

George Frank Kinyashi

Traditional Work Ethic in a Changing Context

Rationale and Implications for Regional Development in Tanzania



TU Dortmund University
Faculty of Spatial Planning
Spatial Planning for Regions in Growing Economies

Traditional Work Ethic in a Changing Context:
Rationale and Implications for Regional Development in Tanzania

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George Frank Kinyashi

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Spatial Planning, TU Dortmund University-Germany

Doctoral Committee:

Prof. Dr. Einhard Schmidt-Kallert; TU Dortmund University, Germany

Prof. Dr. Susanne Frank; TU Dortmund University, Germany

Dr. Frank G.H. Hawassi; Institute of Rural Development Planning, Tanzania

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About the Author

George Frank Kinyashi is a Lecturer, Researcher, and Consultant who undertook his PhD at the Faculty of Spatial Planning of the TU Dortmund University. He lectures Regional Development Planning related modules at the Institute of Rural Development Planning (IRDP) Dodoma in Tanzania. He was born in Mashewa village, Korogwe District, Tanga region in Tanzania. He has a background in community development from the Community Development Training Institute (CDTI) Tengeru (Tanzania). He also holds Postgraduate Diploma in Environmental Planning obtained from Institute of Rural Development Planning (IRDP) Dodoma. Likewise he holds MSc in Urban and Regional Development Planning and Management jointly offered by TU Dortmund University (Germany) and Ardhi University, Dar es Salaam (Tanzania). Before he joined IRDP for the Lecturing work in 2003, he worked with Small Enterprise Development Agency (SEDA) for two years, in the capacity of Credit Officer. He has authored and co-authored several articles in community participation, gender issues, and environmental issues. His current research interest is on community empowerment and participation; effectiveness of institutions; and the link between culture and regional development, with particular focus on early childhood socialization and work ethic in developing regions. He can be contacted on gkinyashi@irdp.ac.tz.

Dedication

This piece of work is dedicated to my beloved wife Upendo, our sons Gracious and the late Franklin, our daughter Grace, my parents Miriam Kinyashi and the late Frank Kinyashi, and to my in-laws, the late Wilfred Mmari and late Shisarieda Mmari.

Abstract

From an economic point of view, development of a region is largely determined by economic related factors. However, in the recent past there has been an increasing recognition by economists and regional scientists on the influence of cultural factors on regional development. This recognition has brought together economists, regional scientists and other social scientists in studying the link between cultural factors and development. One of the cultural factors alleged to have received little attention in the current debate is work ethic. This lack of attention occurs at a time when less developed regions are dominated by traditional work ethic, despite the fact that they are increasingly being integrated into the global market economy. This work reports the findings on the rationale behind the persistence of the traditional work ethic in regions which lag behind despite the rapid transformation of these regions from a tribal society based economy to a global market based economy. Our understanding of these reasons will assist in our efforts to devise meaningful solutions for the development of these regions. The study was carried out in Tanzania, involving two administrative regions, using mixed methods research strategy. In collecting data for this work, surveys involving community members, school children, religious leaders, and government officials were complemented with semi-structured interviews, focus group discussions, and observation methods.

The results have revealed that though the dominant type of work ethic in the two cases was traditional, there exists a difference between the two cases, whereby the relatively developed region has indicated signs of moving away from a traditional work ethic when compared to the less developed region. In addition, the findings have shown that the reasons why a traditional work ethic persists in these regions include a socialization vacuum, as a result of uncoordinated interaction between traditional and modern institutions; the existence of socialization contents that do not match the changing context; uncoordinated socialization organs alleged to jeopardise thought patterns of the people in the studied regions; and the existence of social dilemmas due to pressure to obey the prevailing work ethic. Though I do not claim to have established causal-effect relationship, in the context of this study the findings suggest that differences in work ethic can partly be used to explain regional development differences. Thus, in efforts to address the underdevelopment problem in these cases and other regions in similar conditions, planners, policy makers, and other development practitioners are advised to focus their attention on how traditional work ethic can be made responsive to the changing context, without necessarily falling into the trap of totally imposing other peoples' culture to such regions.

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List of Acronyms

BAKWATA	Baraza Kuu la Waislam Tanzania
BSA	British Sociological Association
CCDO	Child Care and Development Orientation
CCDOS	Child Care and Development Orientation Seminar
CIA	Criminal Investigation Agency
cont.	Continuation
CPI	Corruption Perception Index
DFIs	Direct Foreign Investments
EMAC	Education Materials Approval Committee
FBOs	Faith Based Organizations
FGD	Focus Group Discussion
FGM	Female Genital Maturation
GDP	Gross Domestic Product
IMF/WB	International Monetary Fund/World Bank
Kshs	Kenya Shillings
Mdn	Median
MOEC	Ministry of Education and Culture
n.d	Not dated
NGO	Non Governmental Organization
NTV	National Television
OECD	Organization for Economic Co-operation and Development
OR	Odds Ratio
R&D	Research and Development
SACCOSs	Credits Cooperative Societies
SPSS	Statistical Package for Social Science
TRL	Tanzania Railway Limited
TU	Techniche Universitate
US\$	United States Dollar
USA	United States of America
USD	United States Dollar
VICOBA	Village Community Banks
WEOs	Ward Executive Officers

1 Introduction

Development theories assert that economic development of a certain region is a result of many reinforcing factors. These factors include, but are not limited to natural resources endowment, human resource and capital. Shrivastava (1996) states that, in the process of economic development, nature is the 'mother', the human resource is the 'father' and capital the 'child' of the interaction of the two. He further argues that of the three factors the human resource factor has the most important place in stirring up the process.

Human resource refers to the number of humans in the development process; however numbers alone are not enough, instead it is the quality of the human resource that counts. As a result in the recent past the concept of human resource has taken the shape of human capital to reflect the quality of the human resource [Sharma (On-line), Meyer et al (On-line)]. On the other hand, Park (1998) suggests that the quality of human capital is a function of the level of science and technology of the people and the state of their work ethic. This is to say that, if a region is to achieve economic development, peoples' work ethic is an important ingredient. Mehta (n.d) cited in Shrivastava (1996) made a similar assertion when he said that: character (work ethic) building is a pre-requisite for economic development, such that it is not capital formation or an appropriate technology or an ideal 'policy-pack' alone that determines economic development. In recognition of the importance of peoples' work ethic in enhancing the quality of human resource, this study has analyzed peoples' work ethic in two cases namely: Dodoma and Tanga regions of Tanzania.

The analysis has focused on types of work ethic prevailing in the study cases, influences shaping peoples' work ethic, and the implications of the prevailing work ethic for regional development. *Inter alia* the analysis has provided an answer to the main research question which was set to highlight 'explanations as to why traditional work ethic persists among people in less developed regions'. The concern for this question follows the fact that, though the regions are rapidly transforming from a traditional to a market based economy, there is a mismatch between the emerging context and the dominant work ethic found in these regions.

1.1 Research problem

In the history of economic development, many factors have been identified as having influenced economic prosperity of regions and one of these factors is culture. In the past hundred years or so there has been heated debate as to whether or not culture has anything to do with the prosperity of a region. Njoh (2006:185) contends that the debate

has gone beyond the question of whether culture matters to how culture matters in the development process.

The motion of the debate gained its momentum with Weber's (1930) work (originally published in German in 1905) on Protestants' culture, particularly on their work ethic. Weber contends that the economic differences between regions are due to differences in work ethic, primarily influenced by religious affiliation. This contention has been greatly criticized so that most explanations for the economic differences between regions, particularly on why less developed regions are lagging behind, have largely ignored the role of work ethic in the development process.

The most cited reasons on why developing regions lag behind have concentrated on the effect of slavery and colonial legacy (Rodney 1973), lack of openness to trade (Dollar and Kraay 2000), low investment (Podrecca and Carmeci 2001), geographical conditions (Armstrong and Read 2004), as well as many other economic factors. . Nevertheless, in the recent past there has been a growing appreciation among scholars on the influence of culture on economic prosperity [Landes (1998), Harrison and Huntington (2000), Polese (2007), and Young (2008)]. This is a notable departure which marks a turn from the understanding that development is a matter of economic and geographical factors alone, to the understanding that it includes social and cultural factors as well.

Despite this notable departure, literature has paid little attention to work ethic, which is one of the cultural factors with significant effect on the development of a region. This lack of attention occurs at the time when less developed regions are dominated by a traditional work ethic [Hyden (1980), Mazrui (1986), Onunwa (2005), Van Eijk (2010)], despite the fact that they are increasingly being integrated into the global market economy [Ulimwengu (2002), Van Eijk (2010)]. It is against this background that this study on "Traditional Work Ethic in a Changing Context" has been conducted. This study focuses on socialization influences on work ethic of the society members, with a view to contributing to explanations on why people in less developed regions do not adjust their work ethic to cope with the rapid transforming context in which they live.

1.2 Background information

Work ethic studies are typical of cultural studies which may appear to be unusual in the field of regional economic and development planning. However, the increasing interest in the link between culture and development in the 1990's among regional economists and planners makes this type of study one in the same family with regional studies. After all, regional analysts do not study space for its own sake, instead the space is studied with

the purpose of making life better. As such the understanding of regional economists and planners of peoples' culture in general and their work ethic in particular cannot be over emphasised.

A challenge in studying the link between culture and regional economic development is that there are established facts that economic development is one of the determinants of cultural change. Nevertheless, by conducting this study, I do not intend to argue against this common truth, instead I subscribe to Harrison and Huntington's (2000; xv) wisdom that "economic development, we know, changes cultures, but that truth does not help us if our goal is to remove cultural obstacles to economic development". This wisdom leads to a conclusion that culture can be changed by the use of economic development only when development is already advanced, but in regions where economic development is not advanced, it may be difficult to achieve this aim.

The improvement of peoples' ethic as one of the important cultural traits in a certain region is vital especially in the early stages of economic development. This is because at that stage you have no economic power to change culture. David (2005) underscores the importance of possessing a pro-modern development work ethic by asserting that no society anywhere in the world will have its economy developed with its people stealing from each other or not trusting one another, and with every bit of information requiring notarized confirmation, and every disagreement ending up in court, or with government having to regulate businesses to keep them honest - if the government itself is at all honest. He further argues that being unethical is a recipe for headaches, inefficiency and waste. History has also proven that the greater the trust and confidence of people in the society's ethic, the greater its economic strength. He also opines that short term decisions based on greed and questionable ethics will preclude the necessary self respect to gain the trust of others.

The argument that peoples' ethic has played a great role in the development of the western countries was first provided by Weber between the years 1904 and 1905. Weber argued that the protestant doctrine inspired people in Western European countries with habits or ethic that determined the advancement of industrialization of the Western economy. He argues that the puritanical life of Western countries contributed greatly toward ethic that was favourable to the economic development prevailing in the area. On a similar note Park (1998:43) holds that "when people believe that a dedicated life of patience and sacrifice is the way to please their God, it is expected to raise the savings ratio of the economy which will in turn contribute to economic development. This is because diligence requires patience and thrift requires a sacrifice of present consumption for future consumption".

In explaining how peoples' ethic is connected to economic development, Park (1998:41-42) propounds that the quality of human capital denoted by letter X is a function of the level of science and technology (T) of the people and the state of their work ethic (E) i.e. $X = f(T.E)$. In his description, Park thought it was useful to illustrate the above statement using an alternative statement, namely; yield is function of (seed & soil). Wherein, yield stands for human capital and seed the level of science and technology, while soil is the state of peoples' ethic. Thus, if a traditional seed variety is sown on poor soil, it will bring a low yield; implying that the human capital of the country is underdeveloped when the level of science and technology is low and the state of peoples' ethic is also weak.

On the contrary, if high yielding seed variety is sown on fertile soil, high yield will be obtained, signifying that the human capital of the region is well developed when the level of science and technology is high and the state of peoples' ethic is also strong. Interestingly, when the traditional seed variety is sown on fertile soil, the yield is higher than on poor soil. Hence, it appears then that when the level of science and technology in the country is low it is logical to pay attention to improving peoples' ethic.

Finally, Park (Ibid: 43) asserts that "a country where people have inherited from their ancestors a sense of pro-modern development work ethic possesses a sort of monopoly resource on economic development". This in a way calls for each country with true commitment to development to pay attention to the duty of adjusting the work ethic of their people by adopting from other societies what they think will be helpful in coping with the rapid changing context. It is unfortunate that efforts to adjust work ethic are remarkably lacking in many less developed regions.

1.3 Work Ethic Perspectives

The link between development and peoples' ethic originates from post-reformation intellectuals who, according to Byrne (1990) cited in Miller et al (2001:2) were in a move to oppose social welfare practice in favour of individualism. These intellectuals promoted the belief that human beings (the poor inclusive) must assume full responsibility for their lot in life. As such, Miller et al (2001:2) argue that "they viewed hard work as a universal remedy and through it, one could improve one's condition in life", implying that the poor simply needed to help themselves through diligent labour and all life's ills would vanish.

As noted earlier, the work ethic notion evolved from Weber's (1905) work on the Protestant ethic and Spirit of capitalism. Though Weber connected peoples' ethic with religious affiliation, these days peoples' ethic is a secularized construct (Porter 2005:2). Peoples' ethic in Weber's view point has a wider coverage, from values suitable at work places and schools to daily life. This wider coverage has in most cases made it difficult to

devise a straight forward definition of peoples' ethic. Relatively, many studies on work ethic parse are from the field of studies related to workers and work places (Porter 2005; Van ness et al 2010). This may result in undermining the multidimensional nature of the work ethic concept as propounded by Weber. This is because in such a perspective, people are likely to envisage work ethic in a narrow sense of hard working with reference to long hours of work.

One example of definitions focusing on workers and work is that of Yankelovich & Immerwahr (1984:64) who assert that "work ethic is a cultural norm that advocates being personally accountable and responsible for the work that one does and is based on a belief that work has an intrinsic value". Also in the same context of the work place, the work by Porter (2005: 339 - 340) has identified four types of work ethic, namely: "strong", "weak", "limited but strong" and "least possible to get by" work ethic. He maintains that descriptors like showing up on time at your work place, taking pride in what you do, being dependable, being responsible, working diligently, taking initiatives and staying until the job is done. Trust, loyalty, commitment, flexibility and maturity constitute strong work ethics. In contrast, a weak work ethic is described as holding a feeling of entitlement, that the world owes you a good living and nothing is required of you to get it. A person with a weak work ethic is willing to stop working, not show up, or switch jobs whenever the situation is less than perfect. A weak work ethic is also demonstrated by people who are more interested in the social aspects of getting together in the working place than in the work that needs to be accomplished.

The "limited but strong" work ethic covers people who are in a particular situation at the moment that limits the time they can be on the job. These include parents with young children, people going to school full time, or people with exceptional circumstances such as an ill spouse or similar responsibilities. Finally, the "least possible to get by" work ethic, involves people who are under performing, but not quite badly enough to justify terminating their employment. They "go along just to get along", or have an operational mentality of doing just what is put in front of them as today's tasks without any concern about the bigger picture. They get through the day, get up and go home.

The foregoing definitions being developed in a management and work psychology perspective seem to have concentrated on how workers behave or should behave at work places. However, the behaviour of workers at the work place are but part of the whole sum of personal behaviour; which in fact needs to be traced from their life in society. This gives an impression that peoples' behaviour in the work place needs to be defined in the context of the society in which they live. On this note, perhaps Seigel's (1983) cited in Porter (2005: 339), definition that "work ethic is a value or belief that either serves as a

conscious guide to conduct or is simply implied in manifested attitudes and behaviour” may provide a good starting point for work ethic study such as this which is not limited to work places alone.

For the purpose of the present study I used Weber’s conceptualization of peoples’ work ethic in order to facilitate a smooth assessment of the work ethic in life as a whole instead of at the work place alone.

Therefore in this study, work ethic is defined as a group of cultural traits encompassing moral values, work attitude, reliance patterns, sense of frugality, and time discipline that may or may not form a basis for prosperity. In the case where these traits form a basis for prosperity, they are called modern work ethic; and where they do not, they are referred to as traditional work ethic. Thus, in this study modern work ethic stands for cultural traits that are supportive to modern development and traditional work ethic for those which are not supportive of modern development.

1.4 The Origin of Academic Interest on Work Ethic

Academic interest on peoples’ work ethic dates back to the beginning of the twentieth century, particularly associated with the seminal work of Max Weber – “Die protestantische Ethik und der ‘Geist’ des Kapitalismus”. In this work Weber developed a theory which has resulted in an endless debate. The theory indicates that through the doctrine of predestination, Calvinism and the Puritanism sects in particular, were successful in instilling the view that work and money-making should be seen as a calling, and an end in itself.

He argues that this attitude was central to the initial development of modern capitalism (Weber 1930). In his argument, Weber does not dispute the fact that development of economic rationalism partly depends on rational technique and law. Instead he recognizes that it is, at the same time, driven by the ability and disposition of men to adopt certain types of practical rational conduct (Weber 1930: XXXIX).

1.4.1 The Reformation as an Episode for the Birth of the Work Ethic Theory

The work ethic theory was born out of the religious reformation which took place in Europe in the sixteenth century. This came with the Max Weber’s interest to inquire into the extent to which certain characteristics of the capitalist culture can be associated with the influence of the reformation. In pursuant to this interest Weber wanted to see how the influence of the psychological sanctions originating from religious belief and the practice of religion, gave a direction to practical conduct and held the individual to it. However, by associating the reformation with economic development, Weber contends that it should

not be conceived that capitalism as an economic system is a creation of the reformation alone. On the contrary, he only wished to ascertain whether and to what extent religious forces took part in the expansion of capitalism spirit throughout the world (Weber 1930: 49-55).

Weber has argued that following the reformation Protestants took quite a different route from that of Catholics in terms of doctrines. He maintains that the Protestant's doctrine has instilled in them a work ethic that influenced them to behave in a manner that favoured economic development. Due to this difference, Weber observed that among other things, business leaders and owners of capital of enterprises were overwhelmingly Protestants. The percentage of Catholic graduates from institutions preparing youth for technical studies, industrial and commercial occupations; and from those preparing people for middle-class business life, lagged behind the percentage of Protestants.

Moreover, he claims that the Catholics have shown a stronger propensity to remain in their crafts, whereas the Protestants were attracted into factories filling upper ranks of skilled labour and administrative positions. He thus concludes that the reason behind these differences was undoubtedly that the mental and spiritual peculiarities acquired from the type of education favoured by the religious atmosphere of the home community and the parental home, determined the choice of occupation, and hence professional career (Weber 1930: 3-6).

Weber indicates that the doctrine of predestination, carrying worldly activities as a calling, restriction of unnecessary use of wealth and time, being independent and personally responsible to God were the elements in Calvinism and Puritanism sects that impacted their economic development. In his thesis Weber argues that the doctrine of predestination which teaches that only some human beings are chosen to be saved from damnation and that the choice is predetermined by God, created 'a feeling of unprecedented inner loneliness' (Weber 1930: 60). The solution to the feeling which tormented the Protestants because of the lack of guarantee of one's election was later found in the performance of 'good works' in worldly activity.

It was stated that work is ordained by God and that it is God's calling for people to work; in this case a surety of one's election could be demonstrated through one's success in a calling. Eventually, success in a calling came to be regarded as a 'sign' – never a means – of being one of the elected. The accumulation of wealth was morally sanctioned in so far as it was combined with a sober and industrious career and was condemned only if employed to support a life of idle luxury or self-indulgence. In this way Calvinism, according to Weber's argument, supplied moral energy and resulted in a capitalist spirit.

1.4.2 Protestant Ethic and the Spirit of Capitalism

In an attempt to show how Protestant ethic is related to the spirit of capitalism, Weber (1930:14-16) used Benjamin Franklin's statement summarised in the following paragraphs.

Remember, that time is money. He that can earn ten shillings a day by his labour, and goes abroad, or sits idle one half of that day, though he spends but six pence during his diversion or idleness, ought not to reckon that the only expense he has really spent, or rather thrown away, five shillings besides. Remember, that credit is money. If a man lets his money lie in my hands after it is due, he gives me interest or so much as I can make of it during that time. Remember, that money is of the prolific nature. Money can beget money, and its offspring can beget more, and so on.

Remember this saying: the good paymaster is lord of another man's purse. He that is known to pay punctually and exactly to the time he promises may at any time and on any occasion raise all the money his friends can spare, this is something of great use. After industry and frugality, nothing contributes more to the raising of a young man in the world than punctuality and justice in all his dealings; therefore never keep borrowed money an hour beyond the time you promised, lest a disappointment shut up your friend's purse for ever.

The most trifling actions that affect a man's credit include: the sound of your hammer at five in the morning, or eight at night, heard by a creditor, makes him easy six months longer; but if he sees you at a billiard-table, or hears your voice at a tavern, when you should be at work, he sends for his money the next day and demands it, before he can receive it, in a lump sum.

Be aware of thinking all your own that you possess, and of living accordingly. It is a mistake that many people who have credit fall into. To prevent this, keep an exact account for some time both of your expenses and your income. If you take the pains at first to mention particulars, it will have this good effect: you will discover how wonderfully small, trifling expenses mount up to large sums and will discern what might have been, and may, for the future be saved without occasioning any great inconvenience.

Eventually, Weber concludes that all Franklin's moral attitudes are coloured by utilitarianism and that honesty is useful because it assures credit. Equality useful are punctuality, industry, frugality, and that if these moral attitudes preached by Franklin are compared with that of the Protestant ethic one will find no significant differences.

1.4.3 The Debate on Weber's Work Ethic Perspective

As noted in the previous subsection, Weber's thesis has stimulated an endless debate. Perhaps Giddens (1976) was right by saying that Weber's thesis has been heavily debated because it was written with strong controversial intent, evident in Weber's tendency to hold both 'Idealism' and 'Materialism' explanations. This is clear in Weber's (1930:48-9) argument that his study is 'a contribution to the understanding of the manner in which ideas become effective forces in history' while at the same time holds that 'the Reformation, and the development of the Puritan sects alone, cannot be explained as 'a historically necessary result' of prior economic changes'.

Without aspiring to settle this seemingly over debated matter, the present study is an attempt to contribute to the ongoing debate. The arguments for and against the theory, including the emerging issues from the debate are presented in the next sub-section.

Arguments against Weber's Work Ethic Perspective

The criticism of Weber's thesis is well articulated in Giddens (1976), from which this study has benefited. Giddens grouped Weber's critics into five groups, the first group claims that Weber's characterisation of Protestantism was faulty. The associated reasons are that Weber mistakenly supposed that Luther introduced a concept of 'calling' which differed from what is in the scriptural descriptions used by Catholics; and that Calvinist ethic were 'anti-capitalistic' not pro-capitalist; and that Weber's exposition of Benjamin Franklin's ideas is unacceptable.

The second group claims that Weber, misinterpreted Catholic doctrine. Giddens (1976) argues that the critics were of the opinion that although Weber's argument was based on the notion that there is a difference between Catholics and Protestants in economic development, he (Weber) did not study Catholicism in any detail. Giddens further indicates that the critics see that the post-medieval Catholicism period involves elements positively favourable to the 'capitalist spirit'. Hence, the reformation is to be seen as a reaction against the capitalist spirit rather than as a clearing the ground for its emergence.

Recent work by Cantoni (2009:35) has also disputed that Catholics and Protestants had differences in economic development, where it has been argued that while there are many reasons to expect Protestants to have been more economically dynamic during the past centuries, so far "there is no effect of religious denominations. Despite their differing views on religious matters, Protestants and Catholics might not have been so different in their economic behaviour after all". This view agrees with that of Bossy, (1970:70) who suggests that due to what he calls counter-reformation, Catholic

Bishops had more positive achievement to their account than is often admitted. He further argues that perhaps they had as good a claim as English Puritanism to have eradicated habits which made men unfit for an industrial society.

The third group that Giddens identifies contends that Weber's statement of the connections between Puritanism and modern capitalism is based upon unsatisfactory empirical materials. Giddens asserts that it has been noted that the only numerical analysis Weber refers to is a study of the economic activities of Catholics and Protestants in Baden in 1895, of which they question its accuracy. This claim is in line with that of Iannaccone's (1998) cited in Guiso et al (2003:230) being of the opinion that, "the most noteworthy feature of the Protestant Ethic is its absence of empirical support". Similarly, Cantoni (2009:35) observed that, research into economic development in the German Land of the former Roman Empire in the sixteenth and seventeenth centuries, did not reveal any close association between Calvinism and capitalistic enterprise especially when compared with Catholicism.

Relatedly, there have been cross-country studies relating Protestantism to economic outcomes in various countries (Grier 1997; Barro and McCleary, 2003) aiming at verifying Weber's thesis using adequate and accurate data, doubting whether Weber was right or wrong. Likewise, Guiso et al (2003) commenting in favour of Weber's thesis, have noted that critics have been blaming Weber of using unsatisfactory evidence to develop his theory as compared to cross country studies conducted in the 1990s and 2000s.

Giddens fourth and fifth groups hold almost the same view that Weber was not justified in drawing as sharp a contrast as he tried to do between 'rational' capitalism, and preceding types of capitalistic activity; and that he mistook the nature of the causal relation between Puritanism and modern capitalism. These critics argue that, on one hand, Weber slanted his concept of 'modern capitalism' in such a way as to make it conform to the elements of Puritanism which he fastened upon; and on the other hand, much of what Weber calls the 'spirit' of modern capitalism was present in prior periods. Tawney for instance holds that though there is a difference between Lutheranism and the later Protestant sects, nevertheless it was the prior development of the 'capitalist spirit' that moulded the evolution of Puritanism rather than vice versa" [Tawney (1926) cited by Weber (1930: xxiii)]. This causal relationship between religion and culture in general has been echoed by other critics since then.

Trevor-Roper (1963) cited by Blum and Dudley (2001: 209) for instance, was of the opinion that it was about Merchants choosing to settle in Protestant states as good places to do business, rather than Protestant states producing Merchants. Hirschman

(1977:129) who asserts that the expansion of capitalism in the seventeenth and eighteenth centuries has not been welcomed and promoted by some marginal social groups (the desperate Protestants in their effort to please God), nor by an insurgent ideology, but by a current of opinion that arose right in the centre of the "power structure" and the "establishment" of the time.

The work by Blum and Dudley (2001) Acemoglu et al (2005), Becker, et al (2009) is of the opinion that Capitalism is linked to economic institutions and the education levels of the people of that time. Acemoglu et al (2005:393) for instance, holds the view that the rise of Western Europe was largely the result of capitalist development driven by the interaction of the late medieval institutions and economic opportunities offered by Atlantic trade. Becker et al (2009:30) on the other hand, claims that differences in economic outcomes between Catholics and Protestants in Prussia around 1871 can be explained by the differences in literacy.

Barro and Mitchell (2004: 1) in their cross-country studies using 1980 - 1999 data from various international values surveys and other activities established that there is evidence that more economic development is linked to lower religiosity. In another incidence Ray (1982) cited by Miller et al (2001) established that there is no consistent relation between religion and peoples' ethic claimed by Weber to have impacted on economic development. In line with this Ray (1982) cited in Miller et al (2001), concluded that to date all religions share the same degree of aspects related to peoples' ethic. Nonetheless, he argues that the Weber's Protestant ethic has certainly not vanished; it is just no longer Protestant.

Arguments in Favour of Weber's Work Ethic Perspective

Though many have taken Weber to task, Marquette's (2010:1) observed that there is a growing understanding that technically, management-led approaches to address unethical acts such as corruption, which seems to be ant-economic development, are not providing the level of success desired to such an extent that experts are seeking hope to the belief in "heaven and hell". This observation is in line with Guiso et al (2006: 2) who observed that, after almost a century, the importance of religion and culture in general in explaining economic development seem to be gaining momentum; whereas earlier (Guiso et al 2003) opined that most critics of Weber's thesis seem to reject specific channels proposed by Weber, and not a more general link between Protestant ethic and the development of a capitalist attitude (Guiso et al 2003:230).

In addition they argue however that in order to verify or disprove Weber's thesis, it is necessary to go past the fact that the Protestant Countries are more successful

economically. This was the fact which motivated Weber to develop his thesis, as such cannot be used to test his theory (Ibid 2003:230). This argument agrees with Becker and Wossmann (2007:32). In their search to find out whether Weber was right in three different channels of argument, they concluded that Weber was only right in his observation that Protestants were doing better economically than their counter part Catholics.

Once again, Guiso et al (2003: 226) assert that, “there is hardly an aspect of a society’s life that is not affected by religion or culture in a broader sense. Why then shouldn’t it affect a country’s ability to advance economically”? On the other hand Edgerton (1992), cited in Acemoglu et al (2005:402), is of the opinion that “if a society adopts a system of belief or ways of operating (culture) which do not promote the prosperity of the society, such a society is bound to be ‘dysfunctional’ and hence will have a lower level of development”. This argument is similar to what was earlier pointed out by Weber (1930:XXXIX) that “if the ability and disposition of the society to adopt certain types of practical rational conduct have been obstructed by spiritual obstacles, the development of rational economic conduct will also meet serious inner resistance”.

Consistently, Banfield (1958) cited in Acemoglu et al (2005:402), attributed the poverty in Southern Italy to the adoption of what he calls culture of “a moral familiarism” where they trusted their family members and could not cooperate or trust any outsider. Three decades later Putnam (1993), cited in Guiso et al (2003:226) associated the prevalence of lack of trust in the same area (Southern Italy) to the strong Catholic tradition, which emphasizes the vertical bond with church and tends to undermine the horizontal bond with fellow citizens. In the same vein, Landes (1998) attributes the failure of Spain to develop in the 16th and 17th centuries to the culture of intolerance diffused by the Catholic Church, which forced some of the most skilful people out of the country.

Stulz and Williamson (2001) cited in Guiso et al (2003:226) associated the low level of creditors’ protection present in Catholic countries to the anti-usury culture pervasive in the Catholic tradition. Moreover, there are also a good number of cross-country studies (Grier 1997, Knack and Keefer 1997, Barro and McCleary 2003, Durlauf and Fafchamps 2003) which have managed to attribute high economic development to religion and culture.

Emerging Issues from the Debate of Weber’s Work Ethic Perspective

In close follow up of the foregoing debate, I am of opinion that regardless of the criticisms, it is plausible to join hands with Landes (1998:517) who maintained that “if there is anything we learn from the history of economic development, it is that culture makes all

the difference". This follows the fact that historical determinants of economic development are complicated and as such one good reason should not be enough to explain it.

More so, most of the critics levied on Weber's idea seem to be inconclusive; take for example those who assert that "generalized literacy along with a high propensity of Protestant to honour contracts with people they did not know personally seem to have provided the random links that converted their regional economies" (Blum and Dudley 2001:229). The question is where the Protestants got the incentive to attain literacy and to acquire high propensity to honour contracts. I suppose their cultural differences with the Catholics can help us explain their uniqueness. I like how Landes (1998:522) put it, when he said "just because markets give signals (or in this context schools are there) does not mean people will respond timely or well, instead moral training and vigilance can help them to respond.

The fact that culture is important was also observed by Botticini and Zvi (2004:3-4) in their analysis of Jewish occupation where they argue that changes in the religious and social norms within Judaism instilled distinctive characteristics in Jews which in turn, resulted in economic gains. To support their claim, they argue that the knowledge of Hebrew for religious purposes and the common Jewish law across all Jewish communities, in addition to the network externality, provided high returns for Jewish merchants. This prompted the rapid migrations of Jews from the ninth to the twelfth centuries to North Africa and Western Europe, where they acquired high standards of living.

In addition to what I have said about the criticisms levied against Weber's work is that there seems to be a general agreement from both sides of the debate that certain habits (ethic) are considered to be fit for economic development. What is being contended is "where do societies derive these "habits" or ethic?. Throughout the debate, Weber and his supporters have been advocating that these habits were derived from Religion and Culture. On the other hand, some critics attributed peoples' ethic with literacy levels, some with individual interest and passion, economic institutions and others with trading opportunities which perhaps prevailed because of advantages of location.

In the work of Bossy (1970:70) for instance, it has been argued that because Counter-Reformation in both Catholics and Protestants eradicated habits or ethic which did not prepare them for an economic prosperity where there were no economic differences between them. On the same note, Cantoni (2009:35) highlighted that though Protestants may have had the advantage over Catholics due to their ability to unite secular and spiritual powers through the parallel development of the Counter-Reformation, the Catholic church gave its temporal rulers similar powers to enforce both religious

doctrine and social discipline, so that both Protestant and Catholic states seem to have profited from the Reformation.

In other words Bossy and Cantoni are telling us that the contentious issue in the whole debate of culture and economic development is who benefited from the impact of the Reformation between Catholics and Protestants. In a way, they are convincing us that due to Counter Reformation, both Catholics and Protestants benefited by acquiring habits or ethic which fitted them for economic prosperity - and which is why there is no economic difference between them. That is to say, the influence of peoples' ethic on economic development is not questioned in the debate of culture and economic development; and hence one may suppose that in general terms, that literature does not rule out the link between work ethic and economic development.

In other words it doesn't matter if people are from Germany, America, China or Korea; they first needed a pro-development work ethic to achieve the economic prosperity which they are enjoying today. It is from this background that I got gained the confidence to conduct the present study with the aim of achieving the following objectives.

1.5 Objectives of the study

The main objective of this study was to assess and document conditions responsible for persistence of traditional work ethic among people in less developed regions, with a view to drawing implications for regional development and planning. Specifically the study focuses on the following issues:

- ~ To determine the existing state of work ethic and hence ascertain variations thereof among diverse social groups.
- ~ To identify the existing social organizations and examine their role in transmitting work ethic to the people in the study area.
- ~ To establish whether differences in regional economic development are reflected in the work ethic of the people in the study cases.

1.6 Significance of the study

The work ethic context of globalizing Tanzania has not been adequately researched. Consequently, this study attempts to provide information contributing towards creating an understanding of this phenomenon. Such an understanding may assist Tanzanians to devise appropriate ways to enable them to gain economically as they strive to integrate in the global system.

Indeed the study reveals the existing state of peoples' ethic, existing social organs and their ability to transmit work ethic to society members; a revelation which is expected

to enable decision makers, planners, civil society organizations, religious organizations, community members and other social groups to project the future programs for adjusting the work ethic of their society to cope with an ever changing context.

The conceptual framework for this study provides the initial impetus that may provoke further debate on the validity of Weber's thesis in the African context and the link between work ethic and culture in general to regional economic development.

1.7 Structure of the work

This work has eleven chapters which are organized as follows. Chapter two presents lessons of experiences with regards to work ethic influences to economic prosperity. On the one hand, I have presented two stories on how modern work ethic has resulted in economic prosperity, and on the other hand, one story on how traditional work ethic has resulted in economic backwardness.

Chapter three highlights the regional economic development discourse, where the concept of a region, regional economic theories; determinants of development of a region and the debate around them have been clarified. In chapter four, I present the conceptual framework for this study within it definitions of various concepts have been provided. It is within this chapter that I have also presented the research questions that guided this study.

Chapter five is on the research approach, issues on research strategy and design have been explained as to why they were selected and how they have been applied. In chapter six the context in which this study has been conducted has been presented. Chapters 7, 8 and 9 present the findings concerning the performance of socialization practices with regards to the work ethic status in Tanzania. Chapters seven and eight present the analysis of the work ethic situation.

Chapter nine highlights the discussion on organizations responsible for socialization practices, what are they, and what they transmit from generation to generation. In chapter ten I have attempted to show how the regional economic differences are reflected in the work ethic differences observed across the two cases. The last chapter is chapter eleven, which is on conclusions and reflections. Here I will also reflect on the key question of this study which is why traditional work ethic persists among people in less developed regions. Obviously presentation of implications of the study findings will find their place in this chapter.

2. Empirical Cases on Development - Work Ethic Nexus

2.1 The Case of the United States of America

The United States of America (USA)'s experience seems to be as old as Weber's theory itself. Efforts to bring economic development to the USA were embodied in the industrial revolution of the 18th century. Although the history of the USA suggests a very distinct ethic (Porter 2005: 338), the Protestant vision that work is "intrinsically good" remains at the heart of its peoples' ethic. McElroy (1999) cited in Porter (2005: 336) for instance, holds the view that as settlers arrived in what later became the USA, survival in extremely primitive conditions depended on each person working hard, believing in a vision of what could be accomplished and supporting cooperative effort while maintaining high levels of self-sufficiency.

In line with this Rodgers (1974) cited in Porter (2005: 336) commented that, just like the Protestant ethic, the hardships of this new wilderness were given a biblical connotation, which led settlers to view their task as a religious mission rather than a burden. However, during the days of Benjamin Franklin's writings, the religious connection to American ethic was eliminated though the core values survived in a more instrumental format. Hard work for future benefit, self-reliance, frugality, resolution, thrift and other related qualities were promoted as necessary for development of the new country. These ideals have, subsequently, been called a capitalist ethic, or an American work ethic (Porter 2005: 337).

Through the 19th century, mills and factories grew rapidly and management of the workforce was based on establishing efficiency rather than craft. The average standard of living for workers improved and a large volume of goods became available. Based on Eisenberger (1989) cited in Porter (2005:337), during this same time employment demands fell into cycles of long hours of uninterrupted work and hectic pace. Hence, it appears then that although peoples' ethic in the USA has evolved over time, yet, the original Protestant ethic core values of hard work, morality, frugality, self reliance and effective use of time seem to remain even stronger. This suggests that work ethic values are part and parcel of the historical explanations of the economic prosperity of the USA.

2.2 The Case of Korea

The Korea case is more contemporary than the USA case. Koreans were under Japanese occupation from 1910. After the Japanese defeat in World War II in 1945, Korea was taken over by Western powers, Russia took North Korea and America took South Korea.

In 1948 Korea became independent but with two different countries, namely; North and South Korea. Before Japanese invasion, Korean lives were largely dictated by the Confucianism and Neo Confucianism ethic.

Levi (2012:4-6) indicated that “Confucianism is a Chinese ethical and philosophical system developed from the teachings of a Chinese Philosopher Confucius. The core of Confucianism is humanism and the belief that human beings are teachable”. He also identified that Neo-Confucianism is a branch of Confucianism which stipulates that each Neo-Confucian has to observe five human relationships. These relationships include that “between father and son there should be affection, between Ruler and Minister there should be righteousness, between husband and wife there should be attention and separate functions, between old and young there should be proper order, and between friends there should be faithfulness”.

Following the five relationships Levi is of the opinion (with which I also agree) that, of all the above five relationships “only the last was a relationship between equals, but the others were based on authority and subordination”. In terms of governance these relationships seem to emphasize the kingly authority and absolute loyalty of subjects to the ruler. In the final analysis Levi concluded that Neo-Confucianism defines social relations not in terms of satisfaction of the individuals involved, but in terms of satisfaction of the individuals into a collective whole which present the harmony of the natural order. In other words the Neo-Confucianism ethic emphasizes community achievement at the expense of individual achievement, which according to Weber’s logic undermines possibilities to achieve modern development.

During colonial time Koreans could not maintain their culture, because Japanese did not accord them that opportunity. They were forced to behave and identify themselves as Japanese. Thus it is clear that before 1945, the two countries (North and South Korea) had the same history, cultural, geographic, and the same level of economic development. Acemoglu et al (2005:405) observed that even “in terms of other man-made initial economic conditions North and South Korean were similar, and if anything, advantaged the North. For example, there was significant industrialization during the colonial period with the expansion of both Japanese and indigenous firms. Yet this development was concentrated more in the North than in the South”.

However, after 1945 each country took a different route; on the one hand, North Korea with Russian and Chinese experiences opted to building a socialist economy; and on the other hand South Korea decided to build a market led economy. These two types of economies are supported by different ideologies and so have different work ethics altogether. The economic mode adopted by North Korea is in favour of common property

rather than private property right. Thus economic decisions are mediated by the communist regime not by the market. This type of economic mode is in line with a traditional work ethic, which in principal does not provide opportunities for modern economic development.

As if this is not enough, Young-Soon (2010) observed that since the 1950s the Communist regime had made efforts to revive Neo-Confucianism values to make them part and parcel of the socialist ideology. He is of the opinion that the resurrection of Neo-Confucianism was necessary to justify the hereditary blood succession of leadership from Kim Il Sung to Kim Jung Il. The resurrection of Neo-Confucianism has strengthened the loyalty of the citizens to the Communist regime. With its notion of *filial piety* (absolutizing the power of parents) it was intended to make North Koreans believe that the whole nation is one big family with the Communist state leader as their father.

Using Yi's (1979) words Young-Soon (2010:68-69) argued that under such a situation "people have lost the freedom and ability of critical thinking; and that absorption of new thought is not yet sufficient, while new awakening through the baptism of new civilization is not yet strong enough". Also he claims that "the ideology of filial piety absolutizes the power of parents. Such absolutization caused negative effects upon the society; including propensity for dependence, and lack of reformist energy". This implies that the blending of Neo-Confucianism with a socialist economy has brought all these practices into the North Korean socio-political system.

Young-Soon concluded that "while communist ideology certainly must have influenced North Korea's political culture to become authoritarian, Neo-Confucianism also caused a synergetic effect; and that in a way socialism can be seen as an ideology with the strongest affinity for a pre-modern mentality". This being the case, it is clear that the dominant work ethic in North Koreans is by and large traditional; the reason why the country remains underdeveloped as compared to its counterpart South Korea. Information from CIA (On-line) indicates that in 2011 North Korea had an estimated GDP per capita of \$1,800 very low compared to \$33,290 of South Korea in 2013.

As has been noted in this subsection, South Korea decided to move on with a market oriented economy. This is to suggest that they adopted quite an opposite work ethic from that of North Korea. Before 1945, North and South Korea shared the same history, culture and other man-made initial economic conditions; there-after South Korea seemed to have taken a different way of life (culture). This new culture, with a new work ethic enabled South Koreans to develop viable political and economic institutions that ultimately gave them a flourishing economy.

As evidence of this, the New World Encyclopaedia (On-line) argues that unlike North Koreans, the South Koreans have been able to gradually realize a remarkably free and open society. In its struggle to achieve this aim it has tended to neglect the traditions of earlier dynasties. This tendency has assisted these Koreans to do away with the subsistence world view of Confucianism, and acquire habits that helped them cope with the modern economic model. This argument is similar to what Park (1998) suggested in chapter one of this work that since South Korea had a low level of science and technology it was logical to pay attention to upgrading peoples' work ethic. This was due to the recognition that quality human capital is determined by the level of science and technology and status of peoples' work ethic. If a country doesn't have the required level of science and technology something has to be done on the status of the peoples' work ethic; hence poor as it was South Korea had to invest in upgrading the work ethic of her people.

In addition, in order to ensure that all people from both urban and rural areas are on board to build their economy, South Koreans embarked on what was known as *Saemaul Undong* (New Village Movement). The *Saemaul* movement intended to inculcate the "we can do spirit" in South Koreans, the spirit which they thought had been suppressed by Colonialists. As a movement for spiritual reform, the *Saemaul Undong* imbued the people with a spirit of diligence, self-reliance, and cooperation. This spiritual reform resulted in a change of mentality which prepared South Koreans for an industrial society. The *Saemaul* movement changed peoples' attitude from laziness to diligence, from dependence to self-reliance, and from individual selfishness to cooperation with others (Choe 2005:3 - 4).

It is no wonder that some have argued that the outstanding performance of East Asia, including South Korea was partly due to their commitment almost from the outset, to become players on the global scene. Harrison and Huntington (2000: xiii) are of the opinion that "economic prosperity in South Korea could largely be explained by internal factors including the South Korean's value of thrift, investment, hard work, education, organization and discipline"; which values, in my opinion, are largely not found in North Korea.

South Korea has been able to adopt viable institutions which ultimately helped it experience a different stage of economic development compared to that of North Korea. This was the result of the foundations laid by radical changes different from those South Korea shared with North Korea before 1945. There are two schools of thoughts about which work ethic actually set the foundation of the Korean development. There are those who follow Weber's opinion that because Confucianism promotes community welfare at

the expense of individual achievement; a Confucianism work ethic could not have contributed to South Korea's development. On the other hand there are those who think that it is unlikely that the Confucianism ethic had a zero contribution, as though South Korea existed in a vacuum. Park (2010:117) for instance believes that although the work ethics of western countries were attractive, and were largely adopted by South Koreans, it does not rule out that the Confucianism ethic did not play any part in South Korean development.

He strongly argues that development of the South Koreans is the synergetic effect of the Confucianism ethic together with the west's work ethic. Using his own words he said that "Confucianism's communal principles supported by Protestantism's individual betterment bred the miraculous growth in South Korea" Park (2010:118). In support of this thesis he provided an account of Confucianism values that resonate well with the Westerner's work ethic. He first thought of the promotion of *Chaebols*, the Korean groups of businesses owned and operated by family members. He asserts that the structure of *Chaebols* is by and large the product of the *filial piety* notion of Confucianism; yet these groups of businesses have been instrumental in the industrialization of Korea. The trick behind it was that, the then President Park was able to escape from the trap of small scale production by favouring a small number of large firms instead of large numbers of small firms. Consequently, *Chaebols* had many advantages over small firms because they were so huge. Promotion of a small number of large firms is indeed a capitalistic approach. This therefore, explains how Confucianism-*Chaebols* were blended in the modern work ethic.

Next is the propensity for schooling, Park holds that "although education is not a direct principle of Confucianism, it is a by-product of its principles and essentially tied in as a major principle". Through Confucianism Koreans were made to believe that humans are teachable. In the heyday of Confucianism this belief was important for every Korean so that they could acquire a Confucianism ethic.

There is a reason to believe that in the advent of modernity South Koreans had the same propensity to acquire education, but this time they aimed for modern education. Park observed that due to the high propensity to acquire education "parents were willing to sacrifice almost everything so that their children could receive the best education possible" Park (2010:121). Park (2010) argues that, as a result in 1990 South Korea ranked as the world second in terms of the percentage of high school graduates advancing to colleges and universities. These graduates had a tremendous impact on the economic development of Korea, because they were the ones who provided the competent human resource necessary for economic development.

He further argued that the mentality of being loyal to authority, instilled by Confucianism, has helped North Koreans to be disciplined and hard working, qualities well suited to modern development. Also the sense of we-feeling among Koreans is instrumental in the Korea economy, because Koreans love their country they will buy products made by Koreans even if they are expensive or of low quality. Such attributes ensured that Korean firms had a market and could thus expand for the betterment of the country's economy. Park concluded by saying that though in Confucianism commerce, trade and manufacturing were thought of as the lowest priority, in the advent of modernity they were replaced with Protestant values.

It therefore appears that unlike North Koreans, South Koreans were clever to do away with the weaknesses of the Confucianism ethic; and recognised those Confucianism values that were a good match to the new path they had decided to take. Indeed they were able to manage the move away from traditions without falling into the trap of the wholesale copying of a foreign culture. As a result South Koreans found themselves familiar with new ways of organising life, like their engagement in long term development plans, export based economy, and encouragement of large and internationally competitive companies which were promoted through easy financing and tax incentives as well as protection of property rights.

Consequently, between the 1960's and the 1970s South Korea was transformed into one of the Asian "miracle" economies, experiencing one of the most rapid economic growths in history while North Korea stagnated. By 2000 the level of income in South Korea was \$16,100 while in North Korea it was only \$1,000 (Acemoglu et al 2005:406). Based on the New World Encyclopaedia (On-line) in 1996, South Korea became a member of the Organization for Economic Co-operation and Development (OECD). In 2004, South Korea joined the "trillion dollar club" of world economies and its standard of living approximated that of European Union members, Portugal and Spain; while North Korea had a per-capita level of income of about the same as a typical sub-Saharan African country.

2.3 The Sub-Saharan Africa case

The economic development of Sub-Saharan Africa cannot be compared with that of developed countries. Kinoti and Kimuyu (1997) opine that "Africa is desperately under-developed by any measure of development". The history of peoples' ethic and economic development in Sub-Saharan Africa can be divided into four periods: pre-colonial, colonial, independence and post independence periods.

Peoples' Ethic in Pre-Colonial Sub-Saharan Africa

Historians claim to have faced difficulties in documenting the economic systems existing in the pre-colonial era, suggesting that data on various aspects of life for many periods of African history were often scarce, unreliable or in some cases totally missing (Gann and Duignan 1975:33). Nevertheless, it is agreeable that in this era six main types of economies existed which were fruits and roots collection, hunting, fishing and cultivation, livestock rearing and trading. Daryll-Forde (n.d) cited in Gann and Duignan (1975:34) holds that none of these systems existed in a pure form, instead people combined various types of economies.

Trade in this era was mainly subsistence, meaning it evolved around agricultural produce and depended on local kinship systems, few groups and localities were engaged in a market oriented trade. A kind of trade which, according to Gray and Birmingham (n.d) cited in Gann and Duignan (1975:38), produced greater changes and innovation in respective locations. The locations involved in the market oriented trade among others exported ivory, gold and slaves (Gray 2008:3).

Though slavery and slave trade has existed since the pre-historic era, it only became central to African states in the 7th century. Wright (2000) indicates that in Africa, many societies considered slaves merely as property. Most often, both slave owners and slaves were black Africans, from different ethnic groups. Traditionally, African slaves were bought to perform menial or domestic labour, to serve as wives or concubines, or to enhance the status of the slave owner. However, with the coming of Arab and Europeans in the beginning of the 7th century this traditional African style of slavery was changed.

From the 7th to the 20th century, Arabs raided and traded for black African slaves in West, Central, and East Africa, sending them to North Africa and parts of Asia. From the 15th to the 19th century, Europeans bought slaves in West, Central, and East Africa and sent them to Europe, the Caribbean, and North, Central, and South America. Wright (2000) further argues that, these transcontinental slave trades made trade central to the economies of many African states and to a greater extent threatened many Africans with enslavement.

Mazrui (1986:230-34) indicated that before the advent of the slave trade of the 7th century, and colonialism in the second half of the nineteenth century, the African's work ethic revolved around the traditions of voluntary work in a collective context. The social system had no caste system that would have rendered itself to a master-servant relationship. In other words, work was not considered a badge of a certain group of people where one could live in leisure while others had to work for him. Resources were

communally owned in that when you dipped your bucket into a river and took it out full of water then you could say “this is my water”. Mazrui (1986:234-35) further asserts that in those days no one could live like a parasite, because society had ways to safeguard their members from the temptation to exploit relatives or patrons. Also they did not have sexual division of labour, where you would find men working for wage and women working in kind.

On this same issue of pre-colonial African’s work ethic Gann and Duignan (1975) earlier, contended that prior to slavery and the colonial era, Africans respected men who showed their prowess as hunters, helping neighbours and laboured hard in the field to support their dependants. However, they observed that though ideally patience, endurance, honourable conduct and high sense of family duty were presented as an important part of kinship and a community’s work ethic, the realities were often suspicion, envy, faction and fear (Gann and Duignan 1975:52). In my opinion these realities are likely to be responsible for constraining the existence of the spirit of true cooperation, self-reliance and a whole hearted work attitude as was the case of South Korea (Choe 2005) and spirit of competition as was the case of the Protestant’s ethic (Weber, 1930).

The pre-colonial Africa work ethic was compatible to the economic system of its time. As argued by Gann and Duignan (1975), the system was rooted in what they call “a system of reciprocal rights and obligations” and sought to ensure security for all, as opposed to security for private property rights favourable for economic prosperity. This system forced kinship communities to aim at economic levelling, whereby no one had to be prosperous to the extent that did not have to depend on others. As a result people did not try to maximize their profit or work to get the best economic gains from land and labour. Gann and Duignan (1975:52) observed that due to this system, most Africans lived in small scale, non-monetarized, subsistence societies, with simple technologies, limited division of labour and few specialized craftsmen.

The promotion of economic levelling and lack of security for private property rights by the economic system of those days, held back the innovation process in the society. This is because there were no incentives for innovators. Also, Gann and Duignan (1975:54) revealed that though these societies had their distinctive pattern of trust, it appears that they all lacked the wider relationships extending beyond those of a communal society that would have created a conducive condition for innovation. Of course these are common characteristics at a primary stage of a society’s life. At this stage a traditional work ethic was enough to support production that met the necessary needs of the society.

Referring to the discussion above, it is clear that the slave trade found the pre-historic Africa at the time when its work ethic was very traditional. It is apparent that given changes in context the pre-historic societies' work ethic would have evolved into new dimensions to cope with the changes. However, it is unfortunate that the coming of the slave trade had interfered with many development processes including that of work ethic. It appears that the slave trade had affected those who were enslaved as well as those who were not. Those who were not enslaved were equally affected because of the insecurity they felt, they had to be careful all the time, not to find themselves in the hands of slave raiders. I suppose this situation increased suspicion, faction and fear among the society's members.

On similar note, Mazrui (1986:231-32) is of the opinion that the legacy of the slave trade helped to damage Africa's work ethic and undermined the traditions of production within Africa. He affirms that the most affected part of the work ethic by the slave trade was the concept of voluntary labour in African culture. By all means, the interference and damage caused by the slave trade on the work ethic and other development processes marked the beginning of most of Africa's developmental problems.

