspirations are connected with their daily lives. It was a relatively open invitation into the heart of youths' intimate feelings and thoughts about their present and future lives. The former was imagined as temporary and the latter as permanent. I was thus co-experiencing their temporalities and co-imagining their futures. Asking why they were doing business now also became a question about where they saw themselves in the coming 5 and 10 years. Out of this process, I developed maps with them about their current activities and those they wished or intend to do in the near and/or distant future.

Thus the main lesson I learned is that, for many of the youth, business is a means to the future rather than an end in itself. However, for others it was part and parcel of the future they envisaged either because they liked business or because other futures seemed to be closed due of limited access to further education or formal employment.

Chapter Five: Business and Social Accounting

"Crossing numbers in the accounting books is not good, it will look like you are cheating them" – A mother of a young woman

5.1 Introduction

Despite different perspectives on its purpose, there is an established consensus that accounting is an essential tool for managing business. As Garfinkel (1967) has argued, in its multiple ambiguities it makes business activities detectable, countable, recordable, reportable, tellable, analyzable and, one may conclude, hence visible and accountable. However, it has also been widely established that not all business transactions are captured in accounting. Accounting, in relation to auditing, is thus a strategic and selective tool for communicating the status of a business venture and justifying its financial transactions. Given that the youth who participated in this study were introduced to basic principles of business accounting through a microfinance project, they were expected to use that knowledge to start and run their businesses. One of my research interests, then, was to assess their utilization of accounting knowledge and use resulting information to measure its utility to their businesses.

As I have pointed out in Chapter Two, I adapted a financial diary and provided it to the youth to record income and expenditure, so I could measure business performance and track their everyday financial lives. Little did I know that I was located in – and was a practitioner of – an audit culture. In her earlier conceptualization, Strathern (1996/97: 5) referred to it as a "bloated phenomenon" of "audit enhanced." By this she meant the then-increasing practice of self-scrutiny and monitoring. She observed that audit was preoccupied with measurements and targets and argued it deliberately

conflates measures with targets. It is her colleagues, Shore and Wright (1999), however, who provided me with a reflexivity framework for making sense of what I was actually doing when, as a researcher embedded in this microfinance project, I regularly inspected the financial records of youth's businesses and submitted them for project evaluation. Following Foucault (1977) and Power (1997), they argue that, as a political technology, audit is a relationship of power that is maintained through rituals of verification and passing of judgment. Although it is essentially a paternalistic relationship between the scrutinizer and the observed, this technology of the self also makes the scrutinized internalize the audit culture and become a self-auditing subject.

The utility of Shore and Wright's approach for this chapter is that they view audit culture as a form of neo-liberal governmentality, and, as I have noted in the previous chapter, neoliberalism is an ideology that has been instrumental in creating the demand for the entrepreneurial subject. It is also useful in the sense that it helps me write, in hindsight, about an audit culture to which I have ironically played a part in subjecting the youth in this study. This irony stems from the fact I have also been subjected to it at the University of Dar es Salaam where, as a government employee, every quarter I fill out Open Performance Review and Appraisal System (OPRAS) forms.[13] It is also important to unpack it in this chapter given that, as a feminist, I have been at the forefront of political activism against neoliberal governmentality among small-scale producers and other marginalized groups. Thus in writing this chapter, I

[13] It is important to note that most the seminal literature on audit culture was preoccupied with the rise of such cultures within the university, in general, and Anthropology, in particular (Strathern, 2000).

adapt "the anthropologically defined political reflexivity" that Shore and Wright (2000: 84) describe as offering "a critique of the present so as to unmask the ways that technologies of audit work and that helps us to understand how, as social persons, we are positioned within systems of governance."

In this sense political reflexivity is also concerned with how, historically and anthropologically, the self has learned to account and become accountable. This genealogy of accounting as an ethical practice – a guide to proper conduct – can be traced to Nietzsche's (2006) 19th century query about how to "breed an animal" that can make and fulfill a promise vis-à-vis the active ability to forget. He argues that, historically, it is through great violence that humans have been forced to look inside the self and monitor its own conduct. In a slightly similar vein, Weber (1930) also attempted to historicize how ethical conduct was systematized through religious asceticism. Invoking discourses of accounting, he shows how moral book-keeping was instrumental in this ascetic rationality's attempt to subject people to the supremacy of a purposeful will whereby their actions are brought under constant self-control and they carefully consider ethical consequences. The realization of this methodically rationalized ethical conduct, for him, went hand in hand with one's ascetic accounting of every penny and what he christened rational bookkeeping. In the Weberian conception this rationality is thus the foundation of accounting subjectivity.

Interestingly, as Gallhofer and Haslam (2003) notes Bentham (1812), from whom Foucault (1975) adapted his conception of panopticism, viewed moral book-keeping as useful in recording various aspects of the behaviors of those he regarded as poor and relatively powerless, believing that it would be beneficial for them in particular

and for society in general. These aspects included, among other things, their conduct and money earned. For him, accounting, like the Panopticon, had to be public to render visible, open and transparent individual and social actions. This way it could also be a public check or tool for disciplining the relatively powerful that historically, have used technologies of the self such as the Panopticon to discipline the human self.

It is this long historical process of collective and individual disciplining of the self that has created an introspective person who, only because s/he introspects, can be held accountable. Hence it is introspection that creates a sense that I am now this responsible person: that is, if I make a promise here, I can be accountable there. In relation to the neoliberal self, Shore and Wright (2002: 760) thus aptly capture the relatively contemporary trajectory of this genealogy: "Rather, our analysis contributes to the growing body of literature…that explores the transition from the modern forms of power that Foucault analyzed to neoliberal forms of governance." This neoliberal form of governance, as they subsequently note, is historically associated with changes in capitalism. Hence it is the transformation from Foucault's (1975) disciplinary society to Power's (1994) audit society through the diffusion of panopticism that makes it vital for anthropology to utilize political reflexivity to unmask audit cultures.

However, technologies of the self such as financial diaries were not totalizing when it came to the making of the youth in this study as accounting subjects. This was particularly the case in regard to the accounting principles of separating transactions pertaining to the business and non-business spheres, which I discussed in Chapter Three. As Carruthers (1995: 319) has observed in other settings, it is challenging to appreciate the "malleable, ambiguous and political nature of accounting rules."

However, it is by appreciating this reality that one can make sense of why, even when analyzing the formal accounts of trained accountants, critical scholars argue that "accounting is more than mere technique; it has symbolic power as a form of rhetoric that legitimates some practices, hides others, creates knowledge and structures decisions" (Maurer, 2002: 645). When it functions "as rhetoric," Carruthers and Espeland (1991: 31) stress, "accounting must be understood as an attempt to convince some audience of the legitimacy of business ventures." If the formal structure of professional organizations that incorporates formal accounting systems "has much more to do with the presentation of organizational-self than with how things actually transpire within the organization" and hence is "mythical and ceremonial, a kind of symbolic window-dressing," as Carruthers (1995: 315) asserts, would the structures of youths' businesses be any different? Or would such young business owners also use accounting as a performative technique, that is, to construct the reality of the businesses it is trying to describe or account for?

In this sense, a financial diary as an innovative, albeit ideologically conventional tool to document accounting practices among the poor, who are targeted for empowerment in neoliberal discourses, was limited in capturing actual practices on the ground. While living in the youths' houses I observed that not all business transactions were recorded, and not all those recorded made it to the financial diaries and/or their own accounting books. The youths' rationales for selecting what to record and what to omit were not entirely visible when reading their accounts in those diaries or ledgers. Therefore, I had to complement them with ethnographic observation on the ground as informed by the above-cited anthropologists examining audit cultures, who view "accounting as a distinct kind of cultural artifact of signal importance in new regimes

of management, organization, and control, as well as their cultural reproduction" (Maurer, 2002: 645). Like the pioneers of using financial diaries, who felt that it "may have been that, as with Weight Watcher, being constantly asked about financial transactions guided our households into behaving differently than they would have otherwise" (Collins & Mullan, 2011: 209), I was 'performing' an audit culture.

Out of these observations, I tell a story of how conventional and non-conventional forms of accounting interact with business money provided to youth and the business they run. It is a story that shows the complex flow of money, from business to social networks and back to the business. How such transactions are made possible, the way they are recorded or not recorded, is an important story that informs the context, rationality and logic of accounting practices on the ground. In this sense, I unravel what youth account, conceal or overlook when reporting to project funders and family members. What I found out was a wide gap between theory (how business is conventionally expected to run) and practice (how business is actually run on the ground) among youth despite some of their attempts to narrow it. What this ultimately tells us is the underlying relationships and logic of transaction between various actors when money flow from an entrepreneurship project to youth and then to their business and families – a story of the 'balance sheet' of business ventures and social practices.

To make analytical sense of this story it is important to revisit the dichotomy of modern and traditional accounting. This can be traced back to Weber's (1930: 21-22) Eurocentric view that, as "the peculiarity of Western capitalism," the "modern rational organization of the capitalistic enterprise would not have been possible without two other important factors in its development: the separation of business

from the household, which completely dominates modern economic life, and closely connected with it, rational book-keeping." By peculiarity he meant these developments were either absent or in their embryonic stages in other societies. "The reason for this", Weber (1930:22) further argued, "was particularly that the indispensable requisites for this independence, our rational business book-keeping and our legal separation of corporate from personal property, were entirely lacking, or had only begun to develop." Later on he extended this view by arguing that here is a form of monetary accounting which is peculiar to rational economic profit-making; namely, "capital accounting"" (Weber, 1968: 91). For him, this was a basic form of economic calculation predicated on profitability that only arose in the Western World because of various external and subjective barriers to its emergence in the non-Western World.

My main interest here is not to unpack the merit or limitation of Weber's view of accounting. Rather, it is to stress its impact on the construction of modern accounting vis-à-vis its polar opposite i.e. traditional accounting. As Carruthers and Espeland (1991) have aptly demonstrated, the foundation and diffusion of double entry booking stems from a Weberian worldview that other thinkers such as Schumpeter and Sombert also shared. It is also evident in the way the youth in this study were introduced into accounting, that is, as a universal modern technique rather than an ambiguous toolkit that could be culturally specific. Some scholars of accounting, however, have attempted to engage with anthropology in trying to account for practices that seem to deviate from such modernist norms. For instance, Gambling (1974: 170) called for an accounting that would deal for the most part with externalities whose dimensions, he argued, "can only be inferred from social

indicators." He referred to this as social accounting and conceptualized it in terms of the social system in which particular accounts are given. In line with this approach, Gambling (1987) thus put to task the American anthropologist, Acheson (1972), for imposing his modernist accounting concepts on Mexican businessmen. Although I do not subscribe to the dichotomization of accounting in terms of culture that both Acheson and Gambling seem to advocate, I find the concept of societal accounting useful in making sense of why in certain social settings what I conceptualize as business and social accounts tend to be confused or conflated.

Through this chapter, I thus argue that, in the context of this study, there was a constant tension in applying principles of accounting in business and, in attempting to resolve it, youth tend to practice non-conventional methods. As such the gap between theory and practice is not only wide, but also complex as youth negotiate varying and, in some cases, conflicting demands regarding the way they practice accounting. These expectations primarily came from their families, friends, communities and the project.

In terms of accounting considered theoretically, this chapter is thus interested in addressing what youth know, and how they get to know, about accounting. In the field I observed at least three sources of such knowledge: (1) family and local communities; (2) school and religion; (3) the project and training. In terms of accounting as practice, the chapter presents my observation from the field on how youth put into practice the knowledge of accounting that they got from these sources of knowledge. I thus observed some common practices, albeit performed in varying – and sometimes conflicting – ways.

However, in order to make sense of what, how and why youth account, we need to

first understand how they view and use money in relation to the purported difference between business and personal transactions. The first section of my chapter briefly addresses the subject of money in relation to youth's perceptions of business transactions versus personal transactions. Section two picks from it by looking at the specific ways in which they differentiated, and accounted, for such transactions in terms of business and social accounts.

5.2 Business Transactions vis-à-vis Personal Transactions

Every society socializes and attempts to influence its members' perspectives on value and the usage of its tokens, such as money. In Tanzania, at least during its socialist period, there was strong propaganda against the pursuit of money. Its 1967 political and economic blueprint, *The Arusha Declaration*, which was abandoned in 1991 in the context of neoliberalism, went as far as to claim that money is not the basis of development (Nyerere, 1967). As such, being rich or capitalist was generally demonized. These sentiments were also reflected in Swahili sayings such as *hela siyo kila kitu* (money is not everything) and *thamani ya mtu ni utu sio mali* (a person's worth is in humaneness and not wealth). In this context, helping family members was valued as being better than personal accumulation of wealth. Hence it was common for those relatively successful individuals in the family to help out the less fortunate. For example, an uncle who stays in town would be asked or expected to support his less fortunate nephew. Someone who helps in this context was thus seen as a good person.

In the wake of neoliberal reform, there has been a dramatic shift toward more and more encouragement to make money through entrepreneurship (Tripp 1997). This

shift is also reflected in contemporary Swahili sayings such as *hela ndefu* ('long money' i.e. 'a lot of money'), *hela inaleta heshima mjini* (money brings respect in town) and *hela inaongea* (money talks). In our focus group discussions, youth also expressed such sayings, some of which they had adopted in Swahili by way of translation from the English language.

However, these perspectives on money – the socialist and post-socialist – are in continuous contestation. Youth entrepreneurs from poor background experience this tension significantly as they try to balance their social and business needs. As a result, there is a general tendency to conflate business and personal transactions even in cases where youth understand their differences conceptually. For them, the logic of using business money for personal transactions was informed by other values. I noted that all participants believed business should service their needs such as food, clothing and shelter. I also noted that for them business money was a means to attain material things such as phone, television, and furniture. Moreover, they believed that business, and money from it, should bring respect to someone doing it. The following are some of the statements that capture how they justified such use: "Yes, we get little money and need to save, but if you can't buy yourself good clothes people might think you are a witch"; "the fruits of labor are to be shown to people by helping your family not by hiding money in the bank"; "we work to sustain ourselves in this world not to feed business only." As I observed in the field, most of them put these beliefs into practice.

5.3 Business Accounts vis-à-vis Social Accounts

The tension between business and personal transactions that youth experiences also creates corresponding double accounts. I refer to them as (i) business accounts and (ii)

social accounts. Business accounts focus on transactions made with a clear attempt at generating money and profit. Social accounts focus on transactions, which, though involving money, have non-monetary returns. They include social returns, forms of respect, and good reputation. This double dichotomy – business transactions/accounts and personal transactions/accounts – structures other related dualities, conceptually and practically, when youth make accounts. I present them in the subsection below.

5.4 Big Money vis-à-vis Small Money

Drawing from the concept of big business (Smith, 2005; Pant & Alberti, 1997), I define big money, vis-à-vis small money, as what the youth in this study felt was a significant sum that they could not dispense with easily. In this regard, small money is an amount of cash that is less significant and can thus easily be given to people who are in need of something. In judging whether the amount is big or small, youth tended to use at least six criteria: (1) The amount of money requested; (2) motives for requesting money; (3) relations with those requesting money; (4) plans one has when asked for money; (5) conventions on the amount of money to be requested; (6) stability of business when asked for money. Most of these criteria interact with each other hence the youth tended to include more than one when doing 'cost-benefit analyses and decision-making' about money.

5.4.1 The Amount of Money Requested

In the field I observed that it was a common practice among youth to give between Tsh 50 to Tsh 200 to their siblings, friends, and sometime strangers, without documenting this in their account books. Puzzled by this tendency, in our focus group discussions I decided to ask them why this is the case. They indicated that the amount

was too small to be documented. Since in some cases they documented more or less similar amounts, I become curious to know how small and big money differs.

For them, the concept of small money starts with a numerical value. In general, any amount less than Tsh 500 was not considered big money. These included Tsh 50, Tsh 100 and Tsh 200, which that only come in the form of coins after the Bank of Tanzania (BOT) stopped issuing them as notes. Such amounts were seen as small as they could not buy a bottle of soda or water – which seem to be basic drinks in urban areas. Rather, they could buy small things such as a piece of fruit, sold between Tsh 100 and Tsh 200, or small snacks – such as nuts, rice balls, or small packets of drinks – such as water, juice or soda, sold between Tsh 200 to Tsh 300. In the field the observed tendency was to give one or two coins and rarely three coins. The common combinations of coins given include Tsh 50 and Tsh 50, which makes Tsh 100; Tsh 100 and Tsh 50, which makes Tsh 150; Tsh 100 and Tsh 100, which makes Tsh 200; Tsh 200 and in combination with either Tsh 50, Tsh 100 and Tsh 200 to make a total of Tsh 250, Tsh 300 and Tsh 400, respectively. Thus the common amounts that the youth gave, according to my field observation and focus group discussions, ranged from a minimum of Tsh 100 to a median of Tsh 200 and then a maximum of Tsh 400.

There was no consensus among the youth on whether Tsh 500 fell within the category of small money, not least because it used to only come in the form of a note before URT's BOT also introduced a Tsh 500 coin in October 2014. It is thus not surprising that later on, in June 2016 URT's BOT started taking the note out of circulation, claiming it wore away easily due to overuse. Some youth argued that in practice notes carried a higher value than coins even though their values were equivalent in

monetary terms. This argument is buttressed by the assertion that when money is in the form of a note, it can easily be saved rather than spent as some sort of 'petty cash.' For instance, one day when I visited Mwajuma's business selling vegetables, her nephew came by while we were chatting and asked her for money to go buy a drink. She lifted a torn rag known as 'gunia' in Swahili, pulled a Tsh 200 and Tsh 100 coin and gave them to him. As the child run away happily to buy the drink, Mwajuma took notes of Tsh 500 and Tsh 1,000 from the same rag then opened a purse from her pocket and put them inside, leaving various coins under the rag.

This incident left me with a couple of questions: Why were notes put in the purse and coins were left under the rag? How much money was left there? Mwajuma's answer was illuminating. She transferred the notes to her purse to track how much money she had made thus far, but the remaining coins were simply change. Her minimum counting unit for storing money was thus a note of Tsh 500 followed by a note of Tsh 1000. "You know", she said, "it is safe when the money reach Tsh 1,000 as you can take it away and put it in a safer place, but this also shows how much money you have made at that point". So, at that point, she knew she had made Tsh 1,500 and had some change left. Mwajuma also asserted that she kept the coin under the rag so she could have change to give to her customers who normally came with notes in denominations of Tsh 500 up to Tsh 2,000, buying commodities close to the value of money they brought, so that the change that she usually gave them back was not more that Tsh 500. Thus, when her business day started, she usually had approximately Tsh 1,000 under the rag. However, in my eyes, what was there appeared to be much more.

So, I asked her directly: What is the total amount of that change? Apparently, she did not know how much it was; however, her guess was under Tsh 1,000. I convinced her it was more, so I asked if we could count it. Our count was Tsh 2,150. Mwajuma was so surprised that she had all that money in the form of change. I thought she would take a thousand out and put it away. But she didn't. She explained to me later that coins are simply coins. That is, they are used to give change and help with small things to meet daily needs. What remains puzzling to me is why the coins totaling Tsh 500, Tsh 1,000 or Tsh 2,000 were not 'changed' into notes when she already had enough 'small money.'

In a similar vein, the focus group discussions were also illuminating in regard to the perceived difference between coins and notes. One youth claimed, "Tsh 500 is not Tsh 200" because "Tsh 500 is actual money and Tsh 200 is a coin." Another youth argued, "it is easy to give a coin as change more than a note". What seemed to be difficult in giving Tsh 500 is that it was still in a form of a note only and, as in the case of Mwajuma, was taken as a starting point of storing what is valued as an amount of money that is significant enough to save. As such it could not be given away easily.

In explaining the concept of a note as a medium of saving in contrast to a coin, one youth thus argued: *ukishavunja hela ni rahisi sana kutumika* (when you break money it is easy to be used). The use of the Swahili root verb *vunja* that is literarily translated as 'break' is particularly revealing especially when one considers its general usage among the speakers of the language in East Africa. Kitula G. King'ei and Ahmed Ndalu's (1988: 293) dictionary defines *vunja pesa/shilingi* (i.e. break money/shillings) as *badilisha hela za thamani kubwa ili kupata ndogondogo* (an act

of changing money with high value so as to get smaller ones). It also provides this telling example: *Nenda Benki univunjie pesa hizi uniletee shilingi tano tano kwa matumizi ya leo* (go to the bank and break these monies and bring to me some five shillings for today's usage). In other words, for them, the sum seemed greater than the parts.

Moreover, the youth in our focus group discussions continued to elaborate on the concept of breaking money. "When your friend ask you for Tsh 50 and you have it", he insisted, "why shouldn't you give it?" After all, he further pointed out, "that amount is small and you can't even use it to buy a mango!" But, he noted, "when you have Tsh 500 and someone asks you for Tsh 50, you can't give that to him because you don't really have what he is asking for." This means that in order to be able to give Tsh 50 out of Tsh 500 one needs to break the money. And, normally, you don't break your money for no good reason. Youth provided two simple reasons for giving small money. First, it is an amount that you can easily give for free i.e. without expecting to get it back. Second, it is an amount that is not significant in the market in terms of buying big items, hence you can give whatever you have since it does not have to be exactly what is requested, and most of the time it could be less.

These rationales reminded me of one incident when I was at Husna's house. Her younger brother asked her for money to buy soda. However, Husna only gave the little boy Tsh 200, saying that was what she had. Later in the evening he asked his mother to give him some money to add to what his auntie had given him early. The mother opened her purse and came up with Tsh 150. This only made him have Tsh 350, which was not enough to buy the soda. So, he could not purchase it that day.

After a few days, he asked Husna again if she could buy him a soda but she only gave him Tsh 200 again, advising him to use it to buy juice instead. Shyly and cautiously, the boy looked at us and asked me for Tsh 50 so he can add to the Tsh 550 that he had collected so far so he can buy what he had been really craving for. I gave him Tsh 200 and, animatedly, he run to the soda shop after managing to collect more than enough.

Thus, there was a general consensus among the youth that, although Tsh 500 is not a big amount in terms of monetary value, it was significant enough not to be given away each day. Elaborating this in emotive terms, one of them thus added another characteristic of small money: "It is an amount that you can give frequently without feeling a pinch". In terms of counting, the following example was given: "If you give Tsh 100 today, then Tsh 200 tomorrow and Tsh 150 the other day, you have only given Tsh 450 per week." However, if one attempts to give Tsh 500 in each day it starts being a significant sum that youth with small business cannot just give for free. Therefore, for them, any amount exceeding Tsh 1,000 tended to qualify as big money, as most of the time when they loaned it or gave it away they expected to get it back somehow.

These discourses on money are not unique to Tanzania. However, they manifest themselves in distinct ways according to the social and political economy of a given society. As Lemon (1998: 22) observed in the case of US dollars vis-à-vis Russian rubles in Russia, "while money does work to abstract some values, it not only does so in culturally specific ways but also works to concretize other values, for not all cash is alike." Russians valued and used money differently across social and moral spaces even in the cases where a particular amount of dollars was equivalent to the rubles. In

the case of Tanzania it is interesting to note that Bureau de Changes provide a lower exchange rate for notes that are lower than US dollars 50 hence someone with a note for US dollars 100 will get more Tanzanian shillings than someone with five notes of US dollars 20. It is this same logic that was at play with the youth in this study when only dealing with the Tanzanian currency. To them, Tsh 10,000 is bigger than ten times Tsh 1,000.

5.4.2 Motives for Requesting Money

Whether it is big money or small money, the person who is asked for it needs to know why they should give it away. The justification or rationale for its need impacts on the decision as to whether it should be provided or not and whether what is requested is big money or small money. Such reasons are also used to gauge if the money should be provided as a gift or as a loan. Youth participating in this study strongly believed that the nature and type of problems facing the money seeker were significant in defining the provision of the needed amount and classifying the contribution to be given. They also indicated that personal demands and societal structures influenced the money requests. And, in various situations, the numerical difference between small and big money became blurred, especially when the need for money seemed genuine and dire.

What the youth presented as the various reasons that people provided when asking for money from them can be classified in two groups: basic needs and luxury needs. Basic needs included issues such as illness, bereavement and hunger. These seemed to be crucial to the wellbeing of a person who seeks help. In most cases, they were viewed as urgent and thus classified as pressing needs that were defined as having to

be attended within a short period of time. As such, one could feel compelled to give money for medicine or food. When it comes to these types of needs, youth argued, not helping could cause physical harm to a person. In some cases, they perceived basic needs as including those that were not matters of life and death but necessary and genuine enough to require a prompt response. For instance, some youth reported various incidents, such as a stranger's lack of bus fare or loss of money on the way, which made them provide assistance. For them, people could lose important opportunities, like job interviews or studies, if they didn't assist them.

One can deduce two core criteria in relation to gauging a genuine basic need. First, it is the perceived incapacity of a person to have the money required for catering for a given need. Youth tended to associate financial incapacity with lack of a reliable source of income such as a job or business. For instance, in focus group discussions, they argued that if a person is well dressed, with modern clothes and new mobile phone, youth from a poor class are less likely to help her or him. If such people sold their phones, one youth claimed, they could solve all the problems they have. To the youth in this study, the essence of a genuine basic need, then, is the assumption that one is simply poor when s/he is limited or lacks the capacity to get money immediately or afterwards. In other words, if a seemingly well-to-do person asked for, say, Tsh 2000 to add airtime in her/her cellphone, that would be defined as a luxury need even if that person did not have the money at that moment. As such, the youth would most likely feel the urge to provide money if and only if it would be in the form of a loan and, in most cases, when the person needed to make an urgent call and will indeed pay the money back. The sense of urgency could be gauged when the person was bothered or distressed and when there was an indication that s/he had tried

to solve the problem without success. Youth would feel they are the 'last resort' and thus compelled to assist.

Second, it is the expectation – or assurance – that the money requested would be used for the pressing matter immediately. In other words, the youth in this study would not expect the money provided to be saved or used for other purposes under the discretion of the recipients. Since most of these youth took money from their savings and were sometimes left with very little, they tended to wish to see the money was used to address the needs they were asked for. In other words, they perceived those needs as overriding theirs to the extent that they overlooked themselves for the sake of others, hence they couldn't afford to see others using the money carelessly at the expense of their own otherwise important needs. Some youth, for example, reported a few disappointing cases where borrowers misused money. In one case a boy was given Tsh 1,000 to help him buy food for his mother, who he claimed was ill. Later on, however, he was found in a bar drinking. The provider, understanding the mother of young boy was sick, confronted him when he found out he was drunk, presumably after using the money to buy alcohol instead. In another case an aunt of one of the youth constantly asked for money from relatives for food or her children's school fees, but she spent most of it to buy fancy clothes for herself. Regardless of these frustrations, most of the youth had reported that they helped different people in need.