Peoples' Work Ethic in Sub-Saharan Africa during the Colonial Era

In the second half of the nineteenth century, most Sub-Sahara African countries became Western colonies. The introduction of the colonial system in Africa seems to have done little in transforming the basic characteristics of the economy of pre-colonial traditional societies [Hyden (1986) cited in Smith (1989:5)]. In Tanganyika, as in other colonies, the natives were required to pay tax as a means to get them to work for the colonialist. Though from a public policy point of view, the colonialist seemed to have no legitimate basis to get tax from the natives, Mazrui (1986:232) commented that to answer the question of on what basis should natives be taxed, the colonialists decided that, come what may, provided that the natives had heads or houses, they are going to pay a poll tax for having a head and a hut tax for having a house.

To pay the tax, natives needed money, which could only be earned by working for colonialists. Thus tax appeared to be an instrument used to coerce natives to work on colonialists' plantations (Smith 1989:7). As an effect of this Mbilinyi (1972) cited in Kinyashi (2009:6) asserts that "men were forced to leave their families in search for wage labour in different plantations scattered in Tanganyika". In another instance, Smith (1989:7) holds the view that "prior to colonialism, natives in some parts of Tanganyika used to pay a proportion of food to their Kings as rent. In turn the Kings stored the food for use in case of famine".

Unfortunately, the coming of colonialists denied the natives such an opportunity. Instead the famine relief responsibility was taken by Colonial administration, whom according to Hyden (1980:61) and Smith (1989:8) used it as incentive to make the natives work for them. Hyden (1980:61) for instance, opines that due to default in growing cassava by peasants, the British colonial administration decided that any person in need of famine relief should pay in cash or supply free labour; except for the aged, sick or persons with any other disabilities.

It should be noted that administration of the colonies had never been a smooth process; there had been some dissatisfaction from indigenous people which necessitated the use of force by Colonial Administrators. Based on Smith (1989:7) these dissatisfactions sometimes ignited nation-wide revolts, in Tanganyika they include but were not limited to Abushiri's revolt in 1891 and the Maji Maji revolt of 1905; which were put down militarily using German officers, Somali, Zulu and other African mercenaries; and that of between 1891 and 1894, by the Hehe tribe, led by chief Mkwawa.

The Germans used direct rule as an administrative tactic, their rule ended after they lost the First World War. Later on the League of Nations trusted British administration to oversee the affairs of Tanganyika colony. Following past experience, the British administration used indirect rule, which according to McCarthy (1977:579-80) seems to be a tactic to make natives feel they were part of the colonial rule. Such an attempt helped to reduce instability. On this note McCarthy contends that, the unification of ethnic groups as one of a stability maintenance strategy claimed to be done by British colonial administration, was nothing more than a reorganization of localisms which altered their appearance more than their substance. This being the case central administration managed to manipulate their local elites, who in turn commanded the assent of local people to respond positively to colonial government directives with little or no resistance.

In regard to work ethic, the hassle of colonialism has helped to degrade or rather distort the work ethic of colonial Africans. From a sociological point of view it would have been expected that through diffusion the natives would have internalized the work ethic of the West that they came in contact with. However, the reality is the opposite. It just didn't happen like that. Just as with the slave trade, the brutality under the direct rule and later under indirect rule seemed not to have given an opportunity for the indigenous residents to figure out which work ethic element they would have incorporated into their culture, in their attempt to cope with changing circumstances. The forced labour practices and tax payment for instance, appeared to be as bad as slavery because it made men leave their families in search of wage labour elsewhere. This may have had the same effect as that of slavery, of increasing suspicion, faction, and fear in the society.

Indirect rule on the other hand, aimed at the Swahili saying “*ukila na kipofu, usimguse mkono*” or in English “once you eat with a blind person, be careful not to touch his hand”. Indeed this strategy allowed them to exploit the indigenous people without much disturbance of the structure and function of their social system. In the end, it seems that most of the indigenous pre-colonial customs remained unaltered.

All in all, we don't need human rights activists to tell us that colonialism was dehumanising. As such we would not expect natives to have had any interest in internalizing the work ethic of the people whom they might have never liked any way. To make matters worse Mazrui (1986:232-35) argues that, it is not only that the natives did not internalize the colonialists' work ethic, but also colonialism did not leave the work ethic of the natives intact. He identified seven factors which contributed to the erosion of their work ethic. These included: forced labour and taxation which were responsible for the divorce of one's will from work and separation of liberty from one's labour. Others are the contradiction of property ownership, of western literary education, impact of colonial parasitism, the introduction of sexual division of labour; and class formation.

With all that have been said above, it is obvious that just as slavery and colonialism had interfered with the historical continuity of Africa's cultural evolution it was also difficult for the work ethic of the natives to emerge into a new dimension to fit with the changing context. Without a doubt this had affected Africa's development process.

Peoples' Work Ethic in sub-Saharan Africa during Independence

In the 1960s, most of the Sub-Saharan Africa colonies became independent. During this period independent administrations were faced with a trade off between the building of socialist economic systems or continuing with a capitalist system inherited from the colonialist. Tanzania, which is the focus of the present study, got its independence in 1961 as Tanganyika (the name Tanzania came after its union with Zanzibar in 1964). The independent government continued with a capitalist system in the first six years of independence, after which the country resorted to the building of a socialist economy. Nyerere (1968) argues that the kind of socialism built in Tanzania and Africa at large was different from European socialism. He outlines the differences as being: European socialism born of the Agrarian Revolution and the Industrial Revolution which followed it, while the foundation, and the objective of African socialism was based on the extended family.

Nyerere further claims that, the true African socialist does not look on one class of men as brethren and other as natural enemies. He does not form an alliance with the brethren for the extermination of the non-brethren. He rather regards all men as members

of his ever extending family. It appears that the African socialism which Nyerere calls “Ujamaa” or in English “Familyhood” was rooted in the pre-colonial traditional social systems. It draws from its traditional heritage the recognition of society as an extension of the basic family unit. According to Nyerere, this necessitated Africans to re-educate themselves so that they may regain their former attitude of mind.

The attributes detailed in African socialism reveal that the constraints faced by pre-colonial traditional society with regard to economic prosperity; are likely to be the same as those faced by independent socialist African countries. If independent Africans resorted to socialism and were re-educated to regain their former attitude of mind, this meant going back to economic levelling, insecurity of private property rights, suspicion, faction, envy and fear. As noted earlier, these attributes give no chance for a society possessing them to prosper economically. This conclusion is echoed in the work of Hyden (1980) who studied the post-colonial peasant mode of production in Tanzania and concluded that in Tanzania and many parts of Africa there are still active pre-colonial habits and that these habits largely have deterred the adoption of habits suitable for development prosperity.

Peoples’ Work Ethic in Post Independent Sub-Saharan Africa

In the 1990s, with the demise of socialist regimes and the spread of the capitalist system, Sub Saharan Africa still lags behind. This is in line with Landes’s (1998:518) observations that up to that moment “Africa and Middle-East are still going nowhere”. Tanzania for example, stepped slowly into the capitalist economic system around the late 1980s with the signing in 1986 of the IMF/WB Structural Adjustment Program. However, in spite of more than 20 years in the pursuit of this system, no significant change seems to have been registered compared to South Korea which took less than 15 years to become one of the economic miracles in Asia.

It appears that by and large, in the context of Africa neither capitalist nor socialist systems have been efficient. Perhaps Nyerere (1968) was right in saying that to be a capitalist or a socialist is a question of “attitude of mind”. Hence, I feel that the introduction of a market system in Africa without change in attitude of the mind or peoples’ work ethic is likely to constrain most Africans from playing a part in the economy. This is because the work ethic of post-independence Africans is the result of what Mazrui (1986) calls triple heritage, which means traditional heritage, slavery, and colonial heritage. It appears to me that, despite the brutal assault on Africa’s traditions by slavery and colonialism practices the traditional work ethic has survived. I feel that, though the continuity of Africa’s work ethic evolution was broken down by slavery and colonialism the traditional work ethic did

not disappear completely. There seems to have been stagnation that held back possibilities for Africa's work ethic to be responsive to the dynamisms of the modern development process.

It is unfortunate that during and after independence, efforts to fight the evils of slavery and colonialism found themselves strengthening the traditional work ethic instead of finding a good historical connector that would have enabled Africans to match their work ethic with the prevailing economy. If you can remember Nyerere's (1968) argument that Africans were to re-educate themselves in order for them to regain their former attitude of mind, such re-education has enabled Africans to have maintained their traditions despite the fact that the context they live in has changed. Perhaps this is why people like Francisco (n.d) cited in Mazrui (1986) has commented that "Africa has its feet in the Neolithic and its head in the thermonuclear age, [with its body] managing as best as it can".

Francisco's comment explains Africa's development quagmire, which for many years has been debated by various scholars. There is a school of thought which takes the stand that Africa's development quagmire is the result of its contact with the western world through *inter alia*, slavery and colonialism. Another school of thought is of the view that Africa's problems are a product of its internal structures. Rodney (1973) for instance has associated Africa's economic under performance with the colonial legacy. On the other hand, Kinoti and Kimuyu (1997) and Mlambiti (2006) suggest that, after many years of independence Africans should not blame colonialism instead they should be more responsible for their own economic development.

Kinoti and Kimuyu (1997) for instance suggest that Africa's economic under-performance is associated with, among other things, some cultural elements of most African societies. They argue that an attitude to work reflected in hard work, honesty in working and pride in work well done are alien concepts in Africa; and that most Africans lack self-motivation to perform their duties. Disregard to time which is reflected in the idea of 'African time'; with the notion that there is no hurry in Africa, costs the continent an incalculable economic loss. They finally conclude that it is unfortunate that most people believe in superstition, tribalism and polygamous marriages which together are likely to make Africans unfit for economic prosperity.

Obadina (2008) appears to concur with Kinoti and kimuyu (1997) by suggesting that economic development throughout history has entailed urbanisation, the rationalisation of thoughts and changes in social belief systems and institutions, including family life. He further indicates that though investment in physical and human capital has been indispensable, perhaps most importantly, modern development has to be

underpinned by habits, including efficiency, hard work, precision, honesty, punctuality, thrift, obligation to one's duty and wealth creation. In his conclusion Obadina feels that all modernisation involved a move away from traditionalism. Despite Obadina's acceptable conclusion of modernization involving a move away from traditionalism it is unfortunate that post- independent Africans are far from the "move away" (Hyden 1980).

The state of the work ethic of post-independence Africa presented in the foregoing sub-section suggests that there is no doubt that the triple heritage has long term and far reaching effects, not only to the work ethic of the present but also of the generations to come. I am of the opinion that what happened has happened! Slavery and colonialism, we know have broken the historical continuity of our work ethic advancements, but this fact will not help us if we sit back and feel sorry for ourselves, blame or are furious with other people. We must ask ourselves the right questions and find the right answers with regards to what is likely to be the appropriate approach to a smooth connection with history. The present study is one of the contributions towards the search for right questions and answers regarding this situation.

3 The Regional Economic Development Discourse

This chapter focuses on what literature other than Weber, points out as historical determinants of regional economic development. Such a focus necessitates the review of various concepts and theories in regional economic development.

3.1 The notion of a “region”

There is no clear cut definition of what a “region” is. The absence of a generally accepted interpretation of the basic notion of a region has been a problem for a long time in regional development planning circles. Perhaps the wide use of this term in everyday life by politicians, journalists and the life of individuals makes it even more complex.

Rengasamy (2008) states that, even geographers at one point have contributed to the aforesaid complication. He pointed out two examples to show how geographers have also contributed to this complication. The first is that of the 1930s, when American geographers Odum and Moore provided 41 different definitions of a region. The second was that of the 1950's, when a geographer, George Kimble, described his colleague's dealing with regionalization as “people trying to put boundaries that do not exist around areas that do not matter”. In an attempt to explain the difference between the generally used word “region” and the geographic terminological concept, Rengasamy (2008), using James's (n.d) words, holds that “earth space can be indefinitely subdivided into segments of various sizes; when such a segment of earth space is set off by boundaries it is known as an area”. From this perspective, it is clear that areas that are arbitrarily separated segments of earth space differ significantly from a special kind of area known as a region. Consequently, Rengasamy (2008) concludes that

“Any segment or portion of the earth surface is a region only if it is homogeneous in terms of certain criteria. The criteria are formulated for the purpose of sorting items required to express a particular grouping from the whole range of earth phenomena. So defined, a region is an intellectual concept; an entity for the purpose of thought created by the selection of certain features that are relevant to an area of interest or problem and by the disregard of all features that are considered to be irrelevant”.

Glasson (1978:37-39) argues that a region can be “a formal or a functional region”; a formal region refers to “a geographical area which is uniform or homogeneous in terms of selected criteria”. On the other hand, a functional region is “a geographical area which

displays a certain functional coherence, an interdependence of parts when defined on the basis of certain criteria". It is sometimes referred to as a nodal or polarised region and composed of heterogeneous units, such as cities, towns and villages. In his opinion, Glasson thinks that, the two types of regions either in combination or in isolation can provide a framework for the third type of region known as a planning region. Thus he has defined a planning region as "a geographical region suitable for the designing and implementation of development plans that deals with regional problems".

In the context of the foregoing paragraphs, it is quite true that there is no one way to define a region, and probably there will never be one due to the fact that planning problems are context and site specific, and such that regions need to be defined in the same manner. This quagmire was also earlier identified by Richardson (1973), cited in Young (2008:4), who observed that, the "task of defining regions precisely has been a nightmare that most regional economists prefer to shy away from and who are relieved when they work with administrative regions on the grounds that policy considerations require it or that data are not available for any other spatial units". Perhaps using the same excuse, the present study has fallen into the same trap of using administrative regions in the gathering of its empirical evidence and deriving its entire conclusions. After all, it is at the administrative regions where most of the economic dynamics of the developing countries converge.

3.2 Regional economic development

Conceptually, it appears that there is no consensus among various analysts as to what regional economic development means. For instance in Bingham et al (1990:7) the American Economic Development Council defines economic development as the process of creating wealth through the use of all resources. Mathur (1999:204) has expressed several concerns regarding this definition, first he argues that this definition is vague and imprecise because it does not clarify the concept of wealth. For example, he asks whether the concept should include capital or human capital or monetary assets, or all of them? Regarding the imprecision and measurement problems, Mathur holds that the definition does not provide any guidance for policy makers to gauge any policy effectiveness. The second concern is that if accumulation of wealth implies accumulation of real capital, such a process cannot be sustained in the long term due to the diminishing returns of capital. Finally, he concludes that the focus on wealth creation ignores the distributional aspect of economic development. It side lines the issue of economic "well-being" of the people.

Another definition was given by Polese (2007:32-33), who holds that, regional economic development refers to the capacity of a region to produce and sell goods and

services, and thus the capacity of its inhabitants to earn income. When differences exist between one or another region in their capacity to provide earned income opportunities to their inhabitants, such a phenomenon is known as regional disparity. Thus, Polese concludes that regional economic development policies always seek to reduce such disparities by finding ways to promote development in regions lagging behind.

Blakely (1994: XV) suggests that, regional economic development is a process in which local governments or community based organizations are engaged to stimulate or maintain business activities and/or employment. In such a case, Blakely implies that the principal goal of regional economic development is to stimulate employment opportunities in sectors that will improve the community, using existing human, natural and institutional resources.

Stimson et al (2009:2) holds that, Blakely's definition above encompasses exogenous and endogenous variables which in their opinions are also reflected in Malecki's (1991) definition. Malecki defines regional economic development as a combination of qualitative and quantitative features of a region's economy. Malecki (1991) cited in Stimson et al (2009) is of the view that, between the qualitative and quantitative features of a region's economy, the qualitative structural features are the most meaningful. He further elucidates that we talk of regional economic development as quantitative when considering the measured benefits it creates through increasing wealth and income levels, the availability of goods and services, improving financial security and the like. It is qualitative in consideration to the creation of greater social/financial equity, in achieving sustainable development, and in creating a spread in the range of employment as well as gaining improvements in the quality of life in a region.

The foregoing discussion implies that, regional economic development must be viewed as a multi-dimensional phenomenon, which actually requires a balance between the qualitative and quantitative goals. Based on Stimson's et al (2002:7) this balance,

“presents a challenge to traditional neoclassical economists and to the emerging breed of economists who recognize that regional economic development can occur on a more sustainable basis; and that to take the challenge they need to accommodate those changing values that society holds on expected gains from regional economic development”

3.3 Determinants of regional economic development

3.3.1 Review of growth theories

The concern of a regional economic development theory has been to answer the question as to why some regions are poor while others are rich. In an effort to answer this question,

several thoughts have evolved over time. The preceding paragraphs present a review of various thoughts or models and thereafter document the determinants of economic development in a certain region.

Neoclassical theory has been a starting point for most discussions of determinants of economic development. According to Petrakos et al (2007:5) this theory was advanced by Solow in 1956. It contends that, the aggregate output of a region or a country is a function of labour, capital, and exogenously given technology. This is under the assumption that there are constant returns to scale, diminishing marginal productivity of capital and substitutability between capital and labour. As such the model shows that in the short run, economic growth is determined by savings and investment ratio, while in the long-run economic growth is determined by technological progress considered to be exogenous to the economic system. Since its establishment, this theory has received a number of criticisms. Mathur (1999:205) is of the view that “Perhaps the most significant criticism of all is its failure to provide explanation for the source of technological change, even though it acknowledges the fact that it is the only source of long-run economic development of a region”.

Since then, studies to explain the source of technological changes have emerged. These include that of Romer (1986) and Lucas (1988). Romer’s work provided a model that yields a positive long run growth rate on the basis of technological progress driven by the role of externalities, arising from learning by doing and spill over of knowledge. On the other hand Lucas’s work focused on the role of human capital in increasing economic growth and preventing diminishing returns to physical accumulation. Petrakos et al (2007:5) opines that in line with Romer and Lucas’s ideas, subsequent studies identified three determinants of economic growth which were new knowledge, innovation and public infrastructure. Contrary to neoclassical theory which considers technological progress as exogenous to the economic system, these new construct accepts constant and increasing returns to capital, and holds that for sustained growth technological progress should be endogenous, and thus called modern or endogenous growth theory.

Myrdal (1957) and Kaldor (1970) introduced another theory known as the growth theory of cumulative causation. The theory asserts that, in the context of “cumulative causation” initial conditions determine economic growth of regions in a self-sustained and incremental way. Consequently, regional economic inequalities must be the outcome. This implies that if the market is left alone there will be no positive trickledown effects from advance to poor regions; instead there will be backwash effects. In a way the theory advocates for strong government intervention to counteract the normal tendency of the capitalist system to create inequalities.

Another theory is a New Economic Geography which based on Krugman (1991) and Fujita et al (1999) affirms that economic growth tends to be an unbalanced process favouring initially advantaged regions. Though it sounds like a cumulative causation theory, it has developed a formalised system of explanations which place explicit emphasis on the compound effects of increasing returns to scale, imperfect competition and non-zero transportation costs. The key explanation of this theory is that, “development will not occur everywhere at the same time, but rather it will start at some locations which are at the centre of attraction and repulsion”. Hence the spatial distribution of economic activities can be explained by centripetal and centrifugal forces of a region. The centripetal forces explain the existence of backward and forward linkages of firms, positive externalities and economies of scale whilst centrifugal forces refer to as negative externalities, transport costs and intensification of competition. In this framework it appears that this theory mainly explains the location of economic activity, agglomeration and specialization; whereas economic growth can only be inferred from it.

Another strand of literature advocates for the inclusion of non-economic factors in the explanations of economic development. Some underlined the substantial role of institutions [North (1990) and Jutting (2003)], others the role of socio-cultural factors [Granovetter (1985) and Knack and Keefer (1997)]. Others emphasise on political determinants [Brunetti (1997) and Stimson et al (2009)] and others focus on the role of geography (Gallup et al 1999) and still others on demography [Brander and Dowrick (1994); Kalemli-Ozcan (2002)].

The present study is carried out in the premise of the last group of literature, the literature that advocates for inclusion of non-economic factors in the explanations of economic development. In so doing it does not ignore the importance of economic factors but it recognizes that development is a complex process which requires consideration of a social system as a whole, without being prejudiced by economic factors alone.

3.3.2 Why other regions are economically better

Using the above theories, studies have been conducted in an effort to answer the question as to why some regions have developed while others lag behind. Petrakos et al (2007:5-11) have made an extensive review of literature on these reasons, from which I have borrowed most of the following explanations.

The role of investment in economic development

Both neoclassical and endogenous growth theories acknowledge that investment is the most fundamental determinant of economic growth of a region. The theories indicate that

for economic development to occur in a certain region people must invest. Nevertheless, the findings of a number of studies [Mankiw et al (1992), Auerbach et al (1994), Barro and Sala-i-Martin (1995) and Podrecca and Carmeci (2001)] examining the relationship between investment and economic growth appear not to be conclusive.

The role of foreign direct investment in economic development

Foreign direct investment has been considered as a driver in economic growth especially through transfer of technology from advanced to disadvantaged regions. The work by Borensztein et al (1998), and Lensink and Morrissey (2006) give more or less consistent results to substantiate a significant link between foreign direct investment and economic growth. However, in most cases it has been difficult to translate this growth into meaningful economic development of the regions where the DFIs are located.

The role of geography in economic development

Advocates of geography as a determinant for economic development (Bloom and Sachs 1998, Masters and McMillan 2001, Armstrong and Read 2004), maintain that natural resources, climate, topography and land lockedness have a direct impact on economic growth affecting productivity, economic structure, transport costs and competitiveness. Nevertheless, other studies such as that of Rodrik et al (2002); Easterly and Levine (2003) did not find effects of geography on growth.

The role of openness to trade in economic development

Openness to trade is said to affect economic development through several channels such as exploitation of comparative advantage, technology transfer and diffusion of knowledge, increasing of the scale of economies and exposure to competition. Though some studies (Edwards 1998; Dollar and Kraay 2000) have established that regions that are more open to trade have higher GDP per capita and grew faster; still it is not automatic that when you open economic growth development falls like rain.

The role of Innovation and Research and Development (R&D)

Empirical evidence on the relationship between innovation, R&D, and economic development has been put forward by among others [Lichtenberg (1992) and Ulku (2004)]. Innovation and R&D is said to influence development due to increasing use of technology that enables introduction of new and superior products and processes. While

this is true, it is also true that at a low level of development, human capital needs to be developed first before there are enough innovators and researchers.

The role of demography in economic development

Literature [Bloom and Williamson (1998); and Kelley and Schmidt (2001)], has it that population growth and density, migration and age distribution appear to play a major role in the economic development of a region. Major emphasis being that high population growth could have a negative impact on economic growth by influencing the dependency ratio, investment and saving behaviour and quality of human capital. Thus regions with a low population are more likely to develop than regions with a high population. However, this argument is debatable because other regions like China have developed despite its high population levels. As such some have argued that high population increases market and human resource in a region.

The role of political factors in economic development

Political factors have been associated with economic development due to its perceived ability to create a conducive environment for economic activities to take place. Among others, Grier and Tullock (1989), Lensink et al (1999), Lensink (2001) cited in Stimson et al (2009) have observed that political environment plays an important role in economic development. This is due to the fact that political instability would increase uncertainty, discourage investment and eventually hinder economic development. Though this is true, it is unfortunate that countries like Tanzania have been politically stable since independence; but its economic development is still not improving. . In a way the political factor seems to be a poor predictor for economic development for countries like this.

The role of human capital in economic development

Petrakos et al (2007) indicate that, human capital has been the main source of growth in several endogenous growth models as well as one of the key extensions of the neoclassical growth model. The term human capital refers to acquisition of skills and know-how by a worker through education and training. Evidences from studies [Barro and Sala-i-Martin (1995), Brunetti et al (1998), Hanushek and Kimko (2000)], show that educated population is a key determinant of economic development. It is like an engine for economic development because through it other determining factors can be developed.

The role of economic policy in economic development

Fischer (1993), Barro and Sala-i-Martin (1995), have appreciated the importance of economic policies and macro-economic conditions to economic development. This is because these kinds of policies can set the framework within which economic development can occur. They can influence several aspects of an economy through investment in human capital and infrastructure, improvement of political and legal institutions.

The role of institutions in economic development

Rodrik (2000), Acemoglu et al (2005) hold that, institutions are important in economic development because they not only exert direct influence on economic development, but also affect other determinants of development like physical and human capital, investment, technical changes and the economic development process. Building on this, Easterly (2001) asserts that, traditional determinants of economic development will have impact only if there is a stable and trustworthy institutional environment in a region.

Similarly, North (1990) suggests that the question that institutions affect the performance of economies is hardly controversial, and that the differential performance of economies over time is fundamentally influenced by the way institutions evolve is also not controversial. Notwithstanding this argument, North recognises that, to establish institutions is one thing and to have them enforced is another thing. This recognition points to the fact that institutions are only meaningful if they are enforced; and to have them enforced they must be widely accepted by members of the society.

The role of social cultural factors in economic development

Social cultural factors are increasingly being accepted as determinants of economic development [Landes (1998); Inglehart and Baker (2000), Barro and McCleary (2003), Polese (2007) and Young (2008)]. Among the social cultural aspects, trust has captured the attention of many researchers [Putnam (1993). Stulz and Williamson (2001) cited in Guiso et al (2003) and Guiso et al (2003)]. It appears that trusting regions have stronger incentives to innovate, accumulate and to exhibit richer human resources, all of which are conducive to economic development (Knack and Keefer 1997). Petrakos et al (2007) maintain that several other social cultural factors like ethnic composition and fragmentation, language, religion, beliefs, attitudes and social conflicts have been examined; but it seems their relation to economic development is unclear.

The conclusion that the relationship of other social cultural factors to economic development is unclear is contrary to the observations by Hyden (1980), Onunwa (2005), and Van Eijk (2010) who concluded that social cultural factors like those related to work ethic are imperative to economic development. They pointed out that, issues relating to time discipline, attitude towards work, and the society's world view as a whole; should not be ignored in the development process.

3.3.3 Reflections and conclusion

The foregoing review of growth theory and the subsequent determinants of economic development are aimed at showing the current understanding of what has been informing development policies and practices of the past and of our time. As noted elsewhere, these theories are expected to give answers to the question as to why some regions have developed while others are lagging behind; to assist policy makers and development practitioners utilize the knowledge to achieve developmental goals. If indeed they are expected to answer such a fundamental question then, I am of the opinion that another equally important task is to match these answers (theories) to respective questions (regional development problems), the task which, I think we have not been able to adequately perform especially in regions lagging behind.

This is so because, in spite of all the solutions prescribed by these theories evidence has shown that most regions, including those in Sub-Sahara Africa, are lagging behind. Greig et al (2007:146 -147) for instance observed that the Sub-Saharan region as a whole has experienced stagnation in economic development and human development over the past 20 years. They provide data which indicates that during the 1990s the number of people living below US\$1 a day increased from 47.4 per cent to 49 per cent, and 77 per cent survive on less than US\$2 a day. Furthermore, on average Africans can expect to live only to the age of 46 and the figure is dropping. They finally conclude that Sub-Saharan Africa has come to symbolize the impoverished face of global inequality. Similarly, the Commission for Africa (2005) cited in Greig et al (2007:147) considers the disparity between advanced regions and Sub-Saharan Africa as unacceptable features of the new millennium.

Following the above information, I think it is plausible to accept the idea that we are yet have found a good match between the answers prescribed by theories and the regional development problems. Though, some may go to the extreme of saying that we are yet to find the right answers to Africa's development constraints. Also this situation gives an impression that, what works in one region may not necessarily work effectively in another region. Regarding the latter, Petrakos et al (2007) in their work on "Experts' view

of determinants of economic growth” concluded that the determinants of economic dynamism do not have the same influence in advanced and regions that lag behind. Their work revealed that experts in the advanced regions adopt parameters with economic, hi-tech and specialized features as determining factors for economic development while those from regions lagging behind adopt parameters related with social and political framework.

The views of the experts in the regions lagging behind may lead us to the conclusion that probably it is true that Africa’s problems can primarily be explained by social, cultural and political factors. Whereby, those factors related to investment, geography, demography, openness to trade, innovation and R&D, and human capital are probably one step ahead. Perhaps they are manifestations of the root problem “the crisis of culture and morality” as indicated by Sachs (2005:322).

I support the primacy of culture because of the potential it has in constraining other development factors to operate. For instance, though we may consider human capital as an engine for economic development, it is unfortunate that in Africa, due to cultural reasons, even the limited available human capital is not utilized. The fact that human knowledge and competences are not utilized due to cultural factors in Africa was among others identified by Leonard (1984). In his comparison of organizational behaviour between Africa and the United States of America, he concluded that, many of the differences in organizational behaviour between Africa and the United States is not because the managers are not competent, but it is because of cultural factors. He warned that, any attempt to treat management science as suitable for a mechanical transfer of technology to Africa is bound to meet with failure. In supporting his arguments he pointed out that;

“Africans are unusual among the world’s elites in extent of their patronage obligation to the poorer people and strength of moral pressure which they feel to fulfil them. For these reasons and for selfish ones that are far more universal, state organizations in Africa are extensively used to pursue informal and personal goals of their managers rather than collective ones that are proclaimed” (Leonard (1984:7).

Based on the arguments above Leonard emphasized the need to understand how the socio-cultural realities affect various levels of leadership, which I think is still a more valid idea than prioritizing human capital development without addressing the corresponding cultural obstacles.

On the building of effective institutions, there is no doubt that, efforts to establish effective institutions are also bound to meet with failure. This is because, if we take North's (1990:3) definition of institutions, which considers institutions to be rules of the game in a society, then we are sure that in Africa's social reality institutional changes do not matter. This is because, as indicated above by Leonard, in African reality, the collective proclaimed rules of games are not pursued. In situations like this Africa may have the best institutions ever written but which are never enforced. This again calls for re-orienting our focus when it comes to Africa's developmental problems. Perhaps the recent increasing recognition by economists and regional scientists of the influence of culture on regional economic development is an important achievement towards solving some of Africa's problems.

The present study is therefore in line with studies focusing on the role of social-cultural factors on economic development. It is a continuation of efforts to understand how the socio-cultural realities affect Africa's development. It subscribes to regional scientist Polese's (2007) idea that, "development is not a question of mortar and bricks alone; and that in almost all cases the chief obstacles to development are not insufficient physical capital but rather sociological, cultural and institutional".

4 Considerations of Conceptual Issue

4.1 Introduction

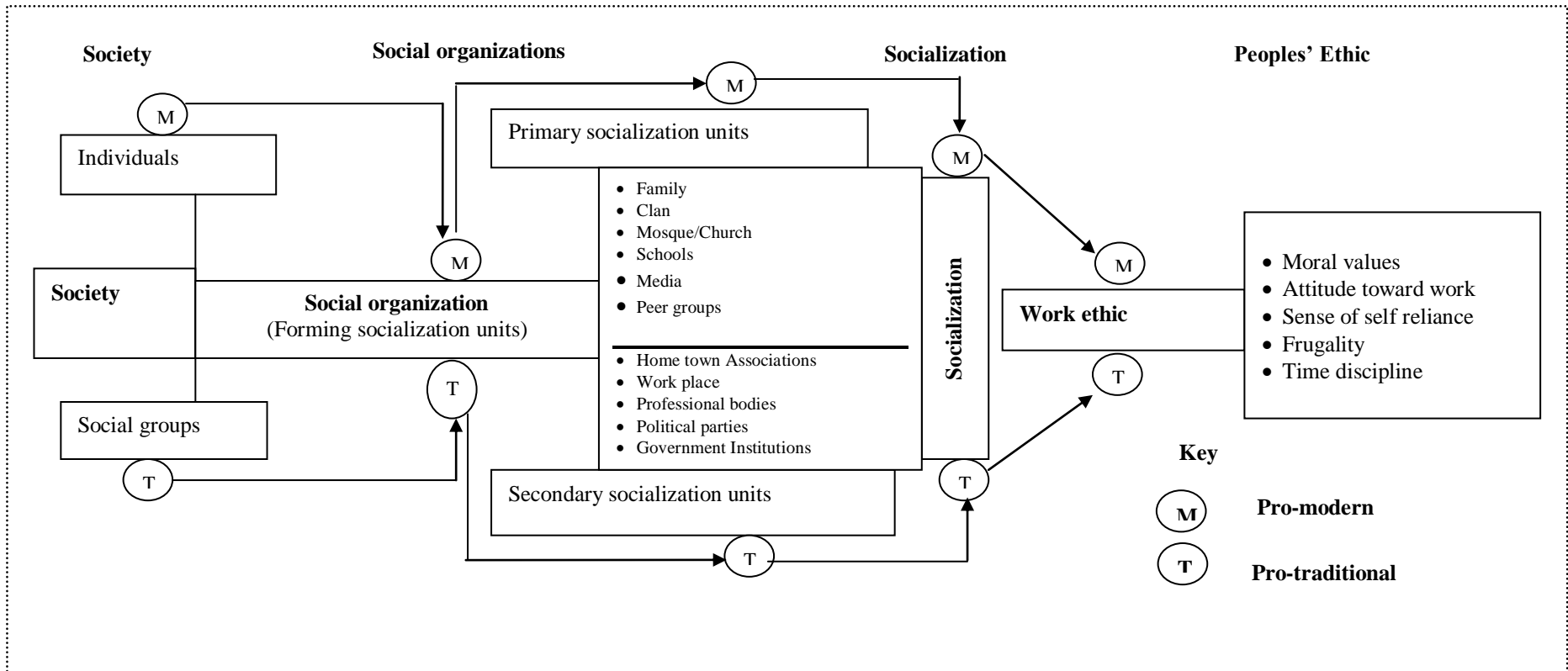
This chapter is concerned with the presentation of the conceptual relationships of issues examined by the study. This study seeks to explain the factors or rationale behind the persistence of a traditional work ethic in lagging behind regions; despite the rapid transformation of these regions from tribal societies to market based economies. The understanding of these factors will assist in efforts to devise meaningful solutions for the development of the regions that lag behind.

In the previous chapter there has been debate on determinants of economic development of regions whereby, from the economists' point of view, economic development of a region is largely determined by economic related factors. However, in concluding the chapter, I noted that, recently there has been increasing recognition by economists and regional scientists of the influence of cultural factors on regional economic development. This recognition has brought together economists, regional scientists and other social scientists in studying the link between cultural factors and development. One of the cultural factors which perhaps have received little attention in the current debate is work ethic. Van Eijk (2010:9) is of the opinion that, literature on the development of regions that lag behind has neglected the role of work ethic in the developmental process.

In his effort to contribute to the explanations on the role of work ethic in development process, Van Eijk concluded that there is a disparity between modern development and the prevailing work ethic in those regions lagging behind. He emphasized that people in the regions that lag behind lack a concomitant work ethic given the context they live in; and that such deficiency has negatively affected their development. My concern is to go a little further, to find an answer to the question as to why, despite the changing context, people in regions lagging behind do not adjust their work ethic to catch up with the changing situation.

Adjustment or adoption of a certain type of work ethic depends on socialization processes of a respective society. Through this process a society may adopt a pro-development work ethic or a pro-tradition work ethic. Edgerton (1992) cited in Acemoglu et al (2005) term a society which has adopted a pro-traditional work ethic as one that has adopted a system of belief which does not promote prosperity. In Figure 4.1 I present a model which explains how a society may arrive at a pro-modern or pro-traditional work ethic.

Figure 4.1: The model for work ethic handing on



Source: Author's construct

The model depicted in Figure 4.1 reveals that, a society comprises of individuals, social groups and social organizations which form socialization units. These units are responsible for carrying out a socialization process which is important in shaping, among other things, the work ethic of the society. From the Figure, two situations are obvious: firstly if the society is pro-modern (denoted by circled letter “M”) in the sense that it has adopted a system of belief that promotes prosperity, it will have social organizations capable of effectively socializing the society members to the extent of acquiring a work ethic suitable for economic prosperity denoted by the letter “M”. Secondly, if the society is pro-traditional (denoted by letter “T”), the social organizations will eventually fail to equip the society members with a work ethic suitable for economic prosperity.

The foregoing discussion indicates that, the process of passing on a work ethic to members of the society is done through socialization. In this way the socialization process becomes important for the society to enable its members to hold the kind of belief system desirable by the society. The idea of socialization as a process for handing on pro-modern or pro-traditional work ethic is expanded in the next section.

4.2 Socialization as a Process to Hand on Work Ethic to Members of the Society

As noted in the previous section, each society is made up of individuals, social groups and organizations. These groups and organizations serve as structures that perform the function of establishing and enforcing rules of the game in a society. Like other cultural norms the passing on of a work ethic from generation to generation is basically carried out through the socialization process.

Metiboba (1996) defines socialization as a life-long process starting from childhood to adulthood, considering the fact that adults continuously learn to take up behaviour appropriate to the new position they occupy in day-to-day life. In the societal perspective, the function of socialization is to enable its members to play different roles and interact so that the individuals and the group can function as a whole.

In this case, it is the duty and responsibility of social organizations to make sure that its members are taught to behave within a social context and are constantly integrated into the society. The model in Figure 4.1 categorises these social organizations into primary and secondary units of socialization. It should be noted that, this classification is too conceptual because in a real world scenario these social organizations overlap as they strive to make the member of the society better off in terms of adopting the society’s desired work ethic.

4.3 Socialization Units Shaping Peoples' Work Ethic

The socialization unit is an entity which provides information or instructions regarding appropriate social behaviour. As noted earlier in Figure 4.1, there are primary and secondary units of socialization. The primary units of socialization included in Figure 4.1 are family, media, clan, mosque/church, schools and peer groups. Secondary are home-town associations, work place, professional bodies, political parties and Government institutions. The former are primary because they are the first entities to provide information regarding appropriate social behaviour to societal members before they get significant contact with the secondary units.

To get a clear picture of why family, media, clan, mosques/church, schools and peer groups are categorized as primary units of socialization in this study, consider the following descriptions. We are born and spend our early life with our family members, before we get to know our clan elders we find ourselves aware of many things around the world through mass media including radio, television and video located primarily in our sitting rooms. By the time we are old enough to attend kindergarten, our teachers realize that we are not empty vessels that we already know a couple of things from Mosques or Churches as well as from our friends. The fact that this happens before we intensively mingle with the secondary units of socialization, makes the entities under discussion primary units of socialization.

The present study has placed more emphasis on primary units of socialization. This is because it has not been easy to study both primary and secondary units of socialization in this single study. Also it is generally accepted that in socialization the main role of the secondary units is to confirm or contradict individual behaviours that have been established during their primary socialization period. If socialization fails at the primary level much of it in the secondary phase is likely to be achieved but in a very difficult way.

Primary units of socialization

Of all primary units of socialization, family is considered to be the basic unit of socialization. This is because in most cases, every member of the society should spend time with one or more members of the family before being fully integrated into the society. In the socialization process, the family tends to have the greatest influence or impact on individuals. Regarding habit or ethic inspiration Braude (1975) holds that, "through interaction with adult family members, children have opportunity to learn the work ethic portrayed by the adult family

members". He further argues that, "if adult family members demonstrate a dislike for job or fear of unemployment, children will tend to assimilate these attitudes".

Next to family are kindergartens and schools. Miller (1985) maintains that, one of the functions of schools is to foster student's understanding of cultural norms and in some cases to recognize the merits of accepting them. In the USA for instance, Gregson (1991) observed that among others the goal of vocational education is to promote work ethic. This being the case, there is a possibility that the work ethic that children learn at school can be carried over to work places.

Also, attendance at religious ceremonies, "*Madras*" or bible study classes. Attendance at ritual ceremonies organized by members of the clan influences personal habit or work ethic. This is because an individual is obliged to adhere to the code of ethics of a particular organisation. Peer groups on the other hand have great impact on an individual's thoughts and line of thinking. An individual learns to behave in a manner that they think will be acceptable to their peers. Peer acceptance is an important part of socialization and hence affects one's state of work ethic.

In today's world, mass media is a primary unit of socialization. This is because, as observed by the USA National Council for the Social Studies (1988), children spend more hours each week watching television than they spend in any other activity besides sleeping. In this way, it is apparent that they are influenced by the social norms portrayed by the mass media through repeated exposure and arguments put forth by the agents of mass media.

Secondary units of socialization

A secondary socialization activity occurs in the work place. As a person enters the work place, the perceptions and reactions of others tend to confirm or contradict the attitudes shaped in childhood (Braude 1975). The influence of fellow workers has a significant impact on one's work ethic because it is likely to form part of a person's belief system. Relatedly, Hyden (1980) opines that socialization in the work place will be most effective if carried out by managers and supervisors to whom work is supposed to be a "calling". In addition to work place secondary socialization may occur when a person is a follower of a certain political party, professional body or home town association due to the fact that individuals are supposed to follow the rules of the game as dictated by the organization they decide to join.

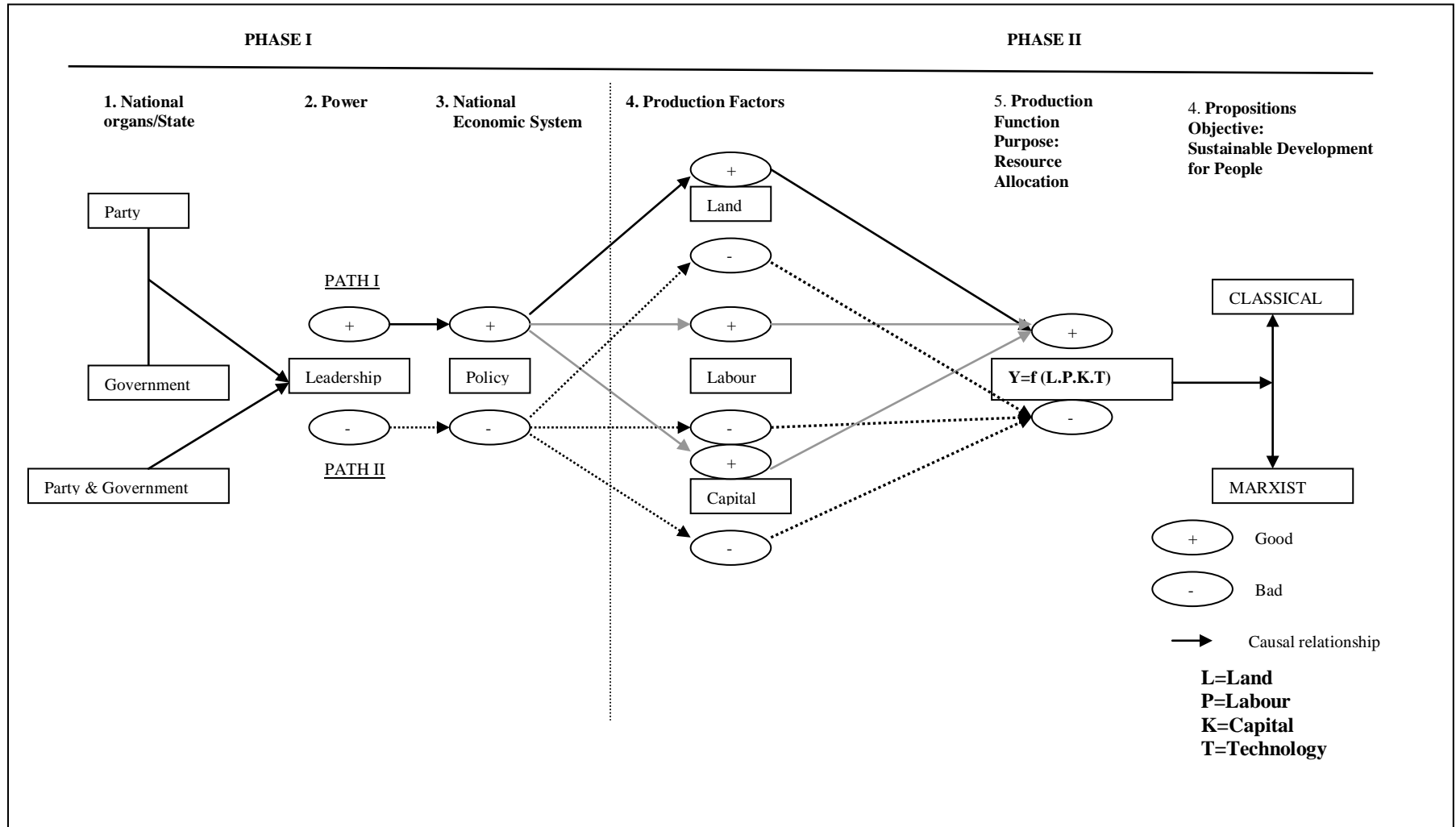
4.4 Work Ethic and its Link to Regional Economic Development

To conceptualize the relationship between work ethic and regional economic development, I had to modify and adapt a combination of two models. These are the work ethic handing over model given in Figure 4.1 and Tanzania's development model by Mlambiti (2006). Mlambiti's basic idea was to explain why Tanzania is not developing at the pace it should, given the abundant resources at its disposal.

Conceptualization of development constrains in Tanzania

Mlambiti (2006) suggests that, leadership has a key role to play in determining the pattern and pace of economic development. If the leadership is committed to development, it will adopt and implement a suitable economic policy hence offer a positive impact. If it is not committed, development won't be achieved. He concludes that, the choice of leadership is therefore important in the development process. Figure 4.2 presents the model with this idea of leadership being central to the development of a region.

Figure 4.2: Organogram of Tanzania's development model



Source: Mlambiti (2006)

Based on the model in Figure 4.2, Mlambiti has divided the development process into two phases. The components of Phase I are the state, leadership and national policy whilst those of Phase II are factors of production, the production process and the propositions. Alongside these phases the model shows that countries are faced by two development paths that could result in either negative or positive development.

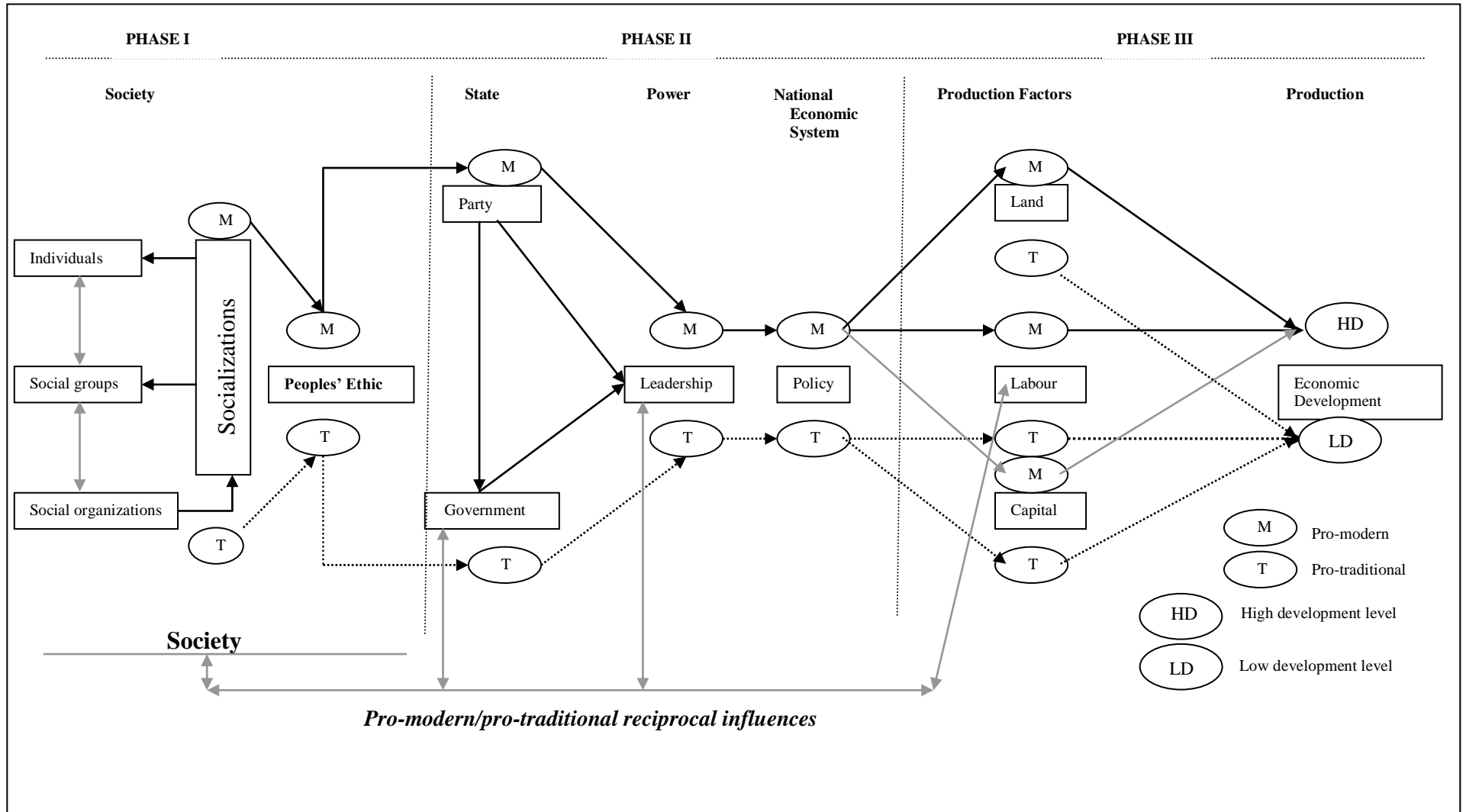
Whether a country's development process takes a positive or negative path depends very much on the policies enacted by the leadership in place and the way the policies are implemented. In other words Mlambiti is arguing that, the factors in Phase I are the principal determinants of the effective use of the factors of production in Phase II. Unfortunately, this is the phase that has been receiving the least attention and effort by most African countries due to what Mlambiti calls existence of power mongers, or in other words, many people in African countries seek political position not for the sake of helping their countries to achieve economic development but for personal gains (Mlambiti 2006: 5-6).

Although Mlambiti is right in his argument that the factors in phase I determine the use of the factors in phase II; I found it more appealing to call "phase II" what he claims to be phase I and "phase III" what he calls phase II. This is because except in the era of traditional colonialism, countries do not import their leaders from foreign countries. Instead leaders are born, raised and being voted or placed in positions by their society, so that if anything goes wrong the society has to give explanations on what went wrong with the socialization of these dear children who were born, raised and handed over with such crucial responsibility in their society. In other words, when the leadership fails to deliver, the first suspect is the society of which these leaders are part. . Others even went as far as saying that leadership behaviour is largely the reflection of the behaviour of the society. Okri (2012) for instance, asserts that "we should blame or praise ourselves for our leaders for they are what we have enabled them to become". Hence I am of the opinion that, the Mlambiti model will improve its explanations of the development constraints Tanzania faces if the component "society" is mainstreamed as phase I.

Mainstreaming the Society Component in Explaining Development Determinants

The relationship between society and leadership discussed in the previous sections is in line with the idea of a pro-modern or pro-traditional society discussed earlier in this chapter (see Figure 4.1). This is because when other things remain constant a traditional society is by and large going to put in place a pro-traditional leadership. The model presented in Figure 4.3 expands this idea of the relationship between a pro-modern or pro-traditional society and leadership as well as their link to economic development.

Figure 4.3: Work ethic in the economic development model



Source: Adopted and Modified from Mlambiti (2006)

Figure 4.3 reveals that, a pro-modern society denoted by the letter “M” is likely to have a pro-modern socialization process which will result in more people with a pro-modern work ethic than its counterpart pro-traditional society denoted by the letter “T”. Furthermore people with a pro-modern work ethic in the pro-modern society are most likely to form a pro-modern state with pro-modern leadership and policies which in turn will manage factors of production in such a way that they achieve high levels of development as opposed to what the people with a pro-traditional work ethic can do.

The pro-modern or pro-traditional reciprocal influence pointed out in the model suggests that, there are work ethic give and take relationships between society on one hand and leadership and labours on the other. In other words the pro-modern society will hand on pro-modern work ethic to leaders and to labour; likewise the leaders and labour will feed this same type of work ethic to society in such a way that there appears a vicious circle of pro-modern influences. The same process is bound to happen with a pro-traditional society.

Following the explanations in the previous paragraph, to understand why leadership and other development determinants are not performing well in lagging behind regions, our efforts should be directed towards studying socialization dynamics. This study is one of such efforts specifically focusing on assessing the state of work ethic organs involved in socialization and the content of socialization programs with the view to uncovering the rationale for persistence of traditional work in those regions which are lagging behind.

4.5 Conceptualization of Work Ethic in the Context of Tanzania

The elements of the work ethic named in the preceding section have been drawn from Weber’s conceptualization of work ethic detailed in his work “the protestant ethic and the spirit of capitalism”. In this work, Weber propounded that the foundation of a protestant ethic was to receive a sign that one has been elected and so willed by God. This makes labour in the service of impersonal social usefulness appear to promote the glory of God and hence to be willed by Him (Weber 1930: 64). As a result *hard work* and the *shunning of leisure* as the earning of more and more money, combined with the strict avoidance of all spontaneous enjoyment of life (Weber 1930: 18), and the avoidance of ostentation and unnecessary expenditure, became the accepted way of life (Weber 1930: 33). Weber further suggests that, individuals holding this ethic should show high *moral standards* in their day-to-day affairs as it is only by virtue of very definite and highly developed ethical qualities that it has been possible for them to command the absolute indispensable confidence of their customers and workmen (Weber 1930: 31).

Apart from ethical qualities, Weber also identified delay of gratification as one of the elements found in this ethic. He points out that, the comfortable attitude toward life gave way to a *hard frugality*, because people did not wish to consume but to earn (Weber 1930: 30). Again, this prudent approach to the making and spending of money led to a sense of *independence and self-reliance* that aided the rise of capitalism. Implying that, individuals did not rely on others to invest in their business but instead they used the money they had earned (Weber 1930: 32).

Lastly, Weber shows that, constructive *use of time* is another prominent component of the protestant ethic. He asserts that, wasting time is the deadliest of sins, since the span of human life is infinitely short and precious to make sure of one's own election. Loss of time through sociability, idle talk, luxury, even more sleep than is necessary for health, (six to at most eight hours), is worthy of absolute moral condemnation. Weber further argues that though, it does not yet hold, with the saying, that time is money, still in the spiritual sense the proposition is the same. Time is infinitely valuable, because every hour lost is lost to labour for the glory of God. Thus inactive contemplation is also valueless, or even directly reprehensible if it is at the expense of one's daily work (Weber 1930: 104).

Going through the foregoing extract from Weber, seven elements of work ethic can be deduced, these are: hard work, shunning of leisure, work centrality, moral values, frugality, self-reliance, and effective use of time. The present study has fused hard work, shunning of leisure, and work centrality into one element and hence studied five elements, namely: hard work, moral values, frugality, self-reliance and effective use of time. The reason for the fusion is that the two elements appear to be echoed in the hard work element. Implying that a person shunning of leisure and one who is work centred is likely to be more of a hard worker than those who are not.

The foregoing argument is contrary to Miller et al's (2001) assertion which proposes a multi-dimensional measure of work ethic to include all seven elements of work ethic in analysing peoples' work ethic. The disagreement between Miller et al and the argument in the present study can be explained by the difference in context of which these studies have been conducted. Miller et al's work ethic measure seems to be applicable in the context of a work place in developed countries, whilst the present study analyses work ethic in the context of the day to day life of a typical Tanzanian. In fact the present study banks on the belief that a typical Tanzanian is likely to include "shunning of leisure and centrality of work" in the hard work aspect of work ethic hence only five elements of work ethic have been included in this analysis. Table 4.1 presents the definitions and indicators of these elements based on Miller et al (2001).

Table 4.1: Work ethic elements, definitions and indicators

Work ethic element	Definition	Indicator
Morality values	Believing in a just and moral existence.	<ul style="list-style-type: none"> - Honest and integrity (doing right and just even if no one is seeing or will see) - Trustworthy individuals and institutions - keeping promises - No giving or receiving bribes - No cheating behaviour like: <ul style="list-style-type: none"> o Spouse or sex partner cheating; cheating business partners, costumers, neighbours or the public in general. o Document forgery and examination cheating
Self-Reliance	Striving for independence in one's daily life.	<ul style="list-style-type: none"> - Ones sources of income. - Coping strategies in time of troubles - No favouritism based on; <ul style="list-style-type: none"> o Ethnic origin or religious affiliation
Hard Work	Belief in the virtues of hard work and intrinsic value of work while shunning from leisure	<ul style="list-style-type: none"> - Centrality of work - motive behind doing the work. - Working until the job is done and desired results achieved - Shunning from leisure
Frugality and delay of gratification	Orientation towards the future; the postponement of rewards and world outlook.	<ul style="list-style-type: none"> - Individual perspective of the future - Savings behaviour - Expenditure patterns (consumption or investment) - Expenditure on goods of ostentation - Belief in superstition and suppress new ideas
Efficient use of time	Attitudes and beliefs reflecting active and productive use of time.	<ul style="list-style-type: none"> - Plan out a workday to avoid wastage of time - Punctuality - Concentration throughout the work planned hours - Time spent in work against non-work activities such as: <ul style="list-style-type: none"> o Sleeping, ceremonies (traditional, religious as well as circular) and recreation

Source: Adopted and modified from Miller et al (2001)

The present study has examined the contents of socialization programs in the study cases to determine whether or not the work ethic elements indicated in Table 4.1 are pro-modern or pro-traditional. Using the same indicators, the study has also established how various social groups, such as sex, age, and religious groups, differ in terms of their work ethic status. The next section has conceptualized these issues into research questions to assist the operationalization of this study.

4.6 Research questions

The major question this study is addressing is why traditional work ethic persists among the people in the regions lagging behind. Specifically the study focuses on:

- i) What is the state of peoples' work ethic in the study cases?
 - What is the state of morality values?
 - What is the state of peoples' sense of reliance?
 - What is the state of peoples' attitude to work?
 - What is the state of peoples' sense of frugality?
 - What is the state of peoples' discipline to time?
- ii) How do social groups differ in terms of their work ethic in the study cases?
 - How do social groups differ in terms of their morality values?
 - How do social groups differ in terms of their independence attitude?
 - How do social groups differ in terms of their attitude towards work?
 - How do social groups differ in terms of their sense of frugality?
 - How do social groups differ in terms of their time discipline?
- iii) What are the social organizations and work ethic that they hand on to society members in the study cases?
 - What are the existing social organizations in the study cases?
 - What are the contents of socialization programs applied in the study cases?
 - How effective are the socialization organs responsible for shaping peoples' ethic?
- iv) How are the regional economic development differences reflected in the work ethic of the communities in the regions under study?
 - What is the economic development of the study cases?
 - How do the work ethic perception scores of the study cases; and the individual's work ethic correlates with their respective regional economic development?

5. Research Approach

In this chapter, I present the approach used to operationalize this study. The presentation includes description of the research strategy, design, case study selection procedures, methods for data collection, processing and analysis.

5.1 Research Strategy

Based on Bryman's (2012:35) explanations, "research strategy is a general orientation to the conduct of social research". Bryman identifies two main research strategies, namely, "qualitative and quantitative research strategies". He asserts that, "qualitative and quantitative research strategies represent different research strategies and that each strategy carries striking differences in terms of the role of theory, epistemological issues, and ontological concerns". Nevertheless, he asserts that, "the distinction is not straight forward because studies that have broad characteristics of one research strategy may have a characteristic of the other. He also observed that many writers argue that, the two can be combined within an overall research project, leading to what is known as "mixed methods research".

This study has two parts, on the one hand it focuses on identifying the factors constraining people in the study cases not to possess habits (work ethic) that fit them for economic prosperity. On the other hand it is concerned with whether differences in economic development are reflected in the work ethic of the communities in the study cases. While the former has mainly been addressed through qualitative strategy, the latter has been dealt with the application of quantitative strategy.

This being the case, the present study has used both qualitative and quantitative strategies. The mixing of the two strategies has resulted into obtaining a broad understanding of the respondents' state of work ethic with its association to development differences between the study cases. Also as Bryman (2012:633) puts it, "the mixing of the two has created opportunity for method triangulation".

5.2 Research Design

Yin (2003) affirms that, research design is the logic that links the data to be collected and the conclusion to be drawn to the initial question of a study. It is a plan that guides the researcher in the process of collecting, analyzing, and interpreting the observations. It is the logical model of proof that allows the researcher to draw inferences concerning causal or contingent relations among the variables under investigation.

Due to the fact that it is not easy to use all research designs at the researchers' disposal, researchers are obliged to select appropriate designs for their studies. In the next section, I present the design for this study and the rationale for its selection.

5.2.1 Selection of a Research Design

Though several research designs do exist (see Yin 2003; Bryman 2012), the present study mainly used case study design. My decision to use case study design follows Yin's (2003) criteria for selecting research design. In his work, Yin suggests that, case study design should be selected when the study aims at achieving the following aspects: 1, "the study research questions focus at answering the 'how' and 'why' questions". 2, "the study takes place in a specific context where the researcher has no control over the phenomenon he is studying, and finally when the study focuses on contemporary issues".

Therefore, I have adopted case study design because, firstly, order to understand why people in the study cases do not possess habits (ethic) suitable for economic development, the main task was to explore *how* social organizations play their part in handing on work ethic to the members of society and why the work ethic prevailing in the study cases differs from the modern development work ethic construction, therefore the major questions are "how" and "why".

Secondly, the influence of the conditions constraining the existence of the work ethic suitable for economic development was to be studied in an African country, which is a specific context. It is a specific context in the sense that, research on work ethic nexus to regional development in African countries is likely to produce different results from research that is being carried out in countries on a different continent.

Thirdly, I did not have control over the events I was studying because the research took place in a real world situation where it was not possible to separate the influence of the conditions constraining the possession of work ethic suitable for economic development from the context, i.e. the African country in which the study took place. Finally, the study of conditions constraining the possession of a work ethic suitable for economic development in the context of regional development is a contemporary issue.

Case Studies and Selection Criteria

Yin (2003:13) defines case study as "an empirical inquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between phenomenon and the context are not clearly evident". In other words, Yin is saying that, the researchers would use this study design because they deliberately want to cover "contextual conditions which they believe might be highly pertinent to the phenomenon of

the study". In conducting case studies there are two possibilities; the first is that one may go for a single-case study and the second is that one may decide to go for multiple-case study. Of the two possibilities Yin (2003:19) argues that, "multiple-case study designs are likely to be stronger than single case designs".

In his book on social research methods Bryman (2012: 72-75), suggested an interesting link between multiple-case design and comparative research design. He argues that, "when comparative research design is applied in relation to qualitative research strategy it appears in the form of multiple-case study". He defined comparative design as "a design involving the studying of two or more contrasting cases using the same methods". Therefore it is equally saying that a researcher who is doing a multiple-case study is inevitably engaged in a comparative research design.

This being the case, the present study has used multiple-case study in the logic of comparative design. This follows my subscription to Eisenhardt's assertions (1989) cited by Bryman (2012:74) that "because of the comparison logic, researchers using multiple-case study stand a better chance of establishing circumstances in which a theory will or will not hold".

Based on this understanding, I selected two cases from Tanzania: Tanga and Dodoma. There are two reasons why I selected these two regions to be my case study areas. The first is that I wanted to conform to the logic of comparison compatible with the design I am using; thus I used the economic differences between the two regions. URT (2008) presents data on the rank of 21 administrative regions of Tanzania's main land based on GDP per capita. In this rank Tanga region was in the bracket of the well to do first five regions (2006); while Dodoma fell into the bracket of the worst to do last five regions in the same year. It was of interest to know whether these differences were reflected in a work ethic situation and whether the socialization is practiced differently across the two cases.

Secondly, since contextual issues are as important as substantive issues in behavioural studies like this, I had to select cases that allowed me to overcome or at least minimize language and culture barriers during data collection. So I selected Tanga where I was born and spent the first 20 years of my life and have had frequent visits up to the time of this study; and Dodoma where I have worked and lived for the past ten years to the time of conducting this study. I selected two districts from each region: in Tanga I selected Korogwe town and Pangani district council and in Dodoma, Kondoa and Bahi districts to form part of the study cases.

Unit of Analysis

Patton's (1987) explanation on unit of analysis stipulates that "the key aspect in making decisions about appropriate units of analysis is to decide what it is that you want to be able to say at the end of the study". The main concern of this study is to reveal why traditional work ethic persists among the people in the study area; and how social organizations play their part in handing on work ethic to the members of the society. This task involved analysis of data from various individuals as well as organizations. Thus, individuals and social organizations constitute the units of analysis for this study.

5.3 Sampling procedures

5.3.1 Sample size

The criterion on which researchers should base their decision about which is the appropriate sample size is not straight forward in either quantitative or qualitative research. What is widely agreed among quantitative researchers is that "the bigger the sample, the more representative it is likely to be; provided the sample is randomly selected regardless of the size of the population from which it is drawn" (Bryman 2012:198). As such quantitative researchers aim at using a sample size that will enable them to produce greater precision.

However, in the process of achieving great precision there are complications. Bryman holds that "precision increases as sample size rises from small sample sizes of 50,100, 150 and so on. Often, after around the sample size of 1,000 the precision tends to increase at a decreasing rate" implying that it will probably be waste of resources to increase the sample size above that point. In the same note Hazelrigg (2004) cited in Bryman (2012:198) points out that "the larger the size of the sample drawn from the population the more likely the sample mean converges to population means, but the convergence occurs at a decelerating rate which means that much larger samples are decreasingly cost efficient".

Neither Bryman nor Hazelrigg have set a minimum or maximum sample size. It is left to the researcher to decide along general principal that his sample size should not be so big as to make it uneconomically efficient nor too small to make it susceptible to a large sample error and hence unrepresentative of the population from which it is drawn. Despite the lack of clearly defined minimum and maximum sample size, quantitative researchers are required to state beforehand how many people they will involve in their studies. Perhaps they will have to base their decision on what statistical precision levels they are ready to accept.

In a qualitative research it is unlikely that, the researcher will be able to specify a sample size before data collection begins. This is because qualitative researchers “place a premium on theorizing rather than on statistical precision of a sample” (Bryman 2012:420). In this approach, Charmaz (2006) cited in Bryman (2012:420) asserts that, “data collection ends only when new evidence no longer stimulates new theoretical understandings”. This situation is known among qualitative researchers as informational redundancy; a situation when reached, collecting more data may mean that one will end up wasting resources since they could have answered research questions using a small sample size.

However, not all qualitative researchers agree to operate without a minimum sample size. Warren (2002:99) for instance, argues that for a qualitative research to be published one should have a minimum number of interviews of between twenty and thirty; while on the contrary Gerson and Horowitz (2002:223) assert that, “fewer than 60 interviews cannot support convincing conclusions and more than 150 produce too much material to analyse effectively”. It is these conflicting arguments that show how difficult it is to set a minimum sample size in a qualitative research. Bryman (2012:245) is of the opinion that, “the size of sample that is able to support convincing conclusions is likely to vary somewhat from situation to situation, and hence qualitative researchers have to recognize that they are engaged in a delicate balancing act”

Again, like quantitative researchers, the qualitative researchers are also left to decide on how many people should participate in their studies. Nevertheless, Onwuegbuzie and Collins (2007:289) cited by Bryman (2012) suggest that, in a nutshell qualitative researcher’s sample sizes “should not be so small as to make it difficult to achieve informational redundancy. But at the same time should not be so large that it is difficult to undertake a deep case-oriented analysis”

The challenge facing quantitative and qualitative researchers in setting up minimum and maximum sample sizes suggests that it is even difficult for researchers using a mixed method to claim that they can set a minimum sample size. Being one of them I, have been caught in the same quagmire, but I found relief after realising that both quantitative and qualitative researchers are worried about having bigger sample sizes. As noted above, quantitative researchers think that bigger sample sizes are likely to be unproductive since at a certain point, any increase results in increase of statistical precision at a decreasing rate, which to them implies unnecessary costs. On the other hand, qualitative researchers, not only know that at a certain point increment in sample size is non-productive but also it makes it difficult to undertake deep case analysis.

Therefore, my decision on the sample size was governed by the rule that, it is not too small that could produce big sample error but not too big that it could be unproductive and difficult to undertake deep analysis. Furthermore, I decided to have certain categories of respondents with sample sizes predetermined, and other categories to have their sample sizes not specified to obey the rule that, data will be collected until the informational redundancy is achieved. Consequently, a total of 657 people have participated in this study covering five different categories of respondent.

The first three categories involved 596 respondents who were engaged in three different sets of questionnaire; the last two had a total of 61 participants. Of the 61 participants 33 were involved in semi structured interviews and 28 were involved in Focus Group Discussions. Table 5.1 shows the details of the distribution of the 596 respondents who participated in the questionnaires.

Table 5.1: Respondents participated in surveys by category and district

District	Adult member of the community			Student			Experts and Religious Leaders			Total
	Female	Male	Total	Female	Male	Total	Female	Male	Total	
Korogwe	32	38	70	20	20	40	16	24	40	150
Pangani	22	48	70	20	20	40	17	23	40	150
Kondoa	37	33	70	20	20	40	18	22	40	150
Bahi	38	32	70	18	18	36	14	26	40	150
Total	129	151	280	78	78	156	65	95	160	596

5.3.2 Sampling Methods

After deciding how many people the researchers are going to include in their studies, the next problem is what criteria they will use to include certain individuals and exclude others from participating. This problem calls for sampling methods. Following the above discussion on sample size, it appears to me that, how study participants are selected is even more important than the sample size itself. In quantitative research for instance, if participants are selected on biased criteria regardless how many they will be. It is likely that one will be accused of having an unrepresentative sample resulting in invalid conclusions. Likewise, in qualitative research, if poor criteria are used one will end up selecting individuals who, notwithstanding their number; may have irrelevant answers to his research questions and hence it is not possible to get valid conclusions.

Most researchers argue that, in selecting study participant one may use probability or non-probability sampling. Probability sampling, which is mostly valued by quantitative researchers includes: simple random sampling, systematic sampling, stratified random sampling, and multi-stage cluster sampling. Non-probability sampling, which is sometimes

known as purposeful sampling, is used by both quantitative and qualitative researchers. It includes convenience sampling, snowball sampling and quota sampling.

For mixed method studies like this, participants are selected based on among other things whether the researcher aims at sequencing the quantitative and qualitative components or not (Morgan cited in Bryman 2012:631). If the aim is to sequence, researchers will first select study participants using the sampling methods of the research strategy that comes first in the sequence followed by the second. For instance, if quantitative is the first; researchers will use random sampling methods to select participants. After a survey of the selected participants they will purposely select some participants from among those selected in the first round to get more insight through qualitative tools. If the aim is to use the component of both quantitative and qualitative research concurrently, then the random and non-random sampling will be applied concurrently to recruit participants.

In this study, I used a concurrent approach because two of my research questions require me to perform qualitative analysis; whilst another two require quantitative analysis. As indicated in the preceding subsection a total of 657 individuals were involved in this study. Of the 657 participants, 33 were involved in semi-structured interviews and 28 in focus group discussions, these were selected considering the information they had in relation to my study. Information obtained from the semi structured interview and the focus group discussions were those related to the status of work ethic, the existing socialization organs and their socialization roles. In addition, I had three sets of standard questionnaires which were directed to 596 participants. Of the 596 participants 156 were students who were selected based on their academic performance (ten best and ten worst students from eight schools), 160 were experts, government officials and religious officials who were selected based on the information they hold. The rest of 280 participants were adult members of the community who were selected using quota sampling procedures.

A quota sample is “a non-probability sampling method, with an effort made to insure a certain distribution of demographic variables” [Experiment-resource.com (On-line)]. With the use of this sampling method, the researcher assigns respondents to demographic groups or quotas based on variables like age and sex. The main reasons why researchers choose quota samples are because “it allows them to sample a subgroup that is of great interest to their studies; investigate a characteristic of a certain subgroup; and observe relationships between subgroups” [Experiment-resource.com (On-line)].

One of the apparent objectives of the present study is to reveal the prevailing work ethic among different subgroups in the study area, thus quota sample was considered

appropriate. Bearing this in mind, respondents were recruited to a sample survey based on two quota criteria, namely, religion and sex. Here evidence collectors were helpful as they went house to house dispensing the questionnaire to the respondents until each quota was filled. Table 5.2 gives the proportional distribution of the 280 respondents based on these criteria.

Table 5.2: Sampled individuals by quotas and district

District	Religion		Sex	
	Muslim	Christian	Female	Male
Korogwe	30	40	32	38
Pangani	40	30	22	48
Kondoa	31	39	37	33
Bahi	34	36	38	32
Total	135	145	129	151

Since quota sampling is one of non random sampling some may argue that I have selected a biased sample. As much as this argument may be valid, it however, ignores the fact that for many years various German pollsters have used quota sampling to predict election results and most of their predictions were true. In addition Bryman (2012:204) admit that though “when compared to random samples, quota samples often result in biases, it has to be acknowledged that probability samples are often biased too” [he also] pointed out that, some authors are of the opinion that the impact of using non-random method in quota sampling as a source of error is small when compared to other errors that are likely to arise in surveys”. Following these arguments I used quota sampling considering it as a valid option for my study.

Broad distribution of sampled respondents

People who participated in this study include: adult members of the community, primary and secondary school students and teachers, religious leaders and clan elders. Likewise, experts and government officials included Ward Executive Officers (WEOs), District Planning Officers, District Human Resources Officers, Community Development officers, Sports and culture officers and Division officers. Police officers and politicians were also involved. Information in Table 5.3 indicates the number of respondents by district.

Table 5.3: Respondents' category by district

Category (n=657)	Korogwe	Pangani	Kondoa	Bahi	Total
Adult member of the community	70	70	70	70	280
Primary school pupils	20	20	20	20	80
Secondary school students	20	20	20	16	76
Primary school teachers	2	-	-	2	4
Secondary school teachers	-	2	2	-	4
Religious leaders	1	1	2	2	6
Clan elders	2	2	1	2	7
Ward Executive Officers	1	1	1	2	5
District Planning Officers	1	1	1	1	4
District Human Resource Officers	1	1	1	1	4
Focus group participants	6	6	8	8	28
Experts responded to likert scale	40	40	40	40	160
Total	78	71	73	69	657

5.4 Data collection

The methods used to collect data for this study were literature review, structured and semi-structured interviews, questionnaires, non-participatory observation and focus group discussions. In combination, all the methods made it possible to obtain facts about the status of peoples' ethic allowed respondents to express their feelings about the study issues.

Literature review

To get a clear understanding of the theoretical context underpinning this study, I had to start with the collection of secondary data. Thus secondary data were collected mainly by reviewing literature from Dortmund University, Institute of Rural Development Planning-Dodoma library, and the internet. In addition, regional and district planning offices were visited in order to collect secondary data that revealed the state of economic development.

Preparation for data collection from primary sources

Before the actual exercise of data collection, I visited the case study areas to arrange for logistical issues including requesting a research permit; recruitment and training of research assistants and on site planning for the data collection. I recruited two primary school teachers from each case who were trained for one day. The training involved the understanding of the conceptual issues around the study and data collection tools.

Interviews

This kind of interview involves administration of an interview schedule by interviewer with the aim of giving all involved the same context of questioning. Bryman (2012:210) argues that in this type of interview, “interviewers are supposed to read out questions exactly and in the same order as they are printed on the schedule” In this study, structured interviews involved 280 individual members of the community. The administration of interviews was done with the assistance of eight research assistants. Much of the information obtained from these kinds of interview was related to exploration of the state of peoples’ work ethic and economic development in the study area as well as the existing social organizations and their roles.

Semi-structured interview

Semi-structured interview is one of the ways of qualitative interviewing. Others include unstructured, life history and oral history interviewing. Bryman (2012:471) asserts that researchers will be doing a semi-structured interview if, although they have an interview schedule, 1. “They do not ask questions as they are outlined in the schedule, 2. They include questions not in the schedule by picking up on things said by interviewee, 3. They ask all the questions from one interviewee to another using a similar wording”.

In the present study this kind of interview was directed to religious leaders, and government officials. Much of the information obtained from these groups has to do with their perception on the state of peoples’ work ethic in their areas and their contribution in shaping same.

Questionnaires

Basically a questionnaire is a structured interview schedule filled in by the respondent without the usual oral questioning of the structured interview. . It is sometimes called self completion questionnaire or postal questionnaire. Some authors, like Smith and McVie (2003:183) highlight that questionnaire administration varies; “it is not necessarily sent through the mail but one can hand them to a group of students and oversees its completion afterwards get out with them on the spot”.

The present study had two sets of questionnaire; the first set was completed by experts and various officials. I asked my research assistants to distribute the questionnaires and make follow ups to ensure that they got feedback within a week. These follow-ups and short deadlines partly enabled me to get back all 160 questionnaires almost on time. Also, the questionnaire was in a likert scale format - this

format perhaps made it easy for them to respond quickly. It was a matter of writing 1, 2, 3, 4 or 5 in respect to ones perception of peoples' work ethic in his area.

“Though most likert scales use a 1 – 7 point scale, other point scales are not restricted” (Bryman 2012:146). As a result, in the present study I have used a scale of 1 to 5 points to allow respondents to express their perception as to whether they strongly agree, agree, they are neutral, they disagree or strongly disagree that an indicator of certain aspect of work ethic exists in their area.

The second set of questionnaire was directed to 80 secondary school students and 80 primary school students. This was completed in their class rooms under my supervision, I asked students to sit as they would sit during an examination; because they were few it was easy to make sure that no conversation or looking over other students' questionnaires took place. In this way, it was possible to get the gist of the students' understanding on the state of peoples' work ethic in their areas; their state of ethic as a learning community; as well as the kind of ethic (habit) they had learnt at the level of family, religious congregations, media and school.

Observations

Observation entails watching what is naturally happening on the field in relation to ones research questions. Unlike other types of data collection, this method provides great possibilities of being sure that what we know about a subject is natural. In interview and questionnaire methods, respondents are likely to give an answer that pleases the researcher; whilst in reality the situation is different.

In attitude and behavioural studies like mine, the 'pleasing researcher's syndrome' is likely to manifest itself massively because respondents are likely to say what ought to be said instead of what the actual situation is. Babbie's (2005:296-7) experience on the advantage of observation methods over other methods is that: “when you ask people about what they are doing or likely to be doing” you will get positive answers. It is only when you go out into life and watch what is happening that you get the accurate picture”.

On a similar note, Bryman (2012:271) realized that, interview and questionnaire researchers face the problem of “the gap between what people say they do or are likely to do and their actual behaviour”. In recognition of the foregoing, I employed observation methods as an attempt to achieve method triangulation so that I could benefit from what both methods offer. Though other names or categories of observation methods exist (see Babbie 2005; Bryman 2012) common categories are participant and non-participant observation. By and large I used non participant observation.

In observing, I was interested in three things. How people concentrate to work, when people arrive at their work places, what time they write in the office attendance book in relation to the time they have arrived and what would people do if they are subjected to a situation where there is the possibility to cheat in order to get money. This very last item of observation was done with the aid of blind competition, called 'boiled seed test'. The competition involved primary school pupils who participated in the filling in of the questionnaire.

In this blind competition which I must admit that I did not invent myself,¹ I took corn cobs and boiled them until they were ready to be eaten (I remember I had to stop my children from eating them because we sometimes eat corn at home and they could not distinguish between my research corn and the one we ate). I then removed the boiled corn from the cobs and I mixed them with red food colour to make them resemble treated seeds. I then dried them in the open sunshine. The process and the final product looks like Figure 5.1 below.

Figure 5.1: The preparation of the blind competition maize seeds



Source: Author's construct

As noted before, I had 80 primary school pupils who completed questionnaires for this study. This meant 20 pupils from each district. After they had completed the questionnaires I asked them if they were interested in participating in a maize planting competition. In three districts all pupils agreed to participate except in one district where one student chose not to participate. We agreed that the first, second and third runners in the competition would be awarded 30,000Tshs (20USD), 20,000Tshs (13.30USD) and 10,000Tshs (6.70USD) respectively.

¹ I came to know about the boiled seed test sometime ago through an email from a friend (whose name I do not even remember) thanks to e-social network! What I did is a prototype of the email story but not exactly as it was told.

Additional agreements were that they would plant the boiled seeds in a portable vessel, to make it easy for them to bring the plant to class on the prize giving day. They could also seek advice from adults on how to obtain the best results. I would come back one and a half months later. All these conversations were between the pupils and myself and I later informed teachers who were responsible for my visit at the schools (from here on I will call them host teachers) of how successful the completion of the questionnaires had been. I told them that I had launched a maize planting competition for which I was asking for their assistance in following it up so that there would be effective participation.

Two weeks later I contacted the host teachers asking them to inform pupils that the maize planting prize had doubled to what had promised earlier and I would award 2,000Tshs (1.5USD) for every person who would participate. This was not done accidentally or because I had got more money from somewhere, but I used it as a way of probing hidden attitudes of integrity and faithfulness in these pupils. I thought by not increasing the prize they might not take it seriously and I would have no results or poor results. The results of this interesting observation are reported in chapter seven. In the next paragraphs however you will find a presentation on focus group discussions as another method for data collection.

Focus group discussion

Focus group is another type of qualitative research method which is not only about getting information from the group but also getting information from topic competent group members. As Merton et al (1956:3) put it, the method implies two conditions. Firstly, having various individuals debating on particular issues (the group); and secondly, having people selected on the basis of being known to have participated in issues relevant to the study (the focus).

In the present study, focus group discussions were conducted towards the end of the field work exercise. This was because the discussion guides were tailored towards validating information obtained from other types of evidence collection methods. As such, issues of discussion had to be picked from the information obtained from other types of evidence collection methods.

The focus group discussions were formed on the basis of sex; there were groups of male and female from each case. Thus, in total eight focus group discussions were conducted. Each of these was composed of three to four participants. With the assistance of local officials, I was able to get group members with information relevant to the study. In an attempt to ensure proper capturing of information a voice recorder was used together with note taking.

5.5 Data analysis

Yin (2003) asserts that, “data analysis consists of examining, categorizing, tabulating, testing or otherwise recombining both quantitative and qualitative evidence to address the initial propositions of the study”. Babbie (2005:394) argued that, “the aim of data analysis is to discover patterns among the data patterns that point to a theoretical understanding of social life”. This aim, points out an interesting relation that exists between our empirical data and established theories. He defines theory as “representation of our best understanding of how life operates”. On the relation between data and theory he indicates that “the more our empirical data confirm to a particular set of relationships among concepts, the more confident we became that our understanding corresponds to social reality” (Babbie (2005:388).

Thus, this subsection presents methods which I used to relate field findings to theoretical underpinnings. As indicated earlier, the present study is comprised of both qualitative and quantitative research strategies. Based on this fact data analysis has been performed in a way that both qualitative and quantitative methods have been accommodated.

The adopted qualitative data analysis method was coding; drawing from Auerbach and Silverstein (2003:31) the coding method is “a procedure for organizing the text of the transcribed data and discovering patterns within that piece of information”. Using this method, I was able to disclose patterns that could not be seen directly in the massive amount of text emanating from the collected data.

In quantitative data analysis, I adopted non-parametric statistics because my data were collected from a non-random sample and most of them were categorical data which could hardly have a normal distribution. To be specific, I used contingency tables accompanied with computation of chi-square and Wilcoxon rank sum test. Since evidence collection tools involved Likert type of questions, perception indices for each work ethic elements were computed and aggregated to get Work ethic Perception index for each study case. It is also worth noting here that, the researcher used Statistical Package for Social Science (SPSS) Program Version 16 for Windows to compute the quantitative data analysis enumerated in this paragraph.

5.6 Reliability, replicability and validity considerations

A good research is evaluated on the basis of its ability to have reliable, replicable and valid findings. In this section, I present ways used to ensure that the findings of this study are reliable, replicable and valid.

Reliability

Based on Bryman (2012) reliability is particularly concerned with;

“the question of whether the measures that are devised for concepts or variables in social sciences are consistent. For instance if a certain data collection instrument is applied to a certain population, and the responses found to fluctuate, such that peoples’ answers to the data collection instruments often differ when administered on two or more occasions. We would be concerned about it as a measure, i.e. we would consider it an unreliable measure that much we could not have faith in its consistency”.

To ensure reliability, the present study had to test the evidence collection instruments such that the possibilities for inconsistency have been eliminated in the actual exercise of evidence collection.

Replicability

Replication is concerned with demonstrating that if the study operations are repeated, and such an evidence collection process is done under similar conditions, similar results will have to emerge. Bryman (2012) indicates that, “researchers may choose to replicate or repeat the findings of others due to, among other reasons; if they feel that the original results do not match other evidence that is relevant to domain in question”. Yin (2003) opines that should this happen,

“researchers have to be transparent by describing the procedures used to collect evidence and reach conclusions, such that if another researcher follows exactly the same procedure as described by an earlier researcher and conduct the same case study, the later researcher should arrive at the same findings and conclusions”.

In the present study, reliability issues were taken care of by documenting all research activities related to evidence collection and analysis.

Validity

Validity is concerned with the smartness of the measure, being realistic in explaining the causal relationships, ability to generalize and reflection of the respondents’ context. Bryman (2012) suggest four types of validity, namely: “construct validity, internal, external and ecological validity”. The details on how the present study has ensured each of these types of validity are set out below.

Construct validity

Construct validity has to do with the question of “whether a measure that is devised of a concept really does reflect the concept that is supposed to be denoting” (Bryman 2012:47). Yin (2003) put it more clearly that, having construct validity “is establishing correct operational measures for the concepts being studied”. To achieve this, I developed a conceptual framework which specifies the concepts that have been studied with their operational definitions and indicators reflecting each concept. Moreover, the evidence collection instruments developed from the indicators were tested before they were actually applied to the selected cases.

Internal validity

This is related to the issue of causality, “it is concerned with whether a conclusion that incorporates a causal relationship between two or more variables holds water” (Bryman 2012:47). To ensure internal validity the present study used an evidence triangulation technique, a technique which encourages collection of information from multiple sources with the aim of corroborating the same fact or phenomenon. In a way, the study has ensured that all rival explanations and possibilities for causal relations were considered and that all the evidences were converged and made airtight.

External Validity

The external validity aims at “answering the question whether the research findings and conclusions can be generalized beyond the case study [and so doing contributes to the existing body of knowledge]” (Bryman 2012:47).

One of the main challenges of a case study research, has been how to generalise results from one case to a wider context. A number of authors have discussed how generalisation from a case can be made. An agreement that seems to emerge from these authors is that results from case study researches cannot be generalised as is the case with statistical samples (Lupala, 2002:90-91).

Yin (2003) asserts that “case studies like experiments are generalizable to theoretical propositions and not to populations or universes”. In this sense, case study like experiments do not represent a “sample” and in doing a case study, your goal will be to expand and generalize theories and not to enumerate frequencies (it is analytic generalization and not statistical generalization).

In this study, external validity was taken care of by the provision of what Flyvbjerg (1999) cited in Sheuya (2004) calls “enough details and context for the reader to be able to judge whether the derived theory can be generalized to other cases that she knows about”. Also the use of the mixed methods approach gives a leeway for generalizations of the findings of this study.

Ecological validity

Ecological validity focuses on the question whether social scientific findings are applicable to peoples’ every day or natural social settings. Cicourel (1982) cited in Bryman (2012:48) indicates that, the concern of this kind of validity is “do our instruments capture the daily life conditions, opinions, values, attitudes and the knowledge base of those we study as expressed in their natural habitat?”

Apparently, with studies involving the understanding of attitudes and behaviours like this, ecological validity is profoundly at stake. This is because of the earlier mentioned problem by Bryman (2012:2071) that “there is a gap between what people say they do or are likely to do and their actual behaviour”. Indeed, how can a researcher claim validity of any kind if his study findings do not represent the actual attitudes and behaviours of the people he has studied. For instance, if one has been deceived by respondents what is the use of the construct and internal validities he has achieved and how can he proudly generalize these false findings to theory or to the entire population.

In recognition of the problem in the preceding paragraph, the present study has ensured ecological validity by employing various triangulation techniques. One was the use of methods triangulation to make sure that evidence is collected in a way that technical data and peoples’ context are being captured. In this technique together with questionnaire and semi-structured interviews, observation was used to capture as much as possible of the subjects’ attitudes and events as they behaved and occurred in their natural habitat. The second triangulation technique is what I call questions triangulation; with this technique questionnaires were set in such a way that there were self probing questions within it.

5.7 Ethical considerations

In researching, for a researcher to be ethical he should by all means possible avoid harming the people involved in his study. The likelihood that researchers are going to harm their respondents increases when they conduct their studies without getting informed consent of the respondents and by so doing either invade their privacy or deceive them. In a nutshell, being ethical in research is all about being honest to your

respondents about what you are doing, that you are doing it and why you are doing it. However, literature has extensively debated as to whether it is feasible for a researcher to be perfectly honest with his respondents and yet expect to get honest data.

Gans (1962:44) for instance, asserts that “if the researcher is completely honest with people about his activities, they will try to hide actions and attitudes they consider undesirable, and so will be dishonest. Consequently the researcher must be dishonest to get honest data”. Similarly, Babbie (2005:298) indicates that “if the people being studied know they are being studied they might modify their behaviour in a variety of ways (and thus affect the results)”. This situation makes a researcher find himself in a trade off between being honest or getting honest data. The more honest you are the more you are likely to risk the quality of your data. This being the case, researchers have found themselves, to a certain degree, compromising ethical standards despite the pressure from professional ethical boards, respondents’ outcry after the publication of the results and perhaps even from their own conscience.

The foregoing discussion presents a situation where a researcher is facing a challenge to abide with ethical standards. A challenge which I am afraid is forcing researchers to fall into the trap of committing an act of what I would call “honest deception”, something which they are trying hard to do away with because they know that being ethical is not only for the advantage of respondents but for their own reputation, their institutions and that of the researcher community at large.

Nevertheless, since both research and ethics are important processes in life, it is enough to say that researchers must know that they are engaging in a delicate process of not only getting honest data but also of not trespassing on respondents’ rights. It is true that, “no researcher deceives his subjects solely for the purpose of deception” as Babbie (2005:298) puts it; and that “it is rarely feasible or desirable to provide participants with a totally complete account of what your research is about” as Bryman (2012:143) puts it; but on the other hand, it is appealing to consider respondents’ rights.

The British Sociological Association (BSA) cited in Bryman (2012:139) provides useful guidelines on how researchers should approach ethical issues. It proposes that, those methods that have high risk of violating ethical issues should be resorted to only where it is impossible to use other methods to obtain essential data. In addition, “in such studies it is important to protect the anonymity of respondents. Ideally, where informed consent has not been obtained prior to the research it should be obtained post-hoc”.

In the present study, ethical issues were dealt with in the following ways. I started by securing research permission from district authorities involved in the study. All research assistants had a copy of the research permit which in some circumstances they had to show it to any one doubting what they were doing. It was relatively easy for me and my research assistants to hold research ethics with questionnaire, interview and semi-structured methods compared with the observation method.

With the former, respondents were informed before hand of what we were doing; and that their identity would not appear anywhere in the final report. Those involved in completing questionnaires were not required to write their names, and for those involved in focus group discussions, interviews, and semi-structured interviews pseudonyms were used. On the other hand, except for the fact that the identities of the subjects are not going to be exposed, it has been difficult for me to ask for subjects' consents during the field observation. I did not do this for the sole purpose of cheating the respondents; instead I did it to get natural and honest data which I could not if the respondents were aware that I was observing them.

I am aware that the boiled seed test renders the present study a serious violation of research ethics, because it involved manipulation. But honestly, how could I know that children of that age in that corner of the world are likely to behave dishonestly if they are exposed to such a tempting situation without manipulating them? Nevertheless, efforts were made to reduce the harm to these valued volunteers who have helped us to unveil the facts that were hidden. I used the British Sociological Association advice of obtaining informed consent post-hoc. In the next paragraph you will find explanations on how I obtained the consent.

The day I went for the prize award for the blind competition, I requested schools to make a jury composed of three teachers; the host teacher, head teacher and discipline mistress/master. After all the participating pupils were seated in a class with their maize plants in various vessels, I convened a meeting with the juries. In this meeting, I told them the story of the boiled seeds and that we should discuss the way we are going to make the awards to the pupils. After a discussion, we anticipated that there would be four groups of pupils who should be awarded differently. These were those who did not bother to plant the seeds; those who planted the seeds but the seed did not germinate; those who planted but when the seeds did not germinate they decided to plant other seeds and were honest to tell us that they had planted other seeds; and those who planted seeds that did not germinate, then decided to plant other seeds and insist that the seeds provided to them had germinated.

Our prediction was true, so I told the jury that of these four groups the group that insisted that they had used the original seeds, but did not, would be embarrassed if we gave the story to the large group. Therefore in order to reduce their embarrassment we asked them to admit what they had done, so that they would not be surprised when it was disclosed to everyone. In this way I felt I had fulfilled my ethical obligation as an honest deceiver. God forbid!

6. The Study Context and the Research Participants

6.1 Description of the context

6.1.1 Tanzania at a glance

The context within which this study was conducted is Tanzania. Tanzania is among the least developed countries in the world. It was recognised as United Republic of Tanzania in the year 1964. It is located in the eastern part of Africa, lying between longitude 29° and 41° east, and Latitude 1° and 12° south. On its west, it is bordered by Republic of Congo, Rwanda, and Burundi; in the north by Uganda and Kenya; on the south by Mozambique, Zambia, and Malawi; and in the east by the Indian Ocean.

Based on the 2012 population census, Tanzania is a home to about 44.9 million people (URT 2013: iii), who are believed to be members of more than 120 ethnic groups. The population census has also pointed out that “the average household size in the country is 4.8 people, and that out of the 44.9 million people, about 21.8 million are male and 23.1 million female” (URT 2013:iii). More than 70% of its population still live in rural areas. Although Tanzania censuses normally ignore data on religions, data from CIA (On-line) facts indicate that, “35% of Tanzanians are Muslims, 30% Christians, and 35% follow traditional religions”.

In terms of land coverage, Tanzania is the biggest country in East Africa. Mount Kilimanjaro, which is the highest in Africa, is located within its borders. Many popular National parks, conservation areas, and game reserves are also found in Tanzania. It is among the countries with enormous agricultural potential, longest coastlines, huge railway lines, immense water sources, and many other natural resources. In terms of political stability, since independence the country has been enjoying peace and unity among its citizens. It also did not have the misfortune of being led by a “dictator”. The country is not landlocked, it has much less desert than most African countries, and it has never experienced floods as disastrous as those in other countries on the continent. In general, in terms of natural resources, geographical conditions, peace and unity, Tanzania is a country that has many reasons to have escaped low economic development.

Despite the opportunities that Tanzania has for its advancement, records show the opposite. The Danish Embassy in Tanzania and Department for Africa (2013:3) for instance, has argued that “poverty in Tanzania has proven [to be] extremely stubborn”. This argument was supported by pointing to the 2011 GDP per capita and HDI rank, where all of them indicated that “Tanzania is [yet] one of the poorest 15 nations in the

world". The World Bank (On-line) data indicates that Tanzania's GDP per capita was 609\$ (2012) which is around 176.5 times that of Luxembourg (107,476\$), the world's highest per capita GDP in the same year. Though, considerably higher than that of Burundi (251\$), the world's lowest per capita GDP (2012), it lags behind Rwanda with a GDP per capita of 620\$ (2012) which is a land locked country and has suffered intense civil war in the recent past.

Other indicators like poverty headcount, income inequality, and the country's Corruption Perception Index (CPI) are also not so promising. In terms of poverty, the Danish Embassy in Tanzania and Department for Africa (2013:3) once again revealed that "more than two thirds of the population live below the poverty line of 1.25\$ per day, [and that although Tanzania] official surveys show a constant level of inequality from 2001 to 2007 (Gin 0.35); other measures show a significant increase (around 20%) in inequality in the same period". As a matter of fact, if this inequality trend is left unchecked, one does not need to be a prophet to realise that Tanzania's celebrated tranquillity and solidity are at stake. With regards to corruption, Transparency International (2012) points out that Tanzania's CPI rank is 102 out of 174, which is far behind of that of the 50th position of Rwanda a country which has just recovered from civil war.

It is also inconceivable that Tanzania has consistently been dependant on foreign aid being one of the leading countries to receive aid from developed countries. Towards the end of 2012 it was among the top three countries in the world to receive aid and the first in Sub-Saharan Africa. As if this is not enough Wange (1997:1) indicated that "Tanzania [had also been] one of the major aid recipients [country] in Sub-Saharan Africa from the 1970s to 1980s.

Only 12.4% of people in the country have access to formal financial services, 56% has no access to any form of financial services. Most banks and financial services are located in urban areas, such that in the rural areas only 3% of the population has access to financial services (Tanzania's Country Level Knowledge Network 2012:3). There are also issues relating to education, health, water as well as so many others that I won't go into detail. Instead, in the next sections I will describe the specific study cases, with a view to providing contextual issues with regard to these cases.

6.1.2 Specific Context of the Study

As noted in the preceding chapter, the present study was specifically conducted in Tanga and Dodoma Regions of Tanzania (Figure 6.1). In Tanga, Korogwe town and Pangani Districts were involved; whereas in Dodoma, Kondoa and Bahi Districts were involved. The description of these cases and the districts involved therein are presented below.

Figure 6.1: The study areas in the map of Tanzania



Note: The study cases are marked with a red dotted box

Source: Author's construct

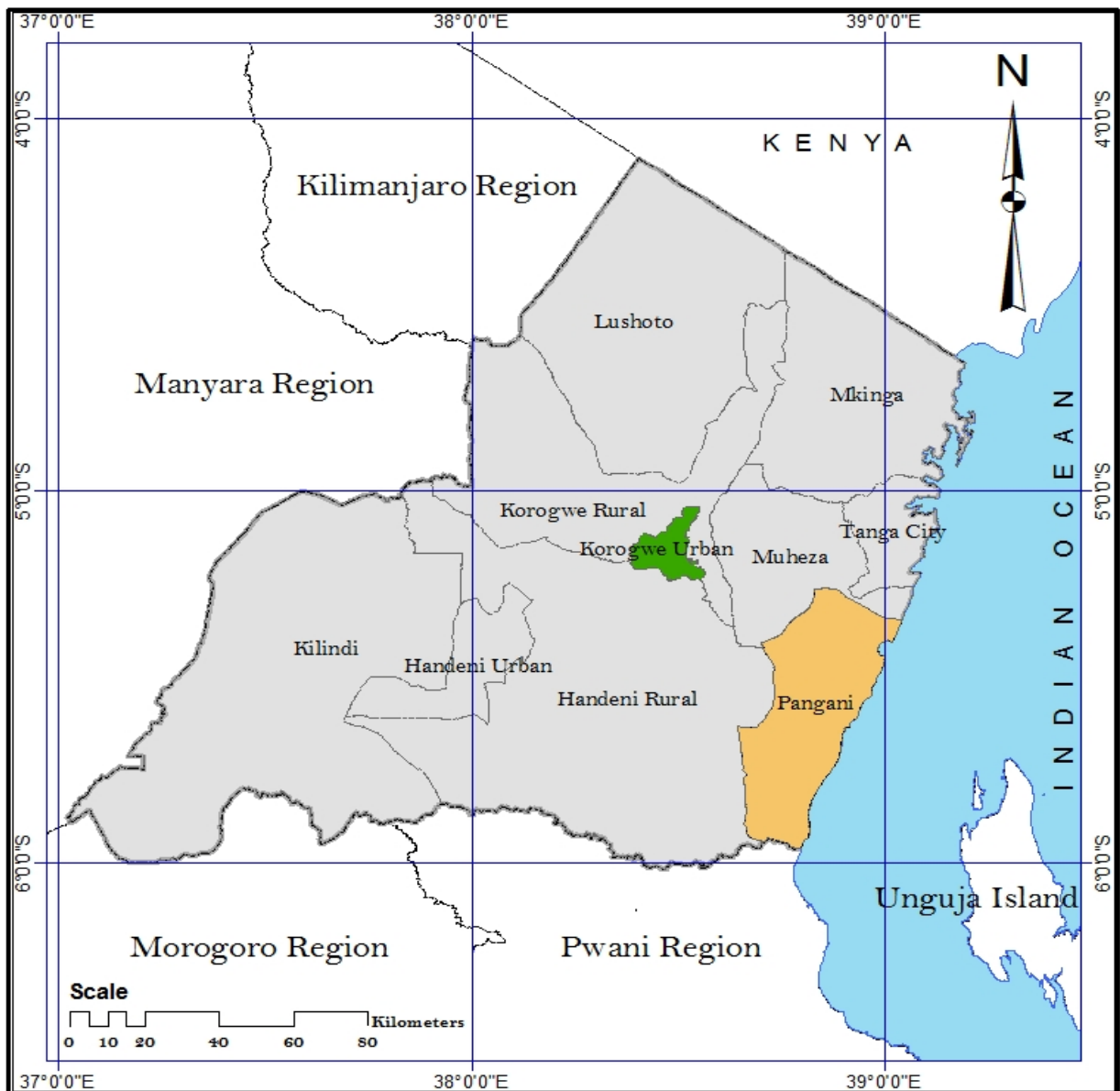
6.1.2.1 The Tanga case

Tanga Region is located on the north-eastern side of Tanzania Mainland (Figure 6.2). It lies between latitudes 4° and 6° south of the Equator, and between longitudes 37° and 39° east of Greenwich. The Region is bordered by the Republic of Kenya in the north, by

Kilimanjaro Region in the northwest, by Manyara Region in the west, by Morogoro and Coast Regions in the south, and by the Indian Ocean in the east.

Administratively, Tanga Region is divided into eight districts, namely Handeni, Kilindi, Korogwe, Lushoto, Muheza, Mkinga, Pangani and Tanga. The Region has seven District Councils, two Town Councils and one City Council. The District Councils are Lushoto, Pangani, Muheza, Mkinga, Handeni, Kilindi and Korogwe District Council. The Town Councils are Korogwe and Handeni; and the only City Council is Tanga.

Figure 6.2: Tanga region location map



Note: Research participants were drawn from the coloured areas

Source: Author's construct

Major religious and ethnic groups

The major religious groups in the Tanga region are traditional, Muslim, and Christian religious group; however, there are also other groups such as Hindus. The indigenous people of Tanga Region are mainly of Bantu origin. The major ethnic groups in the Region include: Sambia, Zigua, Bondei, Nguu, Pare, Makonde, Digo, Yao, and Segeju. Despite the major ethnic groups mentioned above, there are also many other groups from other Regions. Most of these minority ethnic groups have during the past years moved and settled in the Region in search of employment in sisal, tea and coffee estates. Some of these groups are Fipa, Nyakyusa, Sukuma, Bena, and Maasai.

Regional economy

Tanga Region is one of the regions in Tanzania that has great potential of economic development. It has a locational advantage due to the fact that, it lies along the coast of the Indian Ocean where one of the major ports in the country is located. Likewise, the Region is linked with other Regions by roads and railway transport infrastructure.

Based on URT (2008:14-25) most of its population resides in rural areas, with only 18.4% in the urban areas. Also, more than 77.4% of the residents are employed in farming; other economic activities that employ a significant number of the labour force include services, crafts, fishing, livestock keeping and professional jobs. URT (2008:25) indicates that, in 2006 the Region's per capita Gross Domestic Product (GDP) was Tshs 475,835; ranking 4th in Tanzania's mainland after Dar es Salaam, Iringa and Kilimanjaro respectively.

Description of the specific districts from Tanga case

Korogwe Town

Location and people in Korogwe Town

In the case of Korogwe, the study was specifically conducted at Korogwe town, which falls under the administration of the Korogwe town council. This council is located between 5° and 5° 14' South, and longitudes 38° 23' and 38° 33' East. In terms of urbanization, the council is the second largest urban center in the Tanga region, after Tanga City. However, in terms of land area it is the smallest among the ten councils; with 212 square kilometres which is around 0.79% of the total region land area (Korogwe Town Council 2010).

Based on 2012 population census, the town had 68,308 people, consisting of 33,121 males and 35,187 females (URT 2013). Out of the 68,308 people only 10,973

(16%) live in rural areas. The major ethnic groups in the area include; Sambia and Zigua. The major religious groups are Muslims, Christians, and Traditional religions.

Economy in Korogwe Town

Korogwe district Council (2010) estimate indicates that per capita income in Korogwe Town is 300USD per annum. Agriculture is the major economic activity with about 56% of its labour force engaged in this sector. Farming is on a small scale mainly using hand hoes. The second largest mainstay of Korogwe town's economy is commerce and trade especially in what is known as the informal sector. The sector employs 21% of the town's labour force, and other sectors include employment in the public sector, in the private sector like clinics, Banks, insurance agencies, transport and tourism, manufacturing and light industries, forestry, fishing, mining and quarrying (Korogwe District Council 2010:10-16).

Infrastructures in Korogwe Town

More than 19.2 Kms of Korogwe Town's road net work are tarmac, with the rest being gravel and earth surfaced. The town is located along the Tanga to Arusha railway line and only 93 Kms to sea port service in Tanga city. Airport services can also be accessed from Tanga city airport; and within the district from Mombo air strip, just 40Kms away from the Korogwe town center. Though the Town council is yet to identify the percentage of people using the available financial services, it is likely that access to financial services is relatively good. There are two Banks operating branches in the Town, there are 8 Micro-financial institutions, and 21 Savings and Credit Cooperative Societies (SACCOSs) with 345 members as well as 7 insurance companies also operating branches.

Main sources of energy used by the population for cooking are charcoal and firewood. This is despite the fact that the national electrical power grid runs through Korogwe Town. Electricity is used mainly as a source of lighting especially by "some relatively well to do residents" (Korogwe Town Council 2010). On the other hand the majority of the residences use kerosene lamps. The town has 28 primary schools, 10 secondary schools and two teaching colleges. Every ward has two or more primary schools. The Literacy rate is around 93%. Regarding health infrastructure, there are two hospitals, five dispensaries, several small clinics, and a mid-wife training college. Three quarters of the town's households have access to safe water through piped water.