In relation to their conception of needs, what I thought would be particularly interesting was to observe how the youth would classify the amount of money they provided in terms of being small or big. In general, they reported spending more than Tsh 1,000 to help people. Some of them even spent up to Tsh 5,000 when they felt

there was a genuine basic need. However, none of them referred to such amounts as small money or big money; rather, they simply categorized them as *msaada* (help) or *mchango* (contribution). For them, it was an amount that was unquantifiable, following the significance of the needs of those assisted. This is how one youth put it: "You know when my mother was sick I gave her Tsh 20,000 to buy medication. However, I can't value that money as big or small, I was so happy that I could help."

In the context of poverty and as a matter of life and death, grave illness tends to be treated as a basic need that demands the financial support not only of family members but also of relatives and, in some cases, even neighbors and close friends. While I was staying with Happiness, her relative became very sick and had to be admitted to the hospital. Since this patient did not have any medical insurance and the post-socialist Tanzanian state had done away with 'free' access to basic social services, she was required to pay Tsh 1,000,000 in order to undertake various medical tests. Her immediate family only managed to raise Tsh 500,000. The extended family had to raise the additional Tsh 500,000. Her uncle visited their house with a notebook, which showed various contributions from family members. At that time the contributions from 20 members had only reached Tsh 320,000. Her mother contributed Tsh 30,000. The mother then called Happiness and asked if she could also contribute some money since she was now doing business. Happiness came out with Tsh 5,000 and wrote her name and the amount in the notebook. I also contributed Tsh 5,000. Although in terms of her business, the amount she contributed could be regarded as big rather than small money, such a dichotomous quantification had no room in Happiness's 'business account'. It didn't even make it into her financial diary. One can say that it fit into her 'social account' as it was used to meet a 'societal need.'

Another youth, Mohammed, had this experience to share: "I remember one day coming home from the market and finding my younger brother so hungry as my mother was not there to cook for him. I quickly gave him Tsh 2,000 to go buy *chips mayai* [French Fries mixed with Eggs] and soda. I never felt it was big money. But when I gave my brother the same amount to buy *vocha* [airtime], I demanded to be paid back". Thus, when a need is classified as basic its numerical value is suppressed and the provider is more satisfied with the purpose it serves and will most likely not ask for repayment. As such it tends to be undocumented in youth's accounting books.

In contrast, when youth engaged in meeting what they perceive as luxury needs, most of the time it involves what they consider to be big money. These involves, among others, situations where people will ask to be given money to add up for a material item they wish to buy. For example, while I was living with one of the youth, she borrowed Tsh 15,000 from another youth involved in this study so they could collectively buy similar dresses to wear at a wedding. In the beginning I thought the amount was too big but, in the course of the year, I came to learn that women tend to lend each other money for wedding events.

In this study sample, there is also an example of a youth who had borrowed Tsh 30, 000 from another youth so he could purchase a cellphone. These types of exchange were not random; rather, they were more likely to occur among a group of individuals who work together or live close to each other and thus they are aware of each other's economic situations. This is particular important given that access to information about who has money is central in determining whom to request, something the youth

in this study were quite aware of to the extent that some of them asked me to disburse the business grant in installments lest they get requests.

Moreover, some youth stressed that a basic need is not simply a matter of personal preference; rather, it is socially determined. By this they meant it is structural in the sense that a given society structures what are genuinely basic needs for its individual members. In the case of Tanzania, especially during the socialist period, people have been taught throughout their primary schooling that there are three basic needs: (1) food; (2) clothing; (3) shelter. As such one was not expected to deny anyone these. It is thus interesting for me to observe that in post-socialist Tanzania there is a general consensus that the needs the youth were referring to required communal cooperation to meet them. When they arise, members of the given community, such as a village or neighborhood, are expected to contribute money or/and 'human power' to address them, particularly in regard to death and dearth. For instance, when I was in the field, someone died in the neighborhood that I was staying at. My host, Happiness, asked me to escort her to the funeral. She did not have money that day. So, she asked if I could lend her Tsh 1000 so she can give it to the family of the bereaved. Knowing that her sales were low for about a week, I advised her not to contribute what she did not have. Resolutely, Happiness told me that the only way she could not contribute was if her mother was around and had contributed. As I came to learn later, in the community where she was living, there were various contributions associated with funerals.

At the funeral two notebooks were passed to our hands. One was supposed to list her name in a notebook that was applicable to her and the amount she was contributing.

Happiness did so in each book and contributed Tsh 1,000 in both. The first notebook was for a women's group in their neighborhood called '*Tushikamane* Group.' Its Swahili name literally means lets 'hold each other's hand,' that is, let us support one another. Among other things, this group provided labor by assisting in cooking and cleaning during funerals. On top of that its members were required to contribute not less than Tsh 1,000 per death. The second one was a notebook for *Jumuiya*. This Swahili term literarily means 'community.' Members of the Roman Catholic Church around Tanzania have been forming such communities in their neighborhoods and I, being a member, have also been asked to join one at the University of Dar es Salaam. In the case of Happiness's *Jumuiya,* each member was required to contribute not less than Tsh 1,000 if she was a youth and Tsh 3,000 if she was an adult. Apart from the fact that neighbors are expected to support each other for funerals, Happiness contributed through these two groups for two main reasons. First, it was on the basis of membership that one was assured to get help when facing serious problems. Second, the groups provided small loans to members and, when qualified, those who tended to access them were only those who actively engaged in community activities.

Interestingly, out of 52 youth who participated in this study, 26 were group members in their community. These ranged from youth groups, sports groups and religious groups to *Kufa Kufaana* (Death Is for Helping Each Other Out) groups. All of them were members in at least in 2 groups. In our focus group discussion they affirmed that, when it comes to death, contributing was a basic requirement for active membership. Their contributions were thus used as an indicator of active membership. It is important to note that the formation of burial societies is a common practice in Tanzania (Iliffe, 1979; McCord, 2001; Brennan, 2012).

5.4.3 Relations with those Requesting Money

In the field I closely observed, and daily related to, youth who were trying to make ends meet. None of them had a stable job. Since all of them were starting a new business, money was a scarce commodity. Yet they received various requests for money from their families, friends and community members. It seemed to me that the relationships they had with them mattered: the closer they were, the harder it was to say no.

Being a teenager in 1990s, I don't recall being asked to help anybody by giving out money. At the time I was dependent on my parents and family members to provide me with pocket money for school and other basic needs. Money was scarce at that time, not least because our country was still recovering from an economic crisis that started in the socialist era and intensified during the transition to the post-socialist period. I can't recall any friend who borrowed money from me. All that I remember is that there was a particular day, just after the school parade, that I found my classmate crying because she had not received a money order from her parents for a train fare. To be able to go home she needed Tsh 30,000. It was a lot of money then. Luckily, I had saved pocket money for two years, so I lent her the money. That was the only time I recall giving actual money to a friend. My friends and I tended to exchange gifts or share basic items such as food, drinks and clothes, but hardly exchanged cash.

Even when I returned home for holidays my siblings would ask me for sweets and gifts but not money. The language they used to lodge requests, and with which I was familiar since I had also been in the position, were more or less structured like the following question: "Could you buy me a candy please?" So, many years later when I

encountered a child in the field who confidently asked me, "May I have Tsh 200 to go buy candy?" I become very uneasy. I was simply shocked as I was raised with access to things that I needed such as books, pencils and treats, but never money. As I was processing the child's request, his reprimanding sister interjected with a disciplinary voice: "This is bad manners! I already told you, you shouldn't ask guests for money!"

In the field I saw a couple of other children asking money from relatives, some of them even suggesting the precise amount they needed. I also witnessed boyfriends giving money to their girlfriends, and both young men and women providing money to their households for food. All of this made me curious to know if it was obligatory.

From discussions and observations, youth give money to two types of people. First, it is those they are familiar with or related to. These include children, lovers, friends, and family members. The second group includes those in need regardless of whether they related to them or not. These include people with disabilities and elderly people.

- **Giving to Children**

Taking care of children collectively has been a long tradition in African communities (Omari & Mbilinyi, 1996). In the case of socialist Tanzania it was advocated as a role of the village as expressed in a popular saying, *mtoto hulelewa na kijiji* (it takes a village to raise a child). However, with the changing economic conditions during the post-socialist era, the role of raising a child is becoming increasingly confined to nuclear families or members who share the same household when it comes to matters of their daily upkeep. Seemingly aware that the extended family is apparently moving away from this collective responsibility, the then first lady of Tanzania (2005-2015),

Salma Kikwete, initiated a public campaign that made use of this motto: *mtoto wa mwenzio ni mwanao* (the child of your fellow is yours).

Since in most of the households that I studied parents lived in constrained situations whereby the only basic needs they could barely provide for were food, clothing and shelter, children living in such scarcity have learned to find a way to subsidize their quest for treats. One of these is to ask their elder siblings or other relatives. Such requests for treats from adults are not new, but what was novel to me was the fact that children were asking for actual money to buy the treats. However, the majority of the youth in this study have grown up in such a background, therefore, for them, giving money to young ones is looked at not only as an act of charity but, also as a sign of maturity and the pathway to adulthood. It is part and parcel of the social structure of a poor society that demands those who are coming of age to also care for children. As one youth put it, to be a grown up is to be able to care for the young ones. "Being able to fulfill children's basic requests", he elaborated, "make me have a sense of maturity, and in return they respect and trust me that I can care for them". Another youth added: "It just feels good when you manage to give even Tsh 50 shillings to a child to buy peanuts." Since most of the parents in the household I lived in focused on providing their children with basic things necessary for livelihood that they could afford, treats like soda, ice cream and candies were considered luxuries and thus only bought on special occasions or given on special treats if parents have extra cash.

- **Providing for Lovers**

Participants in this study struggled to hide their laughter when Simon added another group of people that they give money to. "Madam, people are being shy here", he

cheekily stressed, “but we also give money to our girlfriends.” It was at this point that all the participants in our focus group discussion burst into laughter in embarrassment. I seemed to be an older sister to them, so they felt uncomfortable to discuss those ‘matters of heart.’ Nevertheless one youth went ahead: “You said we should be honest with you. Being a man is tough, sometimes girls ask for airtime or bus fare and others are even worse, they ask for money to buy French fries, clothes, and money for hairdressing.” Most of the young men agreed with him.

Reacting to these claims, some young women argued that most of these young men had nothing to give and when a woman decides to be with such a man it is because of pure love. Confidently, one of them stated: “Madam, these young men! In the middle of the night you can get a text from them, saying *baby nimepigika nitoe basi* (babe I’m so broke, bail me out). Is that fair?” Another young women added, “you will ask for airtime for like 3 days and when he finally gives it to you it’s worth will be like Tsh 500.” And all young women laughed. According to these young women, such an amount of money was too small to be trumpeted as a significant contribution since they – the women – still covered their own costs for beauty, clothing and accessories.

What these youngsters were referring to is the materiality of love that is tied to patriarchal ideas and to consumerism. Here the ideal of love is linked with a gendered economic situation in which young men ware supposed to provide for young women. Unfortunately, these young men did not have enough and most of the young women knew this. So, they had to come up with a set of basic provisions required for a young man to at least be able to provide. This minimal list included airtime and small money for daily up keeps. The amount could be small money sent at least once a week and

ideally big money is expected be provided once per month or within two months. Such conditions created an idealization of young men who provides as more likely to keep a relationship. One young woman put it this way: “If a guy want you to go to his home and does not give you transportation money, you might go there once or twice with your own fare but for the third time, you will definitely ask for money because buses don’t take people for free”. All youth laughed and another young man added: “This is not a laughing matter Madam, if you don’t have anything in the pocket, you can’t keep a girl. So, having a girlfriend when you don’t have money is a headache!”

Michael Hunter’s (2010) concept of *provider love* is useful in understanding these dynamics among young lovers. He argues when youth assert that at some level their intimate relationships is about love in as much as it is about material realities of life, we should take them seriously given that the two are not mutual exclusive. This form of love, he further notes in the case of South Africa, can help to explain why “gift exchanges that encompasses sex take place mostly between ‘boyfriends’ and ‘girlfriends’ and not ‘prostitutes’ and ‘clients’ (Hunter 2010: 16). It also partly explains why someone can experience both ‘provider love’ and ‘romantic love’ or have a ‘main lover’ and ‘secondary lover’. In Tanzania this is captured by a saying of *mafiga matatu* (three stands), which literarily means that a cook needs three stones as stands to put a pot while cooking on firewood. This saying is invoked, connotatively,

to imply that a woman needs more than one man for love, companionship and material as these three qualities are presumably not found in one man. [14]

- **Helping out Friends**

Mwanahamisi was the only young woman out of a group of friends in her neighborhood who was doing business. Two of them were just at home and three girls were taking short courses. Those who did not go for training spent most of their time with Mwanahamisi while she was doing business. Once in a while these friends asked for Tsh 1,000 so they could add to the money they had for buying whitening cream or a particular outfit. However, they requested it as a loan. At times they would return it on time, but sometimes they delayed and in some other time they never returned it. For instance, one of her friends had asked for Tsh 1,000 twice within the span of a month and never returned the money. Yet a month later she requested Tsh 5,000. I was almost certain she would not get the loan given that Mwanahamisi was not happy about her failure to pay back the Tsh 2,000 from the previous month. Surprisingly, Mwanahamisi gave her money again, but this time with a warning that if she did not return it, she would never ever lend to her again. I told Mwanahamisi that she wouldn't get the money back. Ironically, she said, "I know." I was not expecting such an answer at all. It only made sense when she told me that when they were in school the friend used to give her money quite a lot. But since her friend's mother died things had been tough on her. So, Mwanahamisi had made her mind that she would help this

[14] See Plotkin et al. (2011: 18)
http://www.mchip.net/sites/default/files/The%20Unpeeled%20Mango%20-%20Final%20Report%202011.pdf

young woman whenever she could. In this sense, she felt obligated despite her warning.

This kind of attitude was also common among other youth participating in this study. Most of them had particular friends or family members they felt obligated to help even if they knew they would never get their money back. Cosmas, for instance, talked about his brother who constantly asked for Tsh 500 or Tsh 1,000 from him. “My brother used to help me quite a lot”, he noted, “but since he has been ill he can’t go to work that much so I felt obligated to help him”. Similarly, another youth explained how his big brother used to help him when he was alive, so, since he had passed away, he felt obligated to help his child. As such, issues of social obligation and feelings of indebtedness become very important. If someone had helped you in the past, the youth stressed, s/he is more likely to also ask you for help in the future.

Youth also pointed out some of the requests were coming from family members and friends they used to borrow money from. Due to their low incomes, especially after graduating from secondary schools, all the youth borrowed money more than twice in 2012. Half of them borrowed from family members, while the rest borrowed from friends or colleagues. According to the youth, their need for borrowing was stronger, but it was difficult to get someone to lend them money at a time when they did not have a business. Once they started businesses, the youth reported, borrowing became a little bit easier as people believed they had the capacity to pay back. In a way the business enabled them to be in social-economic relations that involved lending and borrowing. Each youth reported lending someone money in the year 2013.

To lend someone money "is both a skill and investment", one youth asserted. "To be able to borrow someone money", he insisted, "first, you need know they have the capacity to return it to you." In measuring people's creditworthiness, youth would thus look at the income of the job that a person did or if s/he was from a family that is stable. Second, lending tended to start with a small amount and increase to a big amount as the borrower successfully paid it back. Generally, youth would start lending their friends Tsh 2,000 and at the end they lent each other up to Tsh 10,000. Unfortunately, youth reported that as the amount of money borrowed increased the return rates decreased. It is important to note that lending in this case did not involve profit making, that is, it was interest free. Apart from being a tool for helping the borrower, the provision of a loan was a guarantee for the provider that s/he would also be able to borrow in the future. Thus, what is established is a network for borrowing. All youth said they were part of such networks. "Being poor means you can't have money all the time", one youth affirmed, "so you need to give other to be able to take money in the future."

- **Contributing to Families**

In the field it was common for youth to be asked to provide money to buy basic things for the household such as food. Youth found such requests tricky because they could not get their money back. As members of that family, they were going to eat the meal. In other words, theirs was seen as a contribution in supplying what is necessary for the family. "It has been common for mom to ask me to come back with salt or soap, which I can easily buy", one youth noted, "but when she asked me to come with a kilo of rice that costs Tsh 1,500, I attempted to ask to be refunded." She further pointed out that her mother came up with a rhetorical response: *Kwani hicho chakula kililiwa*

na mbwa? (Was it a dog that ate that food?). Later on her mom clarified by saying that everybody should chip in to help the family. In a slightly different vein, another mother had this to say about her daughter's contributions: "When she even gives me Tsh 50 for salt, she will ask me to refund her as if she doesn't also live in this house!"

All youth reported having been asked to provide money to their families for food. There were also those who were asked to support their siblings with pocket money for school. In two of these cases, they were asked to provide school fees with a promise that the money would be refunded, which it never was. Some youth said they got requests from family members for small money, which they could give freely when they had money, but in other circumstances, they gave it as a loan when it was big money. Nevertheless, most of the youth pointed out that lending money to family members was problematic. For example, one of them lent her sister Tsh 30,000 with a promise that the money would be returned in 2 days but it took more than 2 months. This delay of payment had an impact on her business as she was planning to use it to buy new products. When she did not receive it on time, she started nagging her sister to the point that the sister reported her to their mother. Surprisingly, her mother seemed to side with her sister at the expense of her. This is how their dialogue went:

> **Mother:** Be patient with your sister, when she gets money, she will repay you.
>
> **Youth:** Mom, this money is for my business, she is interfering with its plans.
>
> **Mother:** These things happen, you promise but you don't get money on time.
>
> **Sister:** When I get it I will pay my sister, my situation is not yet sorted out.
>
> **Youth:** But you promised that you would return it.
>
> **Mother:** You know your sister. She would have paid you if she had the money.

Youth: I will never lend her money again.

Mother: Family ties are stronger than money.

Youth: I understand but I need my money.

Mother: Where do you want her to get it, should she steal?

Youth: But mom…

Mother: No, no, this conversation is over, just go to the kitchen and cook.

These incidents are not new, as there is a common understanding that if you lend your relatives some money you should also be prepared not to get it back. At the same time, those who don't lend to relatives are labeled as stingy. In this study, however, such incidents particularly affected the way youth conducted their business and, more specifically, their perspectives and practices on saving money that included, among other things, hiding it from relatives.

- **Assisting the Needy**

Youth also tend to assist or be asked to give money to strangers who seem to be in need. These included people with disabilities and elderly people. All the youth in this study reported having helped a stranger either because they were asked or because they felt sorry for them. "Just imagine", one of the youth stated, "you go to your friend's house and find an old grandmother sitting by herself, looking a little bit sad!" He then shared what transpired: "As I walked out, I gave her Tsh 500". Smiling at his fellow youth, he concluded his narrative: "That grandmother held my hand so tight. I could feel her happiness as she prayed for me. Since then, I always give to elders to see them smiles as most of them have very little money of their own." Other youth also said they felt sorry for older women in their neighborhoods who were not well

cared for. Some said they extended a hand of help when they were asked to and were in a position to do so.

Another group that young people tended to help, or have an experience of being asked to help, is that of people living with disabilities. For instance, one day as I escorted Tausi to purchase commodities in Kariakoo for her *genge* (booth), she gave Tsh 200 to a beggar who had a disabled leg and was sitting in the wheelchair outside the market. Such acts are common in Tanzania whereby people with disabilities wait to ask for money from pedestrians on the streets, drivers at traffic light junctions, diners in hotels, vendors in markets and worshippers in churches and mosques. I observed in the field over and over again, youth and other people provide loose change to them.

In discussing why it was important for youth to give money to beggars and particularly to people with disabilities, three reasons seemed to be paramount. One, religion requires giving to the unfortunate. Second, giving is viewed as the right thing to do. Third, there is a belief that helping those less fortunate brings blessings or good luck. Elaborating on this point about good fortune, youth used the example of two big businessmen, Reginal Mengi and Said Bakhresa, who are charitable and continue to be successful. They pointed out that these philanthropists give alms during religious holidays such Eid and Christmas, which signifies the importance of religion in discourses of giving. It is important note that Mengi also hosts a special dinner gala

for children with disabilities as his official website shows.[15] Other youth also gave the examples of people who give money in the buses and cars as well those who do so while walking on the road. On youth thus summed what could be considered to be a cultural practice that has stemmed from many heritages: "Well, I am not sure if it is religion or not. I grew up seeing people give money to the poor. So, I just do it."

The youth, especially young women, also tended to help women who have small children. For instance, one day Majaliwa and I went to the pharmacy to buy medication for her younger sister who was suffering from malaria. As we approached the shop, one middle-aged woman with a child on her back came and showed us a prescription. It was dirty and ragged, however, we were able to read that her child was suffering from a bout of flu. She then said she wished to buy medicine but she was lacking Tsh 1,000. Majaliwa kept reading the prescription while interviewing her, asking when the child started being sick and why she could not buy medication for the child. The woman said she normally sold vegetables but the child had been ill for the past few weeks so she spent most of her time in the hospital. As she continued to explain herself, the child started coughing endlessly. Majaliwa quickly took out Tsh 2,000 from her pocket and gave to her. Although she did not know her, Majaliwa felt it was her social responsibility to help after establishing that she was not a 'conman/woman.'

[15] http://reginald-mengi.com/about-mengi/ (Accessed: 26 October 2016)

5.4.4 Plans one has when Asked for Money

During my first months in the field I was always confused about how much money youth had. There were moments they would say to their families and friends that they didn't have money when I knew they had a significant sum. And at other times, when they seemed to have lower savings, they lent to their friends and families members. Logically, I thought, someone with a high balance in their savings is more likely to lend somebody money and less likely to do so when such savings are low. As I stayed in the field for quite some time, I came to realize that there were complex relationships between the amount of cash one had and the plans one had for money as well as the knowledge others had about the amount of money, whether in the form of cash or not, that one had. Thus, the numerical value of cash itself could not predict if someone had money to provide or not. As Hutchinson (1992) has observed in the case of the Nuer of Sudan, one may not wish to convert money in the form of monetary 'cattle' into money in the form of cash. However, this does not mean s/he does not have money but, rather, that it has not yet been converted into a disposable numerical value. In the subsections below I unpack three interrelated youth realities in regard to quantify and form of money as I observed them.

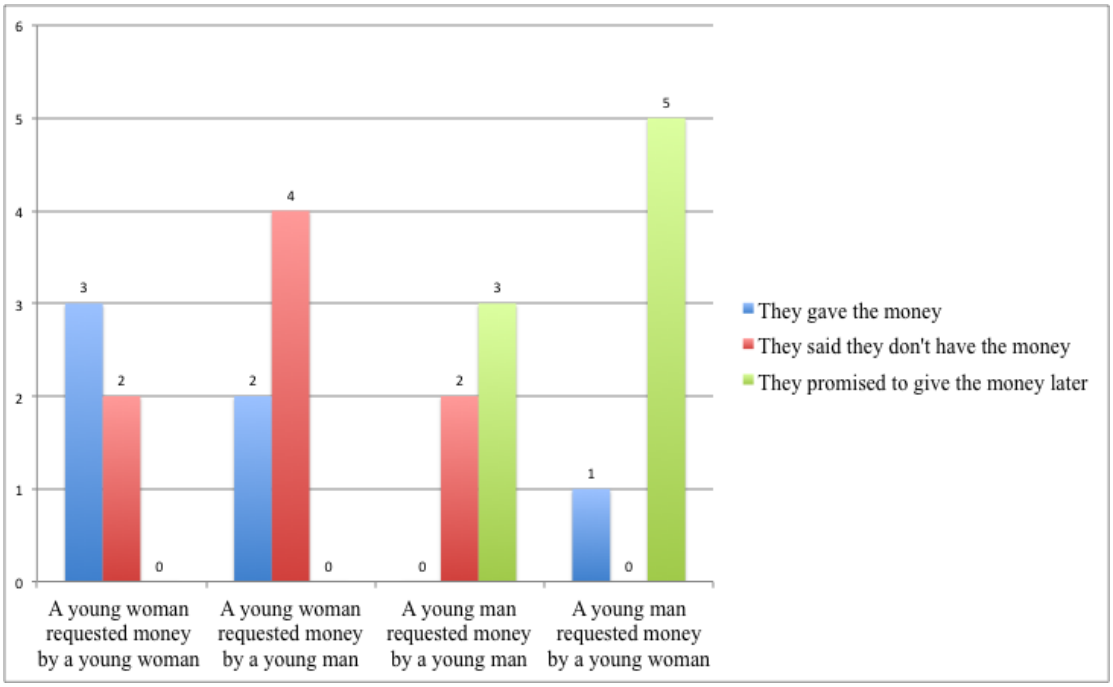
(I) How Much Cash do the Youth Carry Around?

I observed youth giving small money to their families and friends most of the time and it made me wonder if they carried big money at all. One morning in our focus group discussions, I decided to play a game about money with the youth that would help me to simulate a real-life situation. I asked them to be in a team of two and one person had to ask another for a particular amount of money to do something that they would prefer. I let them talk to each other for a moment and then report the amount

of, and intent for using, the money requested. If the requested money was available, the person was supposed to give it and it would be returned after the end of the game. Although this was only a game, it was interesting to note that the youth took it seriously. For them, it was like a reflection of reality hence most of them did not pretend. They either gave or withheld money, and had a rationale for doing so.

Since there were 43 youths and 1 volunteer, 22 teams were formed. These were divided into 4 categories: (1) a young woman asked money by a young woman; (2) a young woman asked for money by a young man (3) a young man asked for money by a young man; (4) a young man asked for money by a young woman. Since one youth could not get a partner because the total number was odd, I requested my research assistant to play a role of a young woman. Figure 30 presents the results below.