In the case of housing, about 95% of people live in improved houses by criteria of durability of the building materials used. More than 98% of the residents in the Town have

and use toilets. Most of the households spend more than 70% of their income on food, and about 87% are able to eat more than two meals a day, during off harvest seasons.

Pangani district

Location and people in Pangani District

Pangani District is located in the southern part of Tanga region, it lies between latitude 5°15.5 to 6° South and longitude 38°35 to 39° East. In the West it is boarded by Handeni and Muheza Districts, in the North by Muheza District, in the South by a Coast Region, and in the East by the Indian Ocean. Its land area is 1,019 Km² making it the smallest District in the Region, but with the largest water area of 406 Km² which is nearly 71% of the total Region's water area. It is located above sea level at an altitude ranging from 0 to 186 meters. Administratively, the District is divided into 4 Divisions, 13 wards, 33 villages and 97 sub villages (Pangani District Council On-line).

In 2012 the district had a total population of 54,025 people, with 26,870 males and 27,155 females; an average household size of 4.1 (URT 2013:44). Only 19.44% (10,500 people) of the population live in the urban area. The main ethnic groups are Zigua, Bondei, Sambia, Pare, and Nguu. Religious groups found in the district include Traditional, Muslims, and Christians though the District Council (2010) has estimated that more than 92% of the inhabitants are Muslims.

Economy in Pangani District

As for most districts in Tanzania, Pangani district economy mainly depends on agriculture, this sector employs more than 75% of the inhabitants. Other sectors in order of importance to the economy of the district are livestock keeping, tourism and extraction of natural resources (fishing, bee keeping and forestry), trade, and small industries. The GDP per capita of the district is around 240 USD, and about 80% of the population live below the international poverty bench mark of 1.25 \$ a day (Pangani District Council 2010).

Infrastructures in Pangani District

Pangani district is located in the south of Tanga City, only about 52 Kms, most of its road network is gravel and earth surfaced, with 1.2 Km of tarmac road. It has two air strips which are mainly used by tourists, being closer to Tanga city. The district has access to sea port and airport service from the city. Boats also operate between the district and Zanzibar; it takes up to 4 hours from Pangani to Zanzibar by boat. With regard to financial

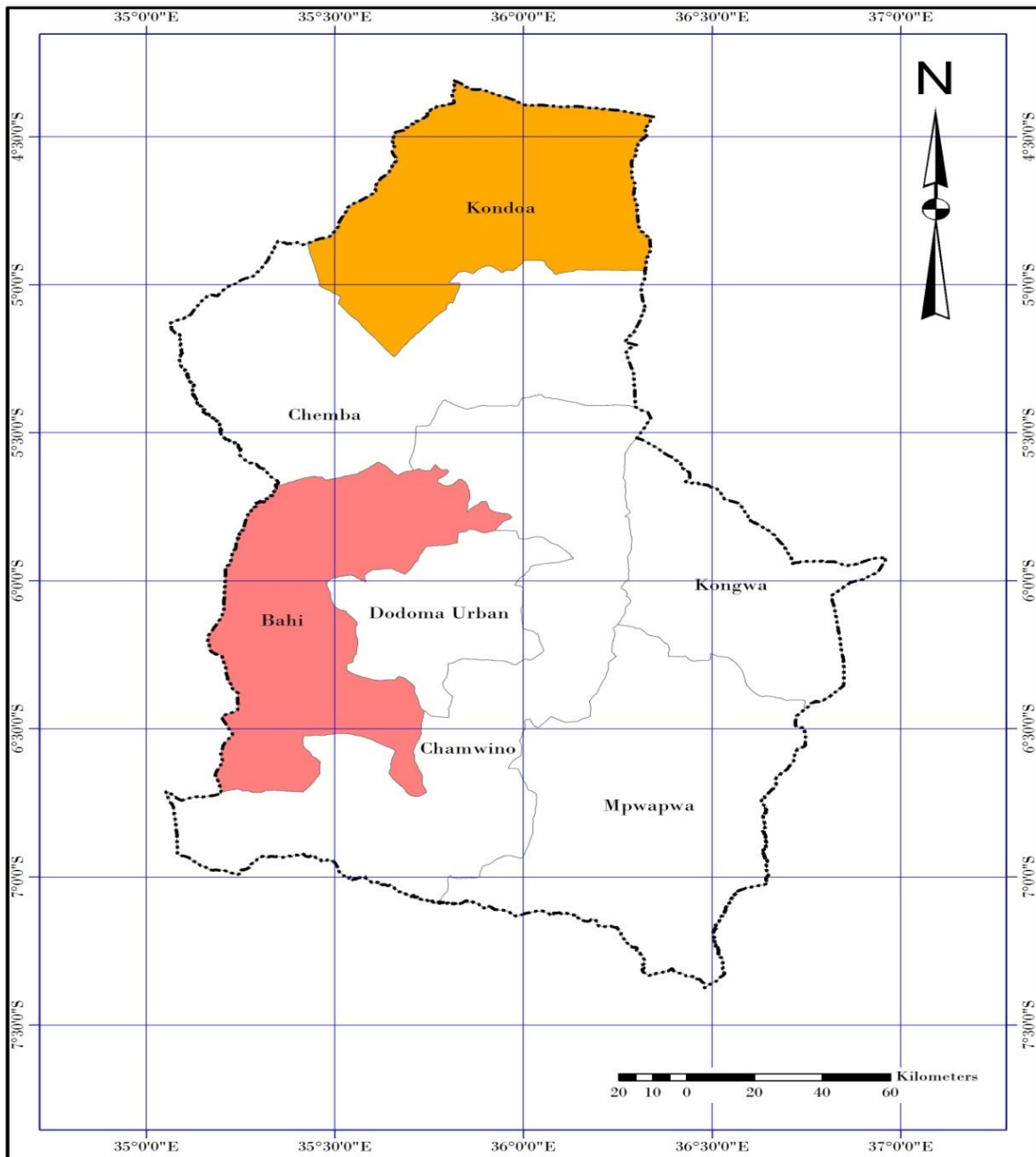
infrastructure, one bank has a branch the district. There is one Micro-financial institution, and 22 Savings and Credits Cooperative Societies (SACCOSs) with 2,800 members. Also, there are about 6 Village Community Banks (VICOBA). VICOBA is a kind of community savings mobilization and credits less complicated in management and procedure as compared to SACCOS.

In spite of availability of electricity in the district, most people use charcoal and firewood as sources of energy for cooking; and kerosene lamps for lighting. In terms of housing, about 11.5% live in improved houses by criteria of durability of the building material used. More than 75% of the residences in the district have and use a toilet. Most of the households spend more than 75% of their income on food, and about 85% are able to eat more than two meals a day, during off harvest seasons. The district has 34 primary schools, 8 secondary schools. Every ward has at least 2 primary schools. Literacy rate is around 82%. With regards to health infrastructure, there is 1 District hospital, 20 dispensaries, and 1 Health Center. The district provides access to clean and safe water to more than 66% of households through piped water.

6.1.2.2 The Dodoma Case

Dodoma Region is a political capital city of Tanzania; it is located almost at the centre of the country. It lies between latitude 4° and 7° South and longitude 35° and 37° East (Figure 6.3). It is bordered by Manyara region in the North, by Morogoro in the East, by Iringa in the South, and by Singida in the West. Dodoma was recognized as a region from 1963 when it had three rural districts and one Township Authority. At present Dodoma region has six rural districts and one urban District which are Bahi, Chamwino, Chemba, Kondoa, Kongwa, Mpwapwa, and Dodoma Urban. The region covers an area of 41,310Km² equivalent to 5% of the total area of Tanzania Mainland.

Figure 6.3 Dodoma region location map



Note: Research participants were drawn from the coloured areas

Source: Author's construct

Major religious and ethnic groups

Just as in the Tanga region the major religious groups in the Dodoma are traditional, Muslims, and Christians. The main ethnic groups in the Region include Gogo, Rangi, Sandawe, Bena, and Pogoro. Despite the major ethnic groups mentioned above, many other groups from other Regions do exist. Some of these groups include; Burunge, Fyomi, Alagwa, Goroa, Zigua, Nguu, Sukuma, Hehe, Barbaig and Maasai.

Regional economy

Dodoma region mainly depends on agriculture and livestock production to sustain its economy. Agriculture employs more than 80% of the population, followed by livestock keeping which contributes nearly 35% of the annual regional GDP (URT On-line). Also small-scale processing industries for agricultural and livestock products exist. The Regional per capita Gross Domestic Product (GDP) at current prices was Tshs, 241,132 (2006), ranking twentieth out of twenty one Regions of Tanzania mainland (URT 2008:25).

Description of the specific districts from Dodoma case

Kondoa district

Location and people in Kondoa District

Kondoa District has an area of 13,210Km²; it is located in the northern part of Dodoma region about 160Km from Dodoma town. It lies between latitude 4° 12 to 53° 85 South and longitude 35° 6 to 36° 2 East. In the north, east and in the North West is bordered by Manyara region, in the west and south west by Singida region, and in the south by Chemba district. Based on URT (2013:17) the District is host to a total population of 269,704 people, with 136,518 males and 133,186 females, and an average household size of 4.8 people. The district is mainly inhabited by Bantu speaking people the main ethnic groups include Rangji, Gogo, Zigua, and Nguu. Other ethnic groups found in the district are Sandawe, Burunge, Fyomi, Alagwa, Barbaig, Maasai, and Goroa (Kondoa District Council 2012:1). The main religious groups are Traditional, Muslims, and Christians.

Economy in Kondoa District

The mainstay of the district economy is agriculture and livestock keeping, which together amount to about 95% of the district's income. Other sectors include small scale industries, mining and bee keeping. The average farm size varies from 3 hectares in intensified agricultural areas to 6 hectares in the lowlands. The main food crops are maize, cassava, beans, bulrush, millet and sorghum. Major cash crops are maize, groundnuts, sunflower, sesame and pigeon peas (Kondoa District Council 2012:2).

Infrastructures in Kondoa District

Kondoa district is connected to Dodoma and Arusha towns through the great North road running from Cape Town to Cairo. The district has a possibility to get airport services from Dodoma town airport about 160Km away.

Kondoa District council has 39 Cooperative societies, and 31 SACCOS, 6 bee keeping societies and 2 Joint Enterprises. Also, there are Banks which operate two branches within the district. The main sources of energy for cooking are fire wood and charcoal. Regarding lighting, the majority of people use kerosene lamps and very few use electricity especially those in Kondoa town. The district has 78 health facilities of which 4 are hospitals one being owned by the Government and 3 by Faith Based Organizations. In addition, there are 8 Rural Health Centres of which 4 are owned by Government and 4 by Faith Based Organizations (FBOs) and there are 71 Dispensaries of which 57 are owned by Government, 10 by Faith Based organizations and 4 private operators (Kondoa District Council 2012:26).

Until 2012, the district has managed to supply water to over 150 villages. Water availability and accessibility in the district depends on hand pumps, gravity water schemes, pumped boreholes, and dams. Regarding education infrastructures, the district has 227 pre-primary schools, 222 primary schools, and 60 secondary schools (Kondoa District Council 2012:14).

Bahi district

Location and people in Bahi District

Bahi district extends between latitude 4° and 8° south and between longitude 35° and 37° east. In the east, the districts share a border with Chamwino and Dodoma Municipal; Chemba district in the north, Iringa region in the southwest, and Singida region in the west. The district's land area is estimated to be about 544,842 hectares (Bahi District Council 2009:1).

According to the 2012 population census, the district is a home to 221,645 people, of whom 105,975 are males and 115,670 are females with an average household size of 4.5 people (URT 2013:17). Most people in the district live in the rural areas, with an urban population of 2.5%. The dominant ethnic groups in the district are *Gogo* which account for more than 90% of the total population, followed by *Rangi* and *Sandawe* located in the northern part. Other tribes include *Sukuma* located in the eastern part and *Maasai* in the northwest (Bahi District Council 2009:18).

Economy in Bahi District

About 80 percent of Bahi district economy comes from farming. Main crops include; Maize, Sorghum, Bulrush millet, groundnuts, sunflower, paddy, Bambara nuts, cassava, sweet potatoes, and to a lesser degree finger millet and grapes. Livestock is another important contributor to the district economy. Common livestock are the traditional cattle breed, sheep and goats. Other economic activities in the district include fishing, salt mining, and extraction of forestry products like timber; honey and wax charcoal and fuel wood. In the year 2012 the GDP per capita was estimated to be Tshs. 427,890/= per year.

Infrastructures in Bahi District

4% of Bahi district's road network is tarmac, while the rest is earth surfaced and gravel. The district is well serviced by inter-regional transport links with the central line of the Tanzania Railway Limited (TRL) passing through the district. Currently there are no air port services in the district (Bahi District Council 2009:51). Regarding financial infrastructure, the district has no bank, it has 5 Micro-financial Institutions, 18 SACCOs with 2,309 members, and 152 VICOBA with 4,560 members (Bahi District Council 2013).

The main source of energy for cooking in the district is fire wood. Very few people (9.3%) use charcoal as a source of fuel for cooking. The main source of energy for lighting in the district is kerosene, very few use electricity. Only 33.7% of the households have houses with good conditions gauged on durability of building material used (Bahi District Council 2009:53-54).

In the year 2008, the district had 70 primary schools and 20 secondary schools. The district has mobile clinics which operate during local and national vaccination campaigns. It has three health centres, and thirty five dispensaries, by 2008 the district had a total of 179 water sources, which had a capacity to serve 61% of the total population. These include bore holes, shallow wells, dams, springs, and rain water reservoir (Bahi District Council 2009:56).

6.2 Characteristics of research participants

After having explained the context from which the research participants were drawn, this subsection briefly presents the characteristics of these participants. This subsection is therefore an extension of the description of the study context. It is written with the assumption that it is only when the description of the study context is combined with that of the research participants can one get a complete picture of the context in which the findings and study conclusions are drawn.

In chapter five on sample section, some of the issues regarding research participants were explained. These include how many people were involved and in what category they were distributed. Here more details are given focusing on but not limited to age, sex, educational level, and occupation of the research participants. In chapter five I indicated that in giving inputs to this study, people participated differently; there were those who participated in structured interviews, questionnaires, semi-structured interviews, and those who participated in Focus Group Discussions. Nevertheless, I will give many details of the characteristics on those who participated in structured interviews and questionnaires.

6.2.1 Participants in structured interviews

In this category of research participants or respondents involved a total of 280 adult members of the studied communities; whereby 140 respondents were drawn from each case. Table 6.1a presents their characteristics in terms of sex, age, education levels, and primary occupation of respondents; other characteristics are presented in later stages. Information obtained from this category of respondents is that related to their prevailing work ethic, existing socialization organs and their socialization roles.

Table 6.1a: Characteristics of structured interview respondents

Variable	Region of respondent		Total
	Tanga	Dodoma	
Sex of respondent			
Female	54(38.6%)	75(53.6%)	129(46.7%)
Male	86(61.4%)	65(46.4%)	151(53.3%)
Total	140(100%)	140(100%)	280(100%)
Age of respondent			
18 - 28	28(20.0%)	14(10.1%)	42(15.0%)
29 - 39	42(30.0%)	41(29.5%)	83(29.7%)
40 - 50	50(35.7%)	43(30.9%)	93(33.3%)
51 - 61	14(10.0%)	22(15.8%)	36(12.9%)
62 or above	6(04.3%)	19(13.7%)	25(08.9%)
Total	140(100%)	139(100%)	279(100%)
Education level			
No formal education	15 (10.7%)	13(09.3%)	28(10.0%)
Adult education	9(06.4%)	8(05.7%)	17(06.1%)
Primary education	48(34.3%)	61(43.6%)	109(38.9%)
Secondary education	43(30.7%)	38(27.1%)	81(28.9%)
College education	19(13.6%)	17(12.1%)	36(12.9%)
Higher education	6(04.3%)	3(02.2%)	9(03.2%)
Total	140(100%)	140(100%)	280(100%)
Primary occupation			
Employed	52(37.1%)	41(29.7%)	93(33.2%)
Farmer	47(33.6%)	89(64.1%)	136(48.6%)
Business operator	41(29.3%)	10(07.2%)	51(18.2%)
Total	140(100%)	140(100%)	280(100%)

Results presented in Table 6.1a, indicate that the number of females and males involved in this study is almost half and half (i.e. 46.7 females and 53.3 males). This is important to

avoid the effect of the sample differences when female respondents are compared with their counterpart males.

The minimum, maximum, and mean age of the respondents involved in the structured interviews is 19, 90, and 42.4 respectively. Data in Table 6.1a show that a good number (33.3%) of respondents are between 40 and 50 years old. This implies that, those involved in the study were mature enough to provide meaningful information.

With regards to educational levels and occupation of the respondents, Table 6.1a reveals that a good number, 38.9% and 48.6%, of the respondents are primary school leavers and farmers respectively. This is typical of less developed countries, where most people hold low education levels and are engaged in farming.

Other characteristics of this category of respondents are presented in Table 6.1b. These include marital status of respondents, number of wives married to a respondent, number of children, religion, and denomination of respondent.

Table 6.1b: Characteristics of structured interview respondents (cont.)

Variable	Region of respondent		Total
	Tanga	Dodoma	
Marital status			
Single	17(12.1%)	25(18.2%)	42(15.2%)
Married	99(70.7%)	88(64.2%)	187(67.5%)
Widowed	13(09.3%)	16(05.8%)	29(10.5%)
Separated	10(07.1%)	8(05.8%)	18(06.5%)
Partner	1(0.7%)	-	1(0.3%)
Total	140(100%)	137(100%)	277(100%)
Number of wives			
One	57(74.0%)	53(93.0%)	110(82.1%)
Two or more	20(26.0%)	04(07.0%)	24(17.9%)
Total	77(100%)	57(100%)	134(100%)
Number of children			
1 - 2	45(35.4%)	32(25.0%)	77(32.2%)
3 - 4	48(37.8%)	44(34.4%)	92(36.1%)
5 or more	34(26.8%)	52(40.6%)	86(33.7%)
Total	127(100%)	128(100%)	255(100%)
Religion of respondent			
Muslims	70(50%)	65(46.4%)	135(48.2%)
Christians	70(50%)	75(53.6%)	145(51.8%)
Total	140(100%)	140(100%)	280(100%)
Denomination			
Catholic	22(15.8%)	27(19.4%)	49(17.6%)
Lutheran	28(20.1%)	13(9.4%)	41(14.8%)
Pentecostal	15(10.8%)	3(2.2%)	18(6.5%)
Shia	15(10.8%)	12(8.6%)	27(9.7%)
Suni	32(23.0%)	33(23.7%)	65(23.4%)
Answar suni	22(15.8%)	20(14.4%)	42(15.1%)
Anglican	3(2.2%)	31(22.3%)	34(12.2%)
Seventh Day Adventist	2(1.5%)	-	2(0.7%)
Total	139(100%)	139(100%)	278(100%)

Table 6.1b indicates that, most (67.5%) of the respondents involved in the structured interviews were married; with most (82.1%) male respondents being married to one wife.

Regarding the number of children respondents have, Table 6.1b shows that in total there seems to be very little difference between respondents. However, in comparison the table shows that most (40.6%) of the respondents in the Dodoma case have five or more children as compared to the respondent from the Tanga case where only 26.8% have five or more children. In fact Chi-Square test has confirmed that there is a significant difference between the two cases with regard to the number of children possessed by respondents ($X^2(1) = 6.132, P = .047$). Perhaps the difference is due to the rural nature of the Dodoma case, as it is generally accepted that rural people are likely to have more children than urban people.

6.2.2 Characteristics of experts and officials participated in a survey

This category of respondents had a total of 160 participants, whereby 80 were drawn from each case. Participants in this category were chosen based on their expertise and positions, in order to get their opinions on peoples' work ethic in their areas. The characteristics of these participants are given in Table 6.2a and b.

Table 6.2a: Characteristics of experts and officials participated in a survey

Variable	Region of respondent		Total
	Tanga	Dodoma	
Sex of respondent			
Female	33(41.2%)	27(33.8%)	60(37.5%)
Male	47(58.8%)	53(66.2%)	100(62.5%)
Total	80(100%)	80(100%)	160(100%)
Age of respondent			
18 - 28	18(23.1%)	15(20.0%)	33(21.6%)
29 - 39	21(26.9%)	24(32.0%)	45(29.4%)
40 - 50	21(26.9%)	26(34.7%)	47(30.7%)
51 - 61	14(17.9%)	9(12.0%)	23(15.0%)
62 or above	4(5.1%)	1(1.3%)	5(3.3%)
Total	78(100%)	75(100%)	153(100%)
Education level			
No formal education	-	1(01.2%)	1(0.6%)
Primary education	10(12.5%)	16(20.0%)	26(16.3%)
Secondary education	21(26.2%)	21(26.2%)	42(26.2%)
College education	31(38.8%)	24(30.0%)	55(34.4%)
Higher education	18(22.5%)	18(22.5%)	36(22.5%)
Total	80(100%)	80(100%)	160(100%)

Table 6.2a shows that most (62.5%) of the respondents in this category are males, this reflects the usual male dominance in expertise and formal office holding in the country. The Table also shows that, many of the respondents between 29 and 50 years of age, whereas those in the age group of between 29 and 39 account for 29.4% and those in the age group of 40 to 50 account for about 30.7% of the respondents. These are typical age groups expected to constitute labour force of any given country. On educational levels, Table 6.2a shows that many (34.4%) respondents have college education, with Tanga

having a relatively higher number of respondents with college education than in Dodoma case.

Results depicted in Table 6.2b below, present the titles or positions of respondents that have participated in the expert and official questionnaire.

Table 6.2b: Characteristics of experts and officials quest respondents (cont.)

Variable	Region of respondent		Total
	Tanga	Dodoma	
Title of respondent			
Primary school teacher	20(25.0%)	11(13.8%)	31(19%)
Secondary school teacher	9(11.2%)	10(12.5%)	19(12%)
Ward education coordinator	1(01.2%)	5(06.2%)	6(04%)
Human resource officer	3(03.8%)	2(02.5%)	5(03%)
District Community development officer	3(03.8%)	5(06.2%)	8(05%)
Ward Community development officer	4(05.0%)	1(01.2%)	5(03%)
District culture and sport officer	1(01.2%)	2(02.5%)	3(02%)
Ward executive officer	7(08.8%)	4(05.0%)	11(07%)
Religious leader (Catholic church)	1(01.2%)	4(05.0%)	5(03%)
Religious leader (Protestant church)	8(10.0%)	6(07.5%)	14(09%)
Religious leader (Muslims)	5(06.2%)	7(08.8%)	12(08%)
Politician (ruling party)	7(08.8%)	10(12.5%)	17(11%)
Politician (main opposition party)	7(08.8%)	5(06.2%)	12(08%)
Police in charge of community policing	2(02.5%)	2(02.5%)	4(03%)
Division officer	2(02.5%)	2(02.5%)	4(03%)
Opinion leader	-	2(02.5%)	2(01%)
Teachers' association leader	-	2(02.5%)	2(01%)
Total	80(100%)	80(100%)	160(100%)

From Table 6.2b, it can be seen that though many (19%) of the respondents were primary school teachers; it is still true that the differences in numbers among the respondents is not so great. The Table shows a wide range of experts and officials who are expected to have knowledge of the community's habits, because of their seemingly close engagement with the community's activities relating to their character. Consequently, the present study has benefited from their expertise and experiential knowledge as they are expected to have a good perception of people' work ethic in their areas.

6.2.3 Participants in student questionnaires

This category of respondents involved 156 respondents, with 80 from Tanga and 76 respondents from Dodoma. Of the 80 respondents from Tanga 40 were primary school pupils, whilst 40 were secondary school students. For the Dodoma case, out of the 76 respondents 40 were primary school pupils whilst 36 were secondary school students. Secondary school student respondents in Dodoma case were four less compared to that of Tanga case because at the time of the survey only sixteen students who had met the predetermined criteria were present in one of the selected schools.

Student respondents were involved in this study to get the perception and experience of young members of the society on the state of work ethic and first hand

information on how socialization is taking place with these members of the society. Characteristics of those who were involved in responding to questionnaires directed to this category of respondents are presented in Table 6.3 below. In this Table it is evident that, an equal number of males and females were involved.

Majority of respondents as indicated in Table 6.3 are between 11 to 15 years. Descriptive statistics show that, the minimum and maximum ages are 11 and 20 years respectively; a typical age for primary and junior secondary school schooling in Tanzania.

Table 6.3: Characteristics of research participants in student questionnaire

Variable	Region of respondent		Total
	Tanga	Dodoma	
Sex of respondent			
Female	40(50.0%)	38(50.0%)	78(50.0%)
Male	40(50.0%)	38(50.0%)	78(50.0%)
Total	80(100%)	76(100%)	156(100%)
Age of respondent			
11 - 15	50(62.5%)	38(50.7%)	88(56.8%)
16 - 20	30(37.5%)	37(49.3%)	67(43.2%)
Total	80(100%)	75(100%)	155(100%)
Education level			
Primary school pupil (Standard seven)	40(50.0%)	40(52.6%)	80(51.3%)
Secondary school education (form III)	40(50.0%)	36(47.4%)	76(48.7%)
Total	80(100%)	76(100%)	156(100%)
Muslims	45(56.2%)	33(44.0%)	78(50.3%)
Christians	35(43.8%)	42(56.0%)	77(49.7%)
Total	80(100%)	75(100%)	155(100%)
Catholic	6(7.5%)	32(43.2%)	38(24.7%)
Lutheran	15(18.8%)	1(1.4%)	16(10.4%)
Pentecostal	7(8.8%)	5(6.8%)	12(07.8%)
Shia	16(20.0%)	4 (5.4%)	20(12.9%)
Suni	15(18.8%)	1(1.4%)	16(10.4%)
Answer suni	12(15.0%)	26(35.1%)	38(24.7%)
Anglican	3(3.8%)	5(6.8%)	8(05.2%)
SDA	4(5.0%)	-	4(02.5%)
Shamshia	1(1.2%)	-	1(0.7%)
Shafi	1(1.2%)	-	1(0.7%)
Total	80(100%)	74(100%)	154(100%)

Table 6.3 shows that almost equal numbers of primary school pupils (51.3%) and secondary school students (48.7%) were involved in the study. Selection of these respondents was based on their academic performances. Based on examination results of the year preceding the study, the top ten best students and the bottom ten worst students from each of the eight schools participating in the research, were involved in the study. It should be noted that in recruiting the two groups, the sex of the students was also

taken into consideration. As such the top ten best involved five girls and five boys; likewise the bottom ten worst involved five girls and five boys.

Table 6.3 also reveals that the number of Muslims and of Christian students involved in the study was almost the same. Out of the 78 Muslims 24.7% were of Answer Suni denomination and out of 77 Christians 24.7% were Catholic.

7. The Prevailing Work Ethic in the Study Cases

The aim of this chapter is to present and discuss findings aligned towards answering the research question, related to the structure and composition of the work ethic of the people in the study cases. As noted in chapter five, this question has five aspects: moral values, attitude towards work, sense of self reliance, sense of frugality, and time discipline. Therefore, the presentation of this chapter is organised around these five aspects.

7.1 Moral values

In studying moral values, the obvious question is whether what is moral in one context is necessarily moral in another context. This question is even important to studies like this which is based on theory developed in a different context. However, as Nyang (1994:445) put it “although local cultures [or moral values] do matter; conventional development theory still holds that, development comes to an area in which the people have shed a great many of their old habits”. Thus assessment of the moral values of the people in the study cases focused on looking at the extent to which people have freed themselves of their traditional habits (moral values) as they integrate in the context of market economy. In other words the moral values of the study cases have been assessed in the lens of modern development perspective, with the aim of bringing to light how the moral values of the people in the study cases converge or diverge from modern moral values.

Moral values are the sum of behaviours considered to be right or wrong by a particular society. As noted earlier, these behaviours differ across regions as such analysis in this section underscores how the moral values in the context of the study cases differ from that of modern development. The behaviours analysed in this section include acts of giving and receiving bribes, theft, cheating, forgery, and acts of mistrust among individuals as well as institutions.

7.1.1 The acts of giving and receiving bribes

Understanding the behaviour of giving and receiving bribes involved probing peoples' perceptions and experiences in respect of this behaviour. This probing revealed that the behaviour appears to be a common practice in the studied cases. Findings from structured interviews, experts and officials questionnaires, and Focus Group Discussions provide empirical support to the foregoing claim. For instance, majority (80%) of 276 respondents who participated in the structured interview pointed out that, they were aware of the existence of acts of giving and receiving bribes in their areas.

Respondents' views on whether acts of bribery exist in their areas are a mere perception of the phenomenon, as such it may be condemned of being subjective. Consequently, I was compelled to probe respondents' own involvement in bribery acts. In this probing respondents were asked to tell whether one of their family members or themselves have been involved in acts of giving or receiving bribery. In response to this question 57.3% of 276 respondents who participated in the structured interview testified that they were involved (Annex 1.1).

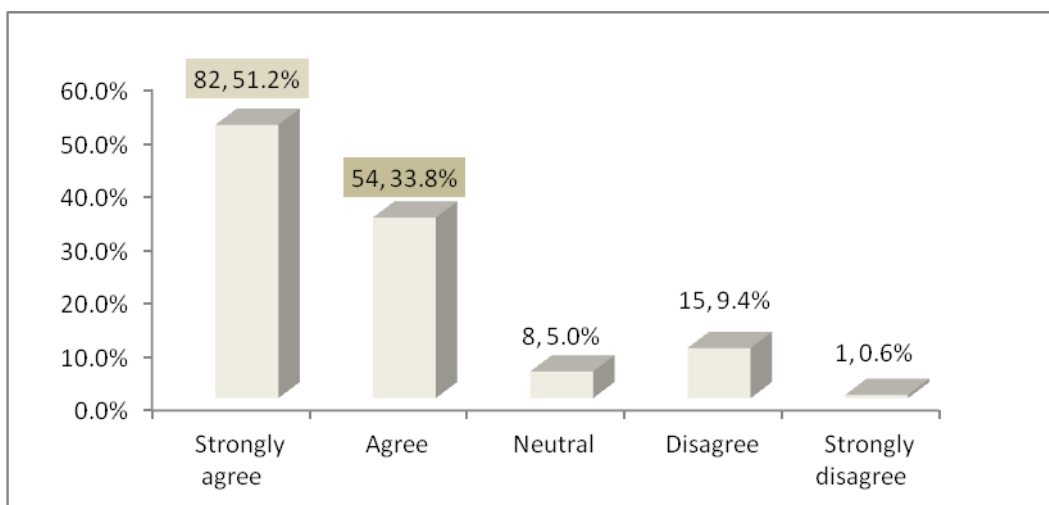
Being aware of the existence of acts of bribery in the study cases respondents were asked to give their views on how people perceive bribery. Respondents provided varying views. Some (19%) were of the opinion that people perceive bribery as a life style, 25% said that people perceive it as unavoidable and 56% indicated that people in the study cases perceive acts of bribery as bad behaviour (Annex 1.2). Nevertheless, if these three perceptions are looked as co-existing views of people in the study cases, it may lead to a conclusion that although people in the study cases perceive acts of bribery as bad behaviour, it is at the same time, difficult to do away with bribery in their daily lives.

Findings drawn from Focus Group Discussions provide supporting evidence for the conclusion reached in the preceding paragraph. Focus Group Discussion participants from all cases indicated that, acts of bribery in their areas are common practice and in most cases are difficult to avoid. In Korogwe for instance the participants were concerned with acts of bribery in election and court proceedings. One of their interesting comments is set out below:

“Acts of giving and receiving bribery is unavoidable; it is a common practice in times of elections and in court proceedings. It is the reason as to why we do get bad leaders; if you are given 10,000 Tshs (7\$) to vote for someone, who will refuse? ... when it comes to cases in courts people have invented bribery tricks, [which is difficult to take as evidence of bribery against the giver or the receiver] ... if you are a suspect for instance your relatives or friends may take a livestock to the judge's home to influence him give judgement in your favour” (Mr Sheshe FGD participant in Korogwe 16.03.2013)

Similarly, results from the survey involved experts and officials who consider the question of bribery as being unavoidable. Figure 7.1 presents experts' and officials' perception to the extent to which they agree or do not agree with the statement that *'bribery giving and receiving acts in our area is as if cannot be avoided'*.

Figure 7.1 Experts and officials' perception on unavoidability of bribery acts



Source: Own construct

Results presented in Figure 7.1 show that, many (51.2%) of the experts and officials in the study cases strongly agree that acts of bribery are unavoidable in their areas. The majority (85%) of experts and officials support the statement that “acts of bribery are unavoidable in their areas” This gives the impression that, as for the structured and focus group research participants, the majority of those who participated in the experts and officials questionnaire perceive bribery acts as a necessary evil in peoples’ daily life.

The perceptions and experiences on acts of giving and receiving bribes testified to by respondents across the three categories seem to reflect the big picture of corruption practices in Tanzania as echoed by Transparency International. As noted earlier in chapter six, Tanzania Corruption Perception Index (CPI) rank as 102 out of 174 nations (Transparent International 2012). It is obvious that a case study drawn from a country with such a CPI ranking is likely to exhibit a similar trend.

7.1.2 Acts of theft

In exploring theft behaviour, the study has managed to establish evidence of its existence in the study cases. In a structured interview involving 280 respondents, the majority 239 (85.4%) holds that, if a bicycle is left outside of a house or a parking place without being locked it will be stolen (see Annex 1.3), implying their acknowledgement of the existence of acts of theft in their area. Of course leaving a bicycle outside without locking it may be perceived as carelessness on the part of the owner; however, owners’ carelessness is not a good excuse for someone to steal their property.

Other evidence drawn from research assistants’ impressions from the data collection exercise, has pointed out that, even when enough precaution is taken properties

are still being stolen. In a meeting with these research assistants, they said that, they received many answers other than what was coded in the interview schedule. In relation to acts of theft for instance one of them said that;

“there was a question on what will happen if a bicycle is left outside without being locked; most people gave impression that even if the bicycle is locked it can be taken with its lock” (Ms. Hawa, a research assistant in Pangani, 14.05.2014)

The foregoing observation by the research assistant provides further support for the existence of acts of theft in the study cases. A similar observation has been made by experts and officials’ category of respondents as presented in Table 7.1.

Table 7.1: Experts and officials perception on existence of theft behaviour

Level of agreement	Theft behaviour among adults		Theft behaviour among students	
	Frequency and percentage	Cumulative percentage	Frequency and percentage	Cumulative percentage
Strongly agree	61(38.1%)	38.1	52(32.5%)	32.5
Agree	91(56.9%)	95.0	77(48.1%)	80.6
Neutral	4(2.5%)	97.5	21(13.1%)	93.8
Disagree	2(1.2%)	98.8	7(4.4%)	98.1
Strongly disagree	2(1.2%)	100.0	3(1.9%)	100.0
Total	160(100%)		160(100%)	

Table 7.1 presents experts and officials perceptions on whether theft behaviour exists among adults and among students. As can be seen from the Table in both cases, the cumulative percentage for those who strongly agree and those who agree with the statement that “theft behaviour among adults” and “among students” is common in their areas is a lot more (95% for adults and 80.6% for students) than those who strongly disagree combined together with those who disagree. In addition, since the experts and officials perceive the prevalence of theft equally across adult and youth members of the society it can be concluded that theft behaviour is consistently practiced from childhood to adulthood.

More so, information obtained from Ward Executive Officers who work closely with the Police department has revealed that theft acts in the study cases do exist in their areas. One of these Officers informed me during a telephone interview that;

“theft acts do exist in our area. Last year (2013) for instance we were forced to conduct thieves’ identification poll in every Mtaa; the results of which were reported to Police for further action” (Telephone interview with Mtonga Ward Executive Office, Korogwe, 15.06.2014)

Interestingly, apart from the experts and officials’ perception; and the information from the Executive officers about the perception on the existence of theft behaviour, some

respondents have confessed to having been involved in theft at one time or another in their life. This was evident when the respondents were asked to tell how old were they, last time they had stolen something. Of 280 adults involved in a structured interview only 86 (30.7%) were willing to answer this question. Whereas out of 156 students who participated in the questionnaire survey 97 (62.2%) answered the question. The result was that both adults and students who responded indicated that they had once been involved in an act of theft in their life time. The minimum and maximum ages of respondents the last time they had been involved in stealing were: for adults 6 years and 50 years old respectively; and in the student category were 3 years and 17 years old respectively.

Again, looking at the minimum and maximum age of the two categories of respondents presented in the previous paragraph, it can be concluded that people in the study cases were likely to be involved in acts of theft both at an early age as well as in their old age. This corresponds to a Swahili proverb which says: *mtoto umleavyo ndivyo akuavyo*, literally translated in English “the way you raise a child is how it will become in adulthood” This proverb points out the importance of early childhood socialization, implying that the likelihood of becoming a thief in adulthood is higher for a person who had participated in theft in their childhood. It is therefore plausible to conclude that, in a society where children are exposed to theft experiences it is likely that the theft behaviour will recur when they become adult members of society.

7.1.3 Acts of cheating

Cheating may have many dimensions, but this subsection is directed towards presenting the existence of cheating behaviour among students, leaders, employees and also among spouses.

Cheating among students

To obtain insight to the extent to which cheating is practiced among students, evidence was drawn from the students questionnaire, experts and officials questionnaire, and from the student's participation in what I call the maize planting blind competition. Responses from the students' questionnaire revealed that 112 (72%) out of 156 students confirmed that they had cheated to avoid punishment. This finding was also echoed by responses from experts and officials whereas 88.8% of the 160 experts and officials who participated in the questionnaire survey support the sentence that “acts of students cheating teachers and parents are usual among students” (Annex 1.4).

Another avenue for students cheating at school, which has a long term effect on society at large, is cheating in examinations. As a result, it was of interest to ascertain what the student respondents would do if subjected to an exam with difficult questions, where there were loop holes to cheat. In response to this the results shows that 88(57.1%) of the student respondents admitted that they would cheat, 34(22.1%) will fill in “a guess” answers, and 32(20.8%) will not answer the questions. These results suggest that, students in the study cases are more likely to cheat in examinations than not. Such a tendency may lead to a conclusion that perhaps academic performances of most students are inflated; posing a doubt as to whether those selected to join higher levels of education have the required qualifications.

In an effort to find more evidence as to the extent to which cheating is prevalent among students, 79 primary school students (pupils) were subjected to a maize planting blind competition. The exercise was set to find out how the respondents would respond when given a chance to cheat. As noted in chapter five, the exercise involved the distribution of boiled corn where the respondents were made to believe that they held viable maize seeds. Out of the 79 pupils 15 did not plant the seeds and the results shown in Table 7.2 reveal the outcome of the exercise regarding the 64 respondents who planted the boiled seeds.

Table 7.2: Outcomes of the maize planting blind competition

District	Outcomes of the exercise			Total
	Not germinated (Did nothing)	Not germinated (Planted other seeds and confessed)	Not germinated (planted other seeds and denied)	
Korogwe	0	9	11	20
Pangani	5	4	7	16
Kondoa	5	5	2	12
Bahi	2	0	14	16
Total	12	18	34	64

The results in Table 7.2 reveal that after realizing that, the seeds distributed to them did not germinate, the majority of the respondents decided to plant other seeds. In line with this decision, 18 respondents confessed that they had planted other seeds in the hope that they win the competition award. On the other hand, 34 respondents denied having planted other seeds insisting that the maize plants they brought to the classes were the results of the seeds I distributed to them, implying that the boiled seeds had germinated. Some of the maize plants claimed to be the results of the boiled seeds are shown below;

Figure 7:2: Boiled seeds claimed to have germinated



Source: Own construct

What can be deduced from the maize planting blind competition is that, there is reason to accept that the likelihood is high that the children in the study cases are liars. One may well argue that in the context where students come from poor families and have an expectation of getting a substantial amount of money if they win the competition, cheating was a rational option for them. However, in the perspective of modern development this is not a concomitant behaviour for prosperity.

Cheating among leaders and employees

Cheating among leaders and employees has been examined through evidence obtained from structured interviews and observation. In this regard 50% of the 276 respondents involved in the structured interviews indicated that they have witnessed leaders cheating the public. Evidence of cheating was largely drawn from the lies politicians tell during election campaigns. Respondents provided a list of things that leaders said they would do, but had never accomplished. These issues include ensuring that roads are constructed, financing provision of health services, providing assistance to needy people, promoting economic development, ensuring that education services are improved, and the provision of credit services.

The acts of leaders cheating public in the study cases seem to be a reflection of what is happening at national level, whereas the media have been reporting leaders to have been involved in cheating the public. For instance, on January 29, 2013 in the Raia Mwema Newspaper, there was an article pointing out that “[among others] cheating has been a culture to our rulers, such that there is a joke going around suggesting that if possible the deception methods should be made part of topics taught in our schools”, in a similar vein on February 20, 2013 the same Newspaper wrote;

“Nowadays there are lies everywhere especially among rulers, something which is endangering principles of the good governance we are aiming at. Lying is dangerous because it is being used as an excuse when human rights are being breached by a leader. [In our society] these lies start with the national leader to officials at lower levels of leadership. In general, our leaders and politicians have turned to be con men ... they are deep in deception and are fun of lying”

Regarding employees cheating, observations were made at nine work places. These included Iboni primary school, Kondoa, and Bahi District Council in Dodoma Region and Semkiwa secondary school, Kilimani primary school, Korogwe District Council, Pangani primary school, Funguni secondary, and Pangani District Council in Tanga Region. The observations were set to ascertain whether or not there were differences between what employees wrote on the attendance register and the actual time they arrived at office.

Except for Iboni primary school and Funguni secondary school, where the observers failed to record reliable information, data from the 7 working places revealed that there is a discrepancy between the employee’s arrival time and what they have recorded in the attendance register. Table 7.3 presents a sample of these data from one of the working places in Bahi District Council. A detailed record of what has been observed from each work place is appended at the end of this work (Annex 3).

Table 7.3 Employees arrival and recorded time at Bahi District Council

Employee	Monday		Tuesday		Wednesday		Thursday		Friday	
	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)
BahDC01	7:40	7:15	7:23	6:45	7:00	6:01	7:00	6:01	7:00	6:04
BahDC02	7:40	7:15	7:25	7:23	7:14	7:15	7:01	6:00	7:03	6:04
BahDC03	7:40	7:15	7:40	7:25	7:30	7:18	7:20	7:00	7:00	6:10
BahDC04	7:45	7:15	7:40	7:25	7:40	7:18	7:20	7:00	7:10	6:20
BahDC05	7:58	7:13	7:40	7:25	7:40	7:19	7:29	7:15	7:15	6:25
BahDC06	7:58	7:13	7:45	7:25	7:40	7:20	7:30	7:16	7:20	6:30
BahDC07	7:58	7:13	7:40	7:25	8:05	7:20	7:36	7:17	7:30	6:35
BahDC08	7:58	7:13	7:45	7:25	8:05	7:20	8:00	7:30	7:30	6:40
BahDC09	7:58	7:13	7:45	7:26	8:10	7:20	8:10	7:40	7:40	7:30
BahDC10	7:58	7:13	8:15	8:00	8:10	7:20	8:30	7:40	7:40	7:30

NB: The usual reporting time is not later than 7:30am

The results presented in Table 7.3 indicate that throughout the observation week, the observed employees have been consistently cheating about their arrival time at the office. It was interesting to find that, even when employees arrived before or on time, they never entered the actual time they had arrived. On Friday for instance, although most of the

observed employees arrived before or at 7:30am none of them recorded the actual time they arrived. I consequently did a semi-structured interview with a few employees to gain insight into this interesting behaviour. This revealed that they do it because it is a long time practice which emerged due to pressure from late comers. One of the employees in Bahi said that:

“This is a long time practice ... which I think came because of fear of blame. If for instance you write the correct time people may come to your office accusing you of pretending to be clean and that you are painting a picture that they are bad people before the boss” (Semi-structured interview with Ms. Mkasi in Bahi, 28 June 2013)

This points to the fact that, in the context of the study cases cheating employees seem to do this in order to avoid conflict with fellow employees who in most cases are neighbours and colleagues in their social network. Sooner or later, they are the people who will contribute to their daughter's wedding or send off-party. Even if some employees would have wanted to write the actual time they had arrived, they were forced by pressure of social moral values to bow down to the wishes of the masses. Nevertheless, these social values are quite different from the modern development moral values cherished by most employers.

Cheating behaviours among spouses and sex partners

A search for cheating behaviour among spouses and sex partners, started by getting to know whether respondents were aware of the existence of spouses cheating and whether there were people with more than one sex partner anonymously. The results indicate that 80.6% of the 280 respondents who participated in the structured interview were aware of the existence of spouses who cheated. On the other hand 51.9% of the 156 student's respondents participating in the questionnaire admitted that they knew that there were people who had more than one sex partner anonymously.

Apart from being aware of other people cheating, it was interesting to know their own experiences of the same phenomenon. To achieve this respondents participated in the structured interview were asked to indicate whether they or their spouses had ever engaged in extramarital affairs. The participants in the students' questionnaire survey were also asked to reveal the number of sexual partners they had anonymously been with in the year preceding the research. These were not simple questions to ask, or even to answer because they seemed to encroach on the respondents' privacy. As a result, the question was optional to the participants in this interview. Those who participated in

completing the questionnaires had to do so in private and not disclose their identities. However, out of 280 participants in the exercise, 242 (86.4%) were willing to answer the question; and out of 156 respondents targeted to participate in the student questionnaire 84(53.8%) had answered the question.

This revealed that 51.2% of the 242 respondents indicated that, they or their spouses had been engaged in extra-marital affairs; whilst 80% of the 84 student respondents confessed that in the year preceding the research they had secretly had 2 or more sexual partners (Annex 1.5).

Findings obtained from experts and officials category of respondents indicated that, spouses in the study had cheated on each other. Results Table 7.4 provides details of the perceptions of this category of respondents on the existence of cheating spouses.

Table 7.4: Experts and officials’ perception on existence of cheating spouses

Level of agreement	Frequency and percentage	Cumulative percentage
Strongly agree	83(51.9%)	51.9
Agree	58(36.2%)	88.1
Neutral	13(8.1%)	96.2
Disagree	6(3.8%)	100.0
Strongly disagree	0(0%)	100.0
Total	160(100%)	

The results in Table 7.4 show that, the majority (51.9%) of the respondents strongly agree that “acts of cheating among spouses are on the increase in their society”. Joining the figures of the two groups shows that there are even more (88.1%) who agree with this statement which signifies that, the likelihood that spouses cheat on d each other is high.

Focus Group Discussion participants from all cases provided further evidence that acts of cheating among spouses exists in their areas. For instance, in Kondoia at a discussion with women participants the following points were raised;

“It is true that in our area acts of spouses cheating do exist, ... it is common for men to have what is known here as ‘nyumba ndogo’ [small house a nick name for secret sex partner]; and for women there is a long time belief that marriage relation is like a three stone cooking stove, as a woman you are a cooking pot that needs to be balanced on a three stones, so alongside your husband you need another two stones [unknown to your husband] to supply you with money and sexual satisfaction at times your husband cannot” (Ms. Fatuma, FGD Participant in Kondoia, 09.05.2013).

Similar findings from another part of Tanzania have been documented by Agnarson (2013) who concluded that, in Rufiji – Tanzania, both men and women have secret sexual relationships which seem to be supported by traditions and common practices. In line with this, the observations of Halperin and Epstein (2004) suggest that cheating sexual partners seems to happen all over Africa. In their epidemiological study in the continent they argue that, “in Africa men and women often have more than one – typically two and perhaps three [anonymous sexual] partnerships”.

The above observations by Halperin and Epstein (2004) and Agnarson (2013) reveal that, acts of spouse or sex partner cheating are not only common in the study cases, but also to Tanzania and to Africa as a whole. This being the case, another issue of interest was to seek reasons as to why people behave the way they do. Information obtained from the respondents participating in the structured interview shows that people cheat on their spouses or sex partners for various reasons. Some reasons are: not getting sexual satisfaction from a spouse, doing it to get money (especially for females), with increased income males do it to show off, it is a way of boasting among mates and also the result of misunderstandings among spouses.

Apparently, the above reasons are the ones that rationalize the acts of spouse cheating in the study cases. Relevant literature Njoh (2006) and Agnarson (2013) has indicated that these rationales are handed down from generation to generation during initiations. I will refer to this later in chapter 9, but for now it is enough to say that although in the study cases not everyone had gone through traditional initiation, the justifications for spouse or sex partner cheating have been internalized for years, to the extent that they have become the rules of social reality so that no further training is required for one to become an active participant.

Following the above observations, it was interesting to discover what peoples' perceptions were regarding cheating spouses or sex partners. The results from 206 respondents who participated in the structured interview revealed that only 51(25%) of them perceived that acts of cheating spouse/sex partner was a usual practice, while the rest perceived it as shameful or bad behaviour. This implies that though acts of cheating spouses or sex partners are commonly practiced by the people in the study cases, they are at the same time not widely supported by society suggesting that they are morally wrong.

The above findings are in line with Carter et al's (2007) report from a study conducted in Botswana. Here they argued that although their respondents admitted to having multiple sex partners, they at the same time; “reported believing that fidelity is important and that they would be looked down upon by family and friends if discovered to

have multiple partnerships. [In a way their] findings suggest that “[multiple sex partnerships] in Botswana is not uncommon and yet may not be generally acceptable” (Carter et al. 2007:822). Nevertheless, it should be noted that;

“Demographic surveys and other studies suggest that, on average, African men typically do not have more sexual partners than men elsewhere. For example, a comparative study of sexual behaviour found that men in Thailand and Rio de Janeiro were more likely to report five or more casual sexual partners in the previous year than were men in Tanzania, Kenya, Lesotho, or Lusaka, Zambia. And very few women in any of these countries reported five or more partners a year. Men and women in Africa report roughly similar, if not fewer, numbers of lifetime partners than do heterosexuals in many western countries” (Sachs 2005:321-322).

This said, then an interesting question would be: how is unanimous multiple sexual behaviour related to work ethic? To respond to this question, I will argue that although sexual relationships are a private issue, in Africa where private and official issues are not yet separated, unanimous multiple sex behaviour is part and parcel of work ethic. This is because people in Africa may take their subordinates, students or clients as their unanimous sex partners - unfortunately, their relationships do not end with sex alone. The relationships are normally extended to other areas in such a way that they affect their performance. In a way unanimous multiple sex behaviour increases number of people in the social network, who will naturally qualify for whatever favour from their partners. It therefore widens the scope of patronage and moral pressure which according to Leonard (1984) have caused Africans to fail to implement the formal proclaimed rule. As a matter of fact, I have been asking myself the question “if people have the guts to cheat on the people they sleep with in one bed what will they do to the people they meet with in the street?”

7.1.4 Acts of forgery

Another act of dishonesty that leaders and employees have observed is to engage in is forgery. Results from the 160 expert and officials who responded to the questionnaires revealed that, acts of forgery do exist in the study cases. Table 7.5 shows the level of agreement of the experts and officials to the statement that, “acts of documents forgery like academic certificates and payment receipts are being frequently heard in our area”

Table 7.5: Expert and officials' perception on existence of acts of forgeries

Level of agreement	Number of Respondents	Cumulative percentage
Strong agree	64(40%)	40
Agree	68(42%)	82
Neutral	22(14%)	96
Disagree	5(3%)	99
Strongly disagree	1(1%)	100
Total	160(100%)	

Table 7.5 shows that, if the number of respondents who strongly agree and those who agree are combined it becomes apparent that, the majority (82%) support the fact that acts of forgery exist in their areas. Perhaps, this case is another reflection of what is happening at the national level, where cases of forgery and financial fraud are evident.

One example of forgery at the national level was recorded by Msemakweli (2009) who wrote a 40 pages pamphlet titled “the list of shoddy degree and diploma holders”. In this pamphlet, he mentioned names of 2 Members of Parliaments and 6 Ministers of the Tanzanian fourth phase government and argued that they were holders of fake academic certificates at the level of bachelor, master and PhD. Despite a wide spread of this pamphlet these leaders continued to hold their positions without clarification of their qualifications to the public.

In a similar instant, in the year 2013 the Citizen News paper reported that Tanzania Public Service Recruitment Secretariat had claimed to have seized about 677 fake certificates from people who applied for jobs in public service in the year 2013. Unfortunately, the recruitment through the Secretariat is not older than 5 years, thus the likelihood that there are employees with fake certificates in the public sector is high. In my own experience when I was an Admissions Officer at the Institute of Rural Development Planning in Dodoma, I had to deny registration to some applicants because they had fake certificates; based on their applications, some of them were employees of several district councils.

Similar to certificate forgery is financial fraud, on this Assad (2011) brought to light a case of fraud that occurred at the Central Bank of Tanzania in the financial year 2005/2006, where a total of Tshs 133 billion which were un-claimable debts were revived and were being claimed and paid to fictitious assignees including some Central Bank officials. This is one of the examples which occurs both at National and Local government levels but are not likely to be frequently reported.