Figure 30: Results from a Game Simulating How Youth Give & Receive Money



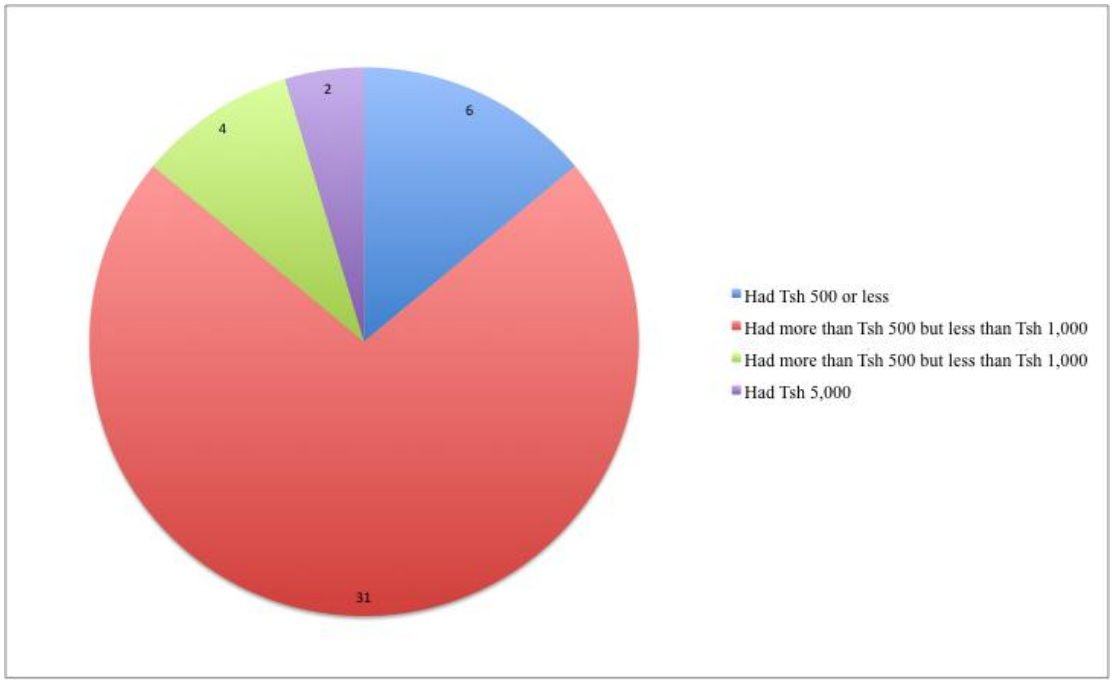
Tellingly, the game became gendered. Young women asked for an amount between Tsh 1,000 and Tsh 2,000 when they spoke with young men and asked for an amount between Tsh 500 and Tsh 1,000 when they spoke to their fellow women. Young women requested money to buy airtime, something to eat or drink, or for hairdressing. On the other hand, young men asked for an amount between Tsh 500 and Tsh 2,000 from both sexes, but they were not explicit about the use of the money. The statements they commonly used were *niko vibaya* (I am in a tight situation), *nitoe* (bail me out), and *nimepigika* (life has been hard on me). Out of 43 youths, only 6 received money. The amount was between Tsh 500 and Tsh 1,000 indicating that those who asked for more could not receive the full amount they requested.

Out of the 6 youth who gave money, 5 were young women and only 1 was a young man. 16 out of 22 youth who were asked for money, constituting nearly 73%, either said they did not have, and thus could not give, the requested amount, or promised to give it later. Out of 8 youth who said they did not have the money, only 2 were young men, and 6 were young women. Interestingly, none of the young women promised to provide money later, whereas 2 young men promised to give the requested money later. To make sense of their actions, I asked all the youth to put their wallets on the table. Only 8 youths had wallets. So, I asked each of the 43 youths to take out all the money they had from their pockets or purses. Only 2 youths had more than Tsh 5, 000. The rest had amounts between Tsh 500 and Tsh 1,500 with the majority having less than Tsh 1,000 (See Figure 31 below). It is also important to note that I normally used the end of these sessions to give the youth participating in this study a transportation allowance and incentive money for submitting financial diaries. As

such, this may have deflated the amount they had on that day compared to other days given that, in anticipation, they may have budgeted it.

In terms of gender, it was interesting to observe that none of the young women had less than Tsh 500. However, none of them had more than Tsh 2,000. This means that all the 6 youth that had Tsh 500 or less were young men. It also reminded me of the stereotype that young women tend to be socialized from a tender age to always have money when they reach puberty, to cater for their sanitary health. This convention, which I grew up with, requires a woman to have a little money as caution money that she can use to buy things such as sanitary pads that she might otherwise not be able to ask her father or brother for when her mother, aunties or sisters are not around.

Figure 31: The Number of Youth and the Amount of Money they Carry



I thus became curious to figure out two things. First, why the youth asked for an amount that was less than Tsh 2,000 from each other, and second, why some of those

who did not have money promised to provide it later. On the question of amount, their answers revealed two things. First, there is an established understanding about financial capabilities among the youth that also relates to question of location and timing. Youth indicated that it is common knowledge that young, unemployed people do not have money. So, when you ask money from them you can't ask anything above Tsh 5,000 unless it is your boyfriend or if you know for sure that they have a source of income. Second, there is an established expectation that people do not carry a lot of money, so, when you meet them on the street all they can give is small money. Therefore, when that happens one asks for small money. Putting those perspectives in the setting we had, the youth had guessed that none of them would have a big sum. "If you need a big amount of money", one youth pointed out, " you will need to follow a person at home or at work place." Another youth added: "Knowing to ask for money also involve guessing how much money the other person would have or can access."

On the question of providing the money later, there was an interesting gender dynamic at play. The majority of those who said they had no money to give to their requestors were young women (i.e. 6 out of 8). Only 2 men neither had the money nor promised to give it later. But they were dealing with fellow men. One of them had this to say: "I wish you had asked me earlier as I have just used the money for transportation." Another one said: "I forgot my money at home. Next time." Curiously, no young woman promised to give money to anyone later. Thus those who promised to do so later were young men (i.e. 8). However, what is interesting is that 6 of these young men promised young women, whereas only 2 promised their fellow young men. All of them promised to give money immediately after the focus group session. Their answers focused on the earliest time they could be able to give the

money rather than the fact that they did not have the money. What is critical to note is that these 8 young men did not have enough money to meet the requests yet they did not openly say so.

Knowing the amount of money that the youth had put on the table, I become curious to know why young men tended to promise to give money later in contrast to young women who tended to simply say no. So, my question was simple: Why would men promise to give money that they don't have? After a long discussion, there was a consensus that a man is supposed to be a provider. For that matter, he was expected to have money, particularly by people is close to him – children, lovers, or sisters. So, it is quite an embarrassment when one is asked to provide small money by a woman and cannot provide it. Thus, in line with the patriarchal stereotypes that men should always be able to provide for women, young men come up with explanations – or rather excuses – for why they could not give the requested money right away. In the discussion one youth shared this statement: "When a my girlfriend asks me for a small amount of cash like Tsh 500, I feel 'small' (*mdogo*) if I tell her I don't have it. It is way better to promise her and look for it." All other young men agreed that it was embarrassing for any man to say directly to a woman that their pockets were 'empty.'

Most of the time, they pointed out, when such requests came from women while their pockets were empty, men will promise to provide the money later using phrases such as: "I am following up on certain deal (*mchongo),* when it works out I will give you the money"; "At the moment I don't have the money, I will look for you when I get some." Others will go to the extent of saying "I don't have any loose change" or "I did not carry money today." A young woman added the following statement that

partly explains why men feel ‘emasculated’: “A man who does not have money, even if it only for buying peanuts, is seen as being useless” In a similar vein, another young woman shared this common expression that women tend to use in patriarchal settings: “What kind of man who find it difficult to have money for buying soap/detergent.” Tellingly, in subsequent conversations with my friends about these dynamics, I was informed that sometimes men could say they didn’t have money if they felt they wouldn’t be judged or when they were sure the person who requested money knew their financial situation.

The realities on the ground indicate that the stereotypical role of men as the main breadwinner is challenging, and some men have allowed, or rather accepted that, sometimes women are in a better financial position to take care of themselves. Such changes are yet to settle with the public at large in Tanzania as expressed, with a famous song by the female artist, Lady Jaydee, entitled *Wanaume kama Mabinti* (Men like Girls). In the song, she taunts and criticizes men who allow themselves to be taken care by women or survive through women’s sweat. Such a man, the song concludes, is just like a woman. Similarly, men who are taken care of by women who have some cash are nicknamed ‘Serengeti Boy’. This is the name of the youth soccer national team, indicating that it is the young men who tend to be taken care by older, financially stable women. Some of them are nicknamed ‘sugar mummies’. What all this conveys is the stereotypical claim that the only job of those men is to provide sex and romance to the women. As such, that man is seen as having ‘no say’ whatsoever in other matters of that woman. It is not surprising, then, that the youth in this study had to promise they would give money later. For them that was a way of protecting their ‘manhood.’

(II) How do the Youth Plan to Use their Money?

Out of the 22 pairs of youths who played the 'money game,' only 6 pairs were involved in giving and receiving cash. The remaining pairs were not involved, not because they did not have cash, but arguably due to two main reasons that were presented. First, even though each youth had some money with them, to some the amount they had was small to meet the request, while for others, the amount could meet the request but the money they had was to be immediately spent on transportation after the focus group discussions. So, they could not give something that they were immediately going to put to use. For instance, one youth said, "I only have Tsh 500 for a bus fare, which is Tsh 400. Then she asked me for Tsh 500. I can't give it, as I know it is already in use for transportation. Otherwise I have to walk home". This also indicates that it is risky to give money even when expecting it back.

Second, the two youth who had big money (i.e. Tsh 5,000) did not give anything because, as they said, it was their weekly savings that they planned to contribute to their informal savings and credit 'merry-go-round' groups, known as *upatu* in Swahili, at the end of the week. Based on their responses, I asked the youth how they would feel if someone they asked for Tsh 500 did not give it them yet they later came to learn that the person had more than what they asked for. Interestingly, none of the youth had a problem with the explanatory narrative of the two youth. They indicated that most of the time their daily income was quite small. So, in order to buy something or get a big sum, they asserted, one would need to collect that money over time. The Swahili phrases they used to refer to this process of collecting money, such as *Naweka hela* (I am putting money), means 'I am saving money' and *Nakusanya hela* means 'I am collecting money' whereas *Nitunzie hela* means 'keep/hold money

for me.' Hence in their parlance, if one is in the process of collecting money for something bigger what that means is that that person does not have money. Even if one asks him or her for what might be regarded as small money in another context, that person will no longer view it as small because it is needed to meet his or her big sum.

By way of elaboration, one youth shared this experience: "If I want to buy a dress of Tsh 10,000, for example, I will need to collect that money for about a month. So, in that month if someone comes and ask me for money, I am more likely to say I don't have money." Another youth thus added the nuance of time and timing: "However, that money can be given to someone if one believes by giving it she/he will be saving it and can collect it when he/she needs to have a total amount she/he is targeting for."

(III) How do People Know the Youth Have Money?

Knowing who knows that you have money also counts. Our focus group discussion revealed that the question of how much money youth have is related to, first, the general knowledge of the public regarding the income for one's job and, second, those who actually know the amount of money one has. Jokingly, one youth said "we all know that if you want to get money out of someone, you look for them at the end of the month." He meant that this is the time when people normally get their salaries. The Swahili verb that he used for getting money from someone is *kumbomu* (bombing). It is important to note that there is another Swahili slang phraseology used for a similar action is *kupiga mzinga* (to blast with a canon). Another youth added: "Even in the case of wedding contribution, people wait for the end of the month. This means there are particular months and sometimes days that have been identified to be

good for business while others are bad for business. It is common knowledge that Monday is not a good business day because of spending associated with the weekend. The months of January and December are also not good for money because of spending associated with the festival season. In the same respect youth argued that if someone came to their business places and asked for money, they were more likely to decline politely by saying "I have just opened my business." However, the youth pointed out that people are clever so they always try to figure out what time or day one is more likely to have money. This is particularly the case with people one is close to as well as those who pay attention to 'the grapevine' where gossip about money is 'traded.'

What intrigued me is why it is a problem when people know you have a particular amount of money. This reminded me of field experiences where I observed youth going out of their way to explain why they could not give money to someone at that particular time. Such responses were in this format: "I am sorry, I could have helped or lent you but…." In the field I never came across any youth who would say "no" or "I don't want to give you money". Rather, it seems that not giving money could only be justified when one did not have money, when the money they have had other uses, or if they were broke because they had already helped so and so. These responses indicated that the community and family had the right to have access to one's money if it was available. It is expected that those who have money must help those who do not have it, and if the expectation is not met, people expect explanations. However, one can hardly claim they do not have money all the time. As one youth put it, "if you only say 'I don't have' or 'things are bad' to each request, then you are just 'stingy.'"

5.4.5 Conventions on the Amount to be Requested

Conventional standards of what is considered to be a lot of money depend on what type of activity it is used for and the social class and age of those involved in give and take. The fact that the youth who participated in this study came from a social class that is poor partly explains why their financial contributions tended to be lower compared to contributions for the same issues that I was familiar with. However, any social class is not entirely homogenous. As such what became interesting in our discussions was the assertion that the scale of big and small depends on who gives the money and who is receiving it. Youth indicated that when receiving money from their fellow friends or family members of the same class, anything between Tsh 1,000 and Tsh 10,000 was okay depending on the nature of the event. So, if the event is death, contributions for young people could vary from Tsh 500 to Tsh 3,000. For weddings the contributions varied from Tsh 5,000 to Tsh 30,000. On health matters a contribution was between Tsh 500 and Tsh 5,000. However, in a situation in which a person from a relatively higher class than the youth was approached to contribute to events involving the youth or other people who belong to a more or less similar lower class, the contributions were expected to be more than Tsh 20, 000 and, in some cases, up to Tsh 100,000. To drive the point home, one youth told me: "Madam if I get married and bring you a card, I would expect at least Tsh 50,000 from you". Since various forms of contribution depend on the social class of the giver and receiver and their relationship, the subsections below explores how youth engage with those forms.

Forms and Scales of Contributions

One Friday morning my friend and I were drinking tea in a coffee shop when an old schoolmate spotted us. We were happy to see her after 8 years since graduating from

university. We talked about where everybody was and exchanged contacts for future communication. Our friend happened to be working with a womens' rights organization dealing with gender issues. Coincidently, that morning my friend and I were discussing the increase of domestic violence in households as reported in the media. So, we invited her for a cup of coffee to chat more about her work. Unfortunately, she declined as she was in a hurry to go pick up wedding cards from the printer. While excusing herself, she opened up a purse and handed each of us a card. Hastily, she said: "It is a good thing I bumped on you guys today because my young sister is getting married. I would really be happy if you can contribute to support me." My friend quickly replied, "Congratulation, we shall contribute accordingly". I expected her to say thank you, but she replied, "Unfortunately, there is no time as the wedding is in four days time". To make the conversation short, my friend reached her purse and gave Tsh 30,000 saying that was from both of us. Our former classmate was thankful. As she walked away, my friend started complaining, "These contributions are becoming too much." I smiled as I remembered the 3 cards at my house, which were soliciting contributions for weddings. Suddenly, she said, "I think when Mwalimu said 'community responsibility' he never imagined wedding ceremonies, rather, he meant sharing responsibilities to help the less fortunate on school matters and health!" This was in reference to our first president, Mwalimu Julius Nyerere who propagated Tanzania's socialist policies of *Ujamaa* (Family hood).

Ironically, that same morning I had just received a message from my uncle, who was asking relatives to contribute some money to assist in the medical treatment of our aunt. It read: "As you know, she needs an operation. As a relative, we seek your

contribution to make it possible for her to be treated." The discussion with my friend thus reminded me that I was to send Tsh 50,000 that I had promised to send that afternoon for the medical treatment of my relative. As I was sending that contribution, I recalled 2 important contributions that I was to make that day out of 5 requests that were due on that week. One contribution was the condolences for a member in my WhatsApp Group of Dakawa Secondary School alumni. Each member was required to give a minimum of Tsh 10,000 to assist our fellow member who had lost his father. Such contributions have now become common in our group to the point that every other month we are contributing money for something. The other four contributions were for wedding events but I chose to contribute to only one since it was for a colleague at my office while the others were for people I hardly knew. Such contributions were not new. As Mchome (2011) put it on *The Guardian* newspaper, they have "become part of Tanzanian culture. Weddings are a big thing—not just a family function as in some other countries but, rather, a community event. Relatives, friends, neighbors and colleagues are invited to be part of it, but not just by attending but also by giving generous financial assistance." However, they are increasingly being resented and one entrepreneurship researcher, Donath (2010) publicly decried them via social media and garnered some support. Yet wedding contributions continued.

These community contributions were, unsurprisingly, also part of youth lives. Being a young person with no stable income did not exclude one from contributing given that some of their friends were getting married, others were getting sick or dying. What I observed is that, in their late teens and early twenties, youth took part in contributing as part and parcel of the subculture of the social groups they belonged to. Since my

focus in this section is making sense of youth's take on big and small money, in the subsections below I unpack the amount they tended to contribute for various events.

(A) Sendoffs and Weddings

Wedding ceremonies in Dar es Salaam are very expensive. Contributions tend to start from Tsh 30,000 to Tsh 100, 000 as a minimum contribution per person. It is important to note that, nowadays, contributing to a wedding in Tanzania tends to be a guarantee that you will receive an invitation card to attend it. Even the decision about who to invite and whether they can come with a partner tends to be based on the amount one contributes and, in some cases, people are told beforehand the minimum amount for a card for a single person or for double. As an adult, I am used to these contributions, although I have become selective about whom I contribute to because cards seeking contributions are sent endlessly. It is common for a person to receive a card even from people that they are not close to. However, between 2012 and 2014 I received wedding contribution cards that were quite interesting to me as they come from the youth who participated in this research. I became particularly interested because I had generally been attending the weddings of individuals between the age of 25 to 40 and rarely below 25. Since all the youth were below 25, I was curious to know what would be their experiences. I also needed to make sense of the cost incurred.

On February 2012, a charming youth gave a wonderful speech about marriage soon after our focus group discussion. Using the common gendered and patriarchal saying in Tanzania that is used to refer to a wife and wife-to-be in terms of the domestic chore of cooking, Gideon Mtobwa announced that Jumanne, who was 24 at that time,

had found a *jiko* (cooking stove/kitchen) and that he was to wed 'it/her' in two months time. The youth clapped their hands with excitement. To make the wedding successful, Jumanne had raised funds from his family and was in need of Tsh 300,000 to complete his budget of Tsh 1,000,000 for the wedding. All youth agreed a minimum contribution would be Tsh 5,000 for each one. Gideon was the collector of contributions. They also agreed it would be wise if their contributions would be deducted from transportation allowances that the youth received from attending focus group discussions and the incentive money earned from submitting financial diaries. On that day 10 youth immediately gave Tsh 5,000 each while other gave between Tsh 2,000 to Tsh 3,000, promising to finalize the remaining balance on the coming monthly session. At the end, Gideon collected Tsh 310,000 as 11 youth who were close to Jumanne had given Tsh 10,000 each. The second wedding was that of Mwanahamisi, whereby youth contributed a total of Tsh 280,000 and, ironically in line with the analogy of *jiko*, they bought a gift of a stove cooker. Husna's wedding came at closing of my fieldwork, so, only Tsh 120,000 were raised for her ceremony.

Youth also reported to have contributed a minimum of Tsh 5,000 and maximum Tsh 10,000 to their friends or relatives who were getting married. Since the majority of them had no jobs, they only contributed when their age mates were getting married, and most of their contributions were collected to buy a gift for a groom or bride. In this regard their contributions were big money as they fit the criteria they used to define it.

(B) Sickness and Death

Contributing to issues pertaining to health and death are different from wedding contributions. First, as we have seen in the examples presented in previous sections, the time to raise money is short. Hence the amounts tend to be smaller. For instance, in the course of my fieldwork, two youth got sick. The youth promptly contributed Tsh 500 each and visited them in hospital and their home with some healthy food and drinks. In such a case the youth's dichotomy of small and big money was not invoked.

Second, apart from cases involving members of one's immediate family, as presented above, contributions do not tend to have a minimum limit. Individuals are more likely to be encouraged to contribute what they have or as they find it in their hearts to do so (*kuwiwa*). For example, when one youth lost her father during my fieldwork, other youth collected about Tsh 89,500. What was interesting was how quickly they organized themselves when I informed them about the loss. As soon as I finished briefing them, Saidi immediately started a conversation with his fellow youth about funeral arrangements, the location for collective mourning, and burial day. This is how he explained what was supposed to be their role: "As we have heard, our fellow lost his father. We must go to mourn with her. But we can't go empty-handed. We need to raise money for her." As Said concluded his statement, he took off his hat and asked them to put their donations in it. Nobody wrote down how much each gave, but after the end of the four group discussions that were conducted that day, Tsh 89,500 was collected. They also formed a few committees that attended the funeral and presented the group's condolences and contributions (*rambirambi*). During the course of one year, two other youth lost close relatives and the rest of the participants encouraged one another to fundraise. However, in contrast to the first instance, these

contributions did not go beyond Tsh 40,000. When I asked why this was the case, they said that when one loses a parent, their contributions start from at least Tsh 1,000 per person, but if is for other relatives, they tend to be from Tsh 500. Thus, their dichotomy of small and big money applies.

(C) Baby Showers

In July 2013 and December 2013 two youth had babies. Out of their own initiatives, youth mobilized themselves and fundraised to buy toys for each child worth Tsh 25,000 each. Each youth committed herself/himself to contribute Tsh 500. In this case the price of the gifts determined what could be contributed and, based on my experience with similar cases among middle classes where people can even use more than Tsh 10,000 for presents, they seemed to opt for a scale that is within their class.

5.4.6 Stability of Business when Requested Money

Youth reported that, before they started doing business, they assumed no financial responsibility for their friends or families. At that time they were seen as dependent, hence more as receivers of money than as providers. They thus tended to count and try to save any little money they could get hold of. However, there were a few of them who got money from their families, part time jobs, and community activities. Since such access to money was temporary, they tended to receive money requests on a temporary basis, mostly from their family members. This is how Jamila recalled those moments: “Before I started my business, I made some money. But it was when I launched my business that I started receiving endless requests for money”. What she talked about was a shared situation among the youth. Starting business sent signals to their families and friends that they had the potentiality of making money. Some youth

reported that they were even asked for some money immediately after receiving the business grant.

When they finally got the business grant, youth felt they had a lot of money. One of them recalled: “When I received the money in my mobile phone account, I was shocked as I have never received Tsh 200,000 before.” He smiled and continued, “Then I got worried that the phone company might steal my money, so I withdrew all of it and gave it to my mother to keep it for me.” He immediately received a request from her mother to use half of the money to start a small business selling cosmetics, with the promise the money would be returned within a week. He was not the only one who gave his capital away at the beginning. At least half of the youth who participated in this study lent capital to their family members while they were still in the initial stages of starting a business. One youth, for instance, used Tsh 30,000 to pay rent for his relative. Another youth gave the whole amount to his mother who was in a farming business. They gave their money easily in the beginning, thinking it is easy to start a business. However, when they started it things changed as the examples below attest.

By March 2013, two months after receiving a business grant, majority of the youth had started their business. During that time none of them gave away their money from the grant. The majority of them reported that they had invested most of the money in the business therefore there was nothing to give at that time. Recalling his experience, one youth said: “The first days of doing business were hard because I used all my money to buy commodities, so, I had no money with me”. When they were requested to give money at such a point, most of them could not. Another youth noted that

"business is like a hole, you just keep filling it until you are broke". All youth reported that the first two months were difficult because the businesses were slow and they hardly made any profit. Instead, they made a lot of losses when their products did not sell. Hence, they had no capacity to lend any money to anyone let alone give it away.

Four months later, when their businesses were relatively more stable and sales were on the increase, they started giving or lending money to others. At this time most made sales that were worth Tsh 5,000 and above. So, when they received requests for small money from people, they did not feel restricted to loan them or give it away. One day as I was in the field, a friend of one of the youth came to borrow money for bus fare. The youth asked her friend to return in the evening when she was closing her sales and, if the day had been good, she would lend money to her. When the friend came back in the evening, she received the Tsh 1,000 she requested. These "let's see what I will get today" statements were common among all the youth. If the sales were good, they did not find it difficult to help out their families or friends. None of them did any calculations to see whether the money they were giving away was from their profit or capital. For them, having higher sales was an assurance that a business is okay.

However, if the sales were bad, the youth the common answer they provided to those requesting money were *biashara mbaya* (the business is bad) or *biashara haijatoka* (the business has not yielded). If the situation continued for a week, they would say it again, albeit in a slightly different way: "This weeks has been bad for business." Family members and friends understood this language and encouraged them to

continue working hard, hoping things would turn out okay. So, being able to lend others or to give away money went hand in hand with the ups and downs of sales, which they referred to, in Swahili, as *mzunguko wa hela* (circulation of money).

5.5 Conclusion: An Overview of the Business-Social Dichotomy

To conclude this chapter, it is important to reiterate that the dichotomies of business money and social money and business vis-à-vis social accounts also tend to go in tandem with these two dichotomies: documentation vis-à-vis memorization and informal vis-à-vis formal banking. As we have seen, in the cases presented above, the youth tended to document the transactions that seemed to fit into conventional business practices. It is also the money that came from these transactions that tended to be deposited in formal banks and accounted for. However, when transactions fit into social accounts, youth tended to use memory as a means of documenting and recollecting whom they owed and vice versa. In this regard, they also tended to use informal means of banking, such as having others keep them money for them and repay them in kind rather than cash, so as to maintain social relations. Nevertheless, the business and social realms could also become blurred, especially when youth moved their money from one realm to another or when they shifted from one form of accounting to another.

Chapter Six: Young Entrepreneurs and Tales of Witchcraft

"I know more than a hundred stories of witchcraft" - A young entrepreneur

6.1 Introduction

As I walked down the street from the market one afternoon with a young woman who participated in this study, she looked at me while her eyes pointed to the people who were sitting in front of their doorsteps. "How", Tunu asked rhetorically, "can business grow in this street while everybody else is sitting around?" I first thought she was pointing out to the business environment in the area, but I could not see any business running. While I processed her question and observed the context, having only stayed there briefly, I noticed there was no vegetable stand or shop in the whole street. Meanwhile, she continued with her narrative: "My mother said she has never seen anything grown in this street as there are too many witches."

Her remarks reminded me of a conversation that broke out spontaneously in one of our focus group discussions that Tunu had not participated in. It was a general discussion to ascertain which business principles they found useful in their business practices. One heated issue was the association between business success, sudden riches and witchcraft. It was insinuated that apparently some people use witchcraft as a means to bring success in their business while others used it as a weapon to block the success of their competitors. Since the topic of witchcraft was not part of our focus group discussions, I asked the youth to 'bypass' it.

As I have noted earlier, a week after the focus group discussions, when I was helping another young woman in this study to open up her business in the morning, an old man entered the shop to buy a cigarette. He handed a Tsh 500 note. After greeting him politely, Pilly said, "I don't have change". Pleadingly, the old man claimed that the other shops were closed and he really needed to smoke. Pilly decided to give him the cigarette without taking the money, saying, "just take it." The old man insisted that she takes the money and he will return for the change later. She refused to take the money, claiming that not charging him was in fact a blessing in the beginning of her business day. The man left.

Having spent 3 weeks at her house and business place, I found such an act to be odd. Pilly tended to count every penny in her business meticulously and document every amount bought on credit. So, the act of giving a cigarette to an old man for free and without documenting seemed strange. Noticing my confusion, she asked: "Why are you so surprised, Sister Jackie?" "I know how stingy you are", I teased Pilly. She responded by asking if I have ever heard of *chuma ulete*? This is a phrase I had heard before but I never bothered to understand its meaning. So, I asked her to explain. The direct English translation of *chuma ulete* is 'Pick and Bring'. In its local usage, however, it refers to a purported act of using witchcraft money as a tool for stealing the income of business people. Pilly continued with her explanation, arguing that witchcraft in business exists and *chuma ulete* individuals are real.

She also asserted that, in terms of protection, businesspersons would refuse to take money from buyers or sell anything to customers if they looked or sounded suspicious. Moreover, she mentioned the use of traditional medicine or religious

rituals as some of the means against *chuma ulete*. As I listened to her elaboration of the concept and its existence, I recalled various rituals that family members in youths' houses performed when the youth started their business, for protection. Yet I could not take it seriously as an area of observation until, in the middle of this study, one of the youth came to our monthly meeting with a slight haircut slightly above the neck, claiming that people who didn't like his business had cut his hair at night while he was asleep, so as to bewitch him. The cut hair, he further claimed, was to be taken to a 'witchcraft expert' to harm his business.

Hence I decided it was important to have an open discussion about witchcraft and business. Among all the youth there was a general consensus that beliefs in witchcraft exist in business. They talked about the general myth linking business and witchcraft in their communities as well as personal accounts of experiencing witchcraft. Making sense of how such experiences and explanations relate to different outcomes in investments enables us to understand why youth make and justify some choices about business locations, markets and strategies. In this regard, the aim is not to prove or debate whether witchcraft exists or not. Rather, it is to show how youth's businesses operate in a general context of beliefs about its existence, which, in some ways, affects how young entrepreneurs perceive or operate businesses. It is thus central to the expression of entrepreneurship subjectivity, perception on money and business interaction in the market place that have been discussed in the previous chapters given that tales of witchcraft permeates and, in some cases, even mediate the public culture of where youth resides. For instance, in suspecting or believing that certain forms of currency are tied to witchcraft, youth are operating as economic subjects who are capable of distinguishing among different forms of currency and evaluate them

differently in terms of social accounting even if those ways seem to contradict a rational business accounting. In this sense, their conception of the value of money and the choices they make about accepting or rejecting the exchange of value or commodity is mediated by beliefs. Belief in witchcraft is thus a fitting conclusive thread to a story of how youth started businesses as it informed or transformed them.

By beliefs I mean the state both of feeling and/or thinking that something exists regardless of whether one has empirical evidence on its physical existence or not in contrast to its metaphysics. In Kiswahili the noun used to refer to it i.e. *imani* is also used to refer to faith in both the Christian and Muslim contexts. Thus the Kiswahili verb associated with it i.e. *amini* is used to refer to the action or disposition of believing in or about the existence of something. In this regarding having a faith/belief (*imani*) or believing (*amini*) can either mean having a relationship with the believed entity as a believer or just accepting that the entity, whether real or virtual, exist. Although as a concept, 'belief' is not necessarily the best rubric for understanding the salience of spiritual forces in people's lives in contemporary African contexts, the fact that religious people in Africa frequently invoke it in reference to witchcraft imply that one has to take it seriously at least conceptually. This is particularly pertinent given that such beliefs, as Geschiere (1997) points out, are a manifestation of social, political and economic anxieties characterizing the current neoliberal moment that is shrouded in secrecy and mystery of capital(ist) relations. Moreover, as Smith (2008: 5) says, witchcraft beliefs always imply antiwitchcraft actions, or attempts to control witchcraft. In other words, it is the belief in its (potential) existence that makes certain people relate to witchcraft, and entities

that are believed to either practice or combat it, in at least one of these two ways, depending on their level of belief: to benefit from, or prevent, it.

As such Ashforth's (2011:135) critical, albeit useful, proposal that "we take seriously relations between persons and invisible entities and treat them as relations rather than merely as 'beliefs'" can only be accepted with reservation. The fact that a number of researchers of everyday conversation, as he aptly observes, have seriously misused it does not mean its usage cannot be unpacked carefully. However, in acknowledging that there are "actual statements by real persons designating that which is to be believed", he thus gives one even a stronger reason to see that it is possible to attempt to make sense of why such designations can also signify a relation between the believer and the believed: "Very few people who write of 'beliefs', however, bother to examine, or produce evidence pertaining to, such affective relationships; instead, they merely imply that the meaning of a particular proposition labelled a 'belief' matters a lot to the person or persons who purportedly 'hold' it" (Ashforth, 2011: 138).

I don't share his reluctance to use 'belief' conceptually, that seems to stem from viewing the dogmatic Christian believer as the typical model implied in most discussions of 'belief,' without his appealing to contemporary discourses of Christianity that profess a personal and collective relationship with the entity they believe, or have faith, in. Hence his relational realist approach, which I also adapt in this chapter, does not have to be mutually exclusive to talking about beliefs and, as it will be demonstrated in this chapter, the two can enhance each other.

Through this approach of relational realism one can indeed "remain agnostic about the existence of particular parties to a relationship – say, between human and spiritual beings – and recognize thereby that we can have only a limited understanding of the relationship as it is lived, or imagined, by those engaged in it, we can nonetheless treat the relation itself as real while treating the non-human entity as virtual (Ashforth, 2011: 135). What matters is not the extreme difficulty one can encounter in unpacking the complexity and messiness of such relations when viewed in terms of beliefs. Rather, it is to rigorously analyze them as relations not least because those who believe in the entities they are relating to do so. Smith (2008: 21) partly captures this connection between 'beliefs' and 'relations' in regard to witchcraft when he argues that the introduction of seemingly "reliable patrons in the spirit world, whose loyalty" to, "and effectivity" for the believer "can be secured with gifts of cash," make "these spirits become fictive kin." Whereas he argues that this kin relationship between the believer and the spirit is made explicit through intermediaries, such as witch-hunters, I demonstrate that believers can transcend the mediation by feeling, thinking and/or believing they have a direct relationship with 'unseen' spiritual entities in the 'invisible spiritual world.

In this chapter, I thus focus on beliefs in, and relations with, witchcraft and spiritual beings as among the alternative explanations that youth and their communities give for the failure or success of businesses. I refer to them as alternatives because they seem to depart from conventional explanations derived from business principles. Although they apparently appear as irrational to 'unbelievers' and 'nonbelievers' – hence the use of the term 'superstition' in various 'modernist' discourses – they have

their own rationality as the growing anthropological literature on witchcraft underscores (Mesaki, 1992; Geschiere, 1997; Comaroff & Comaroff, 1999).

My main interest then is to unpack the logic of these explanations and attempt to see how they impact on business. I therefore argue that, in the context of poor economic conditions that tend to provide little returns, people look for alternative explanations to make sense of their misfortunes and/or the fortunes of others. One such explanation is witchcraft. Moreover, they use it as an experience that structures the ways they do and relate to business. In this regard, practicing religious beliefs – Christian, Islam or traditional – and their rituals vis-à-vis witchcraft becomes one of the ways they experience and explain business outcomes. To deal with business having 'ups and downs', for instance, a businessperson is required to 'build faith' that things might turn out better afterwards. Focusing on the explanatory power of witchcraft in business is by no means an attempt deny the role of witchcraft as more as an uncertain but necessary evaluation of social relationships. Rather, it is an attempt to see how youth embrace the reality of witchcraft in their own terms, both rationally/logically in ways that may seem irrational/illogical to those teaching the basics of doing business.

Since youths' businesses operate in the precarious context of neoliberal globalization, I also adapt the conception of the occult in framing how people in a post-socialist society increasingly appeal to witchcraft in explaining fortunes and misfortunes. "The rise of occult economies in postcolonial, post revolutionary societies, be they in Europe or Africa", as Comaroff and Comaroff (1999:294) note, "seems overdetermined" not least because they "tend to be societies in which an optimistic faith in free enterprise encounters, for the first time, the realities of neoliberal

economics: of unpredictable shifts in sites of production and the demand for labor; of the acute difficulties inherent in exercising stable control over space, time, or the flow of money; of an equivocal role for the state; of an end to old political alignments, without any clear lines, beyond pure interest, along which new ones take shape; of uncertainty surrounding the proper nature of civil society and the (post?)modern subject." Although the Comaroffs then thought that these momentous realities might be entirely transitory and thus a mere passing moment in the long run at the turn of the century, they have so far proved to be stable and, judging from the context of Tanzania, there are no signs of their abating.

The explanatory power of the occult economy in showing how religious beliefs are intimately connected to neoliberalism cannot be over-emphasized. "In this historical era", as White (2013: 141) reiterates, " all our relations are framed one or another way by the circulation of capital through human interactions" in forms, like money, work and debt, which are "social forms as much as economic ones" although they "might appear at first to have very little to do with what we would in a formal sense call economic life." As what he terms the "conditioning stuff of relationship," these forms shape our social ties that are also subject to the rhythm of capital in the neoliberal era. In doing so, they also permeate the intimate relations that people have with what they regard as spiritual beings and supernatural power.

It is in this regard that I find this Comaroffian working definition useful in making sense of why tales of witchcraft on the apparent making and losing of money through *chuma ulete* and other charms are ubiquitous: "'Occult economy' may be taken, at its most general, to connote the deployment of magical means for material ends or, more

expansively, the conjuring of wealth by resort to inherently mysterious techniques, techniques whose principles of operation are neither transparent nor explicable in conventional terms" and whereby they "often involve the destruction of others and their capacity to create value" (Comaroff & Comaroff, 1999: 297). Although the definition was primarily used to examine "how—as well as by whom, why and with what implications—occult practices have come to be imagined in contemporary rural South Africa," it has been adapted successfully in other African areas. For instance, Sherrington (2007: 15) has applied it urban Dar es Salaam to unpack "rumours of [the] occult" circulating in the wake of an apparent case of speedy and successful business growth. Caplan (2009) has also aptly used it to unpack why a number of Tanzanian villagers in Mafia Island resort to witchcraft both as a survival strategy for managing risk and an explanation of the perceived lack of trust between them due to poverty.

Thus, in the three sections below I discuss what I observed on the ground, unraveling these tales of witchcraft as discourses that mask hidden conditions of business and uncertainties of the market in the occult economy. In Section One, I look at how youth 'experience' witchcraft through tales, observation and, in some cases, being its apparent victims. What follows in Section Two is my observation of how some youth attempt to 'evade' witchcraft through religious practices and pragmatic disengagement. Finally, in Section Three, I look at how ethnography enables one to explain the apparent realities of witchcraft and the ways they shape youth relations and practices.

6.2 Experiencing Witchcraft

As someone born and raised in Tanzania, I am not a stranger to tales of witchcraft. I call them tales because, up to the time I started conducting this study, I had not come across individuals who had declared to me their involvement in witchcraft as first hand experience. Most of my knowledge about witchcraft was hearsay, which was a lot and somewhat stuck in my mind. As a child, I remember being scared as I listened to various narrations of witchcraft, which were commonly tales told at night or during holiday season as relatives and friends met for celebrations or social events. The most vivid story in my mind was that of a person who was looking for riches and was given a small snake to care for. As the snake was fed well, and grew bigger, the richer the person became. Unfortunately, one day the snake got stronger and broke out of his special room and killed the owner. Our elders repeated the story over and over, which sent a clear message to me that there are consequences for using witchcraft. This was thus a folklore used to teach children about its dangers.

Despite the number of tales I heard, I never came across a victim of witchcraft or anyone testifying about their engagement in witchcraft. Even as an adult, I continued to read about witchcraft in the media in relations to politics and business, but I never seriously engaged with it as a discourse that has power in everyday life. So, when Said told me that he could not take particular business premises, which he had been keen to get and followed for three weeks, because of *mambo ya Kiswahili* (i.e. 'the Swahili things'), I assumed he was joking. It is important to note that this phrase is a euphemism, so that, like many other Swahili usages for 'acts of witchcraft,' direct English translation may not capture the meaning. In this case, the actions were defined in terms of being attributed to a 'cultural-linguistic' group – the Swahili – that

is stereotypically characterized as being predominantly Muslim and primarily residing in the coastal areas of Eastern Africa.

Once celebrated as a center of civilization in the pre-colonial period, the Swahili coast increasingly became perceived as a bastion of backwardness in the colonial period. This tendency has continued in the post-colonial period, whereby the dichotomy between 'tradition' and 'modernity' has been used to generally contrast the practices associated with the Swahili of non-coastal areas that generally embraced Christianity and appeared relatively more 'developed' in terms of access to education and other social services. "Simultaneously", as Kjersti Larsen (2009: 27) notes following Pat Caplan (2009), "Islamic and Muslim ways of life are used as explanations of why coastal societies within East Africa are left behind in the modernization process." It is thus ironic but not surprising that Kibwana, a Muslim whose parents are originally from Singida in central Tanzania, invoked the Swahili identity when referring to an apparent act of witchcraft. I address in detail the question of religion in Section Three.

Thus, it was only when Kibwana started looking for a new place, while I knew the place had been offered to him, that I realized he was not joking. So I decided to have a serious conversation with him to find another rationality beyond the tales of witchcraft. I reminded him he had been follow up the business premises because it was a strategic location, and the owner had given him a better offer. I was there when he was negotiating for the place. The owner was renting it for Tsh 40,000 per month, but when he found out that the youth's father hailed from his village and they used to be friends, before the father had died about 15 years ago, he decided to rent it to him for Tsh 20,000 per month for the first six months. The youth was very happy and

promised to pay him within a few days. However, seven days later, the youth said *nimechezewa* (i.e. 'I have been played'), which is another euphemism that indicates that one has been bewitched. This, he argued, is because he had been attempting to pay the owner of the place without success. He told me had been ill since the day he promised the owner to pay the money. "Every time we agreed with that man about the day I am going to pay him", the youth asserted, "I will get a serious headache and I could not see the door to get out." After observing the situation, his uncle informed him that those are indicators that Kibwana has been bewitched, and when he took him to a *mtaalamu*, they were told there was another person who wanted the place and was bewitching him. The *mtalaamu* said he could concoct *dawa* ('medicine') for him so he can get the place instead of the other person, but he decided to look for another place because he did not wish to be involved in witchcraft. Kibwana was thus not joking about anything. All that he was saying is that for him witchcraft was not hearsay as he had 'experienced' it firsthand.

Hearing this story at beginning of the field did not change my perception significantly as it became part of the corpus of tales I have heard since my childhood. However, as I observed the youth in the field, I realized that the question is not whether the tales were real or not, but rather, were they reflective of the context in which youth business operates? After talking to youth, it was apparent that witchcraft existed in Tanzania and a part of youths' conceptions of the Tanzanian context. An interesting point, then, is how the context of witchcraft has been normalized in youth's daily lives, and its impact on their business practices. Regardless of whether they practice or not, for them, witchcraft is not illusory but real, as it informs many facets of everyday life in their neighborhoods. In this regard, I could relate to them given that,

as a child, I was scared of going out at night after hearing tales of witchcraft. Their psychological impact on my own actions were 'real' to me, though they faded away with age so that, as an adult, I hardly believe witchcraft exists.

The case of Amina was an eye opener to me as it directly impeded her involvement in this study. When she was studying in Moshi, a commercial town in Kilimanjaro region, there was a conflict between her mother and father. Her father, who hails from Tanga, did not want her to study there because he believed that Moshi had a lot of witches. Apparently, this was based on dreams he had. However, her mother, who hails from Usangi in the same region, insisted that Amina should go there because she believed the best schools were in Kilimanjaro. "If you believe in dreams", she warned her, "you will never finish school my daughter." You "know people from Tanga believe in witchcraft but we don't", she reminded her and thus concluded: "So, you will go to the best school we can afford". Amina's paternal grandmother who was living in Tanga also told her that it would not be good to go to Moshi because, as the first granddaughter, she was responsible for inheriting and carrying on the family's 'healing jinn.' Noting her mother-in-law's concern, Amina's mother told her daughter that her grandmother's heart was heavy in regard to studying in Moshi. However, this was not enough to stop her mother so at the end she pushed for Amina to go to Moshi.

After starting her studies there, Amina recalls that she started fainting. This was a new experience for her given that she does not remember having had it before. "The school took me to the hospital many times", she further recalls, "until they got used to the idea of just taking me to infirmary to wait for me to wake up". One of the doctors at the hospital told the teachers that there was nothing wrong with her and, according

to Amina, advised that she should consult traditional healers. However, her mother refused so she continued with school. “Then I started waking up in the middle of the night screaming”, Amina reminisces, “as I used to see people coming to take me”. Those people punished her with sticks and showed her scary things like snakes when she refused to go to them. As much as they were dreams, when Amina got up in the middle of the night she felt they were true experiences. This is how she explained to me why she felt so: “First, I will be very tired from the fight and second, my friends would tell me words that I was saying; things that I was experiencing in my dreams.”

For me, Amina’s experiences seemed surreal. It was as if they bordered on hallucination. However, as I observed how animated she was during her narration, I could sense how real to her the rumination appeared to be. Suspending my judgment, I continued listening to her as she asserted that, after starting to get used to the horror of dreams and praying religiously, the most unexpected magical experience started happening. Her wishes started to be fulfilled. For instance, Amina recalls a number of the times when she was out of cash and needed money, and ended up finding it somehow. “One day I went to sleep wanting Tsh 10,000 and I got up and found Tsh 10,000 under my pillow,” she excitedly told me. Later on, so she claims, Amina came to realize that if she wished to get a certain amount of money, it would magically presents itself in her purse or under the pillow and, in other cases, an opportunity to get the money promptly would pop up out of nowhere. For example, she recalls a time when she really wanted money to buy books and her parents had no money to send on time. Apparently the day Amina thought hard about it is the day an uncle who had never been close to her visited the school and gave the money. She also recalls another case where some girls from school asked her to order clothes from Dar es

Salaam. They gave Tsh 40,000 for the purchases and an extra Tsh 10,000 that she had asked for in her mind. Her argument is that although the extra money was given for coordinating the process, the coordination did not cost more than Tsh 1,000, hence she got the money she wished for. This seemed farfetched as it appeared fitting the incidents into a self-fulfilling prophecy. However, I kept listening openly.

As money continued appearing and she got used to it, one day Amina's grandmother called her. She asked if her granddaughter knew where the money came from. "Of course", she recalls, "I did not know!" So, she told her that the money was coming from *mizimu* (i.e. ancestors). "I was shocked", Amina asserts, "as I did not believe in such beliefs." However, "I realized my grandmother could be right because the money appeared to me in mysterious ways," she elaborates. "At that point", she further recalls: "I was terrified to realize it could have been true that it was ancestors' money. I could not comprehend how possible it is for them to send money to me but I have heard too many stories on witchcraft not to be worried that such things existed."

Scared, Amina told her grandmother she would never take such money again. "You have entered into a binding covenant with the ancestors," she told her granddaughter, laughing, "and now you must do what you are supposed to do." She elaborated that she was supposed to heal people. "I refused", Amina recounts, "and I said to her I can never be a traditional healer." Her grandmother insisted: *Huu ni mkoba wako huna uwezo wa kuukata* (this is your baggage/burden so you are not capable of discarding it). Amina refused again. She then told her "you will regret" and disappeared. "I was so confused", Amina recounts, "and started calling her as she was disappearing only to find out it was also a dream."

It is important to note that there is a rich literature, particularly in psychology and psychiatry as well as medical anthropology and sociology, on such conditions in Africa. For instance, in South Africa, the process of being called to be a traditional healer (*sangoma*) is known as *ukuthwasa*. As Sorsdahl (2009: 18) points, it is not "necessary believed to be a disorder or illness" although "it can progress to another illness such as *amafufunyane* [possession by evil spirit] or *ukuphambana [madness]* if the calling to be a healer is not fulfilled." These conditions, she further argues, do not correspond to specific disorders in the Diagnostic and Statistical Manual of Mental Disorders - Fourth Edition (DSM-IV). This, she concludes, is because they are a culture-bound syndrome in contrast to those considered cultural variations of DSM-IV disorders. Following the pioneering work of Hammond-Tooke, she thus describes the 'symptoms' of the 'illness' known as *thwasa* or *intwaso* that ancestors allegedly send to those they call to the healing profession: *Intwaso* is characterized by a number of negative experiences which are believed to be sent to them by their ancestors. These can include bad dreams, extreme anxiety and madness. In order to be cured of this *intwaso* illness, the inflicted individual must become an initiate, thereby accepting the calling to become a healer. Essentially, going through the training process to become a *sangoma* is the treatment for this specific illness" (Sorsdahl 2009: 18). However, she is critical of his association of this illness, as well as the mental status of sangomas, with psychotic illnesses like schizophrenia. It is such biases about *ukuthwasa* that DSM-IV has rectified.

By way of comparison, such experiences from elsewhere enable one to make sense of why, for Amina, things started becoming intense after brushing off what she had

experienced as just a dream. Despite her fear, she tried to ignore the interpretation from the dream. However, this changed when she apparently started to know about things that would happen in the future. “For example”, she recounts, “I knew who is visiting the house before they knock at the door; I knew which students would get punishment and many other stuff.” Initially, the part of knowing was fun for her but later on she started experiencing premonitions and feeling bizarre nocturnal encounters. “In my dreams I had sex with a man and later had a family,” she recalls. “So”, she claims, “I felt fulfilled and started being full of myself, particularly to guys, and could not date them because I thought they were weak and poor.” However, she kept telling herself that all this was not real and wished to date a man. “Yet when a man came to me”, Amina recounts, “I despised him to the extent that I spat on the ground.” These reactions and signs became visible to her friends and family. Tellingly, the grandmother said if she did not assume the responsibility the ancestors have given Amina, as they once gave to her, the situation would get worse.

According to Amina, things indeed got worse. “I started fainting endless and running around without being chased”, she recalls, “and it was at that time that my mother consulted people and it was suggested I should be taken to traditional healers.” Her father and paternal grandmother said it was time that she secured a school transfer from Moshi to Dar es Salaam so the family could take better care of her. However, her mother was worried that if Amina returns to Dar es Salaam, she would be consumed by rites of passage to traditional healing that would stop her from finishing school. “Since my mother was determined that I finish school in Moshi”, her daughter asserts, “she decided to take me to traditional healers.” Amina claims that they visited more than 10 healers and all of them said she was not bewitched but called by

powerful ancestors to become a healer." Later on her mother agreed that she should move back to Dar es Salaam to finish school. According to Amina, things did not get better. "More badly", she painfully recalls, "I started wetting my bed every time I slept." She could not stand such embarrassment, so, her mother transferred her to Dar es Salaam.

How, then, does one characterize Amina's apparent experience with witchcraft? In what ways does it compares to Kibwana's experience and other youth in terms of their gender, ethnicity, religion and other social categories? A survey of the 52 youths in this study revealed 3 patterns that shed more light on how to address the questions.

Tellingly, all of them had heard about witchcraft. Their knowledge either came through experiences or by hearing stories about witches. Some of them read or heard about it in religious texts such as the Bible and the Quran. However, in answering the question on its existence, 43 youths out of 52 said they believed witchcraft existed while 9 youth were not very sure if did or not. Moreover, when answering the question about not being scared of witchcraft, all youth admitted that they were scared to some degree of witches. "I am Christian", one youth asserted, "so I am not scared that much but the Bible tells me Satan power exists, so I pray for protection". Another youth added: "I am not really scared about witchcraft because I don't know what it is. But I am always scared of stories of witchcraft". In a way this study became a catalyst for others to worry about it. For instance, one of the youth person argued: "I have grow up hearing that witchcraft exist, but I have never really seen anything. Now hearing from the people in this research, it scares me a little". These statements capture three levels of experiencing witchcraft in Tanzania: (I) hearing

tales of witchcraft (II) observing acts of witchcraft (III) being victims of witchcraft. In the subsections below, I unpack them by using the experiences of youth in this study.

6.2.1 Hearing Tales of Witchcraft

Tales of witchcraft are among the most popular stories in Tanzania. They can easily be told in daily conversations, or frequently featured in the media on a weekly basis. It is quite common for newspapers or social media to report incidents allegedly associated with witchcraft that are circulated widely and later become part of public discourses on witchcraft. As such, one can argue that, generally, people in Tanzania come to know about witchcraft by being told about it, and not by direct experience or actual observation. The key words here are "told" and "stories." As one of the youth pointed out in one of our focus groups discussions, Tanzania is full of witchcraft stories. "I have never seen a witch in my life", he asserted, "but I know there are witches and although I don't know anybody who went to a *mtaalamu*, I know more than a hundred stories of witchcraft." Therefore, it was not surprising to find out that 40 youths out of 52 in this study knew about witchcraft through tales. They heard them through stories from friends, family members, schoolmates and community members. Common ones include: mental illness after stealing; getting incurable diseases; women who cannot conceive or bear children; people who get richer through *dawa* ('medicine'); and those who use charms for success. Such narratives are of two types.

First, there are stories that are told without actual evidence. Most of these stem from hearsay or myths that have been passed from one generation to another. For example, all 52 youth had a shared imaginary of a witch. In their gendered discourse, witches

wear black clothes or stay naked, and in most cases they are women. If they must travel at night they use *ungo* (a winnowing basket) to reach their intended destination quickly. Everybody knew about the word *msukule* (zombie), which is used to make people believe that some witches take human beings to work unaware, especially during the night, and, in some cases, return them, exhausted, in the morning. There are also common narratives about successful people, particularly in business and politics who allegedly use witchcraft to succeed or maintain success. In all these cases both the traditional and social media are instrumental, as a two-way traffic, in propagating these narratives. For example, as I have recently observed in my own phone, the smartphone application WhatsApp is increasingly being used to circulate stories about, and images of, zombies and witches who are said to have fallen from the skies or been found hidden in the compounds of successful business people.