Nevertheless, the examples of certificate forgery and financial fraud at national level; show similarity of moral values prevailing at the study cases with those prevailing at national level. This may lead to the conclusion that by and large, the values prevailing

at the study cases and perhaps in the whole of Tanzania differ with those of modern development.

7.1.5 Acts of distrustfulness

Acts of distrust were assessed by establishing the extent to which people in the study cases trusted each other and their institutions. Data obtained from 278 respondents who participated in the structured interview revealed that 91.7% of all 278 respondents indicated that they only trusted their neighbours to a small extent or did not trust them at all (Table 7.6).

Table 7.6: The extent to which respondents trust their neighbours by case

Extent of trust	Number of Respondents	Cumulative percentage
Do not trust	68(24.5%)	24.5
Little extent	187(67.2%)	91.7
Great extent	23(8.3%)	100
Total	278(100%)	

Out of 156 students who responded to questionnaires 81% indicated that they only trusted their neighbours to a small extent or did not trust them at all. Results in Table 7.6 show the comparison of responses as to the extent to which respondents trust their neighbours in the two cases.

Trust being an act of reciprocal interaction, it is logical to conclude that as much as the respondents do not trust their neighbours it could be that they are also not trusted by their neighbours. Of course one should have expected such a situation to prevail, because in the context where theft and cheating acts are common, one needs to be cautious in dealings with others or else they will always end up losing.

Regarding trustworthiness of institutions the results have revealed that 80% of the 277 respondents involved in structured interview reported that, the institutions in the study cases are not trustworthy. In line with this the majority of respondents (84%) who participated in the experts and officials questionnaires supported the statement that “institutions trustworthiness in our area is so scarce”. Table 7.7 presents further results of the perception of experts and officials to the foregoing sentence.

Table 7.7: Experts/officials perception on institutions untrustworthy

Level of agreement	Number of respondents	Cumulative percentage
Strongly agree	48(30%)	30
Agree	87(54%)	84
Neutral	15(9%)	93
Disagree	9(6%)	99
Strongly disagree	1(1%)	100
Total	160(100%)	

Information obtained from the structured interviews indicated that institutions that, are not considered trustworthy include: courts, hospitals, police, prisons, and offices responsible for land, water and minerals. The main reason as to why these institutions are not trusted is that they do not provide the services expected t in a straight forward manner. Someone may need to go through a back door to get services they are entitled to. Nonetheless, in the context of the study cases where most employees are under- paid, for employees to expect to get something from clients before providing the services may be one of the only rational decisions left at their disposal. Again this ‘brilliant’ decision is another aspect that makes the social values of the study cases different from those of modern development.

7.2 Attitude towards work

African’s attitudes towards work have, in most instances been cited as being quite different from modern development attitude towards work. Whilst the modern attitude towards work is motivated by the belief in the virtues of hard work and intrinsic value of work accompanied by shunning from leisure; Africans were regarded as less passionate about work and more passionate about leisure. In this section, I present facts about attitudes towards work prevailing in the study cases and point out whether or not they differ with those of the modern development attitude. I will limit my analysis to two aspects, namely, whether people are work orientated or not and whether people work hard or put less effort into their work.

7.2.1 Centrality of work

In trying to understand whether respondents were work centred or not, evidence was sought from 278 respondents who participated in a structured interview; and also the perceptions of 160 experts and officials. Results from the structured interview revealed that, out of 278 respondents 219(78.8%) indicated that they would continue working even if they had lots of money. Implying that the majority of respondents in the study cases were more likely to be work centred than not; and that their motive to work was not money in the first place, but they work because of the value they place on work. However, using another set of data, and my question triangulation method mentioned earlier in chapter

five, it was evident that, there is a gap between what the respondents said and how they actually behaved.

Analysis of experts' and officials' data indicated that, contrary to the above findings the majority of the respondents (71.9%) supported the statement that "in their areas peoples' propensity to work is reduced when they earn large sums of money". Also the triangulation question provides an avenue to refute the first claim. In this question I asked respondents, if it were possible for life to continue without working, to indicate whether they would prefer work to leisure or vice versa. The result was that 53.1% of the 278 respondents participated in the structured interview indicated that they would prefer leisure to work. This suggests that, it would be a mistake to accept a claim that the majority of the respondents are work centred. This is because it is unlikely that a work centred person will at the same time prefer leisure to work. After all "in a society [like this] where the features of pre-capitalist society still exist" (Hyden 1980:161) the leisure to work preference is probably the most rational option. This is true considering the fact that, pre-capitalist society is dominated by subsistence economy, an economy where people produce just enough for necessities; so that a little effort will be enough to meet the conditions.

7.2.2 Hard working

Hard work in the study cases was assessed by probing how diligent respondents do work. Results from 160 experts and officials who participated in the questionnaire survey revealed that, the majority (87.5%) of respondents support the statement that "the behaviour of putting less effort to work is increasing in our area" (Annex 1.6). 85% of the 160 experts and officials also supported the statement that, "the behaviour of concentrating until the work is done is not existing in our area" (Annex 1.7). Furthermore, 91.2% of the same 160 experts and officials support the statement that "behaviour of going out during work hours is common among people in our area" (Annex 1.8). Similar result, in the behaviour of going out during working hours was obtained from the respondents who participated in the structured interview; whereas out of 278 respondents, 79.6% admitted that they took informal breaks during work hours.

Through observations, I realized that, people in the study cases do not only get to work late but on arrival do not start working right away. In some cases they go looking for breakfast or greet colleagues in the neighbouring offices. On the other hand, 88.1% of the experts and officials category of respondents supported the statement that "the behaviour of concentrating throughout the work planned hours is missing among people in our area" (Annex 1.9).

If these findings are taken at face value, one may conclude that people in the study cases are likely to be born lazy. However, in the context in which they operate it may be an error to come to such a conclusion. As noted by Hyden (1980) people living in regions like this operate in a “peasant mode of production”; which is in line with livelihood diversification and maintenance of social networks. In such a situation they will have to oversee several livelihood strategies in a day (the reason why they have to be away from the office for some time), as well as spending some time with members of their social networks. The work by Schmidt-Kallert and Franke (2013:136) has indicated that, maintenance of relationships with members of the network is one of the strategies which strengthen networks; therefore, it can be said that people in the study cases were acting rationally with regard to their context. Nonetheless, notwithstanding the rationality of the option taken by respondents, it cannot be said that the behaviours they depict would support regional development as would be for the modern development ethic.

7.3 Sense of self reliance

The assessment of the sense of self reliance has been through three aspects, namely: general perception on peoples’ sense of self reliance, perception on sustainability of donor funded projects in the study cases, and ones dependence on other people. The main data set used in this assessment was that of structured interviews with some triangulation from experts and officials responses.

With regard to the general perception of the extent to which people in the study cases show a sense of self reliance, out of 276 respondents who participated in the structured interview 69.2% were of the opinion that, people in the study cases show the little sense of self reliance. This finding is in line with experts’ and officials’ perceptions where 85% of the 160 experts and officials who participated in the questionnaire survey support the statement that “self reliance behaviour is disappearing among community members in our area” (Annex 1.10). Furthermore, 75.6% of the 160 experts and officials support the statement that, “begging behaviour exists in our area” (see Annex 1.11). These findings give a general picture of what is happening with regard to the state of self reliance in the study cases, the subsequent results will provide a detailed account on this matter.

Sustainability of project output or continuity of project activities after being handed over to the community by donors is one of the important criteria to determine whether or not people have a sense of self reliance. If project outputs cease to exist or project activities fail to continue, in a modern development thinking the community will be perceived as lacking a sense of self reliance; although in the context of the community

itself this may be translated as the community having other priorities than those handed over to them by the project.

Results from respondents who participated in the structured interview revealed that, out of 162 respondents only 1.2% indicated that there has been continuity and maintenance of project activities and/or outputs in their area. The rest either indicated that most of the project activities and/or outputs ceased to function (54.9%), all the project activities and/or outputs ceased (16.7%), or a few of the project activities and/or outputs ceased (27.7%). In a normative modern development perspective, these findings suggest that people in the study cases are likely to lack a sense of self reliance as demonstrated by the fact that if community development activities are to continue, someone else outside the community must operate them. People themselves are not willing to finance the continuity and maintenance of project activities and/or outputs in their area. However, as noted above, it may be argued that the community has exhibited a high sense of self reliance by having decided to work on their personal activities which have direct benefits for them than investing their time in communal donor or government funded projects. This is similar to what Hyden (1980:114 - 5) observed with the operationalization of *ujamaa* villages program, where he documented that;

“Although the poor peasants were expected to become the prime beneficiaries of the new policy [ujamaa villages], they had real difficulty in resolving the problem of doing individual and communal farming at the same time. ... [as a result] to them it remained a supplementary activity, to which attention was given when circumstances in the household permitted”

Another criterion for self reliance is how individuals relate to other people in relation to maintenance of their life. Although in a traditionalistic perspective, dependence in family solidarity and community networks exhibits a sense of humanity, we feeling, and social capital. However, in a modern development perspective it is perceived as lack of a sense of self reliance. In the study cases people seem to exhibit a high sense of family solidarity and community networks. The results have revealed that, in the first place people seem to enjoy absolute support from their families even at an age they are supposed to depend on themselves.

The findings obtained from 273 respondents who participated in the structured interview show that the minimum, maximum, mean age, and standard deviation at which respondents have graduated from absolute dependence on their parents or guardians were 6, 40, 20.8, and 3.985 respectively. Moreover, 90.5% of these 273 respondents indicated that they stopped depending on their parents or guardians at the age of 18 or

more. In a traditionalistic perspective, this delayed self reliance may be interpreted as an allowance provided to family members to contribute labour to their families; an occasion which is important to societies under a subsistence economy as in that of the study cases.

This dependence on others has not been limited to members of nuclei families alone, instead other people were also involved. This became apparent when respondents were asked to say whether or not in their life time they had ever been dependant on people other than their parents; and whether they have lived with dependants who were not their own children. In this regard, more than half (53%) of the 279 respondents who participated in the structured interview confirmed that they had once in their life time been dependants of people who were not their parents; and 63.9% of 277 respondents confirmed that they had once lived with dependants who were not their children. Though I did not ask why people in the study cases have to depend on each other in this way, it is obvious that in the modern development setting one will hardly find this kind of dependence. If there is a compelling reason for such a situation such people are supposed to be taken care of by social welfare systems which are lacking in the study cases. Perhaps, it is this absence of social welfare systems that makes it logical for people in the study cases to depend upon each other the way they do.

It is interesting that, dependence does not end with supporting someone you live with but it is extended throughout one's life time, it is an action that members of society have to reciprocate during their entire lives. . This became evident when the respondents were asked to tell whether or not they sent assistance to their relatives. Out of 279 respondents who participated in the structured interview, 81.7% indicated that they did; whereas the types of things they sent included clothes, food, and money. When these respondents were asked to give their opinion on the tradition of assisting relatives and living with dependants who were not their children 58.6% said it was an obstacle to individual progress, but difficult to avoid, and the rest said it is a good habit and that those who do not like it are just selfish. Also, 73.7% of the 152 respondents who participated in the structured interview have reported that in difficult situations they meet their needs by asking for assistances from their relatives and friends.

The above findings are similar to those found in Michaela von Freyhold (n.d) study documented in Hyden (1980:161). In this study, Von Freyhold observed that workers at various levels in Dar es Salaam had a tendency to "take a sum of money with them to distribute among people when they go home, [and/or] send money home on special occasions such as marriages, funerals, sickness or famine". Hyden (1980: 18) termed this kind of interdependence "the economy of affection". (Ibid 161) is of the opinion that people like those in my study cases and those observed by Von Freyhold "do not place

personal economic achievement above family solidarity; [to them] social security is seen to rest more within the parameters of the economy of affection than within the modern economy". This is a valid observation because in an economy like this where modern social security systems are lacking or dysfunctional it would be a risk for an individual to behave differently.

In situations where family solidarity is vital favouritism acts based on tribal or even religious groups are likely to prevail. Consequently, respondents were asked to give their views on the existence of favouritism acts based on tribal and religious groups. The results revealed that out of 274 respondents who participated in the structured interview 52.6% confirmed that acts of favouritisms based on tribal and religious groups do exist. These results are in line with those obtained from 160 experts and officials who participated in the questionnaire survey whereas 86.2% supported the statement that "acts of favouritism based on tribes/religion are witnessed in our society" (Annex 1.12). Although Tanzanians and perhaps many other people believe that tribal and religious differences were not so important in the country, these findings suggest that favouritism does exist in the study cases. This means is that, though the feelings of the differences in tribes and religious groups have by and large been suppressed it will be ridicule to believe that they are dead.

This is because as correctly argued by Hyden (1980:177), members of a certain group, be it tribe or religious "were educated by members of the economy of affection with the specific purpose of offering something in return once they had reached a position of importance in society". In such a scenario favouritism on those bases is difficult to do away with; it is a way of extending one's social network and accumulating social capital not only for individuals but for generations to come.

7.4 Sense of frugality

Frugality is being thrifty, industrious, having vision of the future, and being able to postpone enjoyment for future benefits. In evaluating the state of frugality in the study cases five aspects were examined, these are: savings behaviour, consumption and investment patterns, long term plans, belief in superstitions, and suppression of new ideas.

The results from the structured interviews revealed that out of 277 respondents 173(62.5%) indicated that they had money savings in various forms. Of these 173 respondents 110(62.5%) had their savings in banks and the rest had their savings either at home (32.3%) or with SACCOSs (6.2%). However, findings obtained from 160 experts and officials provide contradicting evidence, whereas 88.1% of these experts and officials

support the statement that “peoples’ propensity to save is very low in our area” (Annex 1.13). This contradiction may be explained by the respondents’ consumption and investment patterns, where it was revealed that 88.1% of the 277 respondents indicated that they spend most of their money on food and other necessities rather than on investment. Similarly, 67.8% of these respondents said that when they receive a lot of money at once they tend to increase consumption rather than investment. Moreover, 73.2% of the same respondents testified that in their areas there are people who spend money on goods of ostentation for the purpose of boasting even if their standard of living was not up to the level they portrayed.

Given the findings in the foregoing paragraph, it was presumably logical for the experts and officials observing from outside to opine that people in their areas had a low propensity to save. This is because, though the majority of respondents seem to have embraced a savings ethic a corresponding consumption-s and investment attitude contradict the sense of frugality advocated in the modern development perspective. As contended by Achterhuis (1984) cited in Van Eijk (2010:41) in a society where frugality is cherished “money earned is not to be used for increasing consumption, but for re-investment” this was not the case in the foregoing findings. Instead the findings reflect a consumption preference society where the saved money was likely to have been consumed instead of being re-invested. This behaviour is typical of societies with subsistence economy attributes like the ones in the study cases. Therefore, it is likely that the perceptions of experts and officials provide a correct assessment of the people in the study cases.

Referring to a vision for the future, the results revealed that 90.4% of the 280 respondents who participated in the structured interview did not have a plan beyond a year, signifying that they did not have long term plans. This is not surprising in societies like those in the study cases where subsistence economy prevails. As argued by Onunwa (2005:119) societies like these lack the ability to “project and indefinite future ... they are handicapped by the thought pattern that shaped the traditional worldview” Consistent with a vision for the future is superstition belief, which by and large formed an important part of the world view of most people in the pre-colonial society. The analysis of data on superstitious beliefs has shown that, 84.3% of 274 respondents who participated in the structured interview admitted that people in their area were superstitious, and that 78.3% of the same respondents had themselves or one of their family members consulted a witch doctor. These findings are consistent with the responses from 160 experts and officials whereas 76.9% of these experts and officials support the statement that “most of the community members have superstitious beliefs” (Annex 1.14).

It was also interesting to find out that, 66.2% of the 160 experts and officials support the statement that “during general election contesters consult witch doctors to get charms to win elections” (Annex 1.15). Likewise 61.9% of the same experts and officials agreed and strongly agreed that “some government officials use charms to maintain their positions” (Annex 1.16). I also found that Focus Group Discussions in all cases had many stories to tell about superstitious beliefs and Leaders involvement. One of these stories is from Pangani, which goes as follow;

“They (contesters) do go... I remember of recent we had a problem in one of the schools in town, where students were regularly running out of classes, shouting madly and sometimes falling down unconscious for unknown reasons. Seeing this problem the District Commissioner convened a public meeting to ask for a collective solution. One of the suggestions was to hold (tambiko la mji) a town wide tradition ritual but I objected asking the meeting that, if it is about ‘tambiko la mji’ why should this problem occur in only one school? So I suggested we call for a witch doctor, the proposal which was accepted... we went with the doctor in the mid night. Among other things the doctor said ... ‘you held an election at this school, one of the contesters buried witch stuff under the school bell, and the stuff is responsible for the problem facing your children’. ... He then removed the stuff; since then it was decided that elections should not be conducted at school premises” (Ms. Sabitina, FGD participant in Pangani, 22.03.2013).

This story explains how superstition was so common in the study cases. The consultation made by the District Commissioner in the above case, is probably further evidence that political and government officials do consult witch doctors. This is because her action may be interpreted that she believed something superstitious was affecting the school children. Therefore, there is a reason to accept that people in the study cases, including politicians and government officials, have superstition beliefs which are embedded in their world view. The superstitious beliefs observed in the study cases are also manifested at national level where in the recent past, the nation had witnessed the harming and killing of people with albinism. The executors of these brutal acts were alleged to have been instructed by witch doctors (who are at the same time priests of traditional religions) that if they brought parts of an albino’s body to the witch doctor, they would get a charm to make them prosperous in whatever they were doing. This included winning elections, maintaining positions, and securing promotions. Onunwa (2005:120 - 21) remarked that;

“Any group of people, whose philosophy of life is shaped in that way [based on superstitions beliefs], may lack the enquiring and adventurous minds to probe and explore the unknown universe ...“may not be able to develop to the full, all human potentials within their environments ...superstition can becloud any one’s mind and hinder exploration into the unknown”

Inquisitive and adventurous minds are important elements for forward thinking and looking, In other words Onunwa’s remarks mean that people with such philosophies may lack ability to project into the future. To a large extent this is true because in a situation where superstition beclouds the minds of even the cream of the society (politicians and government officials) it would be difficult to find someone with a meaningful vision of the future. Non-existence of someone with a meaningful vision of the future may be associated with the trade off that the elite are likely to have to decide between the use of their professionalism and their charms. It is likely that they may be irresponsible in the execution of their duties, since they believe they are in office not because of profession they hold but because of their charms.

In the focus groups I asked participants to see if they shared the same idea that charm may cause politicians and government officials to deliberately act recklessly. One of the interesting responses is given below;

“This is what I want to tell you my son, [those who go for charms] are myopic and greedy, they are short-minded; people of this kind even if highly educated they become more myopic. Such myopic attitude becomes a reason to harm his fellow citizens. This is a character, which unfortunately our education does not eradicate, if a person grows with this character higher education will make him more expert in suppressing others and doing whatever he wants without much opposition” (Mr. Mohamed, FGD participant in Pangani, 21.03.2013).

From this piece of information it is clear that, perhaps politicians and government officials in the study cases are more proud of their charms than their professions. It might be that they do not have enough qualifications for the positions they hold or their belief system is so internalized that, despite of their qualifications to survive in the system they had to adapt to the rules of social reality.

What can be said from the foregoing paragraphs is that superstitious beliefs, which were part and parcel of the worldview of pre-colonial Tanzania, still affect and form an important part of peoples’ worldview in the studied regions and Tanzania at large; and consequently their ability to project into the indefinite future.

The last aspect of a sense of frugality is whether or not new ideas are suppressed. Data from the 160 experts and officials, who participated in the survey, indicated that, 74.4% of these experts and officials supported the statement that “It is common to find people in power involving themselves in suppressing new ideas” (Annexure 1.17). Again this is common in societies where individual rights are suppressed. However, as argued by Onunwa (2005:126) “a society that approves ... the sin of abuse of the rights of an individual could not provide the basis for the development of the individual gifts and talents which any community would need for its holistic development”. This is because intellectuals will shy away from expressing individual opinions which are useful, though at a certain point may seem not desirable by holders of power; in such a situation innovations will be withheld in captive.

7.5 Attitude towards time discipline

Time discipline is one of the important aspects of regional development all human life is linked to time in one way or another. Production activities as well as social events all require utilization of time. Our lives and status are measured in terms of how much time we spend living or earning certain qualifications. Based on these facts, one may conclude that time is life; the value we attach to it will ultimately impact on what we will make of our lives. Over years, societies have had different concepts of time and hence different values and discipline to it. These differences have perhaps produced difference in status – the state of regional development among societies. In this section, I present the analysis of how people in the study cases show discipline to time and how this discipline differs from that of modern development. I will focus on the following four issues: whether respondents have realistic daily work plan, punctuality to events and appointments, time that a respondent is willing to wait for a delayed event, and whether or not respondents complain when time is wasted.

I start with whether or not respondents have a realistic daily work plan that will help them avoid wasting time. The result from the structured interview which involved 251 respondents has shown that 84.9% of those respondents did not have a realistic daily work plan; in fact they were caught by surprise when they needed one. This result is in line with those obtained from 160 experts and officials who participated in the survey, whereas 95.6% supported the statement that “the attitude of having a daily work plan to avoid wastage of time is lacking among people in our area” (Annex 1.18).

These findings are not uncommon in societies with a pre-colonial time discipline like those in the studied cases. In these societies, it is difficult for an individual to draw up a daily work plan. This however, does not mean that people completely lack an idea of

what they wish to do in the course of a day but explains how peoples' lives are overtaken by events – they do whatever comes up in the day rather than following a certain to do list in a diary or in their mind as to what will happen in the modern development time discipline. Attending other peoples' events and emergencies, entertaining visitors you didn't invite home or even to your office, and long greetings on your way are necessary daily occasions which you cannot plan, but which inevitably take much of your time.

Inability to put forward a realistic daily work plan is inevitably linked to punctuality to events and appointments. Results on punctuality to events and appointments have revealed that, 95% of the 278 respondents who participated in the structured interview indicated that public meetings in their areas used to start late and end late. This was also supported by the experts and official category of respondents; whereas 95% of these experts and officials agreed and strongly agreed that “most of the time public meetings organized by the government or party officials do start late” (Annex 1.19). Also nearly a half (48.2%) of the 278 respondents who participated in the structured interview admitted that they never or rarely get to events on time.

On individual appointments, the results indicate that 75.3% of the 280 respondents who participated in the structured interview said that they were willing to wait for a friend coming for an appointment, for one or more hours from the scheduled time, without any complaints (Annex 1.20). Also, while 86.7% of these respondents have admitted that their friends had never or had less often shown up on time for appointments, 50.7% of them admitted that they themselves had never or rarely shown up on time for appointments. There is a similar result from the student category of respondents, where 78.8% of this category of respondents indicated that they had never or had less often shown up to appointments on time. In addition, I found that 65.2% of the respondents who participated in the structured interview confirmed that, they did not complain when their friends were late for an appointment. Also 76.7% of these respondents indicated that their friends did not complain when they went late for an appointment. Likewise, 56.9% of student category of respondents indicated that when they were late for appointments nothing was said about their lack of punctuality. On the other hand, information obtained from the experts and officials category of respondents portrays an almost similar image. Whereas 74.4% of the 160 experts and officials supported the statement that, “it is very rare to find an employee going to work late getting punished” (Annex 1.21).

These findings suggest that the societies in the study cases have a similar time discipline to that of pre-colonial societies, where people did not refer to a specific mathematical time frame when agreeing to events or appointments. Though most of them have clocks, the internalization of this kind of time discipline has not allowed their life to be

controlled by their clocks. There seem to be a general consensus on how events are organized; no one is upset when things are delayed. This is true when you consider the fact that, people are willing to wait for more than an hour, and that most of them do not complain when events or appointments are delayed.

As I noted in the beginning of this section, time discipline is linked to peoples' concept of time. Therefore people in the study cases appear to have adopted a pre-colonial concept of time concomitant to this time discipline. Onunwa (2005:112) distinguished two concepts of time, he uses Greek terms *chronos* and *kairos*; He says that *chronos* is linked to terms like "chronology and chronometer related to the straight line method of time reckoning ... time moves in a continuum or lineal order, from past to present, then slips into the future in a straight line [and] *kairos* means seasons, which sees events in the natural world as moving in cyclical order and repeating themselves". Of the two time concepts above Onunwa, argues that societies with pre-colonial characteristics use the *kairos* concept of time. He noted that, based on this concept "Africans date events or incidents in relation to other spectacular ones that took place before or after them; they do not talk of time in abstract mathematical figures". In the same way it appears to me that people in the study cases lack mathematical time references, this is testified to by the fact that they are not disturbed when someone arrives late for a meeting or an appointment.

The above situation may lead to the conclusion that, though people in the study cases may refer to time in abstract mathematical figures when setting appointments; in practice it is a series of events that determines when a certain event or appointment will be attended. In such a situation society members know how to adjust themselves when someone is late, because they know that the latest event has not ended; it is the length of the preceding event that determines when the subsequent event will commence. In the event that mathematical time reference is lacking, during discussions, issues of discussion within events are not assigned minutes; as a result the length of the events cannot be identified. In this way it will be even more difficult to think of when the next event will take place. So long as the prospective participants of the upcoming events are in attendance of various uncoordinated events in various places; which will definitely end at different moments, participants who had arrived at the venue of the upcoming event before others must be patient. In this kind of arrangement no one goes early no one goes late, you can only go before or after others.

7.6 Summary and reflections

In a nutshell, results presented in this chapter suggest that, there is a disparity between the work ethic prevailing in the study cases and the work ethic emphasised in modern development cycles. The assessment of the five work ethic themes which included moral values, work attitude, self reliance, frugality, and time discipline has demonstrated that peoples' work ethic in the study cases leans towards a traditionalistic work ethic.

Nevertheless, the fact that peoples' work ethic in the study cases leans towards a traditionalistic work ethic does not suggest that people in the study cases were ignorant of what they were doing. Instead the findings in this chapter suggest that there are 'good' reasons for respondents to behave in a traditionalistic style. The fact is they are forced by daily life practices to behave the way they do; social pressure to behave in a traditionalistic way is so intense that a person choosing to behave otherwise runs the risk of being foolish, irrational and consequently a loser. Therefore, for rational persons to survive in this part of the world, simple common sense dictates that they compromise the modern development work ethic and obey the prevailing rules of social reality by reciprocating what others do in the day to day life.

Given the fact that people in the study cases have good reasons to behave the way they do, one may wonder as to whether or not promotion for adoption of modern work ethic should be considered. But as suggested by Van Eijk (2010:96);

"If Sub Sahara Africa wants to participate in the global economy, it has little choice but to adapt to the concept of time and the work ethic that prevails in today's dominant economies. This may sound Eurocentric, paternalistic, and imperialistic, but if one wants to achieve a high level of material welfare (something almost everybody wants, also in Africa), then internalization of the concomitant concept of time and work ethic seems inevitable"

As much as I appreciate that wholesale copying of other peoples' culture does not work in many cases; I at the same time recognise that, the struggle for modern development by regions that lag behind, without adaptation of concomitant work ethic may result in fruitless efforts. This observation goes well with a Swahili proverb '*ukipenda boga, upende na ua lake*' which means '*if you like a pumpkin, you must also like its flower*'. The wisdom behind it is the recognition that the flower is that part of a plant that contains its reproductive organs so that if one fails to take good care of it, the pumpkin will never be reproduced.

In the same way, modern development is a pumpkin and the modern work ethic a flower that needs to be cared for in order to get the pumpkin. Therefore if people in the study cases, and in Tanzania at large, are to get the pumpkin (development) the flower (modern work ethic) should be taken care.

8. Work Ethic Comparison among Social Groups

This chapter is aimed at presenting and discussing findings related to the research question focusing on whether work ethic differs across the social groups under the study. The social groups of interest were age, sex, religion, and education levels. The following sections show how the four social groups in question differ in terms of their moral values, attitudes towards work, sense of self reliance, sense of frugality, and time discipline.

8.1 Moral values and social groups

In chapter seven when I discussed the state of moral values, I illustrated that there was no significant difference between respondents' ages and whether or not they would have traditional moral values or modern moral values. In this section, I present the relationship between the rest of the groups with some aspects of moral values prevailing in the study cases.

I have used three aspects of moral values, namely theft, cheating spouse, and unfaithfulness to assess the differences in moral values among the three social groups. By using these three aspects I don't mean to reduce moral values into these aspects alone, but given the data I have at my disposal these three aspects provide a great possibility for meaningful comparison of the social groups.

Perhaps it is worth noting that it was a bit easier to ask peoples' involvement in theft and spouse cheating than finding out about unfaithful acts. Consequently, I asked the respondents to imagine they were sales person in a certain store, and that at the close of the day they found out that there was more money in the cash box than the sales they made during the course of the day. Afterwards I asked them if they would choose between reporting the extra money to the employer or taking it. I then considered those who would choose to report as showing signs of faithfulness and those who would not as showing signs of unfaithfulness. This is based on the understanding that being faithful is the ability to do right even if no one sees or can find out. As Jesus Christ said in Mathew 6.1a "Take heed that ye do not your alms before men, to be seen of them".

To compare the social groups, I used data collected from the 280 individual respondents who participated in the structured interview. Results in Table 8.1 indicate how females and males compare in the three selected aspects of moral values.

Table 8.1: Respondent comparison by sex and moral values aspects

Sex	Aspects of moral values					
	Cheating spouse n=242		Theft acts n=280		Sign of unfaithfulness n=277	
	Involved	Not involved	Involved	Not involved	Shown	Not shown
Female	55(48.2%)	59(51.8%)	29(22.5%)	100(77.5%)	83(64.8%)	45(35.2%)
Male	69(53.9%)	59(46.1%)	57(37.7%)	94(62.3%)	92(61.7%)	57(38.3%)
	X ² (1) =.773, P = .379, Odds ratio 1.25		X ² (1) =7.620, P = .006, Odds ratio 2.09		X ² (1) =.284, P = .594, Odds ratio 1.14	

Table 8.1 shows that, there was no significant association between sex of the respondents and whether or not respondents would cheat on a spouse or would show signs of unfaithfulness. However, it also shows that there was a significant difference between the sex of respondents and whether or not the respondents would be involved in theft acts $X^2 (1) = 7.620, P = .006$. This seems to indicate that based on odds ratio, the odds of respondents being involved in theft acts were 2.09 times higher if they were males than if they were females. This indicates that males are more likely to be involved in acts of theft than their counterpart females.

Results in Table 8.2 below indicate the comparison of respondents in terms of their religious groups and the three aspects of moral values.

Table 8.2: Respondent comparison by religion and moral values aspects

Religion	Aspects of moral values					
	Cheating spouse n=242		Theft acts n=280		Sign of unfaithfulness n=277	
	Involved	Not involved	Involved	Not involved	Shown	Not shown
Muslims	63(53.4%)	55(46.6%)	40(29.6%)	95(70.4%)	83(61.5%)	52(38.5%)
Christians	61(49.2%)	63(50.8%)	46(31.7%)	99(68.3%)	92(64.8%)	50(35.2%)
	X ² (1) =.426, P = .514, Odds ratio 1.18		X ² (1) =.144, P = .704, Odds ratio 1.10		X ² (1) =.325, P = .568, Odds ratio 1.15	

Table 8.2 indicates that there was no significant association between religion of respondents and whether or not respondents would cheat on a spouse, or would be involved in theft acts, or would show signs of unfaithfulness. The Chi-square value is very small in all cases ($X^2(1)$ less than .5, in each case) with odds ratio of less than 1.19 in all cases, implying that it does not matter the whether the respondents were Muslims or Christians; they will or will not involve themselves in the three aspects of moral values in the same way.

In line with the foregoing findings it may be said that traditional culture or social values affect Muslims and Christians in the same way. Probably, that is why I found that there were no significant differences between Muslims and Christians on whether or not they would consult witch doctors who at the same time were traditional religion priests (n=272, $X^2 (1) = .062, P = .803, Odds ratio = 1.08$) (see annex 1.22). This lack of

difference may be interpreted to mean that though people in the studied regions have a Muslim or Christian identity, at the same time they hold their traditional religions. In this case there is reason to believe that traditional culture and religions provide the same frame of reference to Muslims and Christians.

After having discussed religion in much detail, I turned to the education levels of respondents versus moral values. In Table 8.3, I therefore present the comparison of respondents based on their education and the three aspects of moral values.

Table 8.3: Respondent comparison by education and moral values aspects

Education level	Aspects of moral values					
	Cheating spouse n=240		Theft acts n=278		Sign of unfaithfulness n=275	
	Involved	Not involved	Involved	Not involved	Shown	Not shown
Primary or below	78(58.2%)	56(41.8%)	46(53.5%)	106(70.4%)	98(64.9%)	53(35.1%)
Secondary or above	44(41.5%)	62(58.5%)	40(31.7%)	86(68.3%)	76(61.3%)	48(38.7%)
	X ² (1) = 6.604, P = .010, Odds ratio 1.96		X ² (1) = .071, P = .790, Odds ratio 1.07		X ² (1) = .382, P = .537, Odds ratio 1.16	

The results in Table 8.3 reveal that, there was a significant difference between education level of the respondents and whether or not the respondents would cheat on a spouse $X^2 (1) = 6.604, P = .010$; whereby based on odds ratio, the odds of respondents being involved in cheating on a spouse were 1.96 times higher if they were holders of primary school education or below, than if they were holders of secondary school education or above. Also the Table indicates that there was no significant association between the respondent's education level and whether or not the respondent would be involved in theft and show signs of unfaithfulness. The latter findings show that the traditional culture and social values provide the same frame of reference to both less educated and highly educated respondents.

8.2 Attitude towards work among social groups

The concern of this section is to show how social groups differ in terms of attitudes towards work. As it was in the moral values section, the social groups of interest were age, sex, religion, and education levels. The aspects of attitude towards work which were used to assess the difference among social groups were: propensity to work even if one has a great deal of money; one's preference between work and leisure; and whether or not one takes informal breaks during working hours.

To analyse the differences in attitudes towards work among the social groups, I used information obtained from the respondents who participated in the structured interview. With regards to age, results from 277 respondents indicated that, the age of those who

will continue with their work even if they have lots of money [Median (Mdn) = 38.5] did not significantly differ from that of those who will not continue with their work if they have lots of money (Mdn = 40), Wilcoxon rank sum (W) = 7617.5, Z = -.820, P = .412, and r = -.05 (see annex 1.23). Also the age of those who will prefer work to leisure even if there is the possibility for life to continue without working (Mdn = 42) did not significantly differ from that of those who would prefer leisure to work (Mdn = 39), W = 19454, Z = -1.159, P = .246, and r = -.07 (Annex 1.24). Furthermore, the age of those who did not take informal breaks during working hours (Mdn = 40) did not significantly differ from that of those who took informal breaks during working hours (Mdn = 40), W = 8486.5, Z = -.315, P = .753, and r = -.02 (Annex 1.25).

In all cases the effect size (r) is far below the median effect size criterion of .3 implying that in the context of my study cases age has no influence on the three aspects of attitude towards work. The information obtained from 155 students, points to almost the same effects, where 57.4% of these students indicated that in their school life they have less often or never completed their home work on time; signifying that they did not work hard enough to complete their work on time.

These findings suggest that, people in the study cases are likely to have an attitude towards work which is quite different from that of a modern development attitude. It is worth noting that the prevailing attitude towards work has been consistently internalized by people of all age groups to such an extent that it doesn't matter whether one is a student or an adult they all appear to have the same attitude towards work.

Sex is another criterion used to identify social groups that were examined in relation to attitude towards work. Data from the respondents who participated in the structured interview revealed that there was no significant association between sex of the respondents and whether or not the respondents would have propensity to work even if they have lots of money, $X^2(1) = .044$, $P = .835$, $n=278$, and odds ratio of 1.06 (Annex 1.26). Also the data showed that, there was no significant association between sex of the respondents and whether or not respondent would take informal breaks during working hours, $X^2(1) = 1.272$, $P = .259$, $n = 247$, and odds ratio = 1.38 (Annex 1.27).

However, there was a significant difference between sex of the respondents and whether or not the respondents would prefer leisure to work, $X^2(1) = 8.973$, $P = .003$, and $n = 277$ (see annex 1.28). This seems to indicate that based on the odds ratio, the odds of the respondents to prefer leisure to work is 2.08 times higher if they were males than if they were females. This latter result confirms to the common trend prevailing in Africa where the prevailing gender imbalance requires females to work much more than males. In favour of this argument, Van Eijk (2010:86) indicated that "most writers who complained

of African [preference to leisure] made it clear that they were speaking exclusively of men, and showed an awareness that domestic and field work was done by women... men make their life as free and pleasurable as they possibly can”.

On religious groups, the results have revealed that there was no significant association between religion of the respondents and whether or not respondents would prefer leisure to work, $X^2(1) = .001$, $P = .978$, $n = 277$, and odds ratio = 1.01 (see annex 1.29). Also there was no significant association between religion of the respondents and whether or not the respondents would take informal breaks during working hours, $X^2(1) = 3.003$, $P = .083$, $n = 247$, and odds of 1.63 (Annex 1.30). However, the results indicated that there was significant association between religion of the respondents and whether or not the respondents would have a propensity to work even if they had lots of money, $X^2(1) = 4.329$, $P = .037$, $n = 278$ and odds ratio = 1.86 (Annex 1.31). This seems to represent the fact that, based on the odds ratio, the odds of the respondents having a propensity to work if one has lots of money were 1.86 times higher if they were Christians than if they were Muslims. This latter result does not suggest that Prophet Mohamed or the Quran teaches people to reduce their propensity to work when they have lots of money; instead, one needs to understand that the circumstances prevailing in the study area may have caused Muslims to have responded the way they did; after all, all religions emphasize the virtues of hard work.

The last social group was based on the education level of the respondents. In this category the results showed that there was no significant association between education level of the respondents and whether or not the respondents would prefer leisure to work, $X^2(1) = 1.995$, $P = .158$, $n = 277$, and odds ratio = 1.41 (Annex 1.32). Also there was no significant association between the education level of the respondents and whether or not the respondents would take informal breaks during working hours, $X^2(1) = 2.962$, $P = .085$, $n = 247$, and odds ration 1.64 (Annex 1.33).

However, the results indicated that, there was a significant difference between the education levels of the respondents and whether or not the respondents would have a propensity to work even if they had lots of money, $X^2(1) = 11.186$, $P = .001$ $n = 278$ and odds ratio = 2.92 (Annex 1.34). Whereas, based on the odds ratio, the odds of the respondents not having a propensity to work if they had lots of money were 2.92 times higher if they were holders of primary school or below than if they were holders of higher education. This latter result reflects the behaviour of most people with lower levels of education who in Africa in most cases are farmers and small business holders engaged in subsistence economy, who when they had lots of money to sustain their lives they would put less effort into their work. This is quite different behaviour from that of modern

development perspective, where people would like to work more and get more money for further investment.

8.3 Sense of self reliance among social groups

This section explains how social groups differ in terms of their sense of self reliance. These social groups include age, sex, religion, and education levels. These groups were assessed against five aspects of sense of self reliance. These were: the age at which the respondents have ceased to be dependent on their parents; whether the respondents have been dependants of people who were not their parents; whether the respondents supported dependants who were not their children; whether the respondents sent assistance to relatives; and respondent's perception on traditions of assisting relatives and supporting dependants who are not their own children.

To start with age groups, the results from the structured interview revealed that there is a significant difference between the age of those who supported dependants who were not their own children (Mdn 42) and the age of those who did not (Mdn 35.5); $W = 11025.5$, $Z = -4.434$, $P = .000$, $r = -.27$, $n=276$ (Annex 1.35). Similarly, the age of those who used to send assistance to relatives (Mdn 41) differs significantly from that of those who did not (Mdn 37). $W = 5596$, $Z = -2.929$, $P = .003$, $r = -.17$, $n=278$ (Annex 1.36).

The above findings may lead to two varying conclusions; the first is to suppose that people of low age or the young generation are likely to have started moving away from the tradition of supporting dependants who are not their own children and that of sending assistance to relatives. The second will be to see it as a matter of time, in the sense that the young people are given time to prepare until they reach the level which Hyden (1980:177) calls "the position of importance in the society", before they are fully integrated into the social network. The latter is more plausible because at a young age people are more likely to lack the ability to support others, thus it may be true that such responsibility will be given to them when they grow older.

No wonder, results from the same respondents have revealed that, perception on whether or not the above traditions are good or an obstacle to personal achievement did not differ across the age groups. Whereas the Median age of those who perceived the traditions to be good is 38.5 years old as compared to 42 years old of those who perceived them as an obstacle ($W = 14954$, $Z = -1.570$, $P = .116$, $r = -.09$, $n=277$ (see annex 1.37). Ironically, the respondents who view the traditions of supporting dependants who are not one's children and sending assistance to relatives as an obstacle to personal achievement have admitted that the traditions were hard to avoid. These admissions imply

that they were active participants of these traditions; and perhaps it makes sense to conclude that these traditions have a long way to go before they can be altered.

In reference to sex as another aspect of assessment, results indicate that there is no significant difference between males and females with regards to the age at which respondents have ceased to completely depend on their parents or guardian. The median age at which both males and females ceased to absolutely depend on their parents or guardian was 20 years; $W = 16814$, $P = .363$, $n=273$, $z = -.909$, $r = -.06$ (see annex 1.38). Also, I found no significant difference between the sex of the respondents and whether or not the respondents had been dependants of people who were not their parents; $X^2(1) = .557$, $P = .455$, $n=279$, odds ratio = 1.20 (Annex 1.39). Likewise, there was no significant association between sex of the respondents and whether or not the respondents have been supporting dependants who were not their children; $X^2(1) = .092$, $P = .762$, $n=277$, odds ratio = 1.08 (Annex 1.40). These findings give an impression that, both males and females have the same sense of dependence; they all worship in a social net work rather than in individual achievement regardless of their sex.

However, it was interesting to find that significant differences exist between the sex of the respondents and whether or not the respondents will send assistance to relatives. Whereas $X^2(1) = 5.669$, $P = .017$, $n=277$, and odds ratio = 2.13 (see annex 1.41), representing the fact that the possibility that the respondents would send assistance to relatives is 2.13 higher when they were males than when they were females. This result however, is likely to reflect the male dominance syndrome prevailing in the study cases, which may have placed males in a position where they were more able to support relatives than females would have been. Otherwise sex of the respondents would have not significantly been associated with whether or not the respondents will send assistance to relatives. This is apparent in considerations to the respondents' perception on whether or not the traditions of supporting dependants who are not their children and sending assistance to relatives were good or an obstacle to individual achievements. In this regard, the results indicate that there was no significant difference between the sex of the respondents and whether or not the respondents perceived the two traditions as good or as an obstacle; $X^2(1) = .828$, $P = .363$, $n=274$, and odds ratio = 1.25 (Annex 1.42), signifying that males and females are likely to have similar perceptions on whether or not the two traditions are good or are obstacles to individual achievements. So much so that, if they were to have had the same ability to support relatives, there would have been no difference between males and females in that regard.

As far as religious groups were concerned, the results showed that, there was no significant difference between the age at which Muslims ceased to absolutely depend on parents or guardians (Mdn 20) and the age at which Christians did. (Mdn 20); $W = 17239$, $P = .190$, $Z = -1.311$, $r = -.08$, $n = 273$ (see also annex 1.43). I also found no significant association between the religions of the respondents and whether or not the respondents would have been dependants of people who were not their parents ($X^2(1) = 2.351$, $P = .125$, $n=279$, and odds ratio = 1.45, see annex 1.44). In this respect I did not find a significant association between the religion of the respondents and whether or not respondents would have supported dependants who were not their own children; $X^2(1) = .667$, $P = .414$, $n = 277$, and odds ratio = 1.23 (Annex 1.45). Consistently, there seem to be no significant association between the religion of the respondents and whether or not they would send assistance to their relatives; $X^2(1) = .446$, $P = .504$, $n = 277$, and odds ratio = 1.23 (Annex 1.46).

It is therefore not surprising that, no significant differences exist between religion of the respondents and whether or not the respondents perceived the traditions of supporting dependants who are not their children and that of sending assistance to relatives were good or obstacles to individual achievements; $X^2(1) = .055$, $P = .814$, $n = 274$, and odds ratio = 1.06 (Annex 1.47). What is evident is that, people in the study cases, despite their religious differences, all rely on community solidarity and social networks. Indeed Hyden (1980:163) was right in arguing that people like these “belong to corporate family units and unlike societies where capitalism has ... penetrated ..., the basic units of social identification, organization, and action are not the individuals and the nuclei family”. Definitely, people organized in this way are likely to behave in the same way regardless of their religious differences.

On education levels and the aspects of sense of self reliance, the results have demonstrated that there was a significant difference between the education level of respondents and the age at which the respondents would quit total dependence on parents or guardians. Whereas the Median age at which the respondents with primary school education or below relinquished the total dependence from parents or guardians was 20 years and that of those with secondary school education or above was 22 years ; $W = 16783$, $P = .000$, $z = -4.648$, $r = -.28$, $n = 271$ (Annex 1.48). These results imply that people with lower levels of education are more likely to start their own life independent from parents or guardians than those with higher education. This may be associated with the fact that, those who went for further education have to totally depend on their parents or guardians throughout their school life, until when they become employed. On the other

hand those with a lower education immediately engage in *Shamba* works or informal sector employment.

On the other hand, education levels of the respondents who were dependants on people who were not their parents did not differ significantly from those who were not dependants; $X^2(1) = 1.710$, $P = .191$, $n = 277$, and odds ratio = 1.37 (Annex 1.49). Similarly, there was no significant association between education levels of the respondents who had supported dependants who were not their own children and that of those who did not; $X^2(1) = .118$, $P = .731$, $n = 275$, and odds ratio = 1.09 (Annex 1.50). Also I found no significant association between education levels of respondents who have been sending assistance to relatives and that of those who have not been doing this; $X^2(1) = 3.651$, $P = .056$, $n = 277$, and odds ratio = 1.88 (Annex 1.51). I consistently, found no significant association between education levels of the respondents who perceive the traditions of supporting dependants who were not their own children and sending assistance to relatives as a good practice with that of those who perceive this as an obstacle to individual achievements; $X^2(1) = .478$, $P = .489$, $n=272$, and odds ratio = 1.19 (Annex 1.52).

What can be concluded from the foregoing paragraph is that, as for religions, education has not enabled the respondents to move away from the traditionalistic ways of dependence. Despite the difference in education levels, all respondents were found to have cherished dependence and investment in social networks, more than in themselves or in their nuclei families. Although an arrangement is morally fine and contextually rational, in a modern development perspective it seems to represent lack of self reliance among the people in the study cases.

8.4 Sense of frugality among social groups

The concern of this section is to explain how social groups differ in terms of their sense of frugality. These social groups include age, sex, religion, and education levels. The groups are assessed against six aspects of frugality. These are; long term planning, savings behaviour, form of savings, consumption pattern, behavioural pattern when one's income increases, and superstitious beliefs.

In a structured interview which involved 280 respondents, it was revealed that the age of respondents who did not have long term plans (Mdn 40) did not significantly differ from those who had long term plans (Mdn 38); $W = 3288.5$, $Z = -1.234$, $P = .217$, $r = -.07$ (Annex 1.53). Also, there was no significant difference between the age of those who exhibited savings behaviour (Mdn 40) and that of those who did not (Mdn 42); $W = 23275.5$, $Z = -1.069$, $P = .285$, $r = -.06$ (Annex 1.54). Conversely, there was a

significant difference between the ages of those who had their savings in a bank (Mdn 32) and those who saved their money elsewhere - at home/SACCOSs (Mdn 42); $W = 8983.5$, $Z = -2.298$, $P = .022$, $r = -.17$ (Annex 1.55). The latter findings suggest that, the younger generation is more likely to save money in banks than the older generation.

Regarding the consumption pattern, I found no significant difference between the ages of those who spent most of their income on food and other necessities (Mdn 40) and that of those who did not (42); $W = 3644$, $Z = -1.521$, $P = .128$, $r = -.09$ (Annex 1.56). Relatedly, there was no significant difference between the ages of those who increased consumption when they received lots of money (Mdn 41.5) and that of those who did not (Mdn = 38); $W = 6262$, $Z = -1.786$, $P = .074$, $r = -.11$ (Annex 1.57). Consistently, ages of those who themselves or one of their family members had consulted with witch doctors (Mdn 40) did not differ significantly with that of those who did not (Mdn = 38); $W = 7375$, $Z = -1.220$, $P = .223$, $r = -.07$ (Annex 1.58). These findings suggest that except for forms of savings, the likelihood that ages of respondents have no influence on the other aspects of frugality is high. This gives an impression that the younger generation has yet to develop a modern sense of frugality.

In the case of the sex of the respondents and how it relates to aspects of frugality; the results show that there was no significant difference between the sex of respondents and whether or not the respondents would have long term plans; $X^2(1) = .982$, $P = .322$, $n = 280$ (Annex 1.59), and the odds ratio that the respondents would not have long term plans is 1.51 times higher when they were females. Likewise there was no significant difference between the sex of respondents and whether or not respondents would have shown savings behaviour; $X^2(1) = 1.754$, $P = .185$, $n = 277$ (Annex 1.60), and odds ratio that the respondents would not have shown savings behaviour is 1.39 times higher when they were females. Related to savings behaviour are the forms of savings, whereas the results have revealed that no significant difference existed between the sex of respondents and whether or not the respondent would save money in a bank or elsewhere; $X^2(1) = .125$, $P = .723$, $n = 176$ (Annex 1.61), and the odds ratio that the respondents would not save money in the bank is 1.12 times higher when they were males, than when they were female.

Furthermore, I found that there was no significant difference between sex of the respondents and whether or not the respondents would spend most of their money on food and other consumables; $X^2(1) = 1.559$, $P = .212$, $n = 276$ (Annex 1.62), and the odds ratio that the respondents would spend most of their money on food and other consumables is 1.63 times higher when they were females, than when they were male. Again there was no significant difference between sex of the respondents and whether or

not the respondents would increase their consumption when they received a lot of money at one time; $X^2(1) = 2.852$, $P = .091$, $n = 265$ (Annex 1.63), and the odds ratio that the respondents would have increased consumption is 1.68 times higher when they were males, than when they were female. Similarly, there was no significant difference between the sex of respondents and whether or not they themselves or one of their family members had consulted a witch doctor; $X^2(1) = 1.475$, $P = .225$, $n = 272$ (Annex 1.64), and the odds ratio that the respondents would have consulted witch doctor is 1.44 times higher when they were females, than when they were males.

As far as religious groups are concerned, the results have indicated that there is no significant difference between the religion of the respondents and whether or not they would have a long term plan; $X^2(1) = .170$, $P = .680$, $n = 280$ (Annex 1.65), the odds ratio that the respondents would not have a long term plan is 1.18 times higher when they were Muslims. Likewise there was no significant difference between religion of the respondents and whether or not the respondents would have shown a savings behaviour; $X^2(1) = .176$, $P = .675$, $n = 277$ (Annex 1.66), odds ratio that the respondents would not have shown savings behaviour is 1.11 times higher when they were Muslims, than when they were Christians. Relatedly, the results have revealed that, there existed no significant difference between the religion of the respondents and whether or not the respondents would have saved money in banks, $X^2(1) = 2.307$, $P = .129$, $n = 176$, odds ratio = 1.61 (Annex 1.67). The odds ratio that the respondents would not have saved money in banks is 1.61 times higher when they were Christians, than when they were Muslims.

Moreover, there was no significant difference between religion of the respondents and whether or not these respondents would have spent most of their money on food and other consumables; $X^2(1) = 1.163$, $P = .281$, $n = 276$ (Annex 1.68), the odds ratio that the respondents would have spent most of their money on food and other consumables is 1.52 times higher when they were Muslims, than when they were Christians. Also there was no significant difference between religion of respondents and whether or not they would have increased consumption when they received a lump sum of money; $X^2(1) = .109$, $P = .741$, $n = 265$ (Annex 1.69) and the odds ratio that the respondents would have increased consumption is 1.11 times higher when they were Muslims. Consistently, I found no significant difference between religion of the respondents and whether or not the respondents themselves or one of their family members have consulted with a witch doctor, $X^2(1) = .62$, $P = .803$, $n = 272$ (Annex 1.70). The odds ratio that the respondents would have consulted with a witch doctor is 1.08 times higher when they were Muslims, than when they were Christians.

On education levels and the sense of frugality, the results have indicated that there is no significant difference between education levels of the respondents and whether or not they would have a long term plan; $X^2(1) = .253$, $P = .615$, $n = 278$ (Annex 1.71), and the odds ratio that the respondents would not have a long term plan is 1.23 times higher when they were holders of secondary education or higher. However, there was a significant difference between education levels of the respondents and whether or not respondents would have shown savings behaviour; $X^2(1) = 17.709$, $P = .000$, $n = 275$ (Annex 1.72), odds ratio is 3. This represents the fact that, the odds that respondents would not have shown savings behaviour is 3 times higher when they were holders of primary school education or below. Relatedly, there existed a significant difference between the education level of respondents and whether or not they would have saved money in the bank; $X^2(1) = 25.453$, $P = .000$, $n = 176$ (Annex 1.73) and the odds ratio is 5.25. Implying that the odds that respondents would not have saved money in a bank is 5.25 times higher when they were holders of primary education or below.