Second, there are stories that attempt to link observable physical conditions with witchcraft without a direct link of cause and effect. In other words, these tales associate conditions such as mental illness, sickness and sudden success of individuals with acts of witchcraft without any empirical evidence. Different reasons could explain such conditions yet the common narration in the community tends to be witchcraft. This explains why more than half of youth in this study said they had seen mentally disturbed people passing by in their communities whereby, among community members, the common conjecture or hypothesis used to explain their mental conditions were allegations of – or association with – witchcraft.

For instance, one youth shared this story: "There was a young man in our neighborhood who was a thief. He had never been caught. One day he started walking

in the street, saying repeatedly 'I don't want a phone anymore.' People from the neighborhood concluded that he had been punished through *Hal-badiri*. He is mad until today, saying 'I don't want a phone.'" This Islamic prayer, Richard Sherrington (2007) notes, has been mentioned widely in anthropological literature on the East African coast, indicating its prevalence there. Following the lead of Marja-Liisa Swantz, he views it as both as a form of social protection and punishment. However, from my experience of growing in a strong Muslim family with an Islamic School (Madrassa) and engaging with both scholarly and popular discourses, there seems to be various perspectives and misunderstandings of what it is. For instance, Mesaki (1993: 26) points out that most people are convinced that a local *sheikh* (Muslim cleric) can "curse individuals by chanting Khalubadiri," which has been referred to as "the 'book magic' (uganga wa kitabu) feared by many but can also be used as an Islamic anti-dote to evil." In an attempt to correct its apparent misconception and mispronunciation, a popular Swahili website known as *Alhidaaya* asserts that "Ahlul-Badr" is a prayer to God is for requesting something that one has lost or was stolen from and one could ask for the one who has caused that loss to be cursed.[16] After synthesizing different perspectives, I thus define the practice as a form of prayer that uses the Quran and aims either to request a blessing after being inflicted by evil practices or to provide punishment to someone who has done evil deeds to an innocent person without any justification and refuses to apologize when given an opportunity.

[16] http://www.alhidaaya.com/sw/node/2773 (Accessed: 31 January 2016)

Since the young man in the tale from the youth in this study was notorious for stealing phones in a community that is predominantly Muslim, understandably the closest hypothesis of why he appeared mentally ill became this practice that is part and parcel of the popular public discourse even among non-Muslims in Dar es Salaam. For example, one of Christian colleagues told me that he had heard popular stories about Halbadiri since he was a child living at the University of Dar es Salaam's campus, but until then he did not know what exactly it is and was shocked after reading John Iliffe's (1979: 215) book which, following the anthropologist Lloyd Swantz, records its history in coastal Tanzania this way: "Faced by the government's ban on killing witches, coastal Muslims employed a quasi-Islamic rite, *Halubadili*, wherein the angels who had won the Battle of Badr form Muhammad's followers were invoked to make all participants in the rite immune to witchcraft and to kill those who practice it." His invocation of the prefix "quasi" is in line with Mark Horton and John Middleton's (2000) assertion that what is practiced is 'Swahili Islam' i.e. a local adaptation of the religion. This partly explains why there are various tales and spellings of *Hal-badiri*.

Stereotypically, the youth also mentioned ethnic groups that are known for using witchcraft in their businesses and those that were well known for being powerful witches. When one sees a successful businessperson from these ethnic groups and is later told it is because of *dawa,* it becomes easier to believe the insinuation. The same applies to youth who know people who were well off but suddenly dropped out of their ladder of success hence witchcraft becomes a quick explanation given for such a dramatic fall.

6.2.2 Observing Acts of Witchcraft

While out of 52 youths in this study 40 knew about witchcraft through tales, only 7 could claim to have observed or witnessed the process of someone bewitching or being bewitched. This involves a person seeing actual conditions or outcomes allegedly associated with witchcraft as they occur or during the process of addressing them immediately after their occurrence. This group includes youth who had seen people in their communities or families becoming mentally ill, loosing a business, or becoming successful, allegedly because of witchcraft. It also includes youth who saw attempts of addressing such conditions through various ways of countering witchcraft.

For instance, one youth shared a story of her aunt who could not get married even though her family had received *posa* (i.e. tokens of betrothal) from three respective men. The first man died before he could bring the bride price. The second man never brought the bride price. Although the third man brought the bride price, he kept postponing the marriage date and ended up marrying another woman. Following these incidents, her aunt visited traditional healers for about two years and the youth escorted her. According to the youth, the healers said her aunt's best friend was jealous and did not want her to get married. So, she had to break up the friendship. This was particularly difficult because they were running a clothing business together. She soon ended the business partnership. Yet up to the time the youth was narrating this story to us, i.e. in 2013, her aunt was still unmarried and also out of business as she used most of the business money to undo the apparent bewitching. Thus, a belief in the existence of witchcraft undermined business success.

Another youth said: “I never believed in witchcraft until my brother *alipochezewa*” (i.e. ‘played’ in the sense of getting bewitched). He added: “People kept saying witches, witches, and I paid no attention.” However, one day as he woke up in the morning to prepare himself to go to school something caught his attention. This day was unusual because his brother normally woke him to take a shower first. When the youth looked at his watch he was left with only 30 minutes before class starts and the school was one hour away. As he tried to rush out of bed, his legs landed on a human body. It was his brother lying on the floor. At the beginning he thought he had fallen from the bed. However, his chest was bare, his trousers were torn and folded up to the knees, and his legs were full of mud. This part of the story reminded me a lot of mythical tales of witchcraft that I grew up hearing, hence I doubted it. As the youth was telling the story, he sensed I was not buying into it. He then said: “Madam, these things have to really happen to you otherwise you would think they are untrue.”

Nevertheless, he continued with the story: “I was not aware that I had screamed when I realized my parents and sister had come to our room. We were all surprised”. Apparently, his father tried to wake his brother up without a success for hours. Unfortunately, they were staying in a new construction site and had no neighbors close by, so they did not know who to ask for help. None of the family members knew what to think or do until his father decided to go to the church, which was three kilometers away from them. The pastor and his father came back on a motorbike and they concluded that witches took his brother. This fits into the discourses of zombies.

As Mesaki (1993) has pointed out, the widespread belief in Tanzania that alleged witches could use their apparent powers of witchcraft to transform someone into a ‘zombie’ is one of the most and feared and misunderstood. He notes that, according to

this belief that troubles many people, alleged witches hide the victims so that they only remain visible to fellow witches and to *fundi* (expert) of counteracting witchcraft. One of the things they also do is administer *dawa* that would make those victims dazed. It is this apparent loss of control that is said to make them work for those who keep them. However, as he further notes, sometimes the interventions of the *fundi* can save the victims. Interestingly, he provides the following report that could be used to makes sense of the case of the youth's brother above: "Such was the case with regard to a school boy in Kwimba district, who was rescued after having been missing for several days (story in Uhuru of November 16, 1990 and confirmation in interviews, 1991). The story asserts that the boy's arms and feet had been tied and that he was placed on top of a big tree. He had been drugged and though his tongue had not been cut, he could not speak properly until he was treated by a traditional healer for five days (Mesaki, 1993: 99). Apparently the brother of the youth in this study woke up when the pastor from the church prayed for him.

6.2.3 Being Victims of Witchcraft

Only 6 youths claimed to be actual victims of witchcraft. Interestingly, 4 of them experienced it for the first time after they started their business. The remaining 2 started experiencing it before, and not in relation to, starting a business venture. However, these experiences also affected their business and participation in this study.

For instance, Hawa was in terrible relationship with her father because she had found out he was having an affair with another woman. She found out accidentally when her father lent her a computer to do schoolwork. In a sense of panic, she informed her

mother about it and showed her all the email exchange and pictures she had found on the computer. Her mother confronted her father and as a result they were not on good terms for a couple of months. Although later on she decided to forgive her husband and stay with him, he refused to forgive their daughter. This embarrassing incident upset some of their relatives and apparently one of them decided to bewitch her niece.

According to Hawa, one day she suddenly woke up in the middle of night and saw her aunt naked, spreading white flour in front of the door. Peeking under her bed sheets, Hawa concluded that her aunt was bewitching her as she had heard from another family member that she was a witch. She was also aware of what kind of witchcraft she was practicing. In such a practice something bad that the practitioner particularly wishes to occur is supposed to happen to the first one to jump across or step on the white flour.

So, when the morning came Hawa was supposed to get ready for school but decided to keep on sleeping. After a while her aunt woke her up but she refused to get out of bed, saying she was sick. Her aunt tried to convince her to get out and do this and that but she also refused. When the sun was finally out, the aunt's son called her mother from outside. The aunt jumped up from the bed and told him not to touch the door. Hawa pretended to be deep asleep while her cousin kept calling as he needed transport fare from his mother for going to the market. When her aunt was sure that Hawa was not watching her, she took slippers and threw them across the white flour.

When I asked why did her aunt do this, she said it was because it is believed that doing so neutralizes the witchcraft. However, according to Hawa, her aunt fell down

when she tried to reach the door to open for her son who was still waiting outside. Hawa then woke up and asked her if she was okay. The aunt was too embarrassed to look at her in the eye because at that point it was apparent that Hawa knew what was happening. Since Hawa was still afraid, she politely asked her aunt to open the door and promised that she would never tell anyone. Embarrassed, she opened it and Hawa ran to her grandmother's house. Since then, her aunt never came back to their house.

This study's engagement with witchcraft took a different turn when one of the youth presented to us with evidence of being bewitched. One morning Mponela came to our monthly meetings and showed how his hair had been cut the previous night while he was sleeping. Another youth quipped: "Be careful, those who take hairs are very bad. They will you shut your luck". Another added: "they are closing your star." *Kufunga*, when accompanied with the words for used for luck and star, i.e. *bahati* and *nyota* respectively, is generally translated as 'shut' or 'close', partly drawing from occult discourse about one's success being written in the 'stars' that could be changed in one way or another through malicious acts. It is important to note that in Tanzania experts on horoscopes and fortune telling are common and their works are publicized in the print media on a daily or weekly basis. Most of them are respected Muslim clerics and some, such as the late Sheikh Yahya Hussein, are well known for their tantalizing predictions about success in politics and business.

To make sense of the case of Mponela it is also important to note that he had three small businesses. He started the first one together with his stepmother while staying with her and his father in their house. She made peanuts and Mponela packed and distributed them to mini-supermarkets and small shops. However, his biological

mother and maternal grandmother advised him to end that business partnership because they did not trust her. His grandmother, partly a Zaramo, believed that she was using *dawa* (medicine) to make her business successful, hence she could even use Mponela's *nyota* (star) to make her business succeed. To avoid a family feud, Mponela decided to move out and start his own business elsewhere showcasing video games. However, he secretly continued with the 'joint business venture' with his stepmother. Mponela's brother offered him a space for the new business in their aunt's house, where he had been staying with their other two cousins. Although she owned the house, their aunt had been remarried following her husband's death and was now living in another house with a new husband. Mponela's brother, aged 23, had requested to stay in the house as he had a source of income and could thus pay for electricity and water bills. The cousins, aged 20 and 21 respectively, had no jobs; hence they depended on their mother who sent them pocket money on a weekly basis. Inviting Mponela was also a way to help his brother to cover the house's utility costs.

The house had three bedrooms and a big sitting room. His brother and cousins agreed that he could use the sitting room for the business. Mponela and his brother could share a room and the two cousins would share another room as to leave one room as a small living room. It was also easy for the cousins to allow Mponela to use the space for business given that the elder brother of the two cousins, who was staying elsewhere, had been using the front part of the house of Mponela's biological mother to run his video library business for the past year. Mponela was also a good friend with this elder cousin partly because his shop was selling their peanuts. He was also interested in investing in his video library business. Once Mponela's own business was doing well and he had accessed a microloan from the neighborhood, he decided

to invest Tsh 500,000 in his cousin's business. So within 3 months he had three businesses. This expansion seemed to be quick so the younger cousin asked if he could pay Tsh 10,000 per month for the sitting room that his customers used for playing video games.

When Mponela's biological mother heard that, she asked their brother to also pay rent for using her front space. So, the two sisters agreed in principle that none of their children should pay any rent. The two younger cousins were not happy about this decision. Noting that it was becoming bone of contention and that the cousins who were his age mates did not have their own source of income, Mponela decided to give them a small token of money, between Tsh 200 to Tsh 500, when he had good sales or when they asked. They seemed to be happy and even assisted him with his business.

Understandably, when Mponela noticed the mysterious haircut he was shocked. Continuing with his narration, he recalled: "First of all, I woke up late than normal and tired. As I was stretching myself, I realized I had no hairs at the back of my head near the neck. I asked my brother who affirmed that my hairs were cut". Although he believed witchcraft exists and was having nightmares that his grandmother associated with witchcraft, Mponela had never experienced it in physical form. So, that morning they took time to check if all the doors and windows were closed, to make sure that no outsider had come into the house during the night.

To their surprise all the doors were locked and every window was shut. Seemingly concerned about sleepwalking, they also checked for pairs of scissors or any remaining parts of the hairs in case he had cut them himself during his sleep. They found nothing. To make sense of this, he called his biological mother on the cellphone

to brief her about what happened. Since they were not living in the same place, she directed him to go to her house where he found her and his grandmother waiting anxiously. They inspected him and said that such haircuts are done by witches, so he needed to get protection.

His grandmother told him to go back to his house to look if any personal items such as underwear, toothbrush and towels were missing. Everything was intact. However, in front of his house, he noticed a mixture of rice, charcoal and a piece of red cloth, near the doorstep. He called his grandmother who said he should not touch it. According to Mponela, later on her grandmother brought someone who somewhat familiar with *dawa*. After confirming to them that he had been bewitched, the person attempted to exorcise the place by spraying some *dawa* and also removed the 'bewitchment' stuff. However, he advised them to go see a proper traditional healer who could give protection from the witchcraft. Mponela refused because he did not think it was necessary to do so. However, he could not open his shop because he was feeling very tired and slept most of the day. When Mponela woke up in the evening he had a terrible headache. After taking a shower to cool himself down, his body started itching nonstop. He called his grandmother who took him to the suggested traditional healer. After 'reading' him, he said that a relative was bewitching him and all that he wanted is to push Mponela out of the business site so that he can start a business.

The traditional healer instructed Mponela not to sleep in that house until he finished a three-day dosage of *dawa* that he gave him for protection from being bewitched. He agreed. However, he did not accept another *dawa* for counteracting the apparent supernatural attack on his business, not least because the suspects were his relatives.

So, his grandmother advised him to move the business premises to another place, arguing that the relatives would continue to bewitch the place and affect his business.

This was also quite difficult for Mponela to take in because the two younger cousins he was staying with were still helping in running his video game business in the apparently bewitched house. He was fond of both of them and could not think they would cause any harm to him. So, he decided not to move his business to another place. However, a week later Mponela asked if I could go to his business premises and discuss a decision he was about to make. Apparently after the haircut two other incidents had taken place. First, one morning he woke up and found a broken coconut, red fabric and white flour in front of the house, and a piece of paper with his name written in Arabic. Second, one night it rained heavily and he suddenly heard a loud sound at the door. When the rain stopped he opened the door and found a rotten, broken egg with Arabic words next to it. In the coastal areas of Dar es Salaam it is not uncommon to find such items on crossroads and the popular interpretation is that one should not step over them as they are intended to harm a targeted person through witchcraft.[17] Worried, Mponela consulted his mother again. She insinuated that someone was trying to harm him and spoil his businesses. Therefore, she advised him to seek traditional treatment and move his business out of his cousin's house. But her son refused for two reasons. First, his business location had a good customer flow and he was known in the area. Second, he believed that business is about using knowledge

[17] Personal communication with a colleague who asserts he had seen such items at Msasani and Mikocheni areas of Dar es Salaam, as well a review of discussions on social media.

and making strategic decisions hence witchcraft could not impact business outcomes. Surprisingly, Mponela started getting headaches.

This situation continued for about a week and, according to Mponela, it tended to stop temporarily only when he was away from the business premises within the house, and came back when he was doing business. So he decided to go to the hospital, thinking he was becoming insane. Apparently, no clinical psychologist checked if it was anxiety or panic attack. The doctor gave him medication to use for a week but the situation did not improve. "I tested in the hospital and they said I neither have malaria nor any other disease", he recounts, "so my friend who had been escorting me to hospital told me 'it is quite possible that these are the things of Swahilis.'" As we have seen in the previous case, this stereotype was in references to the apparent witchcraft "stuff" of people who predominantly hail from – or reside in – the coastal areas of the country.

Finally, Mponela moved his video game business to another location. Up to the time I exited the field in the end of 2013, he was not sure if his cousins were responsible for causing him those strange conditions. All that Mponela was sure about is that he only felt safe and well at his biological mother's house. There he did not feel sick and could thus think about a lot of business ideas. However, in all this he never suspected his stepmother, as his grandmother did. In my conversation with his stepmother, she told me that the main reason for doing business with him is that, as an old woman, she could only prepare the peanuts but the "youthful" Mponela could peddle them. This is how an ostensibly innocent act can raise suspicions of witchcraft.

Zidihel is another youth who claimed to be a victim of witchcraft. One morning as I visited his house during my field visits I found him upset. He seemed unprepared for my visit although we had spoken a day before and agreed that I would see him at that time. I had pressed an order for *vitumbua* (rice dumplings) and *karanga* (peanuts) from his area, of which I had become fond. Anxiously, he was checking his backpack endlessly. I asked what happened and Zidihel claimed that he had lost his money mysteriously. He appeared convinced that the night before my arrival he had made more than Tsh 300,000 from selling meat. However, in his pocket he only had Tsh 80,000. I asked him to empty and check his pockets and bags thoroughly. We went through everything. Nothing more was found.

I tried to help him to recall if he had lent it or given his bag to someone and if there was a possibility that the money had been stolen or dropped somewhere. Still confident about his earlier narrative, Zidihel provided the following detailed explanation: "My cow had more than 200 kilos. I sold each kilo for Tsh 4000. 100 kilos were bought on credit. 100 kilos were bought in cash by two buyers each buying 50 kilos, making a total of Tsh 400,000." He used Tsh 70,000 to pay a debt to a fellow businessperson in the area and had used Tsh 20,000 to pay people who helped him to slaughter and clean the goat. In this regard he should have remained with Tsh 310,000. I then asked a question, which bothered him: Did you count your money after selling? He answered: "I did not count my money, but I know how much I sold."

I attempted to explain to him that money could not just disappear; that is, he probably made only Tsh 80,000, or the money was stolen or dropped somewhere. At this point he could not take it anymore and strongly exclaimed: *Nimeibiwa kwa dawa,*

wamenichezea mchezo, that is, 'Medicine has been used to steal from me, they have played a game on me!" Apparently, a month before, his friend Michael claimed he had also lost some money in mysterious ways. Later on he told him that the slaughterhouse was full of witchcraft practices. Recalling what the tales from his friend, Zidihel thus retold it to me in affirmation: "Michael said there is witchcraft on money. The money you see is not money. There are people who play the witchcraft game by buying things with money even it is not money and there are those who gives you money but it is witchcraft that pulls all the money you earn to them."

The narration seemed totally absurd to me, although by then I had already heard tales about this alleged witchcraft practice known as *Chuma Ulete* (Pick and Bring) from Pilly. Resolutely, Zidihel suggested that we talk to Michael so he could help him to get his money back. He called him and they agreed to meet immediately at the slaughterhouse as Michael had a cow to slaughter that evening. Once we got there, Zidihel narrated the story to Michael and as soon as he finished his friend said: "These things exists Don. Make a plan to go to a traditional healer so s/he can make *dawa* for you. Otherwise you would be working for other people." By this he meant what he was earning from his labor in business would only be going to other people.

In a side conversation, I asked Michael if he indeed believed Zidihel had lost money through witchcraft. He answered, with confidence, that it was the only way he could have lost the money. "I know this by experience", he further asserted, "where there are a lot of people there are many things." By invoking this Swahili saying, Michael was implying that there were varying practices of witchcraft. He elaborated by arguing that the slaughterhouse had more than 50 ethnic groups hence everybody had

their own cultures and ways of protection. “This is a very dangerous place”, he stressed, “it brings together people from a lot of ethnic groups in Tanzania including Wasukuma and Wafipa.” Unaware that my mother is also *Msukuma*, he looked at me and said: “You know, Wasukuma use witchcraft to protect their cows otherwise their cattle would die or be stolen before they reach here.” I find this observation interesting given that anthropological literature on witchcraft in Tanzania has paid particular attention to Wasukuma not least because of rampant killings of old women suspected to be witches (Mesaki, 1994; Green, 2005; Green & Mesaki, 2005; Stroeken 2010; Oestigaard, 2014).

Since “people come and go,” Michael elaborated, “you don’t know who you are dealing with all the time and because of that everybody is protecting themselves.” Invoking Christian discourses of witchcraft, he also claimed that bad things stay in living animals and pulled this example to buttress his point: “Even in the Bible that example of the sheep [that got possessed and drowned] tells us that *mashetani* [devils] live in animals. So the cows themselves are dangerous as they are not raised in ranches farm, rather they are raised in people’s houses or some are stolen to be sold.”

In line with discourses on sacrifice, Michael claimed that a place where blood flows everyday could keep evil spirits. At that point four young men from the slaughterhouse joined our conversation, as most of them already knew who I was as I often visited Zidihel there. One of them shared a story about a trip to buy cows in Morogoro, a town about 2 hours’ drive from Dar es Salaam. They claimed that they bought 15 cows but when they reached Dar es Salaam they only had 11 cows. According to their tale, they never found out what happened to 4 cows. However, they

were told some people sell imaginary cows through witchcraft. So, they concluded that for one to buy a cow s/he needs *zindiko*, that is, 'a ritual of protection.'

6.3 Evading Witchcraft

As we have seen in the previous section, most of the youth in this study did not encounter witches or witchcraft physically or personally. However, to some of them the fears of experiencing such encounters were real. This was particular true for those who regarded themselves as victims of witchcraft. Hence there were those who opted to protect themselves and their businesses. To that end three religious systems of beliefs were invoked, either independently or simultaneously: (I) Christianity; (II) Islamic; and (III) African Traditional Religion (ATR). In the subsections below, I unpack those invocations in relation to their apparent conflations and contradictions.

6.3.1 Christianity and Witchcraft

Youth who practiced Christianity used prayers and holy water, among other things, for protection from witchcraft. In the case of Doreen, a Catholic, it was intriguing to observe how she dealt with theft in her business premise. After the first break-in, her mother, who had become a Pentecostalist after being diagnosed with a terminal illness, told me that "it is true that in our neighborhood there is a group of robbers known as *Mbwa Mwitu* (Wild Dogs), however, all this break in is the result of 'power of darkness.'" Nevertheless, since it was the first event of theft, it seemed more rational for them to increase security measures by putting iron bars on the windows and doors.

However, when the second theft occurred, their explanations started to lean more toward the supernatural. When I asked what happened, Doreen said she had been careful enough to lock the door every evening but could not remember or understand how she forgot to do so the previous day. It was interesting to observe her mother leading them and a fellow Pentecostal friend in prayers. It had the following contents: "We are bringing to you the works of the hands of our daughter but the trials are many, so, Father break down the power of darkness so her success may become a reality! For a human cannot stop God's blessings! Break the spirit of jealousy and hatred in humans around us! May your hand be our protection!"

When Doreen's business was attacked for a third time her mother argued it was time for her to pray and fast. At this point the prayers were no longer done at an individual level. Rather, they invited other people to join them for prayers. According to Doreen, her mother prayed for three days against evil forces, pleading with God for the young men in the area to change their behaviors and doings. What was interesting, as I came to learn later, is that the thieves were from their neighborhoods. They were unemployed youth engaging in drugs. Realizing the extent of the problem, their prayers were a quest for the transformation of those youth.

It is important to note that they did not only wait until something bad had happened to her business for them to seek protection. As soon as she received the business grant from this study, Doreen's mother encouraged her to fast and play as a way to ask blessing for her new entrepreneurship. They both prayed and fasted for three days. Hence, in line with the Christian discourses on evil, for them the series of thefts were spiritual trials.

The public prayers that her mother organized after the third theft could thus be interpreted as an application of the Christian dictum of perseverance captured in the Biblical dictum of "pray without ceasing." After this prayer session Doreen's mother escorted her fellow Pentecostal friend and later came back with holy water and sprinkled it around the shop, inside the shop, and onto her daughter's face while uttering the following words: "Father I pray that you may be the protector of this place." Turning to her daughter, she said: "Father baba protect the work of her hand." When the water reached Doreen's face, she tried to wipe it out. Her mother promptly advised her to rub the water on her hands and clothes. She obediently performed the ritual as directed with a shy smile on her face as she caught my eyes observing them.

After lunch I was curious to know if Doreen believed at all that witches were attacking her shop. She said no. So I asked why she participated in the ritual if she did not believe. Her answer was very elaborate: "First, I do believe in God and that there are evil powers. Second, even though I know my shop have not been attacked by witches, there are a lot of people who are not happy by the fact that I am young person running a shop. So, they can wish harm on me. Third, prayers are general protection about many things. Therefore they were praying for me to have success. Lastly, witchcraft exists, so, such prayers can help to protect things in the future, if it happens." This was a clear case of being pragmatic about belief.

The case of Dalila was slightly different. Unlike Doreen, she was a Muslim. However, like Doreen's mother, she started gravitating towards Pentecostalism. What drove her there is an apparent attack from a *jini*. One day when I passed by at her house, I was told she had gone to church for prayers. As I waited, her brother told me how sick she

had become, stressing that it had now become common for Delila to get up in the middle of the night and start screaming: “There they are, they are following me! I don’t want! Here they are, they coming!” With increasing rates of psychological disorders among youth in Dar es Salaam due to drugs and stressful conditions, among other things, one could have easily assumed she had ‘clinical anxiety’ or was experiencing a ‘panic attack.’ However, for them the plausible explanation was witchcraft, given that she started getting sick immediately after some relatives had threatened her mother. The mother had been following-up on more than 100 acres of land that her father left in Tanga after passing away. Unfortunately, there were two relatives who claimed that the land belonged to them since they had been living there for a long time. She decided to take the matter to court and, according to her, they said *watamuonyesha*, i.e. ‘they will show her’, which tends to refer to ‘bewitching’.

Two days before the court case Dalila, who was in Dar es Salaam, fell sick. Since her mother was still in Tanga, she rushed back home to help her daughter. According to Dalila’s brother, they went to a traditional healer who revealed to them that Dalila was bewitched by an old man in Tanga who did not want her mother to acquire wealth. After one week of treatment from the healer, Dalila was still not getting better. Hence their neighbor directed, and escorted, them to a Pentecostal church. Dalila slept there for three days and after returning home, she started going there everyday for prayers. After he finished narrating the tale to me, his sister came back with their mother and the brother quickly went inside to bring a mattress. Dalila lay on the mattress while her mother sent her son to call her friend who was to help with more prayers. Dalila’s mother was Muslim and knew nothing about Christianity.

Turning to me, she sadly said: “This child is teaching me Christianity in my old age.” Her eyes were covered with tears. I tried to calm her down but she burst into tears. Wiping her tears, she lamented: “It has been two weeks and she does not get better.” As she was speaking, Dalila started rolling on the mattress while rocking her head left and right at a very fast pace. Her other brother rushed up to help her mother who was still in tears. He held Dalila’s head and asked me to hold her legs. Then the friend the neighborhood come and led a prayer for ‘rebuking demons’ and the ‘power of darkness’. After a short while, Dalila calmed down and could recognize me. This incident also illustrates how pragmatic people could be in terms of seeking a solution to problems, even if one had to cross the religious divide between Christianity and Islam.

6.3.2 Islam and Witchcraft

In the case of Islam, I found out that some youth were using texts from the Quran, amulets and charms to protect their business. For instance, when I was looking for change to give Kibwana’s customer who had handed a Tsh 2,000 note, I spotted a page from the Quran under a rag where he kept loose coins. This happened after Kibwana had asked me to cover for him as he escorted a visiting relative. Being raised by a Muslim father and grandmother prior to my conversion to Catholicism, I easily recognized the Islamic text, but I could not make sense of why it was there. When he returned, in our ongoing conversations, I asked what were the reasons for putting it in his business premises. He said it was for protecting him from human envy and *majini* (genies).

From my understanding of Islam, the Quran in itself does not provide protection; rather, it is the believers who recite it who are protected. Responding to my apparently limited knowledge of Islam, Kibwana argued that protection in Islam is more complex than the text in the Quran indicates. "We start by knowing there is good and bad", he elaborated, "and one must live good to protect himself/herself from the bad." He further argued said that the text is purely symbolic because protection from *Ibilis* (the devil) requires more than reciting verses or memorizing *dua* (Islamic prayers). Using his experience, he mentioned some steps that a person has to follow so s/he can be protected from humans, devils and genies.

For him, to protect a business one had to, first, pray on regular basis. Second, the businessperson had to help people in need as often as possible. Third, the person had to give alms and offerings to the Mosque or *dua* to thank Allah for success in life. Fourth, he or she had to apply the principle of fairness, honesty and justice to other human beings. "For example", Kibwana stressed, "if as a businessperson you unjustly overcharge a customer, no matter how many Quran texts you are going to recite, Allah will not provide blessings." I was curious to know how he learned these things.

As he told me about his sources of Islamic knowledge in relation to business, I noted the socializing influence of family members. For instance, the brother he was staying with is the one who advised Kibwana to seek the blessings and protection of Allah before he started his business. His other brother made sure that he met a Sheikh. It was interesting to hear this brother reminiscing about being a successful businessman in the 1990s. However, according to them, his business went bad mysteriously and left him poor since then. Apparently, whatever he tried to start was not so successful.

In trying to find an explanation of his misfortune, he encountered a traditional healer who told him he had a *jini* (genie*)* that did not like business except that of selling charcoal. Tellingly, he was also told that it possessed him when he was travelling to Sumbawanga district for business. It is important to note that this district is in one of the regions that are generally regarded as centers of witchcraft in the country and, as LHRC's (2013) *Tanzania Human Rights Report* documents, out of 4 cases of violence against witchcraft that were reported that year, 2 occurred there.

Following his brother's advice, Kibwana approached a Sheikh who argued that a *jini* could come or be sent in different forms to attack a person at any occasion. Stressing that a businessperson cannot simply protect his or her business place and be fully safe, he outlined to him three activities that a *jini* can do. First, it can make good people do bad things. Second, it can be a source of sorcery whereby one person can use it to cause harm to other. Lastly, it can be used predict future or fortune. The Sheikh stressed that Kibwana must be aware of these different powers and, to protect himself, he had to be a good Muslim by praying and living kindly according to the writings of the Quran. Expectedly, the Sheikh performed a small ritual and *dua* for his business in Kibwana's room. He also advised him to help the needy and pray regularly. It was at this point that his brother gave him that page from the Quran, arguing that "sometime humans can forget to pray but having Islamic text can help."

Kibwana decided to put the page in a transparent plastic bag so it could remain clean and protected. He then put it under the rag where I later on stumbled upon it when I was looking for change. As we were discussing the protection of Arabic texts we expanded the discussion to other means of business protection, then I asked him if

Islam was the only religion he was using for protection. Kibwana thought twice and, hesitantly, said no. He then went inside the shop and came out with two small sticks tied up together. Seemingly shy and uncertain about his belief on their utility, Kibwana said his grandmother gave them to him for protection when he went to visit her in Singida. Then he also showed me some *chale* (marks/scars) on his back that they inscribed/pierced. "When I went there", Kibwana elaborated, "my grandmother said I have grown up so I need to be protected."

The ritual also included drinking *dawa* and bathing in another *dawa*. He asserted that he willing did so because he believed there was no harm in getting traditional protection and the process did not bring any evil, but was all about calling ancestors to protect him. Since it is believed that one is not supposed to reveal the details of the ritual and the 'protection' given lest it loses its potency, when he finished telling his story, Kibwana suddenly said: "Now I have shown you this I am not sure whether I have messed it up." He seemed worried. However, invoking his Islamic faith, later on he said: "Well, even if it is messed up, Allah is protecting me."

Like Kibwana, Husna practiced Islamic rituals to protect her business. Her business premises used to smell very good and I asked to buy what she was applying for my house. Little did I know about its actual purpose. One night she got sick and I was to help her to open her shop in the morning. When I woke up and asked her for the key, Husna said I should head to the shop and she would follow in a few minutes to assist me in opening it. I went ahead and, as she was approaching, I tried to reach for the keys, but she said she would manage. As she opened it, I stood by and tried to get inside to open the window. However, Husna asked me to wait outside so she could

finish burning *ubani* (incense). I stood still by the door as she reached for incense and burnt it in a small clay saucer. She threw the incense three times while uttering words I did not hear. As the smoke rose, she spoke a few Arabic words three times while directing the smoke toward her face and towards the window and door. Then she opened the window. I could not make sense of it but Husna was too tired to talk.

The next morning her grandmother came to help me open the shop because Husna was still not feeling well. She also burnt the incense just like the way her granddaughter did. When we were having breakfast, I asked her about the purpose of the ritual. "It chases bad spirits," she said and the added: "It cleans and purify the business area". When I probed her about what needed to be cleaned, she smiled and teased: "At the University you don't have these things, ehh!" I nodded my head in agreement. Then she continued: "In *Uswahilini* [Swahili Working Class Suburbs] there are a lot of games in business. So, you do *dua* or burn incense for protection."

Since I had never seen Husna burn incense in her first business, I asked the grandmother about what had happened. "At the beginning", she explained, "Husna's business was too small to scare anybody so we just prayed to Allah to bless the work of her hand." However, she noted that things had changed for Husna pretty quickly and her business had grown. "Now everybody is looking at her", she proudly stated. At that time Husna had just opened her third business. She had started with renting a canoe to fishermen then went to selling seafood in her neighborhood and now she had opened a kiosk. Due to these achievements, her grandmother thought she was prone to envy that could lead to being bewitched. "So, I taught her the ritual as a way of opening a day with blessings," she said delightedly.

I was curious as to where her grandmother got that knowledge that she had passed to Husna. Apparently, she worked in a food business many years ago when she was young, and most of the women there practiced different rituals to open up their business days or protect their business. Her protection was incense that she claimed helped her to cook better food and protect her from women who were using witchcraft to spoil her food.

Husna's grandmother was of the opinion that people who engage in such protection do so for different reasons. Some do it when their business fails to take off while others do it when their business fails. Her engagement with the protection, she recalls, started in the 1990s when her customers started complaining about the low quality of her food and that she was adding too much salt. Jokingly, I said perhaps there was a worker or a businesswoman who would sneak in while she was not looking to add salt. With a serious tone, she responded: "I thought so at the beginning so I put my brother to watch who is coming in and going out. But complaints continued and customers kept dropping." I kept quiet and continued listening. "It was then", she vividly recalled, "that my mother told me there is witchcraft in business, so, I must protect myself." I then asked her point blank: what type of witchcraft did you use to protect yourself? Her face suddenly changed and, after clearing her throat, she sharply responded: "I am good Muslim, so, I don't use witchcraft. I use only *dua* and *ubani.*"

Her response opened up a discussion about the rituals of starting business. In her conception there is a clear distinction between *dua* and witchcraft, each with its own logic of practice. She said dua is for "prevention or protection of a business," whereas those who use witchcraft do *mazindiko ya biashara* (spiritualist business

rituals). She views witchcraft as not being in line with obedience to Allah because people use it to cause harm to others. Witchcraft, it seems to her, is believed to assist positive outcomes in a business venture even if that entailed stealing someone else's fortune. *Dua*, she said, does not cause harm; rather, it protects you from negative forces and evil spirits. Such acts are different from witchcraft, she further argued, as they tend to be simple and do not involve going to *watalaamu* as they involve God. Noting some similarities between them, she argued that both practices and their rituals are similar in at least three levels. First, they are based on a belief on the existence of negative forces that can hamper progress. Second, they are supernatural rituals with power to provide protection. Third, they could be used to influence the outcomes in a business. It is this wealth of knowledge and experience about Islam and Witchcraft that the grandmother was passing to her mother's fourth generation of offspring, Husna, who seemed to apply it 'religiously.'

The case of Amina also illustrates how Muslim families struggle to deal with apparent encounters with witchcraft. As we seen in Section One, she started having strange experiences when she was still a secondary student in Moshi. She finally managed to graduate after moving to Dar es Salaam. It was then that she started participating in this study. One afternoon I received a call from her workmates, asking me to go pick her up because she was not feeling well. In addition to her business she was working as a nurse. I found her lying on a bed but two nurses were holding her hands. Since she looked quite okay, I could not understand of why they were 'guarding' her.

So I asked about how she was and one nurse answered: "She is calm now but not so well." When I moved closer to say hello, she did not answer but gave a dazed smile. I

smiled back and tried to sit next to her. Suddenly the nurse whispered to me: “Sit far away from her, if she gets furious, she will injure you.” As I tensely looked at nurse to get more answers, Amina started laughing loudly. Thinking it was a joke I also started laughing. That was when I heard the nurse saying: “She has started again – call Abdul for help.” At this point Amina was laughing and speaking in a language that I could not understand. She became so powerful to the point that the nurses had to hold her tightly. Yet she kept throwing her legs and moving her body in all directions. I got scared and started moving back. Amina managed to get one of her hands out and slapped the nurse who almost fell down. Luckily, Abdul entered the room and went directly to assist the nurses. Now, she had three people holding her down.

Since the nurses requested me take her with me, I asked them what the doctor had said. They informed me Amina has *mdudu*. In Swahili this term can mean an insect or a virus/bacteria when one of its variations is used. Given that the term is also used euphemistically to refer to HIV, I was worried about taking her without knowing the doctor’s actual recommendations. However, the nursed said in this case *mdudu* meant *jini* (genie). “She has *mdudu*”, one of the nurses explained, “therefore is she supposed to be exorcised by means of *dua* or she should go to see *mganga* (traditional healer).”

Obviously, I was not capable of doing any of those alternatives. Since the *bajaji* (rickshaw) that I had come with did not seem suitable to carry her home as it was not fully covered, I explained the situation to its driver who was waiting for me. The driver, a Muslim, told me I don’t have to take a taxi, arguing he was familiar with *majini (genies)* and thus willing to take her home. He assured me that “Once they have gone, they don’t return immediately so let us return the young woman to her

family and they will deal with it." Fearlessly, he walked in, talked to her and walked out together.

At the time I did not yet know about the measures Amina's parents, both Muslims, had taken to address their daughter's situation. Worriedly, I called her mother who said it was okay for Amina to use a *bajaji*. When we reached home, her mother took a jug of about two liters of water and gave it to Amina who, to my surprise, drank none stop and finished. Exhausted, she fell asleep and, as her mother covered Amina with a bed sheet, my fear was obvious. Hence she consoled me: "Amina will be fine."

Then we had a long conversation about *majini*. She told me a tale that was slightly different from the one Amina later told me i.e. the one narrated in Section One above. According to her mother, Amina started experiencing *majini* when she was in Form Two. Generally, she was a smart child but started falling in class and could not attend school much. "After going to different hospitals without success", the mother recalls, "one day when her auntie came she started sneezing nonstop, and later on Amina became possessed. The Swahili term she used for being possessed is *kupandisha* which means 'to bring up.' She claimed that it was the auntie's perfume that made the *jini* come up. They tried to use Islamic as well as African traditional treatment without a success. She also claims that the *majini* did not want her to progress in school, work or any business that took their time with her; that was why she was only fine staying at home. To me, this was very surprising because her family is very religious, so, I could not understand why they failed to use Islam to control the *majini*.

When Amina's father came home, he joined the conversation, claiming that Amina had two *majini* – a good and bad one. "Actually", he stressed, "if it was not for the good *jini Sharifu,* Amina could have dead because of the bad *jini Yarabi.*" After mentioning these Arabic-cum-Swahili names of the *majini*, he claimed that *Yarabi* was of a type known as *Afriti* that causes harm to human beings. Their danger, he elaborated, is that they get stronger and stronger day by day. "So," he recalled: "Amina started by falling then it reached a stage that she could not read her books. The moment she tried to read the *majini* come up. Then, the third stage was getting black outs when she sits in exams. This kind of *jini* can only bring misery, poverty and even death". When the family sought treatment from Muslim clerics (*sheikhs*) they were told that she also had the good *Sharifu* who could help Amina fight *Yarabi*.

It is important to recall that originally Amina's father hailed from the coastal area of Tanga and, as I observed how he hosted Muslim visitors from as far as Oman, had links to the Indian Ocean World that is predominantly Islamic. "Along the coast", Mesaki (1993: 29) notes, "the *jini* phenomenon and spirit possession are linked with Arabic/Islamic culture." He also notes that most "people are convinced that local sheiks are empowered to control these aberrations by invoking verses from the Koran". It is thus not surprising that Amina's father seemed well versed on the tales of *majini*. He thus continued describing them: "*Majini* are like humans beings, some obey God and some do not. Those who obey God are good *majini* and could work to help humans to succeed but those who disobey God are called *Shetani* (Satan) and their job is to cause misery." Hence his family had been supportive to *Sharifu* who, according to Amina's father, only required her to adhere to Islamic principles, which

included the practice of reading Quran and saying *dua* on a daily basis. "When Amina forgets to do so for a number of days", her father further claimed, "*Yarabi* shows up."

The case of Amina shows not only how evading apparent witchcraft and related practices becomes elusive, but also how one's business can suffer because of that. That evening as I chatting with her parents about *majini*, two customers came to look for new items that she was selling. Amina's mother came out with a bag and showed them the new merchandise. They chose two perfumes and one wig, asking to buy them on credit. Given the situation, the mother replied: "Come back tomorrow if you are buying on credit, I can only sell them in cash. It is Amina who can sell on credit".

The two girls said goodbye and left but then came back few minutes later, saying they had an agreement with Amina that they would get the products today. They insisted that they needed to take the items with them as they had planned to use them on the part that evening. Clearly distraught, she promised them that once Amina was feeling better, she would talk to her and send a child to bring the products over. They left and other customers came for other products but she could only sell two perfumes in cash, promising 7 other customers she would send the products the following day. With such a negative effect on business, it is ironic that the name *Yarabi* that the alleged *jini* is called is the same word that some people 'invoke' in Swahili when in 'trouble.'

The cases of Amina, Kibwana and Dalila particularly resonate with memories of my childhood. As a child in a Muslim family in the predominantly Swahili town of Tabora, I remember people referring to my paternal grandmother as *mwanamke wa majini* (woman of genies). We were told she had five of them although, as I recall,

only two were my favorites. One was called Sharifu, just like the one Amina was said to have. Another one was called Makata. I liked Sharifu because he loved to eat *tende* (dates) just like me and since he never finished them, I ate all the remaining ones. Because Makata was great dancer, I also liked him. My favorite song of his was this:

Aiyaya ehh Nalialia mwembe x 2 (Aiyaya ehh I am crying Mango Tree x 2)
Sharifa Mwanangu funga ngalawa twende (Sharifa my child get a canoe and let's go)
Safari ya majini yataka mwenye kuweza (A trip on waters needs one who is capable)
Ukitaka kuoa nenda kaoe Masai (If you want to marry go and marry a Maasai)

At that time I would imagine the canoe in the waters and wish to travel with Sharifa. I also imagined how beautiful and strong the Maasai women were. It was only much later in my youth that I realized that, as a child, I could not conceptually differentiate my grandmother and the *majini* when they possessed. Physically, it was my grandmother who was actually eating those dates and leaving some for me. She was also the one who was dancing and singing my favorite song. However, metaphysically it was the *majini* who were doing so though when she was in a trance.

Hence my conception of *majini* was fun. As I grew up, I also heard tales of how some *majini* helped my grandmother, a Muslim, know about *dawa*. It was claimed that she would go to the forest to fetch the herbs she had dreamed about. In this regard, the level of pain that Amina and Dalila apparently went through because of *majini* took me by surprise. When I asked my elder sister, who had learnt about *dawa* from my grandmother, she affirmed that even with her *majini* there were some cases of aggression. This occurred when our grandmother did not follow the principle of

healing others. My sister recalls that when they were young there was a day the *jini* locked our grandmother in the room and beat her up when she failed to fulfill her roles as a healer. Sometimes our grandmother would come out with a swollen face. When I asked my grandmother in 2014, she said even though she could not see an actual whip the *majini* whipped her to the extent that her body was left with marks. In some case, she recalled, they even threw her on the wall. "Those things are terrible my granddaughter", she told me, referring to the *majini* and their actions. When I asked her who was locking the door, my grandmother said she only recognized that it was herself who did so when the beating had ended, normally on the floor with pain. However, the beating stopped when she followed elders' advice to become a healer.

My grandmother's tale speaks to the tale of Amina's trip to Tanga for 'initiation.' Quite upset, one day she came to discuss it with me. Her first concern was it would take her 2 weeks, away from her business. This worried Amina because she did not have a good assistant to leave the business with. So, she was not sure if she should close it or not. At the end we agreed she should choose what makes her comfortable. Second, being a Muslim she was conflicted about the idea of getting into traditional healing. "Just imagine me becoming a traditional healer," she asked me rhetorically. That imagination bothered her as she felt it would be embarrassing to tell her friends, associated as it was with 'backwardness.' So she asked me for advice but I was blank on the matter. Ironically, she started explaining that there were provisions in the Quran that allow the usage of traditional medicine for cures. Despite such assurances, she was still not comfortable about going. So, Amina stayed.

However, a few months later when I inquired about Amina, her father informed me that she had gone to Tanga. Upon her return, I asked her how the trip had been. She cryptically said it was okay. So I found time later during the week and we talked about it as I picked her up from work. By that time her parents had informed me that she had gone to Tanga *kufanyiwa dawa* ('treated with *dawa*'). So jokingly I asked how the traditional healer of Tanga was. She quickly replied: "I did not go there to consult a traditional healer. I went there because my grandparents' home is there. They asked me to go there so I can go to *Kilinge* to handle me *mikoba* (toolkits) so I can become a traditional healer". The narration then shifted to her own rationale for doing so: "As you know, every traditional healer I had consulted pointed out that once I agree to become a traditional healer, all my problems of bedwetting and *majini* will go away." Coming to terms with what happened, Amina said she had agreed to go because one traditional healer assured her that she didn't have to be a traditional healer who uses *tunguri* (charms). Rather, for her to help other to understand traditional healing would be sufficient. This, she was told, will involve sharing her dreams and knowledge that is passed on to her. She seemed to be content with this justification.

It is important to note that a key text on religion among the Swahili of the East African coast translates *Kilinge* as "a ritual group, a place for performance, secret meeting" (Larsen, 2009: 6). This definition helps one contextualize Amina's tale of the initiation process. Apparently in Tanga her grandfather called elders of the village to explain about her granddaughter's situation at *Kilinge*, informing them that she was the chosen one to inherit the *mikoba* of healing from ancestors. Laughing with disbelief, she thus attempted to reconstruct what her grandfather said while holding a

cup of water: “Today your granddaughter Amina has come home to take her rightful roles.” He put the water in his mouth then spat it on *Kilinge* and Amina. The event, he informed the audience, would take three days. According to Amina, on the day they performed *ngoma ya pungwa* (dance of invocation), which is to call *majini* to come and speak their demands. However, because she was not there to accept them, her parents had to perform a *tambiko* (ritual) to request *mizimu* (*ancestors*) not to harm her for declining to carry *majini*. So, they cooked *ugali* (stiff porridge) and put it on soil, so that Amina was required to eat it from the soil ‘together’ with the ancestors.

Amina recalls that they also slaughtered a chicken and rubbed its blood on her body. She was then put on *Kilinge* to allow the *majini* to come. For the whole night she slept outside and, apparently, experienced episodes of *majini* coming to her. On the second day her grandfather came with other elders to send a request to *mizimu*, asking them if Amina could be exempted from full responsibility in regard to *majini ya tiba* (genies of healing). This is how she recalls the contents of their request: “We understand you would wish this girl to be a healer, however, she is just a child. She is young with no marriage and is still going to school. Allow her to grow and give her less responsibilities that she can bear.” According to Amina, the *majini* replied by saying they understood and required her to practice healing in her free time. Since her return to Dar es Salaam, she had been treating different people who suffered from skin diseases and fertility issues. Her *dawa*, she insisted, were revealed to her through dreams with the directions of where to get them and what prescription she should use. Her conflicted straddling of Islam and traditional medicine still exists. It is also mediated by her version of the dichotomy between modernity and tradition. “I am not a traditional header who use charms”, she insists, “but one who use the Quran.”

Amina differentiated herself from traditional healers who do not operate within the Islamic parameters. “You know, I don’t have a traditional spot like the other healers who use charms. Rather, I talk with my clients over the cellphone.” Once the patient received her diagnosis and prescription, they sent money through mobile money, such as M-Pesa, to Amina. She showed me some of the messages on her phone. Claiming she was not doing this for profit, Amina said she only chargeed Tsh 5,000 for consultation to cover phone bills and other running costs. Apparently, between 3 and 7 clients consulted her per month. What I found interesting, in contrast to my grandmother’s tale, is that Amina’s *majini* apparently directed her to what is regarded as ‘modern medicine,’ whereby she used different ‘combinations’ for clients.

Faroq Topan (2009) provides an analytical framework that could help to understand why my grandmother’s experience, and that of Amina, is still located within the Islamic ‘paradigm’. He notes that spirit possession existed in pre-Islamic Arabia and possibly in pre-Islamic East Africa too. However, when the religion started in both areas it was incorporated into mainstream Islam. The question, then, is how did it come to be part and parcel of Islamic life? Topan argues that this occurred due to cultural and cosmologicals need in Swahili society that orthodox Islam did not meet. As he further argues, both the ordinary Muslims and teachers of Islam felt this need that had to be fulfilled. As a result spirit possession was not discarded, rather, it became influenced by its interaction with Islam. This interaction included the interpretation of certain verses from the Quran as legitimizing the presence of *majini*. “Put slightly differently”, Topan (2009: 60) concludes, “one can say that spirit possession has been modified or adapted to a degree that makes it ‘practisable’ by

ordinary Muslims without a feeling of serious discomfort about its 'incompatability' or 'incongruity' with Islam." It is in this regard that 'healing' became accommodated.

Hence, in a slight contrast to the case of *ukuthwasa* in Southern African, the process of getting initiated into healing in the cases of Amina and my grandmother is firmly even if uneasily located within (African) Islam. This is how Topan (2009: 64) describes such a process and its Swahili terminologies: "An important ceremony of the spirit possession cult is the *pungwa* which is, simultaneously, a healing and an initiation ceremony. Its duration varies: some are held for three, others for five and some for seven days. The aim is to get the spirit to come up to the head of the *mwele*, the initiate, (from her/his stomach) and to declare his/her name. Once this is done, the *pungwa* is said to have been successful. The spirit would then stop inflicting the illness or the condition on the *mwele* (literally, sick person) and the *mwele* her-or himself would now be initiated into the hierarchy of the cult." I recall attending such ceremonies in my grandmother's place when I was child. Interestingly, Topan also notes that two Islamic Acts – the recitation of the first chapter of the Quran known as *Fatiha* and the burning of incense (*ubani*) – were performed in *kupungwa* ceremony.

It seems that this is the ceremony that Amina went through. Topan (2009: 64) also provides the following explanation which could be used to explain why she was apparently allowed to practice healing in her own time: "There are both full-time and part-time *waganga* in Swahili society; the latter practice the craft/art while being employed in other professions. The full-time mganga is likely to have grown up in a family or in an environment where *uganga* is practiced. He/she would have joined the cult after his/her initiation and perhaps would have been associated with it in some

ways even before that. Another route is open to both men and women, but my impression is that it is mostly women who take it… I found in the 1960s that female *waganga* in Mombasa were almost always subordinate to the male *waganga;* they had to have a male *mganga* officiate at a ceremony formally conducted and 'owned' by them." In the case of Amina, it seems she was meant to be a full-time traditional healer yet there was a possibility to negotiate for a lesser role. I find this particularly revealing given that it apparently occurred in a gendered setting of dominance by Muslim patriarchs.

This, however, by no means imply that these ceremonies are not also located firmly, even if covertly, within indigenous African religions. It is more of a duality. As we shall see in subsection three below, both Islamic and Christianity have been localized and, in a way, African traditional beliefs have also been Christianized and Islamized.