Moreover, I found no significant difference between education levels of the respondents and whether or not they would have spent most of their money on food and other consumables, $X^2(1) = 3.109$, $P = .078$, $n = 274$ (Annex 1.74). The odds ratio that the respondents would have spent most of their money on food and other consumables is 1.98 times higher when they were holders of primary school education or below. Also there was no significant difference between the education levels of the respondents and whether or not the respondents would have increased consumption when they got lots of money at one time, $X^2(1) = .869$, $P = .351$, $n = 263$ (Annex 1.75). The odds ratio that the respondents would have increased consumption is 1.33 times higher when they were holders of primary school education. Finally, I found no significant difference between education levels of the respondents and whether or not the respondents themselves or one of their family members have consulted a witch doctor; $X^2(1) = 2.498$, $P = .114$, $n = 270$ (Annex 1.76) and the odds ratio that the respondents would have consulted a witch doctor is 1.59 times higher when they were holders of primary school education or below.

What can be concluded from the foregoing paragraphs is that, despite differences in age, sex, religion, and education, respondents did not differ in the way they have been related from almost all aspects of frugality. This gives the impression that the subsistence world view which does not allow industrious and forward looking has been internalized across all social groups. Frankly, in the context of subsistence economy this is not a problem at all but if modern development is to be promoted in the study cases, this situation is likely to pose a big challenge in the process.

8.5 Time discipline among social groups

In this section I am going to show how time discipline varies among social groups, once again the social groups in question are based on age, sex, religion, and education levels of respondents. Four aspects of time discipline in the assessment were: a realistic daily work plan, showing up on time for an appointment, the time one is willing to wait for a person showing up late for an appointment, and one's reaction when a person shows up late for an appointment.

In assessing the relationship between age groups and having a realistic daily plan, the result has shown that, the age of the respondents who had a realistic daily plan to avoid wasting time (Mdn = 41) did not differ significantly from the age of those who did not (Mdn = 40); $W = 33151.5$, $Z = -.776$, $P = .438$, $n = 277$, $r = -.05$ (Annex 1.77). Also, age of the respondents who had shown up on time for appointments mostly (Mdn = 41) did not differ significantly from the age of those who had never or had less often shown up on time for appointments (Mdn = 40); $W = 16757.5$, $Z = -.740$, $P = .459$, $n = 266$, $r = -.05$ (Annex 1.78). However, I found that the age of respondents who were willing to wait for a person for an hour or more after the appointed time (Mdn = 40) differed significantly from the age of the respondents who were willing to wait for 59 minutes or less (Mdn = 37); $W = 7140.5$, $Z = -2.218$, $P = .027$, $n = 258$, $r = -.14$ (Annex 1.79). Similarly, the age of respondents who complained when a person was late for an appointment (Mdn = 36) differed significantly from the age of those who did not complain (Mdn = 40.5), $W = 2931.5$, $Z = -2.372$, $P = .018$, $n = 141$, $r = -.19$ (Annex 1.80). The last two results may be interpreted that, though in general people in the study cases have portrayed a traditional time discipline, those of a young age seemed to have started seeing the challenges involved in this kind of discipline.

In the case of sex, the results have shown that there was no significant difference between the sex of respondents and whether or not the respondents would have a realistic daily work plan to avoid wasting time. $X^2(1) = .852$, $P = .356$, $n = 278$ (Annex 1.81), and the odds ratio that the respondents would not plan is 1.40 higher when they were males than when they were females. Also, there was no significant difference between sex of respondents and whether or not respondents would have shown up for appointments on time; $X^2(1) = .271$, $P = .602$, $n = 267$ (Annex 1.82), and the odds ratio that the respondents will never or will less often show up on time is 1.14 higher when they were females than when they were males.

Nevertheless, there was a significant difference between the sex of respondents and whether or not the respondents would have waited for a person for a shorter or longer period of time after the appointed time. $X^2(1) = 4.550$, $P = .033$, $n = 259$ (Annex 1.83), and

the odds ratio that the respondents would wait for a longer time were 1.88 times higher when they were females than when they were males; signifying that perhaps females are more patient than males. Finally, I did not find any significant difference between sex of respondents and whether or not respondents would have complained to a person who had come late for an appointment; $X^2(1) = .169$, $P = .681$, $n = 141$ (Annex 1.84), the odds ratio that the respondents would not have complained were 1.22 times higher when they were males than when they were females. To a large extent differences in sex seemed to have no effect on whether or not respondents would have differences in time discipline.

As for religion, the results have shown that there was no significant difference between religion of respondents and whether or not they would have a realistic daily work plan to avoid wasting time; $X^2(1) = 2.760$, $P = .097$, $n = 278$ (Annex 1.85), and the odds ratio that the respondents would not have a daily plan is 1.82 higher when they were Muslims than when they were Christians. Also, there was no significant difference between the religion of respondents and whether or not the respondents would have shown up for appointments on time. $X^2(1) = .006$, $P = .936$, $n = 267$ (Annex 1.86), and the odds ratio the respondents would never or would have less often shown up on time is .98 higher when they were Muslims than when they were Christians.

On the contrary, there was a significant difference between the religion of respondents and whether or not they would have waited for a person for a shorter or longer time after the appointed time. $X^2(1) = 4.229$, $P = .040$, $n = 259$ (Annex 1.87), and the odds ratio that the respondents would have waited longer is 1.83 higher when they were Muslims than when they were Christians. But there was no significant difference between religion of the respondents and whether or not the respondents would have complained to a person who had come late for an appointment. $X^2(1) = 1.689$, $P = .194$, $n = 141$ (Annex 1.88), and the odds ratio the respondents would have not complained were 1.59 times higher when they were Christians than when they were Muslims. Once again this indicates that to a large extent differences in religion seem to have no effect on whether or not respondents have a different time discipline.

On education levels and time discipline, the results have shown that there was a significant difference between the education levels of the respondents and whether or not the respondents would have realistic daily work plans to avoid wasting time; $X^2(1) = 13.689$, $P = .000$, $n = 276$ (Annex 1.89), and the odds ratio that, the respondents would not have plans is 4.92 times higher when they were holders of primary school education or below than when they were holders of secondary school education or above. But there was no significant difference between education levels of respondents and whether or not they would have shown up for an appointment on time; $X^2(1) = 1.687$,

$P = .194$, $n = 266$ (Annex 1.90), and the odds ratio that the respondents would never or would less often shown up on time were 1.38 higher when they were holders of primary school education or below than when they were holders of secondary school education or above.

Furthermore, there was a significant difference between education levels of respondents and whether or not respondents would have waited for a person for a shorter or longer period after the appointed time; $X^2(1) = 14.949$, $P = .000$, $n = 119$ (Annex 1.91), and the odds ratio that respondents would have waited longer were 1.85 times higher when they were holders of primary school education or below than when they were holders of secondary school education or above. Conversely, I did not find a significant difference between education levels of respondents and whether or not respondents would have complained to a person who had come late for an appointment; $X^2(1) = 0.000$, $P = .994$, $n = 141$ (Annex 1.92), and the odds ratio of respondents would not have complained were 1.00 times higher when they were holders of primary school education or below than when they were holders of secondary school education or above.

In a nutshell, what can be said about the discussion of social groups and time discipline is that, though each social group had at least influenced one aspect of time discipline, it cannot be accepted that people in the study cases differ significantly in the way they kept time. This is due to the fact that those aspects of time discipline that seem to have been influenced by the social groups are fewer compared to the aspects that were not influenced.

9. Social Organizations and their Socialization Roles

In chapter seven, I discussed the work ethic status prevailing in the study cases. In this chapter, I shall proceed to present and discuss the social organizations and the work ethic they pass on to the members of the society in the study cases. The presentation and discussion will mainly focus on describing the social organizations, the content of their socialization programs, and their effectiveness in performing their socialization role. The presentation is divided into sections based on selected social organizations. In chapter four, I presented a model where social organizations were classified into primary and secondary units of socialization. The primary units of socialization included family, clan, religious organizations, schools, media, and peer groups. The secondary units were home town associations, work place, professional bodies, political parties and government institutions. It is a bit difficult for me to present and discuss all socialization units in a single study. Therefore, my presentation will focus on the primary units of socialization.

9.1 Family

Family is probably the first and most valuable socialization unit of all. Its traditional functions of reproduction, affection, and source of labour gives it a unique attribute as compared to other units of socialization. Families are structured in two ways: the nuclei family mainly practiced in developed countries and extended family found in less developed countries. This is to suggest that, the family structure in the study cases is extended family; this was evident when respondents were asked to describe the concept of family. The following quotation from an 87 year old man who was involved in a semi-structured interview provides evidence of this argument.

“when I was a child I used to know that a family involved father, mother, children, grandparents, grandchildren, and other relatives as it is today; though those days the relationship was so close” (Semi structured interview with Mr. Shebughe in Korogwe, 8.12.2013).

In reference to the findings discussed in chapter seven regarding traditions of sending assistance to relatives and supporting dependants who were not respondents' own children, the cited old man seemed to provide valid explanations of the prevailing family structure in the study cases. However, he had a concern on the structure of today's extended family, when he said; *“though those days the relationship was so close”* it gives an impression that in the contemporary extended family relatives are not as close as they were in the past. This same concern was also raised by Focus Group Discussion

participants across the study cases. The following quote from one of the participants highlights this argument;

“We were together but after the coming of politics [abolition of chiefdoms and clans interactions] people started to become selfish, it is difficult to find relatives visiting each other ... in those days circumcision, wedding or whatever big event could not have taken place without inviting all relatives, who actually attended ... there were no telephones, information were relayed through word of mouth but still it worked effectively as compared to these days ... despite existence of easy communication relatives are far apart” (Mr. Rashid, FGD participant in Kondoa, 09.05.2013).

In reference to his concerns and that of the FGD participants it can be concluded that though family structure in the study cases remains extended, changes have been taking place overtime. Another issue of concern with regard to changes in structure of the family is early pregnancies and divorce, one of FGD participants provided the following explanations:

“Most children are raised by their grandparents; because either they were born as a result of early pregnancy or their parents had divorced” (Ms. Neema, FGD participant in Korogwe, 16.03.2013).

Although living with grandparents is part of the extended family and thus not a new phenomenon in African traditions, the circumstances causing the children not to live with their parents are uncommon, suggesting that structural changes are taking place in the African family structure. Perhaps Njoh (2006:68) was right in saying that “the African family [structure] has survived through centuries [Though], it is beginning to show signs of breaking down”.

Nevertheless, the above findings have indicated that the breakdown of the family structure is mainly in the closeness of the family members; suggesting that the actual functions of the family are likely to remain intact. Again the traditions of sending assistances to relatives and supporting dependants who were not respondents' own children, as presented in chapter seven, can be used here as evidence that, functions of the family have remained intact. What can be said is that, though people no longer pay frequent visits to their relatives, they have developed alternative ways of performing the functions of their families. For instance, if a relative is having ceremony, be it a wedding or burial ceremony, other members of the extended family who will not be in a position to attend will send their gifts or condolences through a representative, so that their names

will always be mentioned as an attempt to acknowledge their presence. In Korogwe, I was told that when there is a ritual related to family members there will be a portion of sacrifice for all family members even if they will not be physically present.

When it comes to the socialization role of a family, it is obvious that each member of the family has a role to play. Socialization at family level occurs through young family members imitating what the adult family members do and adhering to the dos and don'ts of the family. Therefore, the first role of adult family members is to become role models and in this way the young family members internalize all unuttered actions of their role models. Findings have revealed that, though respondents were not explicitly taught that when they grew up they would have to support dependants who were not their own children; the fact that they themselves were dependants to people who were not their parents have made them support such children. This is true if you consider that, 93% of the 147 respondents who had lived with people who were not their parents now had children living with who were not their own. Moreover, I found a significant difference between the respondents who have lived with people who were not their parents and whether or not the respondents would have lived with people who are not their children. $\chi^2(1) = 5.168$, $P = .023$, with the odds ratio of 1.77, implying that the likelihood that they would have lived with people who were not their own children is 1.77 times higher when they themselves had lived with people who were not their parents than when they had not.

The foregoing explanations testify that, one way of socializing young family members is to allow them to internalize the practices of adult family members. Apparently, the moral values, sense of self reliance, attitude towards work, frugality attitude, and time discipline of the adult family members are inevitably going to be a part of young family members. This is exactly what Braude (1975) had in mind when he said "through interaction with adult family members, children have the opportunity to learn the work ethic portrayed by the adult family members. ... If adult family members demonstrate a dislike for job or fear of unemployment, children will tend to assimilate these attitudes". Perhaps, this is the reason why in chapter seven it was indicated that, there was no significant difference between the work ethic of the young and the older generation.

As noted earlier in this chapter, another way of socializing the young family members is through the adherence to family's do's and don'ts. The results have revealed that, these do's and don'ts are being communicated to the family members through frequent exhortations, advice, and directives. 91.8% of the 275 respondents participated in the structured interview indicated that, when they were children their parents had taken time to encourage and give them life directives; and 91.4% of the same respondents confirmed that, they had time with their children as part of playing their socialization role.

Moreover, 71.2% of the 156 student category of respondents testified that, in the past six months before this research they got the opportunity to spend time with their parents or guardians for advice.

It was interesting to find out what the parents were told when they were children and what they are telling their children today. In both cases, the findings have revealed that though there were issues of general concern, the actual package depended on the sex of the person concerned. Females were taught life issues relating to them and males the same way. Interestingly, there were no differences between what parents had been taught and what they are teaching their children today. The analysis of the responses on what parents were taught and what they are teaching their children today has shown that, much of the teachings revolve around two themes, namely, moral values and attitude towards work. These findings are also echoed by results from the student category of respondents which shows that student respondents who spent time with their parents or guardians in the past six months before this research; 63.8% were advised to work hard in their studies and 30.2% were advised to be obedient and respectful to others.

On the effectiveness of the family to perform its socialization role, it is apparent that the aforementioned breaking down of the family structure has a bearing on its socialization role. The results from all Focus Group Discussions have revealed that, the role of family in parenting is becoming increasingly weaker. Parents are increasingly losing control over their children. One of the FGD participants commented that;

“Nowadays children do not listen to their parents, they are stubborn you can’t tell them anything. ... They treat us as uneducated and people with old ideas”
(Ms. Chigwe, FGD participant in Bahi, 25.6.2013).

Another voice from Korogwe FGD has revealed the following;

“Families are disintegrated, the only function left to them is reproductive. Parents do not have influence over their children’s characters ... We have children but they are not ours ... we do not have any say on them. They don’t listen to us”
(Ms. Neema, FGD participant in Korogwe, 16.03.2013).

These comments indicate that, though parents claimed to have time with their children as part of fulfilling their socialization role, it is clear that there is a communication breakdown between parents and their children. Participants in the Focus Group Discussions across the studied cases associated this shortfall with some parents setting bad examples; accessibility to media and other digital technologies; and the promotion of children’s rights which restricts children’s correction by beating, which is a traditional way to correct a child. On parents being bad example it was said that:

“The effectiveness of families in socialization has deteriorated ... child discipline starts at home, unfortunately some parents are not hard workers as a result their children are also not interested in working” (Mr. Shemzui, FGD participant in Korogwe, 16.03.2013).

On the same note a voice from Pangani affirmed that;

“In the past parents would not insult or use shameful words before children, but now days it is normal ... that is how children learn to insult” (Mr. Mohamed, FGD participant in Pangani, 21.03.2013).

In relation to accessibility to media and other digital technologies, the concern was on television, video and mobile phones. Although not every household in the study cases had a television set (about 53% had one), the presence of persons who run the television and video show businesses has been providing equal opportunity to all children to television access. However, in the opinion of the FGD participants, this opportunity has worked to their disadvantage in terms of character building. One of the participants had the following opinion;

“The reason our children are stubborn is because they have started engaging themselves in sexual intercourse at a young age, ... what they see in the television and video show rooms affect their behaviour ... they normally pay Tshs 200(.13\$) entrance fee. ... if you ask them where do they get this money they will tell you ‘leave me alone’ ... you realize later that they get the money from men who are older than them ... some children may say they are going to school but they don’t go instead they hide somewhere to have sex, you come to know later when they are pregnant” (Ms. Chigwe, FGD participant in Bahi, 25.06.2013).

On mobile phones it was revealed that;

“In the past these things were not there [media], but now days they are contributing to the deteriorating moral values, mobile phones for instance, you just find a child owning one and if you ask her, she may insult or cheat you. You realize later that, there is a man [her parent age] behind it ... it is embarrassing because some of us do not understand Swahili [the national language] well; you come to learn later that, your school girl was dating several men at different times before you. ... today’s children are educated and they have many ways of fooling us, how can a young girl date men before her parents” (M.s Jesma, FGD participant in Bahi, 25.06.2013).

In reference to the child rights, the results have revealed that FGD participants in all study cases have complained that, the Act denies them control over their children because it restricts them to disciplining their children by beating them. The following quotations illustrate part of the evidence of these complaints;

“Nowadays we have families but not as they are supposed to be, because of the introduction of child rights if you beat your child you may have problems with the government. In this case, parents fear to correct their children and leave them to do whatever they want. We used to know that a child cannot learn without being pushed but now we are not allowed to push them” (Mr. Mohamed, FGD participant in Pangani, 21.03.2013)

Yet another FGD participant from Kondoa had the following to say;

“Although some parents are lenient in helping their children to uphold values and good discipline, those who have been strict in maintaining discipline at home through beating found themselves having problems with the government because of “politics” [child rights] ... we know people who have been charged by police because of making strict follow ups on their children” (Mr. Ally, FGD participant in Kondoa, 09.05.2013).

Following these complaints, I had to consult the police, ward and Village Executive Officers, whereas in all cases they acknowledged that, cases of parents beating their children are being reported; but it is not really such a big problem to the extent of threatening parents not to carry out their parenting roles, provided that they are beating their children with the good intention of correcting them.

“The cases we have been dealing with are extreme ones ... for instance you find a child is beaten to blood ... I remember one day a child came here with one eye nearly blinded with blood oozing from it ... but the small small beatings to discipline and correct a child is not reported, thus we are not concerned” (Telephone interview with Mtonga Ward Executive Officer in Korogwe, 28.03.2014).

The above quotes contradicted the complaints given by the FGD participants. This contradiction made me look for the law governing child rights; though child rights have been stipulated in many laws, I found that The Law of the Child Act, 2009 is more relevant to the issue at hand. In part I section 3 of this law, beating is included as one of the aspects defining child abuse, here is exactly what it says “child abuse means contravention of the rights of the child which causes physical, moral or emotional harm including *beatings*, insults, discrimination, neglect, sexual abuse and exploitative labour”.

Based on this section, it appears to me that beating remains an act of child abuse even if it does not cause excessive physical harm.

Following the above explanations, the officers' practices of not being concerned with what have been referred to as small beatings seem to be improper; leading to a conclusion that probably complaints of the FGD participants are valid. In application of this section, part II section 9-(3) of the same law stipulates that "every parent shall have duties and responsibilities ... [among others] to- (a) protect the child from neglect, discrimination, violence, [child] abuse,..." In reference to part I section 3 above, the parent's duty and responsibility to protect the child from [child] abuse will therefore mean to protect a child from all aspects of child abuse outlined in the section including protecting him from beatings.

However, if the above provisions are read together with section 13(2) of part II of the same law some complications arise in interpretation. The section states that "no correction of a child is justifiable which is unreasonable in kind or in degree according to the age, physical and mental condition of the child and no correction is justifiable if the child is by reason of tender age or otherwise incapable of understanding the purpose of the correction". Complications in the interpretations arise because nowhere in this law, neither a kind of child correction that is reasonable and justifiable nor a reasonable and justifiable degree of child correction has been defined. Ironically, this means that when it comes to beatings judges are left to use their intuition to decide whether the kind and the degree of beatings are reasonable and justifiable; but doing so will not spare them from compromising the child's right granted in section 9(3) of this law, of being protected from abuse which includes beatings regardless of its kind or degree. This said, the bottom line is that this law requires parents not to correct their children by means of beatings, they are advised to use reasonable and justifiable means in kind or to a degree according to the age; of which are difficult to tell given these provisions.

This being the case, it appears therefore that the only excuse that the officers may have for not being concerned with the small beatings is that they are not being reported. This may be because most children are not aware of these provisions, but once a good number of them become aware I am of the opinion that many parents will be in trouble. Ironically, this law does not only restrict the parents to the use of this traditional means of correcting a child, but it imposes punishment for contravening. This is what is stated in section 14; "a person, who contravenes any provision of this Part [II], commits an offence and shall on conviction be liable to a fine not exceeding five million shillings or to imprisonment for a term not exceeding six months or to both".

It is unfortunate that while section 14 above imposes punishment to a person who includes parents contravening child rights; section 15 provides duties and responsibilities of a child without penalty for failing to fulfil them. The section goes as follow;

“Notwithstanding any provisions of this Act, a child shall have a duty and responsibility to -(a) work for the cohesion of the family; (b) respect his parents, guardians, superiors and elders at all times and assist them in case of need; (c) serve his community and nation by placing his physical and intellectual abilities at its service in accordance with his age and ability; (d) preserve and strengthen social and national cohesion; and (e) preserve and strengthen the positive cultural values of his community and the nation in general in relation to other members of the community or the nation”.

Lack of penalty to children failing to fulfil their duty and responsibilities coupled with restricting parents to correct children in the way they were used to; without giving them alternative means to exercise their authority in managing their children may have partly contributed to children’s slippery characters complained by the FGD participants. This said, it is worth repeating this quotation from one of the FGD participants.

“Families are disintegrated, the only function left to them is reproductive. Parents do not have influence over their children’s characters ... We have children but they are not ours ... we do not have any say over them. They do not listen to us” (Ms. Neema, FGD participant in Korogwe, 16.03.2013).

The assertion that “we have children but they are not ours”; reflects parents’ frustrations and feelings that they have duties and responsibilities without equal authority to enforce family rules to their children. It appears that, beatings have been an important source of parents’ authority in managing their children; such that a mere restriction without giving them alternative parenting competences, may lead to denying the children rights to proper guidance. This situation suggests that there is a socialization vacuum, left by parents’ neglect of their parenting role because they feel they do not have authority to control children; and on the other hand lack of clear mechanisms in the child law to control a child at the family level. This vacuum suggests that transmission of work ethic of any kind to the young generation is at stake. Though at the moment, the situation is not as hopeless as it may sound, if this vacuum is not filled the system is likely to end up producing a generation of mediocrity. The following argument points out to this danger;

“Nowadays children are free than they should, they can decide to do anything they want to do, they can insult adults in the street, some can even insult their parents at home. Some may just refuse to go to school and parents can do nothing about them” (Mr. Sheshe, FGD participant in Korogwe, 16.03.2013).

9.2 Clan

In a community where extended family structure is cherished, it is difficult to draw a clear line between a family and a clan; nevertheless a typical clan includes all individuals belonging to a common lineage. Whilst in a family, issues are referred to the father as the head; in a clan they are referred to designated clan elders. In the heyday of traditional practices clan elders were renowned counsellors, judges, religious leaders, and rain makers. Clan heads were and are still placed in their positions based on their age and the respect they have commanded among other clan members.

9.2.1 Clan roles in the heyday of traditional practices

With regard to clan socialization role, the result has shown that clan socialization role is probably more affected than that of the family. As reflected in the following quote, clans work effectively mainly when clan members live in the same locality.

“People used to live in a village where everyone was related to one another, a child misbehaving was a concern of every adult member of the clan. In such a situation if you find someone’s children misbehaving it was normal to discipline them, and if this is known to their parents there will be additional punishment” (Mr. Shahidi, FGD participant in Pangani, 16.03.2013).

With the advent of nationalization clan members are no longer concentrated in one village; thus to discipline a child in the way stated above is no longer possible. Results from FGD participants in all cases have demonstrated that, previously clan socialization role was through allowing clan members to internalize the rules of social reality i.e. learn by seeing what other members did, recounting stories and teaching them songs, taking them to initiation rituals, exhorting, advising, and sanctioning them when they fail to conform to social rules. One of the examples on internalizing the rules of social reality is provided in the following quote:

“In those days, there were no formal schools as today, people used to learn by following what others were doing, Main occupations were hunting, farming and iron smelting ... There were no money. People used to exchange things based on their needs, the exchange was done based on mutual trust; though there were no formal contracts as it is today no one could cheat another in their dealings” (Mr. Mavele, FGD participant in Kondoa, 09.05.2013).

The foregoing explanations highlight that, occupation and occupational behaviours, moral values such as trust, and other aspects of work ethic such as the sense of self reliance, frugality and time discipline, were all transmitted to clan members through their constant interaction with the rest of the community.

Story telling was mainly done by grandparents; these stories were told at night just before the children went to sleep. Some of these stories have entertaining songs meant to entertain as well as train children on certain aspects of social life. The following highlights this point:

“Young girls and boys slept with their female and male grandparents respectively. Before they fell asleep they were told stories which in a way informed them of important issues of the society and kept them busy that they did not have time to meander around; also this was one of the mechanisms to control early pregnancies” (Mr. Shemzui, FGD participant in Korogwe, 16.03.2013).

With reference to initiations, FGD participants across all cases indicated that, initiation rituals were performed with girls and boys immediately when they entered stage of puberty. Girls had different initiation rituals from boys, likewise the duration it took to participate in the rituals differed but in most cases it went up to three months. In all cases, girls initiation was performed in a traditional ceremony known as ‘*Unyago*’; overseen by trusted women clan elders. In Kondoa for instance, one of the FGD participants in conformity to others said the following;

“Unyago was performed by Nyakanga(s) [old women] who circumcised and trained girls on their responsibilities as wives, how to hand sex relationships, how to take care of their families, work hard and obey their husbands. ...This initiation ceremony went up to one month” (Ms. Kurusumu, FGD participant in Kondoa, 09.05.2013).

Although the above elaborates what happens in the *Unyago* ceremonies in the study cases, it should be noted that, the ceremonies were only accompanied by circumcision in Kondoa and Bahi with the exception of Korogwe and Pangani. This gives an impression

that *Unyago* is not always associated with female circumcision which later came to be known as Female Genital Mutilation (FGM). On the other hand a boy's initiation was performed in a traditional ceremony known as "*Jando*".

"Jando was an initiation ritual of up to 3 months where young boys were circumcised and trained on how to work, live with their wives, fight, handle sex relationships, and perform rituals. All old men of the village [clan] were invited as trainers. The Jando was accompanied with ritual (tambiko) performed by clan elders" (Mr. Khatibu, FGD participant in Pangani, 21.03.2013).

In chapter seven, I noted that spouse cheating is one of the acts emanating from girls and boys initiations; in the same chapter I cited one of the female FGD participants from Kondo who in conformity with other participants, acknowledged the practice of "three stones cooker" and "small house". To remind you "three stones cooker" refers to a situation where a woman is assumed to be a cooking pot balanced on three stones, her husband and other two lovers; and "small house" a situation where a man has a secret sex partner. In the two quotations above, it is indicated that in both *Unyago* and *Jando*, initiates were taught on how to live with their spouses and how to handle sexual relationships. Apparently, it is during this time that the initiates are introduced to the "three stones cooker" and "small house" concepts. This is exactly what Agnarson (2013:33) observed in her study on multiple sexual relationships and the stigma related with anti-retroviral therapy in rural Tanzania. In her study she found that, "the motivation to engage in *mafiga matatu* (three stones cooker)-based sexual relationships had its source in *Unyago* initiation teachings". She cited one of the songs from one of the *Unyago* ceremonies that she attended which goes as follows;

"Keep the balance in your house child, don't starve ... Keep one foot in the house and one foot outside".

In a way this song encourages the initiates not to stick with their spouses only; it teaches them not to put all their eggs in one basket, otherwise they will starve. Agnarson (2013:31) described this starvation as not only physical but also emotional starvation; she is of the opinion that, the three stones cooker-based sexual relationship operates as a social insurance system based on sexual relations. Those who are not engaged in this system are prone to suffer from hunger and emotional starvation, since they will not have anywhere to run when their spouses are not able to provide money and sexual pleasure.

Similarly, in the *Jando* there are teachings which encouraged boys to have extramarital affairs or the *small house*. Njoh (2006) for instance, indicated that after circumcision the initiates are told that the spear (penis) is ready for hunting the animals

(women); meaning that they were being released to hunt for women. Given the fact that the heroic notion of a hunter is to hunt as many animals as he can; it is obvious that the initiates were filled with passion and thirst for women, something which influenced their sexual behaviour even after marriage. Thus, despite the fact that they were polygamous they were at the same time caught in the *small house* based sex relationship.

Another aspect in consideration of initiation rituals is the cost involved in keeping girls and boys with their mentors at the initiation site. It is of interest to know the kind of arrangements that can make the stay possible. The results have indicated that initiations are carried out during harvest seasons; therefore clan members are able to support the activity by sending food to the camp. It was also realized that, these rituals are accompanied by two important festivals, the first is conducted when the initiates are sent to their respective initiation sites; and the second takes place when they come back as a sign to welcome them as adult members of the society. These festivals involved dancing, eating and drinking; with material support from all members of the clan which actually meant the whole village.

Another aspect that has featured in the initiations is ritual performance; this did not only provide an opportunity for the initiates to participate in the rites but also to internalize the practices. Results from semi-structured interviews revealed that *Unyago* and *Jando* are just some of the rituals that were performed. Generally there were rituals for every important occasion of community life. The following narration from one of the semi structure respondents illuminates this aspect.

“Rituals were being performed under special big trees and special places consecrated by the society, there were rituals during child birth, marriage, disease outbreak and during funeral” (Semi structured interview with Mr. Tamimu in Kondo, 4.12.2013).

As it was for *Unyago* and *Jando*, all rituals were accompanied by festivals which involved spending the clan’s resources. One example of resource spending in festivals is given in the following citation;

“The procedures to conclude funerals involved relatives giving out cows, for instance 6 cows and several goats... the meat is divided to various groups, youth, elderly men and women; every group has been assigned to specific parts, youth for instance eat ribs” (Semi structured interview with Mr. Chisomi in Bahi, 15.12.2013).

What can be said about ritual performance and the accompanying festivals in relation to work ethic status presented in chapter seven is that, the ritual performance is likely to

have instilled the superstitious beliefs in the community members. As noted in chapter seven, these beliefs formed an important part of their world outlook and have contributed to the prevailing subsistence economy. On the other hand, the traditional festivals have inspired community members with a sense of leisure preference. In addition, the fact that resources to support the festivals are contributed by the clan members indicated that peoples' solidarity and the sense of clan-hood were being cemented.

With regards to exhortation, advice, and sanctions, clan elders were entrusted with the mandate to summon individual clan members in case they had issues against each other. The following statement provides evidence on how clan elders were involved in this area.

“Clan elders acted as counsellors and judges to enforce social sanctions, there were times when if someone’s child misbehaved, the punishment was given to the child and his father ...accusing the father to have failed to train his child” (Mr. Tamilwai, FGD participant in Korogwe, 16.03.2013).

As a result clan members were kin to observe their values and ensure that their children were raised in ways acceptable by society; so much so that the handing over of the traditional work ethic from one generation to another was possible.

9.2.2 Clan roles today

After having reviewed the socialization role of the clan in the past, let me turn your attention to the current state of the clan’s socialization role. Present results have shown that some of the clan’s roles are no longer performed, some are performed voluntarily, and some are performed where clan members have no option.

Clan roles dying

Evidence from the study cases shows that, the clan roles that have ceased include the collective parenting and *Jando* initiation. The following narration from FGD participant provides evidence on how collective parenting has been broken down;

“Nowadays if a child misbehaves cannot immediately be punished by the adult who witnessed the misconduct, if a conservative adult punishes someone’s children and a report reaches their parent; there will be a conflict between the two families” (Mr. Rashid, FGD participant in Kondoa, 09.05.2013).

A voice from Bahi FGD participants highlighted the consequences that conservative adults were likely to face if they insisted on dealing with children in the old way;

“If you treat someone’s child the way we did it is either the child will fight back or his parents ...or there is a possibility that they will take you to court ... they fabricate a case against you” (Ms. Donata, FGD participant in Bahi, 25.06.2013).

Speaking on the same issue, one of the FGD participants provided his own experience on how today’s parents would react if their children have issues with other adult members of the society.

“Nowadays you cannot admonish a child who is not born of you. If you do it the way we used to do you will have problems with his parents. For instance, one day I asked one child in our neighbourhood to go and buy me mobile phone airtime, I gave him Tshs 2000/= (1.3\$). After sometime, I realised that the child has disappeared with the money, I and my friend went and told his mother; to our surprise his mother madly told us ‘you deserve it, why do you send children whom you don’t know where they come from’? We looked at each other and left” (Mr. Mohamed, FGD participant in Pangani, 21.03.2013).

The question, *“why do you send children whom you don’t know where they come from”*; is a reflection of the composition of the inhabitants in the respective neighbourhood. Which signifies that people in this neighbourhood are no longer from the same clan as they used to be; such that the notion that “it takes a village to raise a child” (Njoh 2006:56) does not hold any more.

In reference to *Jando*, I found that the only place where it is still being practiced was in the Bahi district. The reason this may be so is that, Bahi is a rural district, where clan-hood is still strong; suggesting that people living in rural regions are more likely to practice *Jando* initiation than their counter-parts in urban regions. Nevertheless, the original version seems to have not remained the same, the following citation sets the modified version of the *Jando* initiation.

“Jando initiation now days takes one month especially during school holidays, they go to the forest early in the morning come back for lunch, ... go again and come back in the even for a month” (Ms. Chibalonzo, FGD participant in Bahi, 25.06.2013).

This narration indicates that, school sessions have interfered with the *Jando* initiation so that the duration for initiation has been reduced from the former three months to one month. This reduction will affect the amount and perhaps the quality of the package intended to be imparted to the initiates. This effect may partly explain why despite the

attendance to these initiations, there seems to be community dissatisfaction with characters of the youth in the area.

Clan roles performed voluntarily

One of the clan roles performed voluntarily by clan members is *Unyago*. The inclusion of the female circumcision aspect in the *Unyago* initiation has caused the government and civil society organizations to push communities in the country to stop this initiation. This push has two consequences, one: some communities have accepted to perform *Unyago* without circumcision, and two, some communities have to perform it in hidden places with a high level of anonymity.

In Bahi for instance, participants in FGD argued that much of the issues in *Unyago* today are centred on teaching the girl child how to keep herself clean, respect, how to live with her husband and other members of the society. The following quotation supports these explanations,

“Nowadays when a girl child reaches puberty stage she is taught for about seven days by wang’hungashunu [old women in charge of the Unyago rituals] they learn how to live with people, parents and in marriage ... concerning circumcision that was in the past, now days only boys are being circumcised” (Ms. Jesma, FGD participants in Bahi, 25.06.2013).

This case shows how *Unyago* has been modified to respond to the pressures of the government and civil society organizations. The following narration from Kondoa represents a case where *unyago* is being done in secret.

“Unyago is still being performed by Nyakanga [old women in charge of the unyago rituals], it takes around seven days ... though not all people participate, those who participate do it in secret because they fear the government. One NGO is going around mobilizing people not to engage in unyago because it involves circumcision; we community members have been requested to inform government officials of any person involved in Unyago” (Ms. Zainabu, FGD participant in Kondoa, 09.05.2013).

This quotation, *inter alia*, shows that although *Unyago* is still performed, community members are not obliged to put their children through it. This is also true for Korogwe and Pangani, where only those who are willing to participate in this ritual have participated.

Clan roles performed when there are no options

It is apparent that, due to the breakdown of the clan socialization role, most of the rituals are down played. However, there are circumstances where clan members find it difficult without going back to clan elders or ritual performers. An example for this, is when an individual or a community is faced by a disease that cannot be cured in the hospital or a problem that cannot be solved otherwise. Evidence of a problem that could not be solved in hospitals or otherwise is the story presented in chapter 8 of students' mysterious condition in reference to the District Commissioner's appeal to ritual performers; in this story we found that, the unidentified condition of students running out of classes and becoming unconscious could not be treated at the hospital. Consequently, the Pangani town community was put in a situation where they had no option except to resort to traditional practices.

Likewise people have no option when it comes to funerals and drought. This was evident from all FGDs; one of the FGD participants in conformity with others provided the following explanations in support of this argument.

"Nowadays matambiko [rituals] are being performed in specific occasions and issues like during funerals or when there is no rain ...it is as if ritual performers do not exist but they are operating underground" (Mr. Kongola, FGD participant in Bahi, 25.06.2013).

The argument that *'it is as if ritual performers do not exist but they are operating underground'* draws our attention to the fact that though most clan rituals seem to have stopped, performance of clan rituals are still instrumental in shaping the world view of the people in the study cases. This partly explains why the belief in witchcraft and other elements of superstition still prevail in the study cases. This said it is obvious that despite the seemingly dying of the socialization role of the clan what is being handed on from one generation to another in terms of world view is as traditional as it was in the heydays of traditional practices.

9.3 Religious organizations

In chapter six I indicated that during census, Tanzanians are not counted by their religions. The then President of the country, His Excellency Julius K. Nyerere, once said that the reasons the government has been ignoring data on religion is because it does not build mosques or churches. Thus, if religious leaders want to know how many members they have they should make the count and not the government. Thus, there is no official data on peoples' religions in the country. Nevertheless CIA facts (On-line) estimates show that, "35% of Tanzanians are Muslims, 30% Christians, and 35%

Traditional religions”. Traditional religion involves much of the ritual performance as presented in the previous section; therefore much of the presentation in this section will focus on the Muslim and Christian religions.

To understand the socialization role of these organizations one has to find out whether or not respondents have been involved in religious activities. The results revealed that, all 280 respondents who participated in the structured interview had a tendency to attend a mosque or a church; whereas 75% indicated that they had the tendency to hold worship sessions at home. In addition, 79.5% of the 156 students' category of respondents said that they attended religious ceremonies of their respective religions. These findings are consistent with the study findings by Pew Forum on Religion & Public Life (2010:27), which concluded that “[people] in Sub-Saharan Africa place a great deal of importance on religion”.

Most religious ceremonies involve teachings necessary for socializing members to comply with the group norms as well as with that of society at large. Thus respondents who participated in the structured interview were asked to indicate what they had been taught in their congregations. The results of an analysis of their responses show that much of the teachings focused on four themes: namely, moral value, obedience and respect, hard work, cooperation and love; which can be summed up as being required to observe all religious teachings.

On the other hand, the students' category of respondents, were asked whether or not apart from learning about heaven and hell, they had anything else from their religions. The result has shown that, 75.8% of 149 students' category of respondents confirmed that, they have been receiving other kinds of teachings in addition to teachings on heaven and hell. Considering what the student respondents were taught, the results have revealed that 40.7% of the 113 respondents, said that the teachings focused on moral values and obedience; 32.7% declared that they do not remember; the rest said that the teachings were centred on hard work and living in love and peace with one another.

Although the teachings reported by the respondents do not appear to be so different from that of heaven and hell yet the information obtained through semi structured interview with religious leaders have confirmed that, apart from heaven and hell teachings, members also received other kinds of information. With reference to what the leader claimed to be “other kinds of teachings” a large majority of them reported to have conducted seminars with their members on income generating activities by addressing topics such as tailoring, soap making, poultry and other domestic animal rearing, farming, batik making, and gardening.

Looking at the foregoing findings, particularly on the topics of religious teachings, three things that can be observed: firstly that, a good number (32.7%) of the students category of respondents do not remember what they were taught; secondly, the teachings reported by the structured interview and students category of respondents are more or less typical of all religious teachings of heaven and hell. Thirdly there is a difference between what the religious leaders said they teach and what the other respondents said they were taught.

The latter can be associated with the mode of teaching adopted by these leaders, which as mentioned earlier, they had also conducted seminars. This means that, the teachings are not based on regular preaching, signifying that not everybody would probably have an opportunity to attend or be invited to these seminars. Moreover, the teaching mode and the topics appear to be more compatible with adult members than with young members of society; this in addition to the fact that a good number of the student respondents do not remember what they were taught, poses a doubt as to whether or not religious organizations in the study cases have elaborate plans for building peoples' characters at a younger age. Further findings have revealed that though the formal school time table allocates sessions for religious studies there are neither formal curricula nor religious educators officially assigned to teach these sessions. As a result children are left to grow up without proper knowledge of religions, and are thus susceptible to being swayed by religious fundamentalism.

If the above teachings are assessed in view of Weber's theory of work ethic, it is obvious that there is some sort of disparity. While the religious leaders in the study cases have opted to teach practical skills as a means to help members to improve their economic wellbeing; the theory is about religious teachings and beliefs imparting ability and disposition to members, so that they can adopt certain types of practical rational conduct (Weber 1930: xxxix). Although Protestants and Calvinists in particular, had strong influences on education development, they did not teach practical skills on economic activities in churches in the first place. Instead the influence of the psychological sanctions embedded in the religious belief communicated through regular church sermons, gave members the ability and character to adopt practical skills.

Referring to the above assessment, it is apparent that in the first place, the role of religion in developing a work ethic is not to teach practical skills; instead it is to instil inner compulsion through regular church sermons. This compulsion, if is well internalized, will push individuals to do things for development and refrain from doing things that are not suitable without necessarily having someone behind them. Fromm (1972) cited by Van Eijk (2010:46) concluded that, such inner compulsion will "make man his own slave

driver". The prevailing situation suggests that the religious teachings in the study cases can hardly instil the inner compulsion necessary to make believers their own slave drivers.

The separation of the teachings of practical skills (work), from that of heaven and hell is likely to cause the congregations to believe that the two are different so that mastering or not mastering practical skills has nothing to do with entering heaven or hell. Such belief is quite different from that of Calvinists who believed that work is a calling and as such they treated it as part and parcel of the heaven and hell teachings. Congregation members treating the two as separate teachings are faced with the challenge of balance between the two. As such, in a leisure preference society like ours, people may probably prefer to obey the regular sermon teachings of heaven and hell which are more or less loaded with mere contemplation and do little about practical skills (work). Again this would be quite contradictory to the Calvinists, who believed that inactive contemplation [was] ... valueless, or even directly reprehensible if it [was] at the expense of one's daily work; for it [was] less pleasing to God than the active performance of His will in a calling" (Weber 1930: 104).

Apart from the above short fall in teachings, in chapter seven I argued that despite the fact that Africans participate in Islam or Christianity, it is not uncommon to find them being active participants in traditional religions so that the Muslim and Christian frame of reference is largely determined by traditional religions. This overlap will inevitably cause interference in socialization roles between traditional religion and culture on one hand and the two modern religions on the other hand. Results from semi structured interviews with modern religious leaders have revealed that they were aware of the participation of some members of their congregations in traditional religious and cultural rituals. One of the religious leaders from Bahi informed me that;

"It happens because in a folk of sheep there are always goats" (Semi-Structure interview with a Religious leader in Bahi, 4.0.6.2013)

Another voice from a Pangani religious leader insisted that;

"In connection to what you have asked ... the challenge is so big in this area" (Semi-Structure interview with a Religious leader in Pangani, 7.05.2013)

These findings are consistent with the findings of the study conducted in 19 African countries including Tanzania by Pew Forum on Religion & Public Life (2010:1), which concluded that "despite the dominance of Christianity and Islam, traditional African religious beliefs and practices ... have not disappeared. Rather they coexist with Islam and Christianity".

Apparently, the co-existence illustrated above does not put the religious organizations in a better position to instil the type of work ethic they desire to their members. This is because literature has it that, there is a difference between the theology of traditional religions and that of modern religions. Onunwa (2005:124 - 6) for instance argued that

“[Unlike modern religions] African religion and culture lacks clear theological concept of sin. ... [African religion and culture is seen] as one that is shame oriented and not guilt oriented ... meaning that people avoid doing evil because of the shame they [are likely to] suffer and not because of guilt involved. ... [or] because the action is intrinsically evil. ... [as a result] any smart person who knew any escape route could commit atrocities without being caught and without the pricking of conscience”.

That being the case, it implies that dual religion participation will mean jumping back and forth between shame oriented and guilt oriented theology. This jumping is likely to leave members either with more competencies in traditional religion and culture; and down play the other or have little competencies in both. Also, dual religious participation has created a socialization vacuum; whereas the introduction of modern religions on one hand appears to have ruined the shaming system of traditional religion and culture; and on the other hand the resistance of traditional religion and culture seem to have disabled the efforts of modern religions of creating a guilt oriented society. As a result members' of society seem to have been left without definite social control mechanisms which would help them to emerge with well and elaborate work ethics.

Another challenge facing modern religions in carrying out their socialization role is the mushrooming of denominations associated with fundamentalism, commercial preaching or prosperous gospel. The following citation reflects the concerns of FGD participants with regard to the increase in religious denominations.

“In the past there were few religious denominations, example Muslims had been organized under BAKWATA; and Christians under Catholics and few others; but now days there are many denominations in both religions, such that you are confused as to which is which” (Ms. Kurusumu, FGD participant in Kondo, 09.05.2013).

Perhaps the increase in denominations is not a problem in itself; it is rather what comes with it. For instance, Islam has been associated with terrorism worldwide; so that increases in denominations may be interpreted as an increase in possibilities for fundamentalists to find their way into the formal religious system. Therefore, it would be justifiable for people to be worried about the increase because as the cited FGD

participant put it “you do not know which [denomination] is which”. This suggests that the socialization role of these organizations is at stake.

Relatedly, Christian fundamentalists are accused of using the name of God to exploit their congregations through what is known as commercial preaching. One of the FGD participants in conformity with other participants provided the following on the gospel being used as a money making business:

“In these eras, religious leaders seem to be in the business of making money rather than preaching the good news. I know religion would help in shaping peoples’ behaviour but as of now; where everyone wants to be bishop it may be difficult to depend on them” (Mr. Shemzui, FGD participant in Korogwe, 16.03.2013).

Commercial preaching in the study cases is not unique; instead it is an essential element of prosperity gospel cherished by many contemporary preachers. A study by Pew Forum on Religion & Public Life (2010:2) for example observed that “in most [African] countries, more than half of Christians believe in the prosperity of the gospel; that [is] God will grant wealth and good health to people who have enough faith”. In Kenya, NTV (2013) broadcasted an investigative journalism study report on seeds of sin in which several commercial preachers were exposed. One of the interesting cases in this report was that of Lucy Nduta who was described as an ordinary woman, a class two drop out who had no church background presenting herself as a prophet.

The report further indicated that as a prophetess, Lucy claimed to cure everything from HIV/AIDs to cancer; on condition that the congregation members sowed a good amount of seeds (money). The report shows that as other commercial preachers did, Lucy Nduta based her exploitation on the bible verses written in 2Corinthians 9:6-7 that; “remember this whoever sows sparingly will also reap sparingly and whoever sows generously will also reap generously. Each man should give what he decided in his heart to give not reluctantly or under compulsion for God loves a cheerful giver”.

Although these verses give a believer freedom to give whatever they decide to “each man should give what he decided in his heart” the words are manipulated to persuade congregation members to give large amounts of money by emphasising the last part of verse seven “for God loves a cheerful giver”. Using this trick, the report revealed that in her operations Lucy had obtained from various individuals a total of Kshs1,591,200 (18,395\$ in the current conversion) apart from offerings given during various sermons, caused death of HIV/ADS infected persons, for cheating them that they were healed. She also caused misunderstandings among family members. This was before she was

arrested and found guilty of fraudulent dealings in connection with the church members; and was sentenced to 2 years in jail based on Kenya's penal code section 315.

In Tanzania, Mlama (2002:127) is of the opinion that, Christian fundamentalists are responsible for tearing families apart. She argued that;

"[Christian fundamentalists] ... cut links with their parents or spouses because [of their faith]. Child care has suffered because parents are spending too many hours praying ... the young have dropped out of school and shunned [work] in the name of evangelism and the belief that [with faith and prayers], everything in life will work out. Parents are under fear for their children ... because of [inter alia] religious fundamentalism".

That being the case, it is clear that as much as the socialization role of religious organizations is appreciated the opinion of the FGD participant that "it may be difficult to depend on them" needs to seriously taken into account. In a situation like this it is hard to imagine what will be the implication of these religious practices on the socio-economic welfare of communities. An important question is "what work ethic is being imposed on these believers". It is apparent that the religious organization's socialization performance is less promising. The prevailing circumstances make the socialization role quite complicated and thus the resultant work ethic may turn out to be hopeless.

9.4 Schools

A school is another social organization which is essential for early socialization. Mlama (2002:126) asserts that, normally schools are strongholds of a society's cultural values and attitudes. The structure of Tanzania's formal education system was 7-4-2-3⁺ until the year 1995 when it was changed to 2-7-4-2-3⁺; meaning that there are 2 years of pre-primary education, 7 years of primary education, 4 years of ordinary level of secondary education, 2 years advanced level of secondary education, and a minimum of 3 years of higher education. The 2 years pre-primary education is designed to cater for children aged 5 and 6 years. This being the case, it is clear that at the time of carrying out this study the country's formal education system was not designed to accommodate the education and training needs of children under five.

However, this does not suggest that no efforts were made to meet the education and training needs of the group in question. In line with this Mtahabwa (2009) indicated that, kindergartens and centres of that nature designed for children under five, existed though there is lack of knowledge about their quality and the type of services they offered. Mtahabwa (2009:61) further argued that, "currently, the government does not have programmes for preparing teachers for children younger than five years. [And that] non-

governmental colleges for staff of zero to four years old do exist but they are not well documented". The inability to incorporate children under five into formal education inevitably resulted in a lack of programmes for preparing teachers for this group. This has affected the nurturing and mental development of children in this age group. This is because, as argued by Mtahabwa (2009:64), "research findings from neuroscience explicitly inform us that by the age three most of the development process of the brain is complete". As such lack of elaborate plans for this group is likely to cause problems in the subsequent steps of the socialization process.

Unfortunately, in spite of the introduction of pre-primary education for the children of 5 and 6 years old competent teachers have not been adequately trained. Based on MOEC (2005) as cited by Mtahabwa (2009:61-2), out of 11,148 teachers who were teaching in government and non-government pre-primary schools in the year 2005; 8,661(77.7%) were not certified to teach pre-primary education. Surprisingly, Mtahabwa (2009:62) noted that, "teachers [were]... encouraged to engage in professional development activities in teacher resource centres, [or elsewhere]... [Based on the claim that] ... learning to teach [is]... a life-long process. According to Mtahabwa (2009) this claim has been criticized by the Teacher Education Working Group, which remarked that "teacher professional development practices in the country leave much to be desired".

Indeed considering the number of uncertified teachers, it seems the claim that "learning to teach is a life-long process" is dislocated. This is because after more than ten years since the introduction of pre-primary education in 1995; it is unlikely that such a situation could prevail if there were elaborate plans to address it. It is clear that there is no way this short fall will leave the socialization role of schools unaffected. This has bad implications on the work ethic of the children in question, as well as for society as a whole.

The unfavourable situation does not end with pre-primary education; it is also felt at the level of primary schools. Primary schools in Tanzania had good records until the 1990s when they started to deteriorate (Buchert 1997: V). Mlana (2002:126) associated this deterioration with conditions imposed by the IMF/World Bank; whereas she argues that they have sidelined the local education systems by dictating that "the social sector is not productive and should therefore not be state supported". Notwithstanding the reasons for the deterioration, the fact is that the deterioration has a negative impact on the primary schools socialization role. Information from field findings; revealed that the primary schools socialization role faces a number of challenges. These challenges range from undisciplined teachers, disrespectful pupils, to conflict between parents and teachers on how pupils should be nurtured. The effects manifest themselves on what is happening

between pupils, teachers and parents in schools. The following narration presents one of the cases of what happens in a school between pupils and teachers;

“Nowadays schools are good for nothing, in fact I see an increase in buildings; and many children going to school but they seem to get nothing from them. Teachers are few, not paid well, not disciplined; students do not respect their teachers, some teachers have sexual relations with their students. ... We are left with buildings only; there are no schools any more” (Ms. Neema, FGD participant in Korogwe, 16.03.2013).

The argument that some teachers have sexual relations with students has been confirmed by experts and officials who participated in the self administered questionnaires; whereas 81.9% of the 160 experts supported the statement that “some students have sexual relations with their teachers”. Also in the country, cases of teachers abusing their students sexually have been frequently reported in the media, for instance on Saturday, March 9, 2013 it was reported in the Majira News paper that, the head teacher of Kigwe primary school in Bahi district was alleged to have impregnated a 15 year old pupil ... allegations which were confirmed by the Dodoma Regional Police Officer who said that the suspect will shortly appear to a court of law. Although this incident is currently just an allegation, it still provides evidence of the likelihood that teachers are being involved in these acts is higher. After all evidence from other studies like that of Mlama (2002:126) has observed the same trend of teachers sexually abusing their students.

The foregoing findings suggest that, teachers have lost their worthiness as role models. As a matter of fact, the involvement of teachers in such acts complicates the teacher/student/parent relationship. This is because in such a situation parents are no longer sure as to whether or not their children are in safe hands when at school. Likewise students can hardly respect their teachers when they know that they are involved in such acts. This suggests that, when teachers are undisciplined the likelihood that students will respect them is minimized. However, in consideration of what is currently happening in schools it would probably be unfair to put all the blame on the teachers' behaviour. This is because many things are happening at the same time: teachers are undisciplined, students are misbehaving, and parents are sometime in conflict with teachers because of the way they have handled their children. It suffices to say that problems in performing socialization role at school can be caused by *inter alia* the complicated interaction between teachers, students and parents. The following explanations show how students contribute to the foresaid complications.

“Nowadays schools are not effective in character building compared to the period between 1960s and 1980s, in this period you could not find students insulting their teachers, but now days they do. In such a situation a teacher weighs out between being insulted by children and just leaving them to do whatever they want. I remember there was a student who was making noise during a class session, his teacher asked him to stop, but the student told the teacher ... your duty is to teach, just do your duty and at the end of the month you will get your salary; you should leave me alone, whether I fail or pass it is not your business” (Ms. Amina, FGD participant in Kondo, 09.05.2013).

In other instances FGD participants, teachers and education officers have reported that there are incidences of students hitting teachers, abusing drugs, threatening teachers, and ignoring teachers' instructions. Interestingly, the respondents indicated that if parents of students behaving in this manner are invited to the school to discuss these issues most of them do not turn up; and if they do so at all they side with their children. This again shows how parents contribute to complicating the teacher/student/parent relationships. More complications from parents arise when teachers decide to punish a misbehaving student. The following experience provides further explanations on how parents contribute to the foresaid complications.

“I remember one time I was a chairman of school committee of one of the schools here, one pupil misbehaved and therefore we agreed that the laid down rules for punishment² should be observed. The pupil was punished accordingly, this boy went crying to his father and his father came furiously wanting to fight the teacher who administered the punishment; since I was there we could settle the matter, but this one example shows how teachers are compelled to be lenient in overseeing pupils behaviour” (Mr. Mohamed, FGD participant in Pangani, 21.03.2013).

It is clear from the above that if the FGD participant who was a chairman of a school committee had not been there, things would have turned bitter for the teacher; in fact it would have been a conflict with all members of staff because I do not think they would have left this to one teacher. FGD participants from other cases have had similar experiences, whereas with reference to the past it was said that unlike now in the past there was a good relationship between teachers and parents. In those days if a child was punished at school no parent would react negatively to the teacher.

²Interview with Police officer in charge at Pangani District Police office revealed that “normally teachers are provided with rules to punish pupils, including number of strokes, and where to hit. If these are violated the matter may be reported to the police, where teachers receive warnings, - nevertheless this contradicts the Law of the Child Act of 2009 No. 21.

This is not the case now, the following narration provides a comparison of how parents and teachers used to relate during those days and the situation now.

“Nowadays if a teacher corrects a child parents will go to the school and harass the teacher; as a result teachers fear students. In the past parents valued teachers, spent time with them, knew their life challenges, and gave them gifts. In this way teachers felt they were part and parcel of the community and responsible for their parenting role. Teachers used to make follow ups to students who did not turn up for school, in fact the whole class would go with the teacher to make follow ups of a fellow who has absented himself. All these good things do not happen now days” (Mr. Shemzui, FGD participant in Korogwe, 16.03.2013).

Semi structured interview with teachers and education officers at ward and district levels, revealed the same results; whereas they indicated that one of the challenges facing teachers in teaching and parenting is lack of cooperation from parents. They said that, when students are corrected at school some parents go to the school and intimidate teachers. This environment inevitably creates an antagonistic relationship between teachers and students, a kind of relationship which is not conducive to learning and handing on a society’s work ethic. A teacher working in this environment is likely to feel dehumanised and less motivated to perform their socialization role.

Apart from the behaviour of students and teachers, teachers and education officers at ward and district level have been pessimistic on what the students are being taught at school. This was evident when they were asked to advise whether the current curriculum and subjects taught to students can adequately inculcate a work ethic that will enable students to compete with students of other nations. Out of 18 teachers and education officers, 17 said the current curriculum and subjects are not capable of this. They associated this inability with the emphasis of subjects on abstract knowledge with little emphasis on life skills. This claim has been the subject of discussion since the 1990s when the quality of education in the country started to deteriorate.

The issue of quality of education in the country was also discussed in the National Assembly during the 2013/2014 budget session; among other things Members of Parliament, argued that, for some time the Education Materials Approval Committee (EMAC) has been approving poor quality text books for use in schools. Quality issues highlighted by the Members of Parliament included errors and inclusion of false information in the text books used in schools.

Following this outcry, in the same budget session the government dissolved EMAC, arguing that it did not have adequate staff and its structure could not offer a better

chance for it to perform its duties. Although EMAC has been dissolved, it is obvious that the books in circulation are still in use and cannot be abandoned overnight and consequently the poor quality text books in schools will remain a problem in the long run. This situation has an effect on children's work ethic because as argued by Tomo (2006:29), "information in text books has significant influence on the socialization of children". The question is, if schools are using condemned books, what work ethic is being inculcated in the children of these schools who read books with errors and false information?

9.5 Media

Since the introduction of a multi party democratic system of government in 1992, Tanzania has experienced an increase in media outlets. Until the 2000s there were roughly 47 FM radio stations, 537 registered newspapers and a dozen of television stations in the country (InterMedia On-line). Mlama (2002:120) is of the opinion that "from childhood, a person's perception of life [including work ethic] ... is directly or indirectly formed and influenced by [inter alia] ... the images and messages of art and the communication media. This said, it is clear that the increase in media outlets implies increases of their influences over peoples' habits or work ethic. Literature has it that in most cases these media influences are likely to have a negative impact on children because "their brains and bodies are not yet fully formed" (Sigman On-line). In this section I examine how children relate to the media and what respondents feel are the effects of the media on children.

Scheibe (On-line) points out that, in general the effects of television on viewers can be direct or indirect; direct effects are due to the content of what is seen, and indirect effects are due to the activity of watching the Media, regardless of what is being watched. In a paper based on Sigman's presentation to the European parliament in August 2010, it was reported that "it is the ... time spent during a child's early years looking at and relating to the medium of the screen that is the central factor. It is the medium itself that should concern us and not merely the content of young children's experiences with screen media". Nevertheless, because both time spent and content have an effect on children's behaviour and well being all these will be looked at.

Results from the students category of respondents have revealed that 147(94.8%) of 156 respondents indicated that they had watched television and videos. Whereas 68.7% of the 147 student category of respondents admitted that they watched television and videos at their homes while the rest watched either at their neighbours or from commercial video show halls. These findings suggest that, even if parents do not possess

TV/Videos, the reality is that children find a way to access these Medias. Of interest was to know how much time children spent on watching TV/Videos. The results have shown that the minimum, maximum and mean time that children in the study cases spent in front of TV/Video a day are 1, 6 and 3.43 respectively, with standard deviation of 1.04.

The results from 147 student respondents revealed that a large majority of respondents 129(88%) spent 2.5 or more hours a day on watching TV/Videos. Further analysis has shown that, 53% of these 147 student respondents spent between 2.5 and 3.5 hours a day while 35% were found to spend 4 or more hours. These findings suggest that the likelihood that children in the study cases spend more than 2 hours watching TV/Videos a day is high. This period, according to Paediatricians and Psychologists recommendations, is not age appropriate. American Academy of Paediatricians (2013:959) for instance, has recommended that children less than 2 years old should not be exposed to any kind of screen media; and that the total entertainment screen time for children over 2 years should be limited to between less than 1 and 2 hours per day. Similar concern was expressed by Dr Aric Sigman who is an Associate Fellow of the British Psychological Society. In his opinion, which was indicated in a paper written based on his presentation to the European parliament in August 2010; Sigman recommended that, the age appropriate screen time should be 3 - 7 years: 0.5 - 1 hour per day, 7 – 12 years: 1 hour, 12 – 15 years: 1.5 hours, and 16+ years: 2 hours per day.

The concern of the Paediatricians and Psychologists comes after the realization that the children's screen media time is increasing; and that this increase has both psychological and health effects. For example, BMRB (2004) cited in Sigman (On-line) reports that "British children aged 11–15 spend seven and a half hours a day – watching screen media"; where Nielsen Company (2009) indicates that "American kids aged 2-5 spend more than 32 hours a week on average [or about 4.5hrs a day] in front of a TV screen. [While] the older segment of that group (ages 6-11) spend a little less time, about 28 hours per week [or 4hrs a day] watching TV, due to partly the fact that they are more likely to be attending school for longer hours". In reference to psychological and health effects, Sigman (On-line) reports that "the age at which children start viewing screen and the number of hours watched per day are increasingly linked to negative psychological changes and medical consequences. ... With more hours per day linked to greater likelihood that negative effects will appear, often years later, in the child".

Sigman, further cited Pagani et al. (2010) who found that, "every additional hour of TV exposure per day among children corresponded to a future decrease in a classroom engagement and success at math, increased victimization by classmates and a more sedentary lifestyle". It is also obvious that the more time spent in front of a TV will mean

reduced time for a child to spend time interacting with other people around them, reducing their time for their home work, to play physical games, and be addicted to screen media. All these effects are likely to result into feelings of isolation; lack of concentration in school and to parents' instructions, less attentive at school and at home, and promotion of an artificial life among children. Further, it is obvious that children raised in this environment will have difficulties to acquire the work ethic preferred by their society.

Another aspect in the analysis of the socialization role of the media is the content offered. To understand what goes on in the minds of children in the study cases, student category of respondents were asked to write down what they have been watching on TV and videos. Their responses were analysed and classified into six categories as presented in Table 9.1.

Table 9.1: Categories of TV programs & videos watched by student respondents

TV/Video Category	Number of respondents	
	TV program	Video
News bulletin	43(29.9%)	-
Education	-	15(11%)
Entertainment	36(25.0%)	87(64%)
Entertainment and News	17(11.8%)	-
Entertainment and education	11(07.6%)	34(25%)
Entertainment, education, and news	25(17.4%)	-
Total	144(100%)	136(100%)

Table 9.1 indicates that, only 29.9% of the respondents were found to be watching TV programs related to news bulletins alone; with the rest either watching TV programs related to entertainment only or entertainment programs combined with other programs. When it comes to videos, only 11% of the respondents were found to have been watching videos of educational materials alone; while the percentage of those found to have been watching videos with entertainment material alone was high (64%) as compared to that of those who were found to be watching TV entertainment programs alone which was 25%. The difference may be explained by the fact that, as students they can determine the pace at which they can watch videos in relation to TV programs. These findings suggest that, children in the study cases are more likely to watch TV programs and videos with entertainment content than they would do with programs with other contents.

From the analysis, the classification of responses that built up the entertainment category; included movies, music and sports, which is probably the dominant feature of Tanzania's media entertainment industry. The respondents revealed that the movie related contents they watched on TV and videos had to do with local and international depicting; Bongo (Tanzania developed) movies, Nigerian movies, comedy, and Western

films, to include action movies and drama developed outside Africa. The music content was drawn from Bongo flavour, Gospel music, Indian and Western music; and the sports contents were those related to football and wrestling.

With reference to the above 'dose' of media consumed by the respondents, there are two important questions to ask. The first is; is the dose age appropriate and the second will be; what is the work ethic content of this dose? Starting with TV preaching, I doubt whether these children are able to distinguish between fake and genuine preachers or prosperity gospel and the true gospel; I am afraid that they are going to be attracted by the prosperity gospel. As noted earlier, this kind of gospel will inculcate in them the notion that having faith with many prayers, and without much work, will make them prosperous. These teachings, in a sense perpetuate leisure to work preference society. With reference to Bongo and Nigerian movies and comedy, the tendency is that most of them are the reflection of what is happening in a day to day life of Tanzanians and Africans. They include; issues of spouses cheating, giving and receiving of bribes, deprivation of peoples' rights, witchcraft, prosperous gospel, vengeance, child sex predators, and the like. It is unfortunate that most of these movies and comedies are sexualized, so that at the end of the day as young as they are, children are likely to believe that the world they live in is all about sex, witchcraft, harming others to succeed, vengeance, and prosperous gospel.

In this connection Western films, which in this work include action movies and drama developed outside Africa, feed children with sexually related messages and acts of violence. The sexually related messages have the same effect of making children believe that life is all about sex. Regarding acts of violence, *Scheibe* (On-line) observed that, watching TV with violent content may result in several effects including children becoming less sensitive to the pain and suffering of others; and/or children becoming aggressive or behaving in harmful ways toward others or becoming more fearful of the world around them". Looking at the music content, with the exception of gospel music, the rest is highly sexualized, again perpetuating the belief among children that life is all about sex. In a nutshell, the impact of the children's media dose manifests itself when they internalize the actions that they see on the screen. This said, given the media dose analysed here; there is reason to accept that children in the study cases are blamed for being undisciplined partly because of the impact of the media dose they consume.

The foregoing conclusion is being backed up by evidence from teachers, education officers and FGD participants. Teachers and education officers at ward and district level have associated students' poor discipline with the effects of uncontrolled media to include TV, videos, internet and mobile phones. On the other hand FGD participants in both cases have complained that freedom of media has contributed to the

deterioration of moral values. The participants insisted that, there is no mechanism to separate what is good for society from what is not good; and that children are more vulnerable, because almost every program has inappropriate content in it.

This implies that, parents in the study cases are not only concerned with the entertainment programs watched by their children but they are also concerned the sexualization of most TV programs.. Apart from TV and videos FGD participants have also complained about mobile phones. They indicated that though mobile phones are good for communication, they were of the opinion that they are meaningless to school children; because they are wasting a lot of school children's time in chatting and internet surfing instead of concentrating on their studies. Nevertheless, it appears to me that the participants were more concerned with media sex content and sexualization of TV programs and its effect on children. The following provides an example of these concerns:

“Media is powerful organ in socialization, unfortunately in our time it has destroyed our moral values, there is no limit to what it shows regardless of age. It is funny that, issues that the media is discouraging at one time; they are at another time promoted by the same media. Example, media at one time they may have a program discouraging sexual immorality but at another point in time you find them broadcasting pornographic photos and videos” (Mr. Rashid, FGD participant in Kondo, 09.05.2013).

Another example comes from Korogwe, which also shows the concern about media sex content with particular concern on how children should interact with media:

“If it was left to me to make decision, TV and videos would have been for adults only, I remember in the past not everybody was allowed to own a gun, you must be screened to see if you are fit for it; I think this same rule would have been used for media. It would be better to disaggregate what is good to children and what is good to adults; even in the past we used to have “X” video for adults and other type of video for everyone. By saying this, I don't mean media is totally bad, no! They are very good at informing us of various development issues and what is going on around the world, but to a large extent it has contributed to the deteriorating moral values” (Mr. Shemzui, FGD participant in Korogwe, 16.03.2013).

The concern that the media is responsible for the deterioration of moral values is consistent with a study conducted by *Pew Forum on Religion & Public Life (2010:2)* in 19 African countries including Tanzania, which observed that “majorities [of respondents] in almost every country say that Western music, movies and television have harmed morality

in their nation". This being the case, it can be said that media (television, videos and telephones) has contributed to what is happening in the study cases with regard to work ethic.

9.6 Peer groups

Peer groups is another powerful socialization organ, they can influence individuals to behave in a certain way by shaping their thoughts and line of thought. This happens when individuals learn to behave in a manner that they think will be acceptable to their peers. In this way, peer acceptance becomes an important part of socialization. Peers are socialized primarily through family, clan, schools, religions, and media; when they meet together as groups they tend to confirm or contradict the cultural practices of their society. Their practices may cause individual members of their group to mimic the existing work ethic or acquire quite a different work ethic acceptable to their peers.

Results from the study cases show that in most cases peers have served as perpetuators of the prevailing work ethic. In chapter seven for instance, I mentioned that one of the reasons spouses or sex partners cheat is because they want to be proud among similar age mates. This implies that cheating on ones spouses or sex partners seem to be acceptable behaviour among similar aged companions so that those who do not cheat will be embarrassed because they are being looked down upon. To avoid such embarrassment peers find themselves conforming to the group behaviour.

In chapter seven, I also presented a case of employees cheating; where those employees who arrived early at the work place did not record the exact time they had arrived because they wanted to cover up for their colleagues who normally come in late. This is typical of peer pressure which maintains the prevailing work ethic in the study cases.

In all Focus Group Discussions, participants complained that peers in collaboration with the media have contributed to the distraction of children's behaviour in the study cases. The following narration gives insight about the complaints;

"these children are cheating each other, they listen to each other and the media; if we are to make things better what is broadcasted in the media should be controlled, because children with their peers use much of their time watching and talking about what they see on the media" (Ms. Mahiza, FGD participant in Korogwe, 16.03.2013).

Given the media content presented in the previous section, it is clear that the children referred in to the above story share the day to day issues reflected in the media; of which at the end of the day they find themselves internalizing the implied work ethic. Unlike in

the past where children listened to the stories and songs of their grandparents, it appears that media and peer activities by and large now occupy the daily life of children.

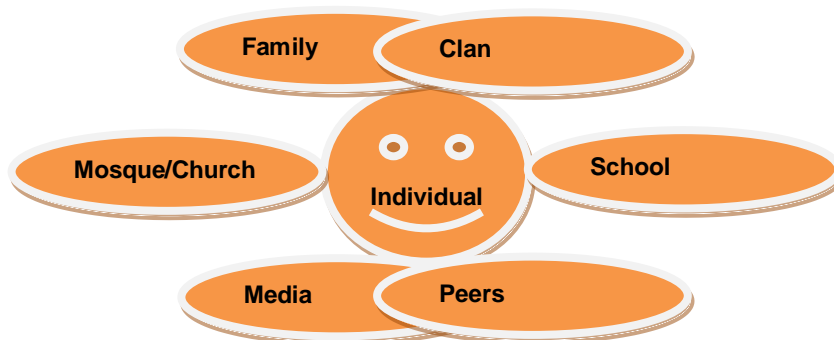
9.7 Summary and conclusion

This chapter has focused on analysing the socialization role of six primary units of socialization, namely: family, clan, religious organizations, school, media, and peer groups. The analysis has shown that, although these socialization units are faced with a number of challenges, by and large, they are still phenomenal in shaping the work ethic of the people in the study cases. This said, it is clear that the work ethic prevailing in the study cases, as listed in chapter seven is the result of their socialization efforts.

Following the challenges faced by the socialization units analysed in this chapter, it can be said that: though socialization is supposed to be collective efforts by socialization organs, it is unfortunate that these challenges do not provide them with opportunity to work together. Further findings have shown that the majority (80%) of parent respondents who took part in the structured interview, could not provide a meaningful response to the question “how do you as a parent cooperate with school, mosque/church, media and peers in character building of your children? This gives an impression that these social organizations work independently from each other as far as socialization is concerned.

On the same issue of cooperation between socialization units in children character building, I asked FGD participants in all study cases to give their opinion. In all cases their opinions appeared to be similar with the results of those involved in the semi structured interview above. Figure 9.1 below provides a concise summary of these opinions.

Figure 9.1: FGD Participants’ opinions on cooperation among socialization units



Source: Own construct

Figure 9.1 shows that on the one hand, family and clan cooperate in the socialization of an individual while on the other hand, Media and peers have formed their independent

cooperation, whilst Mosque/Church as well as school, work independently towards this socialization process. Apparently, socialization units working in this manner are unlikely to produce a society with a common vision. Likewise, individuals socialized in this arrangement are likely to develop a split personality; a kind of personality which will make them act like chameleons.

10. Regional Development and Work Ethic

One of the key objectives of this study was to establish whether or not the differences in regional economic development between the two cases are a reflection of the work ethic of the people in the cases. In pursuing this objective, I intend to contribute to the debate on whether or not a work ethic can be used to explain regional economic differences. This is probably an ambitious and challenging intention due to the fact mentioned in chapter 1 that, studying the link between culture (work ethic included) and regional economic development is a challenging task, following the established truth that economic development determines cultural change (Harrison and Huntington 2000; xv).

Nevertheless, the foregoing truth ignores the fact established by Weber (1930: XXXIX) that; “though the development of economic rationalism is partly dependent on rational technique and law, it is at the same time determined by the ability and disposition of men to adopt certain types of practical rational conduct”. He further argues that if it happens that peoples’ ability and disposition to adopt certain types of practical rational conduct is obstructed by spiritual obstacles, magical and religious forces, and ethical ideas then the development of rational economic conduct will inevitably meet serious resistance. With reference to this idea, it is likely that an effort to build economic development in a region where the peoples’ ability and disposition (work ethic) to adopt rational economic conduct is obstructed, will also meet serious resistance. Here Russ and Jones (2008:197) were right in saying that, cultural elements are a prerequisite in building an economy, since a change of attitude is required for any new initiative to have a chance of success during its implementation.

The present discussion highlights how the economic development in the two regions under study; is associated with the ability and disposition or work ethic of the people in these regions. I have used GDP per capita and percentage of urban population as proxy indicators of economic development. The use of an urban population provides us with arguably one of the best measures of economic development because urban areas are centres of learning, political administration, and of economic activities. Many things happen in urban centres, even peasants come to urban centres to exchange their agricultural produce (Cantoni 2009:10). Although there is an argument that Africa is urbanising at the dictate of poverty (Lupala 2002:1), there is, at the same time, empirical evidence that poverty is more stubborn in rural areas than it is in urban areas (Aikaeli 2010:1).

Therefore, regions with a high percentage of urban dwellers should give us indications that they are economically better off than regions with low percentage. This said, the analysis was done by cross tabulating the two regional economic indicators with the five work ethic themes, namely: moral values, self reliance, attitude to work, frugality, time discipline; and the aggregate work ethic scores.

I used data from structured interview respondents and that of an experts and officials category of respondents. As noted in chapter seven, what was analysed from the experts and officials category of respondents, was their perceptions on the work ethic prevailing in their respective regions. In this respect the experts and officials were presented with work ethic Likert items, derived from the five work ethic themes; whereas they were asked to evaluate the work ethic status of the people in their areas based on a 5 point scale, where 1 meant strongly agreeing and 5 strongly disagreeing with the item. In consideration of their responses, total scores of their perceptions and cut points based on 2 equal groups were calculated for each work ethic theme. Respondents who scored a study case with scores less than the cut points were considered to have perceived the study case as being inclined towards a traditional work ethic while those who scored the study case with scores above cut points were considered to have perceived the study case as moving away from a traditional work ethic. The next section presents the relationships of the indicators and the work ethic based on the scores of the perceptions and individual work ethic based on responses from the structured interview respondents.

10.1 Regional development and moral values

Regional economic development of the two cases based on the two indicators, has been documented by URT (2008); whereas in 2006 the Tanga region had a GDP per capita of 317\$ whilst the Dodoma region had 161\$ in the current price. In 2008 the Tanga region had 18.4% of its population residing in the urban areas, while only 15.4% of Dodoma residents lived in urban areas. In a way, given these indicators, the two cases can be distinguished as one having relatively high levels of development (in terms of per capita & urban population); and the other having low levels of development. As such for the purposes of simplification, the state of development implied by the indicators (that is to say, high level or low level of development) is used; instead of the GDP per capita or percentage of urban population.

On the other hand, the state of moral values was assessed by asking the respondents to rank 19 Likert items, which were considered to be proxy indicators of moral values (see Annex 2.3), the ranking is based on a 5 point scale. With consideration to their responses, total scores of their perceptions and cut points based on 2 equal

groups were calculated. Respondents who scored a study case with scores less than the cut points were considered to have perceived the study case as being inclined towards traditional moral values; while those that scored the study case with scores above cut points were considered to have perceived the study case as moving away from traditional moral values. Data presented in Table 10.1 indicate how experts and official's perceptions of the peoples' moral values, differ in consideration to the level of development of the region they come from.

Table 10.1: Experts' & officials' perceptions on development and moral values

Moral values orientation	Regional development		
	Region with low level of development (in GDP per capita & urban population)	Region with high level of development (in GDP per capita & urban population)	All regions
Towards traditional moral values	47(58.8%)	42(52.5%)	89(56.7%)
Away from traditional moral values	33(41.2%)	38(47.5%)	71(44.3%)
Total	80(100%)	80(100%)	160(100%)

Table 10:1 indicates that, 56.7% of experts and officials are of the opinion that moral values of the people in all regions are inclined towards traditional moral values. It also shows that 58.8% of the experts and officials in the region with low level of development had perceived the moral values of the people in their region as inclined towards traditional moral values. On the other hand 52.5% of the experts and officials in the region with relatively high level of development had perceived the moral values of the people in their region as inclined towards traditional moral values. Nevertheless, given the data in Table 10.1, there seem to be no significant differences between the perceptions of the experts and officials from the two regions; $\chi^2(1) = .633$, $P = .426$, and odd ratio = 1.30. The odd ratio represents the fact that, the possibility that experts would have perceived that people in their region are inclined towards traditional moral values is 1.30 times higher if they were from the region with low level of development than if they were from the region with relatively high level of development.

The above findings are similar to the results obtained from the respondents who participated in structured interviews; whereas, I found no significant association between the level of development of respondent's region of residence and whether or not respondents would show signs of unfaithfulness; $\chi^2(1) = .410$, $P = .839$, $n = 277$, odds ratio = 1.06, (see annex 1.93). This seems to represent the fact that based on odds ratio, the odds of respondents that would show signs of unfaithfulness were 1.06 times higher if they were from a region with low level of development than if they were from the region

with relatively high level of development. The fact that showing signs of unfaithfulness are elements of moral values gives an impression that, the perceptions of the experts and officials have elements of reality.

10.2 Regional development and self reliance

Self-reliance is the ability of an individual to prosper through self initiatives; it is being independent, being able to depend on oneself before asking for assistance from others. Self reliance at its best is individual centred; most people in developed regions have a sense of individualistic style of reliance than those in the developing regions. This is because people in the less developed regions depend very much on family and community solidarity, a common style of reliance among traditional societies. Literature has it that this style of reliance is not good for individual achievement (Hyden 1980), because it discourages competition, promotes economic levelling and thus gives less motivation to work.

In this work, self reliance was assessed through asking the experts and officials to rank 9 likert items which were considered to be proxy indicators (see Annex 2.3), again, the ranking is based on a 5 point scale. With reference to their ranking, scores of their perceptions and cut points based on 2 equal groups were calculated. Respondents who scored a study case with scores less than the cut points were considered to have perceived the study case as being inclined towards traditional style of reliance; while those who scored the study case with scores above cut points were considered to have perceived the study case as moving away from the traditional style of reliance. Table 10.2 below presents a comparison of experts and official's perceptions on the sense of self reliance in respect of their regional development.

Table 10.2: Experts' & officials' perceptions on development and self reliance

Reliance style	Regional development		
	Region with low level of development (in GDP per capita & urban population)	Region with high level of development (in GDP per capita & urban population)	All regions
Towards traditional style of reliance	46(57.5%)	40(50.0%)	86(53.8%)
Away from traditional style of reliance	34(42.5%)	40(50.0%)	74(46.2%)
Total	80(100%)	80(100%)	160(100%)

Results presented in Table 10:2 show that, 53.8% of experts and officials are of the opinion that people in the two cases (regions) have a sense of reliance that is inclined towards the traditional style of reliance. Signifying that, in the first place all regions are perceived to possess traditional style of reliance. More so, the Table indicates that 57.5%

of the experts and officials in the less developed region had perceived the reliance style of the people in their region as inclined towards a traditional style of reliance. Whilst, 50% of the experts and officials in the relatively developed region; had perceived the reliance style of the people in their region as inclined towards a traditional style of reliance.

Although based on percentages there seem to be a difference in the experts' perceptions, statistical tests suggest-s that there were no significant differences between the perceptions of the experts and officials from the two regions. Given the data in Table 10.2, $\chi^2(1) = .905$, $P = .341$, and odds ratio = 1.35; the odds ratio represents the fact that, the possibility that experts would have perceived that people in their region had a sense of reliance inclined towards traditional reliance style is 1.35 times higher if they were from a less developed region than if they were from a relatively developed region.

The lack of significant difference in experts and official's perceptions on self reliance styles is largely consistent with findings from respondents who participated in structured interviews. These findings have demonstrated that there was no significant difference between the level of development of the respondent's region of residence and the age at which respondents have ceased to absolutely depend on parents or guardians; $\chi^2(1) = .261$, $P = .610$, $n = 273$, odds ratio = 1.24, (Annex 1.94). This ratio represents the fact that the chance that the respondents would have ceased depending on parents or guardians at an older age (that is 18 or more) is 1.24 times higher if they were from a less developed region than if they were from a relatively developed region.

Also I found no significant difference between the level of development of respondent's region of residence and whether or not respondents would have sent assistance to relatives; $\chi^2(1) = .190$, $P = .663$, $n = 279$, odds ratio = 1.15 (refer annex 1.95). However, it is interesting to find that the odds that respondents would have sent assistance to relatives were 1.15 times higher if they were from a relatively high developed region than if they were from a less developed region. It is interesting because sending assistance to a relative is one of the elements of the traditional style of reliance, which one would have expected to be exhibited more by people in the less developed region than by those in the developed region. This contradiction can be explained by the fact that the difference is so slight, and that people in the relatively developed regions are in a better position to assist others than those in the less developed regions.

Notwithstanding the above contradiction further analysis has also shown that respondents in the less developed regions seem to be more sympathetic with the culture of living with dependants who are not one's own children than their counter parts in the relatively developed regions (see Table 10.3).

Table 10.3: Regional development and living with dependants not one's children

Status	Regional development		
	Region with low level of development (in GDP per capita & urban population)	Region with high level of development (in GDP per capita & urban population)	All regions
Have lived	104(74.8%)	73(52.9%)	177(63.9%)
Have not lived	35(25.2%)	65(47.1%)	100(46.1%)
Total	139(100.0%)	138(100%)	277(100%)

Results in Table 10:3 show that, the majority of respondents (63.9%) from all regions have lived with dependants who were not their own children. This gives an impression that the two cases (regions) under study are more likely to possess a sense of reliance that is inclined towards a traditional style of reliance. This is so because, living with dependants who are not one's own children is one of the elements of traditional styles of reliance. However, apart from this general impression statistical computation using the results in Table 10.3 indicates that there was significant difference ($X^2(1) = 14.426$, $P = .000$, $n = 277$) between the level of development of respondent's region of residence, and whether or not respondents would live with dependants who are not their own children. The odds ratio is 2.65, which represents the fact that, the possibility that the respondents would live with dependants who were not their own children were 2.65 times higher if they were from a less developed region than if they were from a relatively developed region.

10.3 Regional Development and Attitude towards Work

All over the work ethic history, hard work has been associated with prosperity. Beder (2000:263) for instance, argued that "throughout the evolution of the work ethic ... work has become the central feature of most peoples' lives, the source of their self identity, income, status and respect others give them". He further observed that to date, "for the upwardly mobile, work still has meaning as a road to success".

Van Eijk (2010:40-41), on the other hand has pointed out that, people in the developed regions have different attitudes towards work compared to that of the people in less developed regions. He is of the opinion that, people in developed regions are in an "economy that demands an attitude towards work as if work is a goal in itself". This is contrary to those in the less developed regions who live in the economy of affection, where work is not a goal in itself. Using Weber's (1930) idea, Van Eijk, further asserts that while people in developed regions would ask "how much can they earn per day when they work as much as possible? Their counterpart in the less developed regions would ask "how much must they work to earn enough to satisfy their needs? These questions

distinguish between the modern and traditional work ethic, which exhibit quite different attitudes towards work.

In the analysis of regional development and attitude towards work, experts and officials in a 5 point scale were asked to rank 9 likert items which were considered to be proxy indicators (see Annex 2.3). In consideration to this ranking, scores of their perceptions and cut points based on 2 equal groups were calculated. Those who scored a study case with scores less than the cut points were considered to have perceived the case as being inclined towards traditional attitudes to work; while those who scored the case with scores above cut points were considered to have perceived the case as moving away from traditional attitudes to work (see Table 10.4)

Table 10.4: Experts' and officials' perceptions on regional development and attitude towards work

Attitude towards work	Regional development		
	Region with low level of development (in GDP per capita & urban population)	Region with high level of development (in GDP per capita & urban population)	All regions
Towards traditional attitude to work	49(61%)	44(55%)	93(58%)
Away from traditional attitude to work	31(39%)	36(45%)	67(42%)
Total	80(100%)	80(100%)	160(100%)

Data in Table 10:4 demonstrate that, 58% of experts and officials are of the opinion that people in the two cases (regions) have an attitude to work that is inclined towards a traditional attitude towards work. This points to the fact that despite the differences in regional development experts and officials place the two cases in one “basket” of being inclined towards traditional attitudes to work. Nevertheless, the Table also shows that 61% of the experts and officials in the less developed region had perceived that, the attitudes of people in their region were inclined towards a traditional attitude to work. This was a bit different from the perception of their counterparts in the developed region where 55%, had perceived that the attitude of people in their region inclined towards a traditional attitude to work.

Again despite the percentage difference in the experts' perceptions, statistical tests using data in Table 10.4 suggest that, there was no significant difference between the perceptions of the experts and officials from the two regions. $X^2(1) = .642$, $P = .423$, and odds ratio = 1.30, whereas, the odds ratio represents the fact that the possibility that experts and officials would perceive that peoples' attitudes in their region are inclined towards a traditional work attitude is 1.30 times higher than if they were from the less developed region than if they were from the relatively developed region.

As for experts and officials' perceptions, data from respondents who participated in the structured interview have revealed that primarily the two cases (regions) are inhabited by people with a traditional attitude towards work, notwithstanding their difference in regional development. This is evident when we consider that 53% of 277 respondents had indicated that they prefer leisure to work; and 71.7% of 247 respondents confirmed that they take informal breaks during work hours. It is important however, to note that though the regions have been rated as having a traditional attitude towards work there are differences between them. For instance in terms of leisure to work preferences there was a difference between development of the respondent's region of residence and whether or not the respondent would prefer leisure to work (Table 10:5).

Table 10.5: Regional development and respondent's preference to leisure or work

Preference	Regional development		
	Region with low level of development (in GDP per capita & urban population)	Region with high level of development (in GDP per capita & urban population)	All regions
Leisure	81(58.7%)	66(47.5%)	147(53.0%)
Work	57(41.3%)	73(52.5%)	130(47.0%)
Total	138(100.0%)	139(100%)	277(100%)

From Table 10:5 it is clear that many of the respondents (58.7%) residing in the less developed region have indicated that they prefer leisure to work; this is a bit higher than their counterparts in the relatively developed region, where only 47.5% have indicated that they prefer leisure to work. The statistical test computation shows that there was no significant difference between respondent's regions of residence and whether or not the respondents would prefer leisure to work ($\chi^2(1) = 3.496$, $P = .062$, $n = 277$, $OR = 1.58$). The OR represents the fact that the chance that, respondents would prefer leisure to work was 1.58 times higher if they were from a less developed region than if they were from a relatively high developed region.

Despite the fact that there was no significant difference between respondent's region of residence and whether or not the respondents would prefer leisure to work; it should be noted that the P value of .062 is just above the recommended P value of .05. I am of the opinion that this difference is justifiable, because the two cases were chosen from a country with characteristics of a pre-capitalist society; while earlier on, Hyden (1980:161) commented that "in a society where the features of a pre-capitalist society still exist" it is unlikely that people would prefer work to leisure. This is because pre-capitalist society is dominated by a subsistence economy, an economy where people produce just enough for their necessities; so that only a little effort will be enough to meet their conditions.

Apart from the findings presented in Table 10:5, I also found that there was a significant difference between respondent's region of residence and whether or not the respondents would have taken informal breaks; with $X^2(1) = 8.654$, $P = .003$, $n = 277$, and $OR = 2.42$ (Annex 1.96). The OR in this case represents the fact that the odds that the respondents would have taken an informal break were 2.42 times higher if they were from a less developed region than if they were from a relatively high developed region.

10.4 Regional development and a sense of frugality

As noted elsewhere in this work, frugality is being thrifty, industrious, having a vision for the future, or being able to postpone enjoyment for future benefits. In principle, regions with a high sense of frugality are more likely to enjoy high levels of development than regions with a low sense of frugality. This is because, as argued by Park (1998:43), a region's frugality "is expected to raise the savings ratio of the economy which will in turn contribute to the economic development" of the respective region". A low sense of frugality goes shoulder to shoulder with leisure preferences, which in the previous section I associated with societies dominated by pre-capitalist characteristics or traditional societies. As such we can talk of modern frugality and traditional frugality in reference to a high and low sense of frugality respectively.

As a matter of fact, analysis in this section will serve as a confirmation of the findings in the previous section. That is to say, since a low sense of frugality is associated with high preference to leisure; through the analysis of the link between development and frugality we are going to find out whether or not the relatively high developed region will still exhibit a sense of high frugality as it did with the less preferences to leisure in the previous section. This is because a region with a high sense of frugality cannot at the same time exhibit a high preference to leisure, these two are inversely proportional; so that the higher the sense of frugality the lower the preference to leisure and vice-versa.

Evaluation of the link between regional development and frugality took the following aspects into considerations: whether or not respondents had savings and loans from formal institutions, had long term plans, whether or not respondents or one of the members of their family had a tendency to visit witch doctors who are at the same time traditional religious priests and experts and officials perceptions. Data in Table 10.6, presents the relationship between regional development and whether or not the respondents had loans from formal institutions.

Table 10.6: Regional development and having loan from formal institutions

Loan	Regional development		
	Region with low level of development (in GDP per capita & urban population)	Region with high level of development (in GDP per capita & urban population)	All regions
Had no loan	83(60%)	43(21.6%)	126(46%)
Had loan	55(40%)	93(68.4%)	148(54%)
Total	138(100%)	136(100.0%)	274(100%)

From Table 10.6 it is clear that the number of respondents who had loans from formal institutions in all regions is high (54%) compared to those who did not; though there was no significant difference between the two groups ($X^2(1) = 1.766$, $P = .184$). As such it cannot be said that people in the two regions are moving away from traditional methods of loan acquisition. Looking at it in consideration of regional development differences, the Table shows that, the majority (68.4%) of respondents in the relatively high developed region had loans when compared to their counterparts in the less developed region; where only 40% of respondents said they had loans from formal institutions. The statistical test for significance of this difference shows that $X^2(1) = 22.442$, $P = .000$, $OR = 3.20$. The OR explains the fact that the odds that respondents would not have loans from a formal institutions is 3.2 times higher if they were from a less developed region than when they were from a relatively high developed region.

Similarly, I found that there was a significant difference between developments of a region and whether or not the respondents would save money in formal institutions, banks in particular; $X^2(1) = 15.652$, $P = .000$, $n = 176$, $OR = 3.10$ (Annex 1.97). The OR indicates that, the likelihood that the respondents would not have saved money in banks is 3.10 times higher if they were from a less developed region than when they were from a relatively well developed region. Apart from bank savings, I also found that there was a significant difference between the development of the respondent's region of residence and whether or not the respondents would have long term plans. A statistical test for significance has shown that $X^2(1) = 14.797$, $P = .000$, $n = 280$, $OR = 6.67$ (Annex 1.98). The OR signifies that, the odds that respondents would not have long term plans is 6.67 times higher if they were from a less developed region than when they were from a relatively developed region. Expectedly, there was also significant difference between developments of a region and whether or not the respondents or one of their family members would have visited a witch doctor; $X^2(1) = 37.652$, $P = .000$, $n = 272$, $OR = 9.04$ (Annex 1.99).

The OR indicates that the likelihood that the respondents or one of their family members would have visited a witch doctor is 9.04 times higher if they were from a less developed region than when they were from a relatively developed region.

What can be concluded from the above analysis is that, since the above analysed variables were used as proxy indicators of frugality, it is clear that the findings support the idea that regions with a high sense of frugality are more likely to possess higher levels of development than those with a low or traditional sense of frugality. This conclusion is somehow in line with the perceptions of experts and officials in the two regions. It is somehow in line because, though I found no statistically significant differences between the development of respondent's region of residence and their perception on a region's sense of frugality, yet the odds ratios give some sort of indications that there is a difference, and that the less developed region is perceived to have a low or traditional sense of frugality. The $X^2(1) = .225$, $P = .635$, $n = 160$, $OR = 1.68$ (Annex 1.100); indicating that the odds that experts and officials would perceive peoples' sense of frugality as being low or traditional is 1.68 times higher if they were from a less developed region than if they were from a relatively high developed region.

Conclusively, since most variables significantly indicated that a region with low or traditional sense of frugality is associated with low levels of development, it can be said that regions with low levels of development are more likely to exhibit a lower or traditional sense of frugality, than regions with a high level of development. Apparently, the findings in the previous section have been confirmed that relatively high developed regions have less preference to leisure in comparison to the less developed regions.

10.5 Regional development and time discipline

One of the important aspects of regional development is time discipline. As I noted earlier in chapter seven, over the years societies have had different concepts of time and hence different values and disciplines to it; these differences have perhaps produced differences in the state of regional development. For instance, Achterhuis (1992) quoted in Van Eijk (2010:81) has indicated that "the adoption of [modern time discipline in the west] has resulted in undreamed-of gain in mechanical efficiency, because human behaviour could be coordinated... and operations accurately planned and divided". Conversely, Van Eijk (2010) commented that, in the economy of affection in Sub-Saharan Africa the time discipline is much more traditional, to allow them to achieve similar undreamed-of gains. Onunwa (2005:118) is of the opinion that, traditional time discipline has an "inability to check misuse of many productive hours, which in most cases has led to huge financial losses in African enterprises [to-day]".

In chapter seven I concluded that when the two regions under study are assessed together, they exhibit a prevalence of traditional time discipline; nevertheless, since these regions differ in terms of the two selected development indicators (GDP per capita and percentage of urban population), in this section I will show whether or not this difference is associated with time discipline. Four aspects of time discipline have been assessed against development levels of respondent's region of residence. These are: a realistic daily work plan, showing up on time for appointments, the time one is willing to wait for a person arriving late for an appointment, and one's reaction to a person showing up late for an appointment.

In the case of a realistic daily work plan, the results have shown that there was significant difference ($X^2(1) = 4.796$, $P = .029$, $n = 278$) between the level of development of the respondent's region of residence and whether or not the respondents would have a realistic daily work plan to avoid wasting time. The odds ratio that the respondents will not have a plan is 2.33 times higher when they were from a relatively high developed region than when they were from a less developed region (Annex 1.101). Also, there was significant difference ($X^2(1) = 4.620$, $P = .032$, $n = 267$) between the level of development of respondent's region of residence and whether or not the respondents would show up for an appointment on time. The odds ratio that the respondents will never or will less often show up on time is 1.79 times higher when they were from a relatively high developed region than when they were from a less developed region (Annex 1.102). This being the case, the fact that having a work plan and being punctual is part of a modern time discipline and inevitably makes these findings inconsistent with the above reviewed literature, which opines that regions with low levels of development are much more associated with traditional time discipline than those with high levels of development.

The foregoing inconsistency can be explained by what Bryman (2012) called a gap between what the respondents say and how they actually behave. This conclusion is further justified in the following paragraphs, where the respondent's responses to the rest of the aspects of time discipline under this study refute these findings. These aspects of time discipline are the time one is willing to wait for a person who is late for an appointment and one's reaction to a person showing up late for an appointment. In other words, these two aspects of time discipline represent the extent to which respondents will tolerate a late comer. In principle, people in developed regions are less patient with late comers when compared with their counterpart in less developed regions. This said, we will see below how the foregoing findings have violated this principle, and thus giving us the right to refute them.

The results presented in Table 10:7 provide an insight on how regional development and time one is willing to wait are associated.

Table 10.7: Regional development and time one is willing to wait for a late comer

Time	Regional development		
	Region with low level of development (in GDP per capita & urban population)	Region with high level of development (in GDP per capita & urban population)	All regions
0:05 – 0:59 minutes	5(04%)	59(43%)	64(25%)
1 hour or more	117(96%)	78(57%)	195(75%)
Total	122(100.0%)	137(100%)	259(100%)

In the first place the results in Table 10:7 reveal that the majority (75%) of respondents in all regions are willing to wait for a late comer for one or more hours after the appointed time. This signifies that time discipline of people in the two regions is more traditionally oriented than not. However, assessed differently the Table shows that the majority (96%) of the respondents residing in the less developed region are willing to wait for a late comer, for one or more hours after the stipulated appointment time; something which is quite different from their counterparts in the relatively high developed region, whereas just over half (57%) of the respondents were willing to wait for a late comer, for one or more hours after the stipulated appointment time.

The chi-square statistical test computation has shown that there was a significant difference ($X^2(1) = 52.670$, $P = .000$) between levels of development of respondent's region of residence and whether or not the respondents would be willing to wait for a late comer, for one or more hours after the appointed time. I found that the odds ratio that respondents would be willing to wait for a late comer, for one or more hours after the appointment time is 17.73 times higher when they were from a less developed region than when they were from a relatively high developed region.

Related to willingness to wait for a late comer is whether or not the respondent will complain to the late comer. In this respect, results have revealed that there was a significant difference ($X^2(1) = 20.297$, $P = .000$, $n = 141$) between the level of development of the respondent's region of residence and whether or not the respondents would complain to a person who was late for an appointment. The odds ratio that the respondents would not complain is 23.62 times higher when they were from a less developed region than when they were from a relatively high developed region (Annex 1.103). In a way, given the analysis of these two aspects of time discipline, that is to say, time one is willing to wait and one's reaction to a late comer; differences in time discipline seem to have a strong association with the level of development of a respondent's region of residence. These findings concur with the principle that, people in developed regions

are less patient with late comers when compared to their counterparts in less developed regions. In this case, the previous findings (presented in the first part of this section) which suggested that less developed regions have a modern time discipline seem to be unjustified.

In analysing the perceptions of experts and officials on time discipline aspects, I have come to realize that the results are nearly consistent with the foregoing findings (see Table 10:8).

Table 10.8: Experts' & Officials' perceptions on regional development and time discipline

Time discipline orientation	Regional development		
	Region with low level of development (in GDP per capita & urban population)	Region with high level of development (in GDP per capita & urban population)	All regions
Towards traditional time discipline	50(62.5%)	38(47.5%)	88(55%)
Away from traditional time discipline	30(37.5%)	42(52.5%)	72(45%)
Total	80(100%)	80(100%)	160(100%)

Table 10:8 reveals that, 55% of experts and officials are of the opinion that people in the two regions have a time discipline that has a traditional orientation. Looking at it in terms of development difference, the Table shows that, 62.5% of the experts and officials in the less developed region had perceived people in their region to have a time discipline that was inclined towards a traditional time discipline. This was a bit different from the perception of their counterparts in the developed region; where only 47.5% of them, had perceived people in their region to having a traditionally oriented time discipline. However, the statistical test suggests that there was no significant difference ($\chi^2(1) = 3.636$, $P = .057$, OR 1.83) between the perceptions of the experts and officials and the level of development of the expert's region of residence.

Though we see no significant difference in expert's perceptions with respect to time discipline and regional development; I am of the opinion that it would have not been a good idea to see this as a contradiction of the above findings, which support the rule that time discipline in developed and less developed regions differ significantly. One explanation is that the P. Value of .057 is just above the recommended P value of .05; and the odds of 1.83, suggest that the chance that experts will perceive people to have a traditional time discipline is almost twice that when they were from less developed regions than when they were from relatively high developed regions.

10.6 Regional development and the aggregate work ethic perception scores

In the previous sections, I have shown how individual work ethic themes are associated with the development of regions. In so doing I used literature, interview data with triangulation from experts and officials perceptions. The experts and official's perceptions were captured through Likert items, which were considered to be proxy indicators for each of the work ethic themes. In total there were 57 Likert items which were distributed to work ethic themes depending on the meaning they carry. In this section I will aggregate all 57 Likert items to get a comprehensive view of the experts and officials' work ethic perceptions; and how these perceptions differ in considerations to regional development.

In developing a comprehensive view of experts and officials' work ethic perceptions, and how they differ with respect to regional development; experts and officials had the opportunity to rank the 57 likert items (see Annex 2.3) based on the 5 points scale. After the ranking, scores of their perceptions and cut points based on 2 equal groups were calculated. As I had done with the individual work ethic themes those who scored a study case with scores less than the cut points were considered to have perceived the case as being inclined towards a traditional work ethic; while those who scored the case with scores above cut points were considered to have perceived the case as moving away from a traditional work ethic (see Table 10.9).

Table 10.9: Experts' & officials' perceptions on regional development and work ethic

Work ethic inclination	Regional development		
	Region with low level of development (in GDP per capita & urban population)	Region with high level of development (in GDP per capita & urban population)	All regions
Towards traditional work ethic	44(55%)	41(51.2%)	85(53%)
Away from traditional work ethic	36(45%)	39(48.8%)	75(47%)
Total	80(100%)	80(100%)	160(100%)

Taking all regions into consideration, data in Table 10.9 show that, many (53%) of the experts and officials, notwithstanding their region of residence, are of the opinion that the work ethic of people in the study cases was inclined towards a traditional work ethic. From the same Table it is evident that, though there is no significant difference ($\chi^2(1) = .226$, $P = .635$, $OR = 1.16$) between the perceptions of the experts and officials residing in the less developed regions and those in the relatively high developed regions; in relative terms many (55%) of the experts and officials in less developed regions have perceived people in their region to have a traditionally inclined work ethic..

Also the odds ratio of 1.16 implies that the chance that, experts and officials would perceive people in their region to have a work ethic inclined towards a traditional work ethic is 1.16 times higher when they were from a less developed region than when they were from a relatively high developed region.

10.7 Summary and reflections

10.7.1 Dominance of traditional work ethic in the study cases

In the beginning of this chapter I said that my intention was to ascertain whether or not the differences in the regional economic development between the two cases are reflected in the work ethic of the people in the study cases. I further said that, in so doing my aim is to contribute to the debate on whether or not a work ethic can be used to explain regional economic differences.

In consideration of the perceptions of the work ethic of experts and officials the two regions were perceived as regions with a work ethic inclined toward a traditionalistic work ethic. This was evident not only with the analysis of the perceptions on individual work ethic themes, but also with the aggregate work ethic perception scores (Table 10.10).

Table 10.10: The state of work ethic based on experts & officials perceptions

Work ethic themes	Work ethic status	
	Towards traditional work ethic	Away from traditional work ethic
Moral values	89(56.7%)	71(44.3%)
Self reliance	86(53.8%)	74(46.2%)
Hard working	93(58.1%)	67(41.9%)
Frugality	81(50.6%)	79(49.4%)
Time discipline	88(55.0%)	72(45.0%)
AGGREGATE WORK ETHIC PERCEPTION	85(53.2%)	75(46.8%)

The results in Table 10.10 show that, overall more than half of the experts and officials are of the opinion that moral values, self reliance, hard work, frugality and time discipline are inclined towards a traditionalistic work ethic. These results suggest that regardless of the relative difference in development of the regions where they reside, their perception of peoples' work ethics were more or less the same. These findings conform to the conclusion I arrived at in chapter seven, where I argued that, the evaluation of the structure and composition of the work ethic based on the five work ethic themes had demonstrated that peoples' work ethic in the study cases is inclined towards a traditionalistic work ethic. They are also in line with the conclusion arrived in chapter nine,

that despite the socialization vacuum, a traditional work ethic has remained dominant in the study cases.

Of course, these findings are not surprising because, though the two cases are relatively different in terms of economic development, we should remember that they were all chosen from a less developed country; a country whose literature [Hyden (1980), Mazrui (1986), and Van Eijk (2010)] has already concluded that it is characterised by a traditional type of work ethic. This said, it can be argued that these findings conform to the rule that regions inhabited by people with a traditional work ethic are more likely to be less developed than those inhabited by people with a modern work ethic.

Furthermore, this conclusion can be verified by referring to the comparison of the two regions. In this comparison, the findings have shown that though not all cases have exhibited a significant difference between respondents' possession of a certain work ethic theme and the development of their residential regions of residence, yet the cases that exhibited an insignificant difference pointed to the fact that many of the respondents who have shown signs of moving away from the traditional type of work ethic reside in a relatively developed region. In cases where many of the respondents from less developed regions exhibited signs of moving away from the traditional type of work ethic, I argued that there was a gap between what the respondents said and how they actually behaved. Likewise, many of the experts and officials who perceive people in their areas to have a work ethic inclined towards the traditional type of work ethic; were from the less developed region. What can be said about the slight differences prevailing in the comparison of these two cases is that, if they were taken from countries with a significant difference in economic development and context, the likelihood is higher that the differences would have been much greater.

For the time being, given this analysis it is sufficient to say here that work ethic and regional development are linked in such a way that regions with a traditional type of work ethic will inevitably be dominated by low levels of development. This is in line with the conventional development theory which according to Nyang (1994:445) has demonstrated that "development comes to an area in which the people have shed a great many of their [traditional] habits". In the next section, I will further explore the implications of the traditional work ethic for regional development.