6.3.3 ATR and Witchcraft

For the purpose of this study, I have adopted the following working definition of a hotly contested concept in religious studies: "When we speak of African Traditional Religion [ATR], we mean the indigenous religious beliefs and practices of the Africans. It is the religion which resulted from the sustaining faith held by the forebears of the present Africans, and which is being practiced today in various forms and various shades and intensities by a very large number of Africans, including individuals who claim to be Muslims or Christians" (Awolalu, 1976: 1). In the case of Tanzania, having a comprehensive grasp of these beliefs is a daunting task due to the existence of more than 120 ethnicities that practice different forms or varying versions of ATR. However, it is evident that the relationship between what constitutes

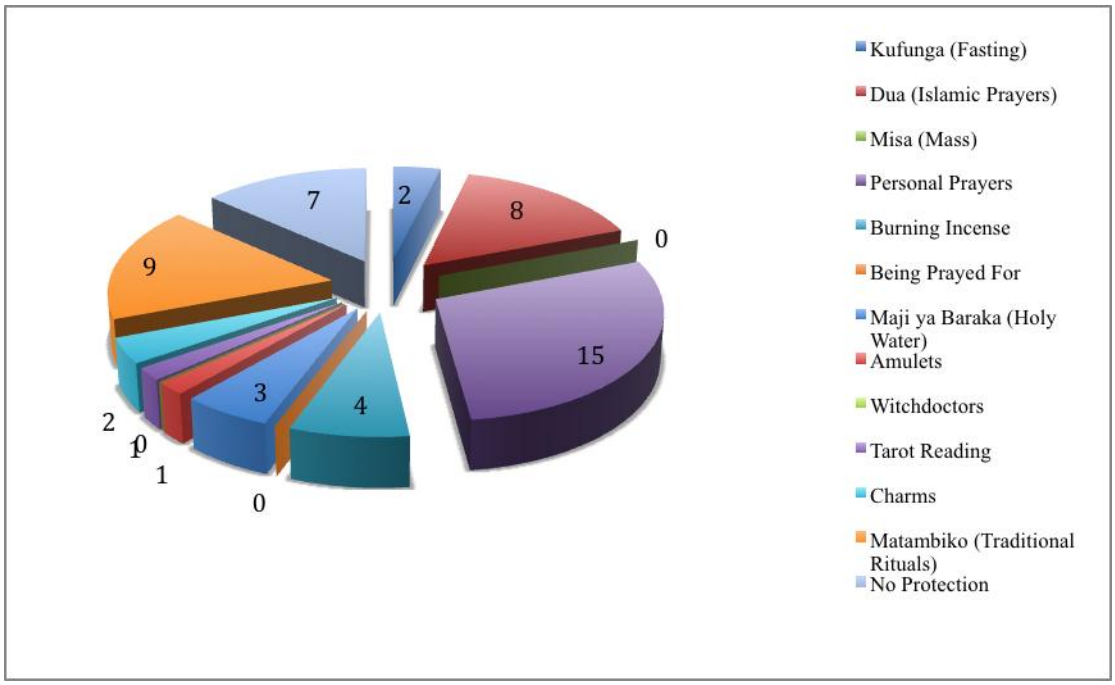
ATR and witchcraft is a two-way sword. On the one hand, ATR is blamed for promoting acts of witchcraft and on the other hand, it is hailed for counteracting 'acts of witchcraft'. This dialectical relation was evident among youth in this study.

The utility of the definition above is that it underscores the fact that, although the precepts of Christianity and Islam may appear to be mutual exclusive to those of ATR, this does not stop some Africans from using more than one pragmatically in their quest to evade apparent acts of witchcraft and related practices. As we have seen in the cases of Mponela, Kibwana and Amina (Muslims) as well as Zidihel (Christian) and Dalila (Muslim-turned-Christian), they also sought help from traditional healers who generally operates within ATR. This should not come as a surprise given that, according PEW's (2010) survey, beliefs and practices associated with ATR are prevalent among 62 per cent of the population in Tanzania that is predominantly Muslim and Christian. Since the national census does not include religious affiliation deliberately, there are no official statistics on the number of Muslims and Christians; however, PEW estimates their total at 96 per cent and *The World Fact Book* of CIA give an estimated total of 65 per cent.[18] Since the remaining percentages for ATR are 4 percent and 45 per cent, respectively, what they both tell us is that there are some notable overlaps between 'professing' those two main religions and 'practicing' ATR. To get a glimpse of the religious outlook of the 52 youths who participated in this study, I asked them which type of protection they would go for in opening their

[18] https://www.cia.gov/library/publications/the-world-factbook/geos/tz.html (Accessed: 2 February 2016)

businesses? As Figure 32 below shows, only 9 of them indicated that they would perform traditional rituals that are normally conducted in the context of ATR. I also asked them if those protections would work and, interestingly, they all answered in the affirmative. However, they also insisted, only if one followed all the procedures.

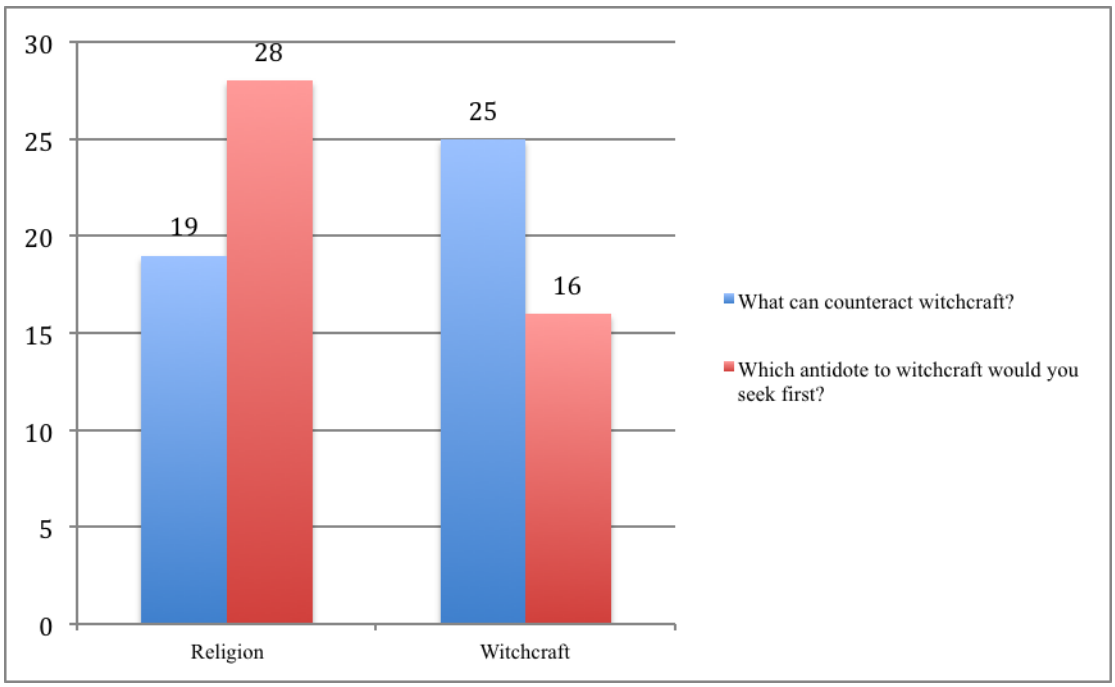
Figure 32: Number of Youth & the Type of Business Protection they would Seek



In my focus group discussions, the moral question of good and bad in regard to witchcraft also came up. Predictably, all 44 youths who participated in the discussions said it was a bad thing. However, when the question of the efficacy of witchcraft in addressing witchcraft came up there was no consensus. As Figure 33 below shows, 25 youths (57%) said witchcraft could counteract witchcraft. Yet they clarified why they thought so. For instance, one youth said: "I am not very much religious, so, if I am assured what has happened to me is witchcraft, I will take the treatment because my faith wont save me." Another one added: "Most people start with religion but at the

end they go for witchcraft if religion fails, so, I would rather start to where it all started". All these youth feared suffering, insanity and death that could be caused by witchcraft. So, they believe its antidote should be witchcraft. "The very logic of how witchcraft works", as Oestigaard (2015: 196) notes, "is also the source of its increase," given that for some of the people who experience it, "the consequences of witchcraft can only be combated by employing more witchcraft."

Figure 33: Number of Youth and their Religious Views on Tackling Witchcraft



It is important, however, to note that all 44 youths had indicated earlier that they would first go to the hospital when they or someone else got an illness for the first time. Therefore they would seek other alternatives only after medical doctors had failed to diagnose and/or cure the sickness. In this regard, the youth stressed that they

would do so if the undiagnosed or seemingly incurable sickness had symptoms such as falling down and mental disturbance, which are associated with witchcraft.

As Figure 33 above shows, slightly more youth said they would first opt for religion to counteract witchcraft. However, out of those 28 youths (64%) who said so, only 12 asserted that they would stick to religion only in any attempt at counteracting witchcraft. The remaining 16 said they would then choose witchcraft as an alternative.

It seems, however, that the youth tended to conflate witchcraft and ATR's traditional healing. This was deliberate given that they felt embarrassed to appear that they believed in applying witchcraft to combat witchcraft. Hence in some cases when they said 'traditional healers' what they actually meant is 'witchcraft experts' who are often referred to as 'witchdoctors' in colonial literature. When it comes to combating witchcraft, however, there can indeed be a thin line between the two in terms of *dawa*.

The tales of Jamila, Zidihel and Mponela illustrate dramatically how such a dichotomy can be fuzzy. Jamila was both scared and excited when her mother told her she should go to *mganga* (traditional healer), who would read the palm of her hand to see if it was worthwhile to invest in the business she was interested in starting. "At first I did not want to go", she recalls, "because it felt strange and wrong". But her sister said it was nothing major as she had been to that *mganga* before. "All he has to do", she recalls what her sister day, "is put oil on your hand and read them." Her sister continued: "He told me I should not do a food vending business because my star is not good with food, but, since I had already bought my cooking utensils and foodstuff I decided to try." Unfortunately, the business did not go well for her sister

and, apparently, she later picked up on clothing business that the *Mganga* had advised her to do and that took off well. So, she decided to go there with her mother. “He told me I have a long life”, Jamila recalls, “and I will be successful in business in the future.”

Apparently, the *Mganga* also told her that she was fit to handle a business selling water that she was about to start, and argued that it cleaned her. Later on, he allegedly predicted, she would start a new business that would be more profitable. However, he said that the second business was not visible yet but would become apparent if she opened her first business and used his treatment to clear her star. He then gave her some herbal *dawa* to bath and sprinkle at her business area to open it up for business because the previous person who was running a business in that area had left a ‘negative energy.’

Later on, in a discussion between youth who had engaged with supernatural powers that also involved Zidihel and Mponela, Jamila had this to say about the experience, “I don’t mind that I have done it. But I can’t convince my mind that it was not witchcraft. That guy is not *mganga* (healer), he seems like *mtaalamu* (expert).” Here it is important to note that the term mganga in Kiswahili means someone who treats or heals, whereas the Swahili term *mtaalamu* means someone who is an expert on something. In this sense, the youth tended to you use the *mtaalamu* or its plural, *watalaamu*, to refer to experts of witchcraft to distinguish them from witches. However, in popular discourses the two tend to be conflated.

Zidihel went farther. As we have seen in Section One above, he thought he had lost his money because of witchcraft. He decided to take action. However, raised as an altar boy in the Roman Catholic Church, he grew up with a view that traditional healers were also involved in witchcraft. In his conception, consulting them was a sin. "So," he recalled, "when I was going to see a traditional healer in my heart I knew I was wrong before my God and to myself." Zidihel also recalls the motherly admonition he received just after starting his business: "I was also wrong to my mother who told me that I should never ever be inscribed (*kuchanjwa*) with *chale* [marks/scars] in my life. At that time she had observed one of the young men we grew up together in church starting to use witchcraft in conducting his business. So, she warned me not to do that as the church does not allow us to engage with witchcraft." Conflicted, he nevertheless went to Tanga to consult someone he convinced himself was simply a traditional healer, although deep down he 'knew' that the man was a 'practitioner' of witchcraft.

In explaining to me why he decided to get involved in witchcraft practices despite his mother's advice and their religious beliefs, Zidihel focused on the nature of his business. "Witchcraft is part of a ritual in the slaughter house," argued. "My business involves blood and it is done at night," he also said, claiming "such business is prone to satanic powers." On how he developed that perspective, Zidihel recounts: "When I started this business I met a friend called Zawadi who then told me then *wewe ni mwepesi sana* (you are very light). From my understanding, *wepesi* meant lack of enough capital to run a business or limited experience in understanding business. So, I agree that he was right as I was new to the business and I had limited capital. He immediately laughed at me and said, 'I mean to protect yourself Don.' I quickly

responded by saying I don't believe in, and I don't to practice, witchcraft." Despite Zidihel's resistance, Zawadi continued with his advice as paraphrased: "To be successful here you need 3 types of *dawa*. The first one is for attracting customers. The second one is for easing purchases whereby if you just mention your buying price, the owner sells a cow to you. The third is for retaining money in your pocket."

Zidihel managed to ignore Zawadi for a few months until he experienced the incident of losing money mysteriously. "I was simply upset," he recalled: "I just wanted to protect my money." So, after a few days of consulting his friends, he found out that Zawadi was taking three people to his *mtaalamu* (expert) who was located in Tanga. Zidihel asked to join. In his imagination of witchcraft, he thought they will meet a man who was dressed up in common traditional healers' clothes located in a distance place in the forest or hill. To his surprise, they arrived in a town house and found a man in a simple *kanzu* (tunic), sitting in front of the house with his friends. He warmly welcomed the visitors and offered them tea. After tea his friend left, openly saying "we can see you have a lot of clients, let us leave you." At this point Zidihel realized that such practices were not a matter of secrecy as he initially thought. Zidihel was surprised to learn that Zawadi was a close friend of the expert and many other colleagues who were together at the slaughterhouse had known *mtaalamu* (experts) for years.

According to Zidihel, the first thing the expert did was to look through three customers' names to make sure if they were open to receive treatment. To do that, he asked all of them to write their names down and those of their parents and grandparents. Once written, they were asked to throw them down and he also threw

couple of bones and stones down. Only two customers' names were cleared. The expert said Zidihel's mother's name was pulling away, which meant he was not open for treatment. So he asked Zidihel why his mother was resisting. Apparently, Zidihel's mother had thus told him: "Never ever allow a razor blade on your body because that is a witchcraft pact." The expert is said to have received this new information with a nod of agreement, arguing that Zidihel's mother statement should be respected because it was a *tambiko* (ritual) and going against it could cost his life.

The second step, according to Zidihel, involved looking at the palm of the hands of all customers while beating them with a tail of a dead animal all over their bodies to see if their stars suited the business they were doing. Apparently, in the case of Zidihel, the answer was affirmative. The 'expert' is said to have told him: "You are going to have a lot of money but you must follow prescribed conditions." The other two customers were advised to open businesses selling fruits vegetables in market places because the blood of animals shed in the slaughterhouse did not brighten their 'stars.'

According to Zidihel, the second step was *zindiko* that started on the next day, and the treatment took three days. On the first day they bathed with, and licked some, *dawa*. They were given some 'wish-making' *dawa* to burn and they also bathed with dawa on the second day. When the smoke rose up, all customers were told to say what they wanted out of their business. Zidihel asked to be successful in his business and protected from the evildoings of other businesspersons. Each customer was given a particular physical item to protect his business on the third day. Zidihel was given a Tsh 5,000 note and was required to put it in his wallet. It was "magic money, the expert told him, with power to bring more money to his business. However, he was

also informed that the magic lasted for six months and after that a customer could go back to the expert to renew it. To get the magic money Zidihel had to pay Tsh 200,000 to the expert. Unfortunately, at that time he only had Tsh 100,000. Yet the expert allowed him to pay it as an advance deposit and the remaining amount was to be paid via mobile money before he started his business in order for the 'magic money' to work.

Zidihel was also given oil to put on his hands on the days he needed more customers, or if his business was not doing well. He did not know what type of oil it was but, according to his recollection, it smelled good. On the day that he wished to use it, Zidihel was supposed to put the oil on his hands before he left the house and not touch anyone until he met the person he wished to attract as a customer. The first person to shake his hand at a business place, the expert said, would be his permanent customer and would bring more customers. In a situation where his business was doing badly, he was again to put the oil on and not touch anyone until he met another businessperson who was doing well and shook his/her hand, so that luck would move from that person to Zidihel.

When he came back to Dar es Salaam with the 'magic money', Zidihel had to adhere to its three conditions. First, it was never to get outside his wallet. Second, nobody was supposed to know he had it. Third, he could only use it to make 3 special wishes in relation to his business. Apparently, this did not mean that it had no power to grant wishes that were not related to business. However, using it for such wishes reduced its power to protect his business money. In terms of how to use it, every morning before going to work he was to pull it out his wallet and state these words: "Protect my

money." To prove its power, Zidihel claims he made requests such as: "I want to sell my meat first"; "I want to sell my meat for a higher price"; "I want to buy a cow for the cheapest price." They were all allegedly granted, so he started getting more money.

Seeing the power of the magic money, Zidihel became conflicted about continuing to use it. This is how he describes the turmoil that he went through: "I feared God was angry at me. The first week after my return I did not go to church because I was scared when they mention the name of Jesus I will fall down. But I was so used to go to church and my mother used to push me to go with her. So, after two weeks I went to church but I was too scared to go to the front because I was too embarrassed to look at the altar. Therefore I sat at backbench. My friend Zawadi was also Roman Catholic but he gave up on church long time ago, claiming God did not help much. When I consulted him about my dilemma, he said to me 'if our God is indeed the God of this earth, then he knows that witchcraft exist. Believe me, even the priest in the church was born in a witchcraft family. Even some believers of the Roman Catholic Church use witchcraft.'" He advised Zidihel to continue to go to church if it gave him peace of mind. "God knows why you were there, you went to look for *riziki* (provision), not to bewitch (*kumroga*) anyone. God would understand."

Zidihel continued to go to church but he could not perform the Catholic confessions to a priest as he was aware of the repercussions and he was not ready to face them. As an altar boy, he had seen repentant people coming to the church to confess about witchcraft and the priests had asked them to bring all their charms from traditional healers or witches, so they could be burnt. Zidihel was in a dilemma because he

needed to keep his good luck charms from the healer. "I knew if I confess I was to give up my magical money", he explained, "but I was not ready." It seemed he had started practicing a variant of *chuma ulete* as his following accounts indicates: "My business was not going well financially but I have started seeing the power of magic. The healer has given me *dawa* to make my purchases easier and to get what I want from customers. The number of customers has increased and I was remaining hopeful the money would increase one day. So, I was not ready to give up that hope."

Ironically, Zidihel developed some justification for dealing with his contradictions. In our conversation, he started claiming that he used the charms as tools to deal with his context but he had little faith that it actually gave him money. Rationalizing what had been happening, he said: "I think that expert is simply smart. He told me not to give my money to women or buy luxurious things. So, technically, I don't make money from witchcraft but from the fact that I have changed my spending habits." Yet he still found it so necessary to continue using *dawa* for protection from losing money.

Zidihel used the magic money for about two months. Unfortunately, he failed to fulfill all its three conditions. He used his business money to support his girlfriend. Being young and curious, he also made wishes that were not business oriented. Giving a particular example, he said: "One day I wished for a girl to be attracted to me and enjoy my company throughout our focus group discussions, so, I was so happy when it happened. Following the downfall of his business, he decided to return the magic money to the expert, arguing that it was difficult for him to fulfill its conditions and, in, principle, it was not giving him more money as he anticipated. Before returning it, he showed me the magic money as a way of proving his tale. He also returned the oil

because he felt it was wrong to use magic to attract customers or steal luck out of his fellow businesspeople. “I need *dawa* only to protect what is mine and not take other people customers or blessing,” he apparently told the ‘expert’. He promised to make it and told him should come back after a few months. Zidihel left Tanga happily as he managed to negotiate for, and got, what he was comfortable with.

The case of Mponela is also convoluted. As we have seen in Section Two above, he had apparently experienced witchcraft and used traditional healers to counter it. In my conversation with him, I learned that this tendency did not only start with doing business, but had long been a practice of his family, particularly his grandmother. Recalling his childhood, he remembered seeing his relatives seeking traditional healing for misfortunes or illnesses that people believed to have been caused by witchcraft. Viewing his Zaramo ethnic group, which is connected to the Swahili, stereotypically, Mponela claimed that the practices were part and parcel of his traditions.

Apparently, Mponela’s first episode associated with witchcraft started by having dreams of killing people that he knew and eating their flesh. Terrified, he consulted his parents and grandparents. His grandmother told Mponela that those were acts of witchcraft and he should not worry for she would find *dawa* from traditional healers. At that time Mponela and his two friends had rented a room to prepare for the Secondary School’s National Examination following the fact that their parents’ houses were not conducive for studying. However, he could hardly focus on his studies because of the nightmares. One month later, his grandmother, who was married to a Zaramo, returned from her home village in Mtwara in the southern coast

of Tanzania with a mixture of flour, salts and the bark of a tree. She also gave him a piece of bone and he did not know if it was from a human or an animal. He was required to grind it everyday and lick its contents together with the other 'concoction.'

He initially refused to take the *dawa*, believing the bones to be associated with witchcraft. Then he had a long discussion with his mother and grandmother, which Mponela thus summed up: "My grandmother simplified it for me. Witchcraft is for causing harm on others while traditional healing is for protection or undoing the bewitching that have been done to you." Seemingly convinced, Mponela decided to take the *dawa* after they also told him it would stop the bad dreams and reveal the 'bewitching' person.

Apparently, once Mponela took the *dawa* he stopped dreaming and the person who was allegedly bewitching him was revealed. It was on a Saturday night when Mponela woke up in the middle of the night and heard a voice directing him to go to the bathroom. On his way there, he found the landlord naked, standing in the middle of the door of the main house. Mponela was shocked for a moment and decided to return to his room but, before reaching it, he felt dizzy and fainted until 11am the next day when other tenants woke him up.

Apparently, his roommates usually slept in their parents' houses on Saturdays so they could attend Sunday masses. He called his mother who advised him to move out of the house immediately. It was claimed that the landlord was bewitching him because he did not like his progress in school. When he narrated this incident to a schoolteacher he regarded as "smart and strict," she said, "it could be stress because

of exams and the moving out". So, she advised him to move back into his parents' house. He temporarily did so and the nightmares stopped.

What is particularly interesting is that, despite all such apparent incidents in his life, Mponela only went once to traditional healers. This was when he experienced recurring itching. In explaining his updated perspective on traditional healing, he argues: "I understand the aspect of herbal medication in traditional healing. But what I don't understand is when they give you *dawa* to protect yourself by harming those who attempted to harm you. For me that is witchcraft." Mponela then added this rationalization: "I can take traditional herbal medication just like the way I take medication from the hospital but not when the process goes beyond treatment."

As I tried to unravel his apparent contradiction, he told me: "Don't get me wrong, I don't have a problem with *dawa* but sometimes its process is confusing, the same process can be used to cure and sometime to harm. The same person can be used to heal someone from witchcraft and cause harm to another." To deal with this thin line between witchcraft and traditional healing, Mponela relegated the responsibility of seeking healer to his mother and grandmother who, "as Zaramo, are knowledgeable."

So, when his grandmother said she was planning to consult *mganga* for herbal protection for his business, he understood. In the evening when his grandmother came back, she gave him a piece of stick and instructed that it could be buried under the front door of the house where he was going to do business or just be kept inside the shop. He chose to bury the piece under the soil. "I chooe to bury it", he argued, "because it was easy to manage it there more than keeping it laying on the shop."

The ritual for the burying was to be conducted in the morning before anybody got inside or outside the house. In the morning, his grandmother woke Mponela at around 5am. She had a hoe and the piece of stick. She escorted Mponela to the door and gave him the hoe for digging. He dug and buried the stick. Then he was given salt, flour and water to put on the place the stick was buried. The ritual was done and he went back to sleep.

He rationalized the process by arguing, "For me it is was just a piece of wood, which could be buried down by sand itself." But when I asked if the process of the ritual for protection was not witchcraft, he added: "To think of it, I was so uncomfortable with getting up in the morning to bury it. If somebody see you, he/she will definitely say you are bewitching." As if his fear of being seen doing a seemingly act of witchcraft was enough, he was soon subjected to the accusation of bewitching someone else. One morning when I visited Mponela's new business premise, his cousin who used to his partner in the video library business stormed in, accusing him for bewitching him and their former joint venture. His cousin threatened revenge.

After his cousin stormed out, I tried to calm Mponela down by talking to him on the side. However, the cousin came back and started shouting at Mponela, claiming that he was a hypocrite who hid behind the cloak of religion whereas his grandmother and mother were known for going to *waganga*. Mponela's uncle, who was helping to construct a shade for his new business premises, asked the cousin to calm down and promised to discuss that issue in a family meeting later in the evening. I offered to drive the cousin to his home, 10 minutes away. On our way, he told me that he had

gone to *mganga* who apparently told him that his recent business partner had taken his star and used it in a new business. This upset him so he confronted Mponela.

I was surprised to hear the cousin claim that Mponela had terminated their video library business partnership following the apparent incident of witchcraft when he was staying with his two cousins. He also claimed that Mponela's mother was the one who advised her son to break up the partnership with him because he was a brother of those cousins whom she alleged to have bewitched Mponela. Soon after the partnership was ended, the cousin further claimed, Mponela's mother said he could no longer do business there so he had to find a new place. However, by losing a business premises and a business partner who had moved out with about half of the capital, the cousin's business was bound to struggle. Nevertheless their conflicting tales and rationales illustrate how Tanzanians are struggling with the apparent entanglement between ATR's traditional healing and witchcraft.

6.4 Explaining Witchcraft

As someone who had been located at the intersection of what Ali Mazrui (1986) refers to "a triple heritage" of religious beliefs, explaining witchcraft requires me to revisit my own experience as a Tanzanian youth. Through reflexivity, ethnography has enabled me to see how my own lived experiences with Christianity, Islam and African Traditional Religion in Tanzania are entangled with those encompassing the youth in this study. To disentangle this web, I now attempt to 'decenter' my own tale in relation to theirs as I seek to locate my explanations on witchcraft in the literature.