However, before I explore this aspect it is important to note that the indication that there is an association between work ethic and regional development should not be interpreted to mean that I feel that work ethic has a cause – effect relationship with regional development. Instead, through this assertion I appreciate the well established fact that development is a complex and multi-dimensional process and that lack thereof is

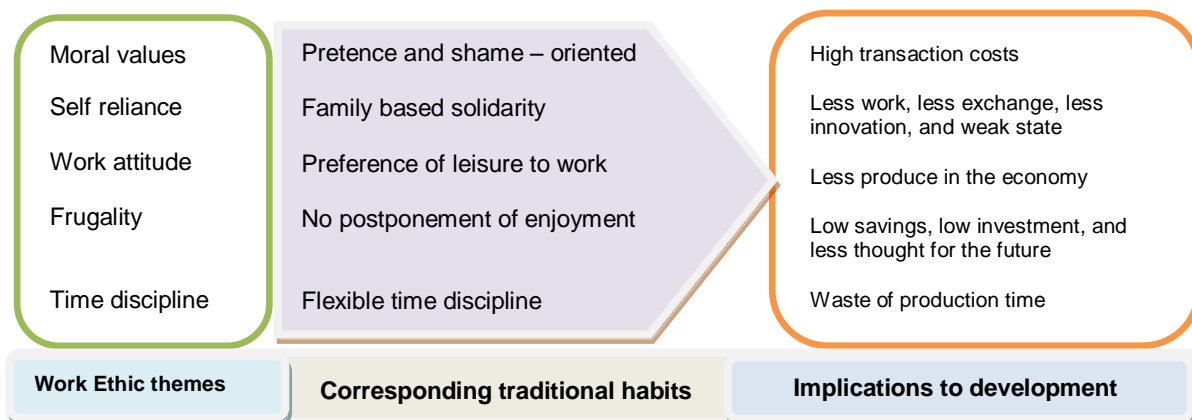
caused by a multitude of factors, which cannot easily be reduced to a one to one, cause-effect relation function. Landes (1998:517) once said “the determinants of complex process [like regional development] are invariably plural and interrelated, [such that] mono-causal explanations will not work”.

Perhaps our duty as researchers is to provide a tool box to aid policy makers and development practitioners in solving development problems. The fact that development problems are caused by a multitude of factors, sends a message that it is difficult to identify one single factor to explain these problems. I am of the opinion that, what researchers have been doing so far is to find out what is the most prominent factor in a particular time and context. It is a search for ‘where do we start’, ‘which button do we need to press first to achieve development in a particular time and context’; rather than simply looking for cause and effect relationships. The findings of this study are therefore in line with those studies which support the fact that at this material time, in the context of regions that lag behind, culture is one of the most prominent factors influencing development.

10.7.2 Implications of traditional work ethic for regional development

So far, I have explained the state of the work ethic prevailing in the two study cases, and have identified who are responsible for the prevailing work ethic and how (refer chapters 7 and 9). In addition, the previous sections of this chapter have focused on the relationship between work ethic and regional development. In those sections I have argued that the dominant type of work ethic in the two cases is a traditional type of work ethic. Despite this dominance, the findings have generally revealed that of the two cases, the less developed region seems to be more inclined towards a traditional type of work ethic than the relatively high developed region. In this section, I want to reflect on how these findings are in line with literature and general theory with regards to how a traditional type of work ethic interacts with regional development performance. Figure 10.1 and the subsequent descriptions are meant to serve this purpose.

Figure 10.1: Implications of traditional work ethic for regional development



Source: Author's construct

Figure 10.1 provides a concise illustration of the interaction between the traditional work ethic and regional development performance. The next paragraphs explain this interaction theme by theme starting with moral values.

Implications of traditional moral values for regional development performance

As noted in chapter seven, moral values are the sum of behaviours considered to be correct or wrong by a certain society. In Figure 10.1, I have painted a picture that, the corresponding habit for traditional moral values is pretence and shame. In so doing I wish to reflect on the discussion on moral values in chapter seven, where the results have revealed that though behaviours of dishonesty like cheating, bribery, theft, forgery and fraud, were conceived as morally wrong, they were at the same time widely practiced. This implies that people were able to pretend that such behaviours were wrong, but behind the scenes they behaved differently. I would call this a moral of pretence; with this kind of moral value it is possible to find a big poster in a public office declaring that “this is a corruption free zone” but in fact if you do not give something you will not be treated in the right way.

The foregoing concept of moral of pretence seems to fit precisely to Onunwa’s (2005) notion of a shame oriented society; where he asserts that people therein refrain from wrong behavior not because they consider the behavior as intrinsically evil, but to avoid shame and other unpleasant consequences. In such a situation Onunwa argues that “any smart person who knew any escape route could [violate the norms] without being caught and without pricking of conscience” (Onunwa’s (2005:126). This is typical behaviour in a moral of pretence where pretending people do their best to violate norms behind the scene and tell different stories in public.

In this way by and large, life becomes a theatre act where members of society compete to show their acting competence to maximize the benefits associated therewith.

The summary presented in Figure 10.1 indicates that, the corresponding implication of traditional moral values on a regional economic performance is at a high transaction cost. Some of the transaction costs as given by North (1990:68) “include time used in acquiring information, bribery, losses due to imperfect monitoring and enforcement of contracts”. This definition implies that transaction costs are extra costs incurred on top of the price paid for the transacted (sold) goods or services. Each exchange at one point involves a certain kind of these extra costs; for instance before we became willing to pay for an item we always (no matter how little it might be) do our best to get information about it. Also bribery is an extra cost paid on top of the price which one would have paid. Likewise, if for instance there is a contract between a firm and employees or a bank and borrowers, if the employees or borrowers default what the firm or bank will have to pay in enforcing the contracts are extra costs.

Research has shown that transaction costs are higher in regions with traditional moral values as compared to regions with modern moral values. North (1990:67) for instance, argues that “when we compare the cost of transacting in Third World countries [which are characterised by traditional moral values] with that in an advanced industrial economy, the costs per exchange in the former are much greater”. On a similar note Congleton (1990:366) contends that “a society that encourages honesty ... has ... a more efficient economy because fewer resources are required to police contracts”.

By pointing to the fact that “fewer resources are required to police contracts” Congleton’s contention provides us with one of the explanations on how modern moral values reduce transaction costs. In contrast, with traditional moral values the increased prevalence of bribery and a moral of pretence by and large contribute to increased transaction costs. Because of the pretence tendency, people are forced to spend a lot of time to get information about others, their goods and/or services they would like to buy from them. As a matter of fact, it is as if you need a third party to authenticate every piece of information. The cost becomes much greater if it happens that the third parties are themselves not honest. This has been the case in Tanzania; I remember when I was working as an Admission Officer at the Institute of Rural Development Planning, I used to receive applications attached with forged certificates with signatures and seals from commissioners of oath with remarks “certified as true copy of original”. What is not known is whether they did not know the difference between the original and forged certificates or they were after certification fees. All in all, such actions contribute to the inflation of transaction costs.

North has pointed out two serious concerns with regard to what will happen to the performance of the regional economy, in relation to the level of transaction costs. The first is that, less transaction costs “increase the productivity of all inputs [North (1987)” cited in Congleton 1990:366)], implying that high transaction costs reduce productivity of all inputs in the economy; and the second is that “sometimes no exchange [transactions] occurs because costs are so high” (North 1990:67). In reference to the former, it is obvious that high transaction costs are bad for the economy, because they increase the total costs of production to the extent that production becomes expensive. On the other hand, the latter reveals that if production becomes too expensive due to excessive transaction costs, the propensity to transact vanishes.

I have two narratives to explain how acts of dishonesty exhibited in traditional values can end the occurrence of exchange or transactions between two parties. The first is based on a field story. Around March 2013, during my field work, I visited a small local Restaurant in Korogwe to get something to eat. The waiter took a long time to attend me, I asked him why it had took him so long and he said ‘I am sorry, I expected that my colleague would have attended to you, but any way he is a foreigner, and has problems speaking Swahili (national language), they employed him to be in charge of cash’. I asked whether it was not possible to get a local person to do that job in such a small restaurant; he replied that “the former cashier was recruited from this place, but was not faithful, so the boss decided to get one from a neighbouring country”. This story shows failure of transaction between restaurant boss and the former cashier and more importantly with the local labour market. It is likely that the restaurant boss thought that the costs of monitoring recruits from the local labour market were higher than that of hiring a foreigner.

Another story was told by one of my audiences at the Community Development Training Institute, where I presented a conceptual frame work for this work in May 2013. In this case the audient gave a story of an employee of one of the foreign private firms who was dismissed from his job because he cheated in the way he spent the imprest money given to him. The audience reported that the employee presented fake receipts as attachments for the retirement, of which after investigation the management decided that he should be sacked. Apparently, once again this story shows a failure of exchange of the service of the said employee to the firm.

These two stories are a few examples of how dishonesty and distrust can deter transactions amongst participants. Seeing this, it is arguably logical to say that banks and other financial institutions are likely to have much greater difficulties to transact with people in regions with traditional moral values than they would with people in regions with modern moral values. Perhaps this explains why interest rates on loans tend to be high for

the few who happen to transact with banks and other financial institutions. What can be said about this situation is that, if traditional moral values can deprive regional residents from transacting their labour and deny them loans for investment, it is obvious that backward and forward linkages of private investment in a region will not be shortly realized. As a matter of fact, the failure in transaction is likely to be extended to the supply of raw materials by the locals to the firms. Most likely, the firms will doubt the quality and standards of the goods or raw materials from the locals which in turn, will further block the backward and forward linkages; because it will deny the locals of the assumed market, since investors will use this as an excuse to import raw materials.

To solve this problem of inflated transaction costs due to dishonesty displayed in traditional moral values institutional economists like North (1990), have suggested that the establishment of effective institutions is necessary. Nevertheless, they recognise that an issue in achieving institutional effectiveness is the willingness of a wider segment of actors in the economy to respect or to adhere to the rules of the game. North (1990:60) for instance, cites an example of how effective institutions evolved in England in the seventeenth century. He said that “respect for the law, honesty and integrity of judges are an important part of this success story”. North believes that, respect for the law, honesty, and integrity are important self-enforcing standards of conduct. On the question “how does one create such self-enforcing standards of conduct?” he said that “creating a system is a long, slow process that requires time to develop if it is to evolve”. He finally, commented that “this condition is markedly absent in the rapid transformation of Africa from tribal societies to market economies”. This explains why transaction costs in Africa are higher and as a consequence their economy suffers.

Implications of traditional type of reliance for regional development performance

Figure 10.1 has shown that, the corresponding habit for the traditional type of reliance is family based solidarity. This was evident in the findings presented in chapter seven, where respondents were reported to have been organised in social networks formed around family ties. In such ties, tendencies like living with people who were not one’s parents, or children; sending assistance to their relatives; and having opinions that support these behaviours were evident. Based on Figure 10.1, the accompanying implications of the traditional type of reliance include: tendency to put less effort into work, low volumes of trade (exchange) among participant in the economy, less innovations, and a weak state.

Looking at the foregoing implications of the traditional type of reliance through the lens of literature [Durkheim (1933), Hyden (1980), Mazrui (1986), Onunwa, (2005), Van Eijk (2010)], one will realize that they reflect a society dominated by subsistence economy. For instance, the tendency to put less effort into work is associated with the subsistence economy in three ways. One, it embraces small scale production where people produce just enough to meet their necessities. Thus, members of that group need not put much effort into work as long as they have enough to eat.

Two, the traditional type of reliance based on subsistence economy is subject to the free rider problem, where people in that society are likely to work less or avoid work completely, yet they enjoy the same benefits as those who have laboured. This is in fact the effect of social networks, with the notion and confidence that one has the possibility to get assistance from relatives, people may end up being crippled and find insufficient logic to put much effort into work. Van Eijk (2010:122) concluded that in a situation like this people normally ask themselves “why worry about financial problems or why work hard when basic necessities are guaranteed by one’s social group?” Although, earlier in chapter two, Mazrui (1986) has argued that societies had ways to address free rider problems; it is unlikely that these ways exist in this era of rapid transformation.

Three, the subsistence economy runs through the management of several livelihood strategies which in practice, does not offer the opportunity for specialization of labour. This is because; individuals are obliged to allocate their limited time and labour to perform several livelihood strategies in their life time. Thus their dedication and commitment to the livelihood strategies will remain unfocused. They will give a little effort here and a little there; eventually they end up with low production. The situation is even worse with individuals employed in the formal sector. Here cases of employees taking informal breaks during office hours (as presented in chapter seven) and/or being less careful and/or irresponsible in their work will inevitably exist. The informal break is necessary for them to attend to their livelihood strategies. On the other hand, less care and irresponsibility are fuelled by what Hyden (1990:165) termed “relative autonomy”; meaning that by virtual of having multiple livelihood strategies, individuals can always ignore the demands of their employers. He concluded that ignoring an employer’s demands is possible because “work in modern organizations is not an absolute necessity for them” they can earn a living by means of their livelihoods. The ultimate effect is employees putting less effort into their employer’s work.

The prevalence of low volumes of trade (exchange) among actors in the subsistence economy is the result of low production, due to the engagement in a small scale and livelihood system. It is obvious that the prevailing low production does not offer opportunity for high volumes of trade. Similarly, the fact that livelihood systems are associated with diversification dictates that people in such societies do not have the advantages offered by specialization of labour; which include high productivity and increased volumes of trade. This is because with specialization, individuals do not have everything they need and must therefore trade with others. What can be said therefore is that livelihood diversification strategy does not only result in less produce nor does it support trading among individuals in the economy. This is because produce from various livelihoods of individuals will definitely more or less meet their life necessities; definitely with some small changes.

Traditional type of reliance in the subsistence economy is also associated with the reciprocal norm, where individuals give or exchange with each other on the basis of moral obligations. For instance because most respondents were raised by people who were not their parents, they had the moral obligation to reciprocate by raising children that were not their own, without being paid for such service. Reciprocation did not end with such services only, it extended to sending assistance. I have also observed that those who receive assistance normally reciprocate by sending in return. In reciprocating the question is not how much a service or a good costs; it is rather the social relationship that exists between people. If you are my relative, my good neighbour, fellow worker or believer, it is enough criteria for me to give you something for free as I know sooner or later you will do the same for me. In this way exchange using money is greatly reduced, and hence trade volumes are also affected. In a study of indigenous exchange practices in Northern Russia, Ziker (2007) made a similar observation; where he concluded that when it comes to reciprocation, calculation of cash or trade value of resources exchanged is not an important issue.

Another issue in connection with the implication of traditional type of reliance is that its very subsistence nature limits innovation and competence development. This is because, as observed by Gann and Duignan (1975), subsistence which is the basis of the traditional type of reliance, has a tendency to protect community property rights rather than private property rights. Such practice gives less incentive and security for an individual to innovate. Individual efforts are not adequately rewarded. Onunwa (2005:126) has argued that a society embracing such an arrangement “could obviously not provide the basis for the development of the individual gifts and talents which any community would need for its holistic growth”.

Onunwa is of the opinion that, in a worst case scenario individual ideas which may be useful for a society are suppressed, and those who have expressed them are penalized. More so, the fact that the traditional type of reliance under subsistence economy supports livelihood diversification implies that people in such societies can hardly achieve optimal competence in performing the work they are engaged in. This is because; as they strive to allocate their efforts to various occupations they end up knowing less of each of the livelihoods. The simple logic is that it is hard for a single person to be competent in everything. If, I were to use Durkheim's (1933) analogy of animal body in relation to division of labour; then, I would say that the traditional type of reliance in subsistence economy is forcing a single organ of the body (individual) to perform the functions performed by all other organs (other individuals in the society).

The ultimate effect that the traditional type of reliance in the subsistence economy has is its ability to operate with minimum interaction with the State. Since the nature of production in a subsistence economy allows individuals to act independently, the economy is fragmented and the need for state intervention is minimized. Lukacs (1968) cited in Hyden (1990:26) commented that in a subsistence economy "the various parts (of the economy) are much more self sufficient ... One sector of society simply lives out its 'natural' existence in what amounts to a total independence of the fate of the state". Hyden (1990:25) emphasized that, in a subsistence economy, which he referred to as economy of affection, "the peasants are the owners of the means of production" using Karl Marx's view point, Hyden concluded that "they have the option to 'exit' out of the system. They can often withdraw from, or ignore, demands placed on them by the officials". Bearing in mind the important role of the State in economic performance, it is obvious that regions embracing this kind of economic arrangement are at a risk of being losers.

Consequences of traditional work attitude for regional development performance

The traditional work attitude consequences for regional development performance are obvious. In Figure 10.1, I indicated that the corresponding habit of a traditional work attitude is the preference of leisure to work; which eventually affects the efforts dedicated to work and hence the amount of produce in the region's economy. Additionally, the preference of leisure to work affects the region's economy by deterring investments; especially when the little surplus (if at all accrued) is used to facilitate leisure activities.

In chapter seven, I argued that leisure preference to work is a rational act in societies where a traditional work ethic dominates. Weber (1930:24) saw the behaviour of leisure preference to work as part of human nature; in his own words he says "a man does not 'by nature' wish to earn more and more but simply to live as he is accustomed to

live and earn as much as is necessary for that purpose". It is unfortunate that the behaviour described by Weber is more pronounced in regions dominated by characteristics of traditional societies, than in modern societies. As a matter of fact, this behaviour is being handed down from one generation to another and my experience in Tanga region may serve as evidence here. I remember when I was a little boy we used to sing the following song:

*"Oh! Mwali wee, hamba dengereka; ukiima kasusu, hita kaya ukatelemke".
(This is a Shambaa song which in English may be translated as; "Oh! My daughter in law, do not bother yourself so much; once you have done a little bit of farm work, go home and have fun").*

I did not know until I became interested in this study that this song, and of course many others (including Swahili sayings) were integrating us into a leisure preference society. The Swahili sayings that resemble this song include "*ponda mali kufa kwaja*" meaning "spend money, death is coming" and "*vunja mifupa bado meno yangalipo*" literally meaning "break bones since you still have teeth". Obviously inspiration from such songs and proverbs reduces motivation to work and increase the propensity for leisure among members of society. If I am to use economic terms, I would say that the commodity basket of people in the regions dominated by the characteristics of traditional societies contain more leisure and less work, implying that given time budget constraints, they tend to optimize their utility by allocating more of their time to leisure and less to work. This kind of utility optimization affects surplus production in many ways, the capital accumulation and wealth creation processes and thus the economic development and performance of such regions.

Implications of traditional sense of frugality for regional development performance

Figure 10.1 shows that the corresponding habit of a traditional sense of frugality is lack of postponement of enjoyments. On the other hand, the accompanying implications are low savings, investment and limited thoughts for the future. The link between savings and investment is obvious, regions with low savings or who spend a lot of their savings on consumables will ultimately have low investments. This will in turn contribute to low economic development in those regions. Limited thoughts for the future are linked with economic development in many ways; since savings are going to be used in the future, an individual or a society needs to have thought about building up savings before for it to have large reserves of savings.

Also, a limited thought for the future has a tendency to impair long term planning which is important for the development of a region. In many cases regions with limited thoughts for the future do not have long term plans; yet in regions where plans exist, it is unfortunate that they remain on paper [Hyden (1990), Van Eijk (2010)]. People like these discussed in this work, who have limited thought for the future, have yet to find the value in long term plans. In many cases they cannot put permanent economic infrastructure in place with which to support further development for many years to come. Due to limited thoughts for the future, most economic infrastructures, be road, a class room or a building, are only built to last for a short time. As a result, in a short period of time everything has to be started afresh and there is therefore no continuity in the development process.

Jenerali Ulimwengu once commented in the Raia Mwema weekly newspaper (March 20-26, 2013), that the way buildings are constructed in Tanzania is as if Tanzanians are in a foreign land and that soon they will go back to their homeland. In his own words he says, “the buildings we are putting in place do not show durability and seriousness; which indicates that we are here to stay permanently and that we will not vacate next year or in 500 years to come”. His intention was to show that the nation lacks a firm commitment to plan for the future. On a similar note, Onunwa (2005:119-120) strongly asserted that “lack of ability to plan for the effective use and distribution of available resources had led to the current decay and underdevelopment”. He further argued that the inability to plan is traceable to the absence of ways to project a distant future embedded in the traditional culture. He is of the opinion that many African economic planners do not even think of what the state of the economy could be by the year 2050. Inability to plan is also evident in lack of maintenance. Maintenance requires the awareness that certain parts of a machine or infrastructure will sometime wear out and hence plan for its replacement. Van Eijk (2010:66) is of the opinion that the lack of a maintenance mindset among sub-Sahara Africans has resulted in numerous graveyards of discarded machinery all over sub-Saharan Africa.

In conclusion, it can be said that the implications of a traditional sense of frugality for regional development performance is traceable to low savings, low investment, lack of effective and efficient long term planning and the lack of a maintenance mindset. All these deny societies dominated with a traditional sense of frugality, the opportunity to achieve economic development.

Implications of traditional time discipline for regional development performance

The summary presented in Figure 10.1 shows that the accompanying habit for the traditional time discipline is flexibility; this habit is ultimately associated with a waste of

production time. Flexibility time discipline is largely the result of lack of coordination of human behaviours. Lack of coordination of human behaviours creates loopholes for time wastage, because without such coordination individual actions cannot be synchronised. Achterhuis (1992) cited in Van Eijk (2010:80), holds the view that one of the greatest underlying drives to mechanization or development is the clock. He maintains that the clock is not only an instrument to measure time, but it also facilitates the accurate synchronization of human behaviour. Later on Van Eijk (2010:81) revealed that for the clock to perform its synchronization task, individuals must deliberately choose to 'live as regular as the clock'.

Since in the traditional time discipline individuals do not 'live as regular as the clock', synchronization of human behaviours is not possible. In the event that synchronization is not possible, it is obvious that individuals will act independently from each other. However, in reality it is not likely that individuals will entirely act independently, they must work together at some point. As a consequence, individuals must adjust their time schedules to fit to the schedules of their colleagues and this 'fitting in', requires flexibility. Flexibility by itself may not be a problem, but the problem is that while being flexible a significant amount of time is lost in an attempt to accommodate the convenience of colleagues. This wasting of time will inevitably result in low productivity in regions with a traditional time discipline. This is partly the reason why people in these regions cannot enjoy the benefits offered by a mechanical clock which based on Landes (1999) cited by Van Eijk (2010:81) include: making it possible to relate performance to uniform time units, and increased productivity.

The flexibility in the traditional time discipline seems to ignore long term effects of time wastage. Onunwa (2005:118) raised a strong argument that, "any society which does not understand the long term effect of the loss of time ... will find it difficult to survive or to establish a lasting industrial and economic business". This is true because a lasting industrial and economic business cannot be established by a society favouring gross time wastage. No wonder Kinoti and Kimuyu (1997) concluded that, disregard of time, reflected in the idea of African time, costs the continent incalculable economic loss. Traditional time discipline in its best is not futuristic, this being the case it is difficult for people of this tradition to accurately plan their operations. Similarly, it will be difficult for these people to understand or apply the notion of the time value of money. In many cases development projects are likely to be abandoned due to implementation delays, which eventually lead to inflated budgets as a result of changed value of money over time.

As such financial institutions in these regions will face problems of late repayment, simply because borrowers do not see the difference between the value of a dollar today and its value tomorrow.

Generally, what can be said is that traditional time discipline affects the regional economy because of its tendency to allow gross time wastage. A situation caused by the inability to 'live as regular as clock', which consequently limits synchronization of human behaviour, and inability to accurately plan and divide activities among individuals. With traditional time discipline the establishment of lasting industry and economic business is difficult. More so the disregard of time may result in losses and ineffective implementation of projects due to difficulties in grasping the concept of time value of money.

11. Conclusions and theoretical reflections

This study is set to find out the reasons why a traditional work ethic persists in the regions that lag behind, despite the fact that the context in which these regions operate is changing rapidly. I have used two administrative regions from Tanzania as study cases to reflect on this question. Tanzania, as with other less developed regions, is increasingly being integrated into the global market economy. This integration implies a change in context from a tribal society based economy to a global market based economy. Such change inevitably requires a change in work ethic; a change without which there will be a mismatch between modern development efforts and the context in which the development process takes place.

Literature [Van Eijk (2010), Onunwa (2005), Ulimwengu (2002), Mloma (2002), Mazrui (1986) and Hyden (1980)] has revealed that regions which are lagging behind have a work ethic which is not concomitant with modern development. This disparity is not a new phenomenon. Throughout the development history, the development process of regions which lag behind has been faced with traditional obstacles. This being the case, increasing our understanding of traditional obstacles to modern development in these regions is crucial; especially in efforts to bring these regions on board with other global actors.

To answer the main question of this study, i.e. "Why does a traditional work ethic persist in regions lagging behind?" three specific questions have been discussed. In the next paragraphs I have summarised the major findings based on each question and given a reflection on how these findings inform the main research question. I have concluded the chapter with the implications for planning and recommendations for future studies.

11.1 Major findings based on Research Questions

Research question 1: What is the state of peoples' work ethic in the study cases?

The work ethic as defined in this thesis is a group of cultural traits encompassing moral values, attitudes towards work, sense of self reliance, sense of frugality, and time discipline that may or may not form a basis for prosperity. Where they form a basis for prosperity, I call them modern work ethic; and where they do not, I call them traditional work ethic. Thus modern work ethic stands for cultural traits that are supportive of modern development; and traditional work ethic for those which are not supportive of modern development. Throughout this work it has been shown that the state of the work ethic of

the people in the studied regions was traditional. The traditional nature of this work ethic is summarised in the next paragraphs. The summary is based on the five work ethic themes outlined in the above work ethic definition.

The first work ethic theme assessed is moral values which includes five aspects: acts of giving and receiving bribes, theft cheating forgery and acts of distrust between individuals as well as amongst institutions. The findings have revealed that unlike in a modern development context, a large majority of people in the studied regions were found to participate in acts of giving and receiving bribes to such an extent that they saw bribery as a necessary evil. In addition, acts of stealing from each other, cheating, forging of certificates and payment documents, and acts of distrust among individuals and institutions were also found to be common practices in these regions.

Literature [Onunwa (2005); Putnam (1983) and Gann and Duignan (1975)] has it that, these practices are also found in traditional societies, confirming the traditionalistic nature of the work ethic of the people in the studied regions. Conclusively, these practices are not supportive to modern development, because as David (2005) commented, it is difficult for a society engaged in such practices to achieve modern development. Modern development operates in a market based economy; it requires that, a large section of individuals and institutions in a society, as market participants, are honest and reliable. These attributes are missing among the people in the studied regions.

The second work ethic theme was attitude towards work, whereby two aspects were analysed. These were centrality of work and hard working. Findings regarding these aspects revealed that people in the studied regions were neither work centred nor hard working by standards of modern development. A large majority of the respondents confirmed that they preferred leisure to work. In addition behaviours like lack of concentrating until work is completed, and taking significant informal breaks during work hours have been observed among the people in the studied regions. According to (Hyden 1980) this is common to pre-capitalist societies, where subsistence economy is dominant. In such economies people find it rational to produce just enough for necessities so that a little effort is enough to meet subsistence needs.

Another work ethic theme is the sense of self-reliance; there were three issues in this theme. One focused on respondent's perception on the extent to which people in their area show a sense of self reliance. The second was perception on sustainability of donor funded projects; and the third was one's dependence on other people. The results demonstrated that, by and large people in the studied regions are more likely to be dependent than not.

This was evident in that the majority of respondents were of the opinion that people in their areas showed a sense of self reliance to a lesser extent; and that most development project activities or outputs have ceased because community members have not been willing to maintain them. In addition, the study has revealed that people in the studied regions exhibit a high sense of patronage to the member of their extended families.

The results have revealed that in the first place people seem to enjoy absolute support from their families even at the age where in a modern development perspective they are supposed to be depending on themselves. Most respondents had lived with people who were not their parents and they had provided support to dependants who were not their own children. Likewise, the study has indicated that the majority of respondents tended to send assistance to their relatives. Hyden (1980) calls this kind of interdependence “the economy of affection”. In this kind of economy Hyden contends that people “do not place personal economic achievement above family solidarity; [to them] social security is seen to rest more within the parameters of the economy of affection than within the modern economy”.

The last but one work ethic theme is the sense of frugality. In evaluating the state of frugality in the studied regions, five aspects were examined which were savings behaviour, consumption and investment patterns, long term plan, belief in superstition, and suppression of new ideas. The results have revealed that, in consideration to these five aspects of frugality, people in the studied regions have a traditional sense of frugality. Meaning that, by and large, savings were mostly used for immediate consumption, rather than long term investments; a large majority of the respondents did not have plans beyond a year (signifying that they did not have long term plans) and most of the community members were superstitious.

Interestingly, it was reported that during general elections contesters consulted witch doctors to get charms to win elections. Also some government officials were reported to use charms to maintain their positions. In addition, the majority of respondents confirmed that it is common to find people in power suppressing new ideas. In the final analysis I concluded that participating in acts of superstitious seemed to have killed inquisitive and adventurous minds which are important elements of forward thinking. Using Onunwa’s (2005) words I indicated that people with a superstitious philosophy lack the ability to project into the distant future. If both politicians and government officials are beclouded by superstition, it would be difficult to find someone with a meaningful vision of the future. It is likely that they may be irresponsible in the execution of their duties, since they believe they are in office not because of the professions they hold but because of their charms.

The last work ethic theme analysed in this work is discipline towards time. The analysis focused on whether respondents have a realistic daily work plan, punctuality for events and appointments, time that respondents were willing to wait for a delayed event, and whether or not respondents would complain when time was wasted. The results have revealed that the majority of respondents were inclined towards the traditional type of time discipline. In chapter seven I indicated that a traditional type of discipline to time is evident in that, majority of respondents did not have a realistic daily work plan to avoid wasting time; whereas respondents confirmed that peoples' lives were engaged in events – they did whatever came in the day rather than being led by a particular “to do” list in a diary or in the mind as what will happen in the modern development time discipline.

Furthermore, the results revealed that public meetings in the studied regions used to start late and end late. The majority of respondents said that they were willing to wait for a friend coming for an appointment, for one or more hours after the scheduled time. Also, the respondents admitted that their friends had never, or had less often, shown up on time for appointments. In addition, I found that the majority of the respondents confirmed that they did not complain when their friends came late for appointments; and that their friends did not complain when the respondents went late for appointments.

These findings suggest that the people in the studied regions have a similar time discipline to that of pre-colonial societies where people did not refer to a specific mathematical time frame when agreeing on events or appointments. Though most of the respondents in the studied regions have clocks, the internalization of pre-colonial society's time discipline has not allowed their life to be controlled by their clocks. There seems to be general consensus on how the happenings of events are organized, no one feels concerned when things are delayed. This is true when you consider that the majority of respondents were willing to wait for more than an hour, and that most of them do not complain when events or appointments are delayed.

Generally, what can be said is that given the state of the work ethic displayed through the above work ethic theme, there is a disparity between the prevailing work ethic in the studied regions and the context in which people live. It appears as if people in these regions are living in an era of science and technology but acting like societies in the communal mode of production. Although comments by Francisco (n.d) cited in Mazrui (1986) about Africa having its feet in the Neolithic age and its head in the thermonuclear age may be a somewhat old explanation of the situation, it seems there are some elements of truth in it.

Nevertheless, despite this disparity, in chapter seven I concluded that there were good reasons for respondents to behave in a traditionalistic style. I argued that the social pressure to behave in a traditionalistic style was so intense that a person deviating from it renders the risk of being considered a fool, irrational and consequently a loser. Therefore for rational persons to survive in the studied regions, simple common sense dictates that they compromise the modern development work ethic and obey the prevailing rules of social reality. The social pressure that rationalizes the prevailing work ethic sends a message that building a certain type of work ethic requires collective effort. In this way work ethic building takes the form of provision or protection of a public or common good. This said it is apparent that work ethic building is susceptible to the problems associated with the provision or protection of a public or common good. More details of this are given in section 11.2 below.

Research question 2: How do social groups differ in terms of their work ethic in the study cases?

The social groups involved in the analysis were based on age, sex, religion and the education level of respondents. In chapter eight, I have analysed whether or not people of different age groups, sex, religion and education levels had different a work ethic considering the five work ethic themes of moral value, work attitude, sense of self reliance, sense of frugality and time discipline. The results have revealed that only in few aspects of the work ethic themes the social groups have demonstrated significant differences among them. In attitude to work for instance, the results have indicated that there was significant association between sex, religion and education levels of the respondents and whether or not respondents would have the propensity to work even if they had lots of money. It revealed that the likelihood that respondents would not have the propensity to work if they had lots of money was higher if they were Males, Muslims or less educated than if they were Females, Christians or highly educated.

Likewise, with a time discipline work ethic theme the results revealed that there was a significant association between age, sex, religion and education levels of respondents and whether or not respondents would wait for a fellow for a shorter or longer time after an appointed time; it was concluded that the likelihood that respondents would not wait for a fellow for a longer time after an appointed time was higher if they were younger, male, Christians or highly educated, than if they were older, female, Muslims or less educated.

Nevertheless, the results in chapter eight have demonstrated that in many aspects of work ethic themes various social groups did not show significant differences. The results suggested that despite the differences in age, sex, religions, and education respondents did not differ significantly in terms of their work ethic. It appears that the traditional work ethic has been consistently internalized by people of all age groups, sex, religions and education levels. The most probable reason for the lack of significant difference in their work ethic is that the prevailing traditional social values and belief system provided the same frame of reference to people of all social groups in the same way. So that their differences in age, sex, religions or education levels did not help them to escape from the social pressure; they were all forced by the daily practices prevailing in their area to do what other people were doing.

Research question 3: What are the social organizations and work ethic that they hand on to society members in the study cases?

The social organizations analysed were six, these included family, clan, religious organizations, school, media, and peer groups. The analysis has shown that these social organizations were faced with a number of challenges. Socialization challenge at family level was associated with some parents failing to be role models, uncontrolled media, and child laws. The later was claimed to have restricted parents to control their children by means of beatings, which had been considered as a traditional way of correcting children. This restriction has been imposed on parents without giving them alternative parenting competences. Thus children seem to have been denied the right to proper guidance, because parents shy away from correcting their children. As such this situation suggests that a socialization vacuum exists. This has been the result of parents neglecting their parenting role because they feel that they do not have the authority to control their children. On the other hand there is lack of alternative parenting mechanisms in the Child Law to control the child at family level. In the long run, this vacuum is likely to have an effect on the work ethic of the people in the study cases.

The analysis has shown that the clan socialization role has been more affected than the family role. Some clan roles are no longer performed, some are performed voluntarily, and some are performed where clan members have no option. For instance it is no longer possible for the clan members to collectively raise their children, that is to say; when someone's child misbehaves it cannot be corrected by an adult who has immediately seen the misconduct. Nevertheless, though clan members are not forced to participate in ritual performances, there are evidences that clans' ritual performers are still part and parcel of the world view of the people in the studied regions. This partly explains

why the belief in witchcraft and other elements of superstition still prevail in the study cases. Thus it is obvious that despite the seeming demise of the socialization role of the clan, what is being handed down from generation to generation in terms of a world view, is as traditional as it was in the heydays of traditional practices.

The socialization role of religious organizations is troubled by four major issues: the failure to inculcate inner compulsion to their believers, lack of elaborated programs for religious education for the young, religious dualism, and religious fundamentalism associated with terrorism, prosperity, gospel and use of religion as a means of exploitation by some preachers. Even so, despite these challenges I do not wish to presume that religious organizations are not useful in the socialization process. Instead, I argue that these challenges have ruined their credibility and capability to participate in making members of society responsive to a changing context.

The results on the socialization role of schools have revealed that schools are also faced by several challenges. These include lack of formal programs for children aged between year zero and four, lack of adequate competent teachers for children above four years of age and poor discipline among students and teachers, weak teacher/student/parent relationships, poor wider community participation in children's education, and poor quality text books. These challenges make it difficult for schools to adequately perform their socialization role and ultimately impart a modern work ethic to students.

Media and peer groups have been blamed by most respondents to have contributed to the deterioration of moral values in the study cases. The results have shown that most of the student respondents watch TV/video more than 2 hours a day which according to paediatricians is too much for a child. Moreover, the media dose consumed by these children is not age appropriate; much of it focuses on sex and sexualized messages, violence, witchcraft issues, and prosperity gospel. Participants in the Focus Groups were of the opinion that children and their peers are cheating each other; and that they spend much of their time with their peers in watching and talking about what they see on the media. Since these children constantly consume this media dose, it is likely that their dispositions are largely shaped by the media.

Seeing the challenges faced by the socialization units analysed in this chapter, it can be said that although socialization is supposed to be a collective effort of socialization organs, it is unfortunate that these challenges do not provide them with an opportunity to work together. Mlama (2002:125), made similar observations when she said that; "adults, teachers, religious, and political leaders seem to be confused about how children are to be raised; they seem to have lost their sense of direction".

In a situation like this where society lacks a sense of direction, it is difficult for its socialization organs to shape members towards a direction desired by a large section of society. The society may not be in a position to make the necessary adjustment in its work ethic and culture as a whole; by adopting what it may consider to be helpful for its development, from other societies' work ethic or culture. Partly this explains why a traditional work ethic is still dominant in the study cases notwithstanding the challenges faced by the socialization organs. That is to say that despite the socialization vacuum pointed out above, traditional work ethic remains. Though the context seems to change so fast, the socialization organs have yet to adopt new ways of socializing their society members to enable them to acquire a work ethic which fits the rapid changing context.

Research question 4: How is the regional economic development differences reflected in the work ethic of the communities in the regions under study?

The results in chapter ten have shown that regardless of the relative difference in development of the two studied regions, experts' and officials' perceptions on peoples' work ethic in these regions were more or less the same. This is in line with the findings documented in chapter seven that based on the five work ethic themes peoples' work ethic in the studied regions is inclined towards a traditionalistic work ethic. This is also in line with the conclusion arrived at in chapter nine, that despite the socialization vacuum, a traditional work ethic has remained dominant in the study cases. In chapter ten I also concluded that these findings are not surprising; because, though the two cases are relatively different in terms of economic development, they were all chosen from a less developed country. And that this country has already been categorised as a country that is characterised by a traditional type of work ethic [Hyden (1980), Mazrui (1986), and Van Eijk (2010)]. Therefore, it can be argued that these findings support the argument that regions inhabited by people with a traditional work ethic are more likely to be less developed than those inhabited by people with a modern work ethic.

Furthermore, this conclusion can be verified by referring to the comparison of the two regions. In chapter ten, the findings have shown that though not all cases have exhibited significant differences between respondents' possession of a certain work ethic theme and the development of their region of residence, the cases that exhibited insignificant difference pointed to the fact that, more of the respondents who have shown signs of moving away from a traditional type of work ethic reside in a relatively developed region. In cases where more of the respondents from less developed regions exhibited signs of moving away from a traditional type of work ethic, there was evidence that there was a gap between what the respondents said and how they actually behaved. Likewise,

the findings have shown that many of the experts and officials who perceive people in their areas to have a work ethic inclined toward a traditional type of work ethic were from the less developed region. What can be said about the slight differences prevailing in the comparison of these two cases is that if the two cases were taken from countries of different economic development, the likelihood is higher that the differences would have been much greater.

For the time being, given this analysis, it is sufficient to say that work ethic and regional development are linked in such a way that regions with a traditional type of work ethic will inevitably be dominated by low levels of development. This is in line with the conventional development theory, which based on Nyang (1994:445) has indicated that “development comes to an area in which the people have shed a great many of their [traditional] habits”.

11.2 Reflection on the Findings in Relation to the Main Research Question

The main concern of this study was to explore the rationale behind the persistence of a traditional work ethic among the people in regions lagging behind, despite the changing context. To achieve this I had four specific research questions, answers to which have been summarised in the previous section. The answer to the first question has confirmed that the dominant work ethic in the studied regions was a traditional work ethic. Literature has it that the traditional work ethic has been dominant in regions which lag behind since time immemorial so that it is imperative to be concerned about its prevalence in this era of global market economy; an economy in which even these regions are integrated.

Regarding integration of these regions in the global market economy, Ulimwengu (2002:99) asserts that, the rapid transformations taking place in the wake of globalization will modify the way people in less developed regions conduct business. He further argued that, the ways they govern themselves and the ways they relate to others are already changing and will continue to change at an even faster pace. He sees no possibilities for them to live in isolation, even if that is what they wanted. In a way, Ulimwengu’s assertion points to the fact that people in these regions need to find means to adopt a modern work ethic for them to cope with prevailing context. As such, an understanding of the reasons as to why a traditional work ethic persists in the wake of the global market economy is important in the efforts to find means for the adoption of a modern work ethic. This said, the following subsections reflect on the literature and findings of this study and bring to light the most likely reasons for the persistence of the traditional work ethic in those regions which lag behind.

Socialization Vacuum Due to Interaction of Traditionalism and Modernity

One of the probable explanations as to why a traditional work ethic thrives in the wake of the global market economy is the consequence of a socialization vacuum which I have already mentioned. This vacuum is primarily caused by the resistance of the traditional culture to adjust to the changing global context; or rather lack of coordination of the interaction between the traditional and modern socialization organs. It appears that family, clan and traditional religious organs are in collision with modern social control mechanisms to include laws, modern schools, and modern religions (Islam and Christianity).

The findings in chapter nine have demonstrated that, parents have neglected their parenting role because of the introduction of Child Laws (restricting them to correct their children by means of a beating). And they feel they no longer have the authority to control their children. On the other hand the analysis has shown that the introduction of child law has not been accompanied with a promotion of alternative forms of parenting. It appears that, the traditional form of parenting took a form of what Kopko (2007:2-3) calls “authoritarian parenting style” a style which according to her, “parents are strict disciplinarians, use a restrictive, punitive style, and insist that their children follow parental directions [without question]”.

On the contrary, the parenting form introduced by the child law seems to resemble Kopko’s “authoritative style of parenting”; a style where parents “encourage their children to be independent while maintaining limits and controls on their actions”. Unlike authoritarian parenting style, authoritative parents do not insist that their children observe rules and practices without question; instead, they listen and take into account their children’s point of view.

Children raised with traditional or Kopko’s authoritarian parenting style will end up growing with a sense of dependence and lack of self reliance and those who do not choose to follow parental directives will grow up with a sense of rebellion and hypocrisy. On the other hand, those in the Kopko’s authoritative parenting style will grow up with a sense of self reliance, confidence and ability to regulate interpersonal relations. This said, it is obvious that the introduction of the child law which seems to advocate for the use of Kopko’s authoritative parenting style had good intentions for child development and society at large. This is because, authoritative parenting style is likely to promote a modern work ethic needed by society to cope with changing contexts, rather than the authoritarian parenting style.

However, as much as the good intention of the Child Law is appreciated, it is unfortunate that, the lack of promotion of a corresponding parenting style has and will probably continue to cause parents frustration. Parents in the studied regions have expressed their frustrations by adopting a *laissez faire* form of parenting, which in Kopko's classification is known as "uninvolved parenting style". In this style, Kopko argues that parents do not place any demands on their children, they minimize their interaction time, and in some cases are uninvolved to the point of being neglectful. She added that, some of the reasons for engaging in this style are when parents are tired, frustrated, or have simply 'given up' in trying to maintain parental authority. She opines that children in this style learn that there are no boundaries and rules, and that the consequences of their actions will not be taken seriously. As a result, children may have difficulty in self control and demonstrate egocentric tendencies that can interfere with the proper development of interpersonal relations. This is not a fertile ground for handing on a modern work ethic.

Another collision of socialization organs is that of the traditional education system and modern schools. In the traditional education system, child development and education were mainly through storytelling, songs, dancing, *Jando*, *Unyago* and other traditional rituals. With the advent of the modern school system, the traditional education system has ceased to function hoping that all children will be accommodated in the new system. Nevertheless, findings have shown that this has not been the case, because it seems that no great effort has been made to accommodate children between the ages of 0 and 4 in the new system. Furthermore, the findings have revealed that even those who find a place in the new system by and large suffer from inadequate educators and learning materials. This gives the impression that the introduction of the modern school system has disempowered the traditional education system, without supplying adequate means of fulfilling societal education needs. As a result, it has created a socialization vacuum which is yet to be filled.

Since children in the age bracket of 0-4 years have not been accommodated in the modern education system, they are in most cases left to be taken care of by grandparents or house girls. Where a household is in possession of TV/Videos, these children are greatly exposed to these media. In this era, grandparents are no longer impressed in with storytelling because they know sooner or later these little ones will join modern schools, even when they tell; they will hand on traditions without necessarily helping these children relating them with modernity. Most of the house girls are holders of primary school education, who know nothing about child care and development. TV/Videos, as indicated elsewhere, have a negative effect on child development especially at an early age.

Thus, it is clear that there is an obvious vacuum with regard to proper socialization of these children.

Apart from the collision of the schooling systems, in chapter seven I indicated that in the studied regions, there is a co-existence of Islam, Christianity and traditional religions; and that this dual religious participation has created yet another socialization vacuum. The argument was that, the introduction of modern religions on the one hand appears to have ruined the shaming system of traditional religion and culture; and on the other hand, the resistance of traditional religion and culture seem to have disabled the efforts of modern religions to take overall control of society's members. In short, the socialization vacuum created by the collision of modern and traditional religions has caused society members to have a chameleon like personality.

In the final analysis, it can be said that the socialization vacuum as a result of uncoordinated interaction between traditional and modern socialization organs is likely to leave society members without definite social control mechanisms which would help them to develop a healthy and elaborate work ethic. The lack of definite social control mechanisms does not only hinder the emergence of a healthy and elaborate work ethic, but also contributes to the perpetuation of the prevalence of a traditional work ethic. In the first place, because of the socialization vacuum, the habits of members of society are by and large dictated by the internalization of a historically formed or widely practiced traditional work ethic. In the second place, the socialization vacuum causes chameleon like personalities among society members. This type of personality is one of the forms of dishonesty where people are not reliable and lack consistency to the extent that they are unpredictable. In this way the socialization vacuum is to a large extent responsible for perpetuating the prevalence of a traditional work ethic in the studied regions and less developed regions at large.

The Content of Socialization Programs with Respect to a Changing Context

Related to a socialization vacuum is the content of socialization programs with respect to a changing context. In chapter nine I concluded that, although socialization units are faced by a number of challenges, by and large they are still instrumental in shaping the work ethic of the people in the study cases. As such, the work ethic prevailing in the studied regions, as set out in chapter seven, is as a result of their socialization efforts. This conclusion points to the fact that, though the interaction of traditionalism and modernity has disempowered traditionalism, the influence of traditionalism is at the same time noticeable; where opportunities avail, traditional socialization takes its course as effectively as it can.

Unfortunately, data have revealed that where traditional organs have the opportunity to perform socialization, the content of the socialization programs were found to be traditional, despite the fact that the context had changed. This was evident when parents were asked to tell what they were taught in their childhood and what they have been teaching their children. It turned out that, there was no difference between what the parents were taught several decades ago and what they have been teaching their children. Much of the teachings for both parties revolved around two work ethic themes: moral values and attitude towards work, which were likely to be inclined towards the traditionalistic ethic.

Similarly, findings related to media have revealed that media content has contributed to the perpetuation of a traditional work ethic. The majority of respondents indicated that, they watched TV/Video entertainment programs; which based on the analysis, included movies, music and sports. The respondents revealed that the movie related contents they watched on TV and videos had to do with local and international preaching, Bongo (Tanzania developed) movies, Nigerian movies, comedy, and Western films to include action movies and drama developed outside Africa. The music contents were drawn from Bongo flavour, Gospel music, Indian, and Western music; whereas the sports contents were those related to football and wrestling.

The effects of this media content in the perpetuation of a traditional work ethic are numerous. Prosperity gospel for instance, is likely to perpetuate a leisure to work preference in society, due to its teachings that having faith with many prayers without much work will make the believers prosperous. Most of Bongo, Nigerian movies, and comedy are the reflection of what is happening in the day to day life of Tanzanians and Africans at large. These include: issues of spouses cheating, bribery giving and receiving; deprivation of peoples' rights, witchcraft, prosperity gospel, vengeance, child sex predators, and the like. This implies that because of this content the media is bound to perpetuate the prevailing work ethic.

This said, it is clear that the tendency of socialization organs to carry on socialization programs with traditional work ethic contents is another explanation as to why a traditional work ethic should persist in the studied regions and the less developed regions at large.

Lack of Coordination of Socialization Efforts

In chapter nine, I indicated that though socialization is supposed to be a collective effort by socialization organs; these socialization organs have been faced by a number of

challenges, which deter them from working together. The findings have shown that, socialization efforts were not coordinated, so that socialization is done independently.

Socialization is a social process aimed at handing on a work ethic and other cultural traits from generation to generation. It is a process to shape society's members to behave in a certain social context which is more or less acceptable to that society as a whole. In a way socialization helps a society to build a social identity and assist it to have vision and direction shared by majority of the society members. This being the case, it is obvious that if there is no coordination among the social actors responsible for socialization, the result will be a society with no vision or direction. Mluma (2002:124) is of the opinion that, if a society has lost its direction, "the very foundation on which a peoples' culture is constructed is shaken. The inevitable result is cultural confusion. There is no firm foundation on which to construct the behavioural patterns, ideas, beliefs, values and attitudes on which peoples' economic, political, and social character can be based".

Absence of a firm foundation on which to construct behavioural patterns, which include a modern work ethic, is obvious in a situation where socialization organs are disjointed. Members must be at a cross road, as to whose socialization instruction is to be considered as the key societal socialization instruction. Their actions and behaviours are being influenced differently by these socialization organs, and at a certain point they are forced to act like a chameleon.

Peoples' actions and behaviours are largely determined by their thoughts, and thoughts are connected to their minds; on the other hand, a person's mind depends on his/her brains; if these relationships are logical, there is a reason to accept that the lack of coordination among socialization organs is likely to affect the thought pattern of the people in the studied regions. Colleagues in the field of neuroscience [Herr (2012); Park and Huang (2010)] associate thought patterns with brain wiring process; a process which they said, occurs in the brain as a result of the person's interaction with the world in which culture and experience play important role. This view may lead to a conclusion that the socialization process plays an important role in shaping thought patterns linked to brain activities as well as peoples' behaviour and actions.

If I am to use the brain wiring idea and its link to socialization as a metaphor, I can conclude that an uncoordinated socialization effort is likely to result in uncoordinated brain wiring. This conclusion can be justified by the actions and behavioural patterns prevailing in the studied regions. Considering the actions and behavioural patterns observed in these regions, it is as if the brain wiring of these people has been partitioned, based on what they received from the uncoordinated socialization organs; so that every brain apartment functions independently. There seems to be no transferability of information or

knowledge from one brain apartment to another. If I am to use an analogy of a normal living apartment, it is as if socialization organs have made the brain apartment wiring and placed an electricity meter in each apartment; so that persons are able to use different meters at different points in time, without necessarily consuming the brain energy of other apartments.

This analogy explains how people have been socialized in a way that they can assume different characters at different places. For instance, what they do or learn at school has nothing to do with what happens at home, at the mosques/church and in fact in their life as a whole. In this situation things which are linked are treated independently from each other. For instance, there is a possibility for the people in less developed regions to have a poster in the corridor of their office saying 'this is a corruption free zone' and at the same time have people in the same office receiving bribes. This behaviour poses a doubt as to whether there is a brain wire connecting the brain part that prepared the poster and the brain part that receives bribes. Similarly, if there is the possibility for people in these regions to set aside lots of money to commission a research study, prepare policy and plan documents, but despite the fact that they have the informing research results, well prepared policy and plan documents, they still do business as usual; then we doubt whether there is brain wire connecting the brain part that has commissioned the research study and that part of brain that is doing business as usual despite the availability of research results, policy and plan documents.

In the final analysis it appears to me that, socialization of this kind in its best will end up handing on the chameleon or split personality among members of society. As a result, as noted in chapter ten of this work, peoples' life is likely to be a matter of a theatre act. In such a situation, it is not possible for society through its socialization organs to build a modern work ethic which it needs to match the changing context. This is another explanation as to why a traditional work ethic persists in the less developed regions.

Existence of Social dilemma

In chapter seven and subsequently in section 11.1, I argued that the prevailing work ethic in the studied regions is influenced by the social pressure to obey the prevailing rules of social reality. This social pressure forces people to act rationally to avoid the risk of being fools or losers in their engagement with others. It appears that social pressure has made the traditional work ethic part and parcel of the rules of social reality about which disobedient individuals obviously become irrational. In a way, as noted in section 11.1, the social pressure that rationalizes the prevailing work ethic sends a message that building a certain type of work ethic requires collective efforts. This being the case, there is no doubt

that work ethic building takes a form of provision or protection for public good which is always bound to suffer from social dilemma problems.

Social dilemmas “are situations in which individual rationality leads to collective irrationality. That is, individually reasonable behaviour leads to a situation in which everyone is worse off than they might have been otherwise” (Kollock 1998:183). Similarly, social pressure forces individuals