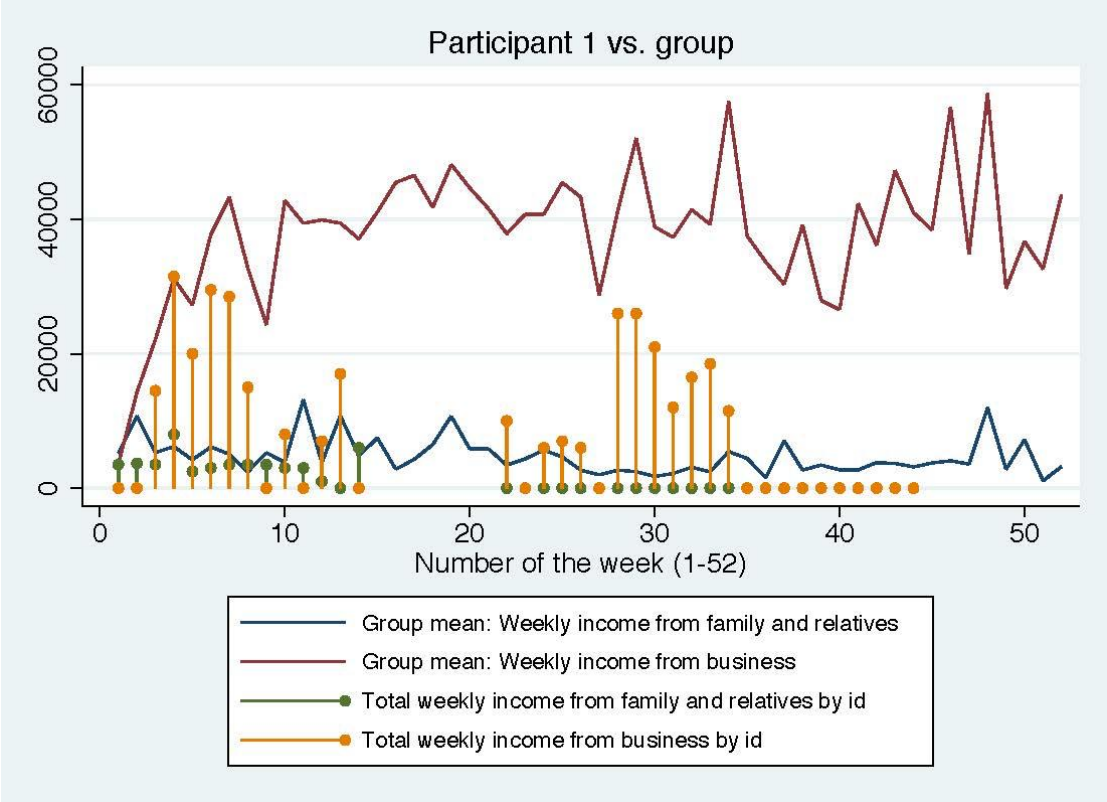
In listening to the tales of tellers, observers and victims of apparent witchcraft as an ethnographer, the explanatory power has not been in judging what account or encounter is 'authentic.' Rather, it has been in how the youth and their family members are shaped in varying ways by those accounts and encounters. As they recounted those experiences, their variations and contradictions enabled me to get a bigger picture about the 'masked' and unmasked' positions they had about witchcraft.

For instance, in the case of Amina, I had a chance to hear three versions that were both competing and complementary from her father, mother and herself. As White (2013: 143) points out in regard to another account of the invisible world, the "twists and turns of the very same stories also suggest" that "each episode of revelation is always cast into doubt by the one that follows, and no doubt that continues into the future not yet available for telling." Thus, given the doubts that each of the three accounts by members of Amina's family cast on each other's account, I may never be able to be certain that she actually had the 'invisible' *majini*.

However, ethnography enabled me to encounter her experience, that could either be explained by the African Traditional Religious calling to be a healer (*ukuthwasa*) or by the Islamic notion of being possessed by *majini*. Regardless of whether such eventualities exist or not, what is clear is that when one opts to practice such beliefs, s/he experiences their effects in their everyday life either positively or negatively. In the context of doing business, this can have a profound impact on its growth as Figure 34 on Amina's weekly income from business versus the average income from business of her group over the course my 52 weeks of fieldwork indicates. One can

see that from the 13th week up to 21st week her business went down and that is when she went to Tanga to deal with the apparent call to be a healer.

Figure 34: Amina's Weekly Income from Business versus Her Group Average



After my engagement with the youth's tales of witchcraft in this study, I am tempted to conclude, in agreement with Maia Green and Mesaki (2005: 373), that "discourses on witchcraft in Tanzania consistently address themes of envy, greed, consumption, cannibalism, and death." However, in these cases of the 52 youth involved in entrepreneurship, such discourses are tied to other themes that render it impractical to explain witchcraft without addressing them. These include access to social services such as health and education as well pathways to adulthood and independence, which matters to young people. It is in this regard that witchcraft is filtered through the lenses of religious values and, in some cases, even conflated with religious practices.

Chapter Seven: Concluding Remarks

"In 5 to 10 years to come I wish to become a big entrepreneur and all this is possible through proper management of my business" – A participant in this study

7.1 Introduction

In this dissertation I have attempted to describe processes of constructing and deconstructing sociocultural forms in the particular context of business startups among young entrepreneurs in a poor urban setting in Dar es Salaam. Among these forms are the dual spheres of home and business, conventionally constructed as separate domains of activity. As recipients of a business grant, these youth were expected to separate those spheres in their entrepreneurship ventures. Hence the dissertation has been concerned with the way they straddled them, as active agents, by invoking multiple measurements of things, keeping of business records, explanations of business outcomes in terms of misfortunes or fortunes and related constructs that appear contradictory or coherent, depending on the context. As an outcome of a study embedded in a microfinance project, my dissertation has also attempted to unpack social-economic factors that influence youth's business success, aspirations on life and career paths.

Moreover, my dissertation has been concerned with describing the process of creating entrepreneurship subjectivity among those youth, being secondary school graduates with limited access to further education and formal employment. This process of subjectification entailed the provision of entrepreneurship training, a business grant to each youth and related incentives for promoting innovation and competiveness. It is

primarily through the financial resources from the microfinance project that that this process was effected. By way of reflexivity, in this dissertation I have also been concerned with unpacking my partial role on the subjectification of the youth and my own apparent subjection to the neoliberal discourses on entrepreneurship as a solution to unemployment and poverty in developing countries. As such, this is a dissertation on my one-year observation of 52 such youths as they started and run businesses while negotiating their subjectivities in relation to social and market demands.

My concluding remarks are divided into three main sections. In the first, I present a chapter-by-chapter summary of the dissertation. The second is a description of areas for further research that emerged in the course of my fieldwork but that are beyond the scope of this dissertation. My modest contribution to the production of knowledge with a particular focus on theoretical and methodological innovation is the focus of the third section. I then conclude by providing an overview of the dissertation in terms of my research questions.

7.2 Summary of the Dissertation

My dissertation started by introducing three material sites for my observation – family, market, and a microfinance project – as conceptual categories that can help one to make sense of how and why the youth in a poor urban setting make certain choices in regard to entrepreneurship. The utility of the house stems from the fact that it is where the youth resided and, in some cases, their business were attached or connected to it spatially and socially. Market, as physical site and realm of exchange of value and social-economic relations, has been useful in locating youth's values and situating both their seemingly 'rational' and 'irrational' choices in regard to business

money. As the main source of their initial financial resources for starting business, the project was useful analytically in terms of unearthing underlying discourses that inform the process of forming entrepreneurship subjectivity. The three sites were therefore the building blocks of my introductory argument that entrepreneurship cannot be separated from other aspects of cultural, social and class relations in the community, hence the need to observe and describe them. As subsequent chapters show, I sustained this argument throughout the dissertation by presenting cases of how—depending on what was contextually valuable, pragmatic or emotive to them—the youth made difficult choices on how to use the money they got from their business or other sources.

In Chapter Two I focused on my research methodology by describing how I conceptualized, set up and run the Social Lab. Since the three material sites described above were interconnected in the 'real' lives of the youth in the course of my fieldwork, I conceived this Lab as a relatively 'natural' setting for observing the way youth interact across them. As such, it became a methodological space and tool not only for collecting qualitative and quantitative data on youth, but also for collating business profiles in terms of key social-economic indicators.

Chapter Three is my attempt at describing how subjectification occurs through the process of profiling young entrepreneurs. I used my own new concept of Interventionist Entrepreneurship (IE) to show how governmental and non-governmental institutions are instrumental in providing the necessary discourses and resources that enable youth from poor backgrounds to be agents of the formation of their entrepreneurship subjectivity. As an extension of the concept of Necessity

Entrepreneurship, IE enables one to explain why in the current neoliberal context necessity does not only push youth to become entrepreneurs, but also pulls them through an institutionalized space that either promises or provides motivation, skills, and capital to youth to start business. By profiling entrepreneurship interveners, such as microfinance institutions, I also show how agency in the formation of entrepreneurship subjectivity is a two way process, connecting providers and recipients in a neoliberal circuit.

Through Chapter Four I returned to the question of the tension between the market relations associated with the post-socialist period and kinship relations advocated in the socialist era in Tanzania. I show that this tension is not resolved given that, on the one hand, conventional accounting principles require youth to strictly separate their business money from their personal money, whereas, on the other hand, the social relations they have with their families and friends demand they use their businesses for wider support. Business for the majority of them was thus expected to be some sort of a social enterprise, albeit one catering for the basic needs of kith and kin. Hence when the balance tilted in favor of the social, the business tended to suffer. Yet in some other cases it is these very social relations that supported their business ventures through the provision of free labor, loans, premises and market knowhow.

Focusing on social and business accounting, Chapter Five is my attempt to extend the argument on market vis-à-vis social relations from the previous chapter into youth's actual practices of using and saving money. I thus showed how in line with market relations, youth attempted to apply conventional methods of accounting their business money. However, in the case where they used such money to cater for social needs,

they tended to employ unconventional methods of recording and reporting. This, I show, stems from their need to resolve the tension of dealing with the dilemma of separating business and personal transactions in the neoliberal context that perceives entrepreneurship as a solution to poverty.

As an attempt to grapple with the recurring discourse of witchcraft in business, in Chapter Six I focused on its ubiquity. Why does it persist as explanation of business success and failures even among young graduates who have been trained in the 'rational' ABCs of entrepreneurship? In my search for an answer to such a question, I show how tales of witchcraft are ubiquitous in Tanzanian society and the business community is not immune to them either. As part and parcel of their community, the youth engage with them – whether they believe them or not – and, depending on the context, invoke them pragmatically to explain or deal with fortunes and misfortunes. I also show how, in the case of some youth, these are not merely tales but lived experiences given that they have participated, in one way or another, in acts of witchcraft either to protect their business from harm or to attract customers. Moreover, I show how the major Abrahamic faiths in Tanzania, Islam and Christianity, are invoked in both propagating tales of witchcraft through their ostensible capability of arresting it. Although such tales are not new, their current intensity and ubiquity across age and class divides imply that they reflect a neoliberal moment of occult economy.

7.3 Contribution to Knowledge

My dissertation provides theoretical and methodological contributions to economic anthropology in general and ethnographic studies on youth entrepreneurship in

particular. Theoretically, it advances an argument that state, market and family relations mediate business outcomes among young entrepreneurs who start their ventures in the context of poverty and unemployment, hence they interact in the creation of entrepreneurship subjectivity among youth. Methodologically, it introduced a Social Lab as an experimental space for, and ethnographic method of, observing this neoliberal process 'making' of young entrepreneurship subjects through providing them with business grants and related incentives.

The general theoretical framework that informs most of the research on entrepreneurship in developing countries posits that the lack of capital and business knowledge explain to a larger extent why innovative business ventures are not successful among the poor. In a way this study was initially designed within this framework, as it attempted to test whether the provision of capital, through a business grant, to youth who had received entrepreneurship training and, by implication, business knowledge, would enable them to start and run a business successfully. However, as the evidence in my dissertation indicates, there is a need to revisit this theoretical framework given that factors other than capital and knowledge proved to be instrumental in determining success. More significantly, this enables one to understand how the youth participate, both as recipients and as agents, in the entrepreneurship interventions that aim, implicitly or explicitly, to turn them into entrepreneurs. In this regard, this dissertation has advanced a theoretical framework that employs theories of subjectification to show how, in the context of urban poverty and unemployment, one can approach entrepreneurship in such a way that the youth, as a person with the potential of becoming a businessperson, would be put at the center. By observing them in a relatively natural space, one can gain a deeper

knowledge of the confluence of social forces they engage with while negotiating a subjectivity that constantly interacts with others.

However, in ethnography how does one observe a reality she has partly shaped and constructed experimentally? This is one of the main challenges I faced when I was conceiving this study as being juxtaposed between the disciplines of anthropology and economics. The often-conflicting demands between their respective qualitative and quantitative demands required one to be innovative in designing the methodology. This was particularly daunting given that the best of my knowledge, and according to literature review, no ethnographic study had engaged in the whole process of entrepreneurship training, provision of a business grant, and the starting and running of a business among urban youth.

To that end, I created a Social Lab that combines experiment and ethnography to observe utilization of the business grants and assess the business outcomes. Since one generally needs a lab to conduct an experiment and a field to do ethnography, I had to conceive it a methodological space that is both a lab and a field. This Social Lab was also a method in its own right given that it enabled the experimenter and ethnographer to collect qualitative and quantitative data through various components that constituted it. By being in – and doing what is expected of one within the – the Social Lab, youth were both living their daily lives as potential entrepreneurs who were attempting to do business and being research participants who were aware of an attempt at making them entrepreneurs. For me, being in this Social Lab not only involved researching but also engaging with youth as someone they related to in different levels of power, as ‘sister’ or ‘supervisor’, and hence as an avenue for

reflexivity on my own position and role in impacting on their lives, families and business.

Such a Social Lab cannot be replicated in the strict experimental sense. However, it can be recreated to enable one to research another cohort of youth. In doing so the results may not be similar to the ones in this study. However, one can safely expect to see the emergence of similar patterns of findings in regard to the centrality of the plenty-scarcity family dichotomy in determining the path that youth tend to follow in regard to business, education and marriage. In my estimation, this would be a significant methodological contribution to the emerging subfield of youth entrepreneurship in developing countries and especially in Africa.

7.4 Areas for Further Research

In this dissertation I have identified three areas that require further research: youth aspirations, family dynamics, and witchcraft beliefs. Although I attempted to address them in details, new issues kept emerging especially after I closed my fieldwork. The section below is my attempt to summarize by way of conclusion these issue that need more research.

7.4.1 Youth Aspirations

Being in a transitory period from childhood to adulthood, youth tend to be preoccupied with what is next. Their aspirations for their futures matter as they define and shape youths' current engagements with business. This was particularly the case in regard to career and marriage. In the case of future careers, three groups tentatively emerged, hence the need for more investigation. First, there were youth who looked at

business as their first or only career choice. These youth tend to come from low-income families with limited opportunities to explore other careers. They were more likely to start and run a business venture successfully. For them, the provision of a business grant was not an inducement or incentive to do something that was not in line with their aspirations. Rather, it was an additional impetus that enabled them to realize their dreams. In other words, they were already moving, actively, towards entrepreneurship subjectivity. They had internalized neoliberal discourses on being entrepreneurs. Hence they were more likely to invest their money carefully in a business that is more stable, that is, with predictable profit margins. When their businesses failed, they tend to start another one, serially. As such, quitting doing business was hardly an option for them.

Second, there were youth who saw business as one among many other career choices they aspired for. This means entrepreneurship was not the main priority for the future they envisioned; rather, it could only become another source of income once they establish their first choice career. Hence these youth were more likely to explore other job opportunities and likely to drop out of doing business when an employment opportunity opens up. Moreover, they were more likely to drop a well-to-do business and go for a job that earned them less money compared to their business. Such decisions were based on the perceived stability and security of employment, including the assurance of regular paychecks. Put differently, these youth tend to recognize that business ventures are quite risky hence they can only be taken if one has a job that meet his/her basic needs. Hence their embryonic entrepreneurship subjectivity was in constant flux as they were active agents in switching across subjectivities.

Third, there were youth whose interest was to be employed in other sectors after attaining the required academic credentials. These youth were in constant search for opportunities or financial resources to continue with education. For them, doing business was only a temporary measure or a stepping-stone towards their career aspirations. It was also a means to collect enough resources so they could contribute to the cost of, or pay for, education. Therefore, they were less likely to invest sufficient time in their business and more likely to drop out of business to continue with education once they got funds or opportunities to continue with further studies. However, it is critical to note that youth with limited financial resources to realize their career aspirations were more likely to take their business seriously given that they could sense it would end up being their only path. As such these were hardly being turned into full entrepreneurship subjects. Rather, they tended to engage with it as temporary subjectivity and only subjected to aspire for it as a permanent subjectivity by the anxiety that characterizes the neoliberal era associated with the devaluing of the labor force.

Future aspirations about marriage also divided youth in terms of who was more likely to continue with business. This was highly gendered. Young women were more likely to think of getting married and having children in the near future, i.e. within 3 years, while young men thought of the distant future, i.e. 5 to 10 years. However, the realities on the ground were different. Young women were more likely to get pregnant and get married when a man who is financially stable engaged with them in a serious relationship or asked for marriage. In the course of one year of this study, 4 young women gave birth, 4 others became pregnant, and 5 got married. All of these outcomes had a negative toll on their business. For those who were doing well, their

business went down, and, for those who were struggling, their business died. With the new roles of being wives and/or mothers, these young women had to dedicate most of their time in the home space to care for their children and spouses, so they had very limited time to invest in their businesses. Since this study was not particularly focused on marriage, given the assumption that educated youth marry later in life, an observation of a large sample of young married women engaged in entrepreneurship was beyond its scope. Hence the need for designing other studies that will focus on this area of research.

For young men, the situation was the reverse. In general, their aspirations to get married were linked to their anticipations of business success. During my fieldwork, 2 young men got married, 2 got engaged and 2 other were planning to have children with their girlfriends. This ambition came in relation to the profit they made in their businesses. Those who got married as well as those who got engaged were among the top 10 youth whose businesses were doing well. However, the responsibility of being husbands or/and fathers had a negative impact on their businesses. The business of one them died following the illness of his wife as he spent most of its resources to care for her. Marriage slowed down the growth of another young man given that he had to spend more time to care for his wife when she got pregnant. Instead of investing money in his business as he normally did, this young was using money to support his expanding household. For the young men who were engaged, their businesses also experienced difficulties as they had to save money to finish paying bride wealth and prepare for marriage. After weighing the financial demand associated with marriage, one of them decided to postpone it until his business

stabilizes. It is thus important to design studies that will specifically engage with this gendered aspect of entrepreneurship in relation to marriage.

7.4.2 Family Dynamics

As one of the three material sites in this study, the house is the center of family dynamics that stem from the economic conditions of households and the occupations of parents. They play a central role in the business and career choices of youth. This was the case whether their biological parents, relatives, or other caretakers raised them. However, it was evident that the situation was more complex when youth were not living with biological parents. Two factors had a notable bearing on the way a family impacted on youth's business: (i) income (ii) occupation.

Two main types of income were evident: regular and irregular incomes. A family with a regular income is the one that receive a stable income every month through at least one of its members. Inversely, a family with no regular income is the one that receives income intermittently or does not have any income at all. Having a regular income, however, does not necessarily imply that a family has a high income than one that does not have a regular income – it simply means a stable income. This brings me to another key distinction: the plenty-scarcity dichotomy. A family with plenty is one with an overall income that is enough to enable the consumption of each of its adult members to be on or above the Tanzanian National Bureau of Statistics' (NBS) basic

needs poverty line of Tsh 36, 482 per month.[19] NBS would refer to them as being non-poor. A family with scarcity is the one whose overall income is not enough to enable the consumption of each of its adult member to be above the basic needs poverty line and also leads them to consume below NBS's food poverty line of Tsh 26, 085 per month. NBS would refer them as being in extreme poverty. However, between poverty and extreme poverty there is a group that NBS refers to as basic needs poor.

Nonetheless it is important to point out that youth coming from a family with plenty were less likely to continue with business. As noted in Chapter Three, their families tend to prefer the education path. However, this does not necessarily mean they do not wish to see their children engage in business; rather, they believe investing in education has more security than business. It is also crucial to note that youth coming from a family with scarcity were more likely to start a business and yet less likely to sustain it. Such youth tend to start business with eagerness and witnessed the business dying before the end of the year. This is because their business income becomes one of the main sources for sustaining their families. Since the family needs tended to be beyond the means of youth business, it was only a matter of the time before they depleted their capital. It is thus important to design a study that does not only focus on young entrepreneurs from poor families but also those from affluent ones, something that is beyond the scope of this study as the main focus was on poor urban settings.

[19] National Bureau of Statistics in World Bank's (2015) 'Tanzania Mainland Poverty Assessment' http://www.worldbank.org/content/dam/Worldbank/document/Africa/Tanzania/Report/tanzania-poverty-assessment-05.2015.pdf [Accessed: 13 March 2016]

In the case of occupation, I observed two types of families: those with a single occupation and those with multiple occupations. A family with a single occupation is the one that derives its income from only one form of economic activity whereas a family with multiple occupations derives its income from more than one form of economic activity. By form, I mean the way household members earn their incomes, that is, through business or other means such as formal employment. For clarity, I therefore refer to the family that owns and runs business as 'a household with business' in contrast to 'a household with no business.'

A household with business is defined as having at least one member who owns or runs a business. This could take one of the following two forms: (i) a household that relies principally on a business occupation or (ii) a household that has a business but relies principally on another occupation. A household with no business is defined as one that has no occupation or depends principally on employment, whether formal, informal or casual labor in sectors such as agriculture, construction, manufacturing and industry. This could take one of the following three forms: (i) a household that relies solely on one occupation, (ii) a household that relies on multiple occupations, and (iii) a household that does not have any occupation. Analytically, out of the interactions of occupation and income in relation to their respective single-multiple and regular-irregular dichotomies as well as the crucial plenty-scarcity dichotomy, various family categories vis-à-vis youth emerged that needs more investigation.

Youth from a family that had a regular income generated principally from business were more likely to continue with their business and succeed. This happened more in the case of families with plenty. Even though some of the youth from families with

business, albeit with a regular income generated principally from other occupations, were also likely to continue with and succeed in their own business, most of them tended to pursue further education and other careers in line with their family's trajectory. This also happened less in families with scarcity. In families with a regular income that were not derived from business, the tendency was not to continue with, or succeed in, business; rather, it was to continue with education and pursue other careers through the support of their families, especially in the case of plenty.

Moreover, in a situation where a family of plenty runs a business, parents tend to become firmer on minimizing youth's engagement in business although their children tended to do well in business. They generally believed that business would distract the youth from their attention on pursuing education. All of the parents who had a business were not satisfied with the types of business they were running and their profit margins. Knowing the business challenges and uncertainties, they wished for their children to have formal jobs that would enable them to get capital to start bigger businesses later on. This underscores how a family that runs business can be instrumental in deconstructing entrepreneurship subjectivity.

However, youth in families with no regular income were more likely not to continue with their business, not least because they tended to use money from their business to meet the basic needs of their households or for family emergencies. Moreover, they tended to struggle in their attempts to pursue further education or other careers given that their families had no permanent incomes and, in some cases, lacked the vision/imagination/ambition of wanting their children to progress further. The situation was slightly different in the cases of those families that were involved in

business. In such cases, some youth continued with business as part of the family legacy and because they could hardly find any other alternative from what they know. As noted in Chapter Four, the situation was dire in those families that had neither business nor regular income. This illustrates the centrality of necessity in subjectification.

The nature of how a youth is related to the head or heads of the family also proved to be significant with respect to resources allocations within the family. Regardless of where the family falls in the plenty-scarcity dichotomy, youth who did not stay with their biological parents received relatively fewer resources than the biological children of their caretakers. This impacted on their entrepreneurship and education trajectories. These tentative findings imply that studies on youth entrepreneurship ought to pay attention to specific family setups.

7.4.3 Witchcraft Beliefs

This dissertation indicates that perspectives on, and practices of, witchcraft had a bearing on youth business. Even though only a few youth attempted to practice witchcraft, as the evidence in Chapter Six underscores, all of them believed that it existed and exhibited three types of power in regard to business. First, it could trigger or block business success. Second, it could steal or protect business profit. Third, it could cause physical harm to a business or/and businessperson. Hence a number of youth attempted to deal with witchcraft in three ways, depending on how they experienced it. First, some youth attempted to use it to succeed in business. Second, some youth attempted to use it for protection or treatment. Third, some youth used religious means to protect themselves and their business from it. In some cases, youth

used more than one of the three ways, hence my call for a detailed study on the subject.

The triggers toward using witchcraft differed among youth; however, they shared the perceptions about its impact. First, when witchcraft or religious rituals were employed to protect a business, there was psychological confidence attained that no harm would come upon their business. This made youth work hard as they believed nobody could steal profit or block success in their business. However, such high levels of confidence only lasted for a short while, and youth resorted to uncertainty when their businesses were not performing well. Second, witchcraft provided the logic of dealing with a business that is struggling or a businessperson who is experiencing misfortunes in his/her ventures. In general, youth believed if a businessperson worked hard enough, his/her business had to prevail at some point, and when a business is successful, it is not supposed to fail. So, when their businesses struggled to make profit in the initial stages, some youth used charm to bring luck in business. Others used charms or religious rituals to protect their business from jealousness/envy that is commonly associated with witchcraft when directed towards those who are successful in their business. Yet some youth only used charms as a general form of protection for themselves and their businesses. It is possible that other youth did not disclose.

Despite the different rationales for and forms of witchcraft and religious rituals that youth practiced, they seemed to have common bearings on their business. Both proved to be time consuming, financially demanding and responsible for creating a seemingly false consciousness about what causes negative outcome in their businesses. It is evident that youth spend time and utilize their financial resources to

purchase the charms or give offerings. This involved travelling outside of their business area and using part of the business money to finance those travels. Moreover, youth also used their time and resources to maintain those rituals even at the expense of their businesses. This tradeoff is a rich area for further research.

7.5 Conclusion

In this dissertation I have thus told the story of youths who became part of a process of entrepreneurship subjectification for at least a year. When my fieldwork started in 2015, out of the 52 youths who participated, 13 had running businesses, 12 were taking short courses to attain technical skills, 12 were employed, 17 were following up on different opportunities for schooling, work or business while 8 had given up trying as they were just staying at home with their parents. However, in 2016 when I closed my fieldwork, 8 youths had running businesses, 2 youths were still in school, 8 youths were employed, 12 youths were still on the road, searching for work or business while 22 youths were in their neighborhoods without jobs or a strategy to find them. This sums up the plight that Tanzanian youth face in the post-socialist neoliberal era. As one mother said in regard to her daughter, "she has really tried to find a job, and the last job she got was a bartender. It is better that she just stay at home with our poverty." It is in this regard that, through this dissertation, I have attempted to describe the multifaceted dimensions of social relations that impacts, and are in turn impacted by, the neoliberal discourses of entrepreneurship as a panacea for youth unemployment and poverty.

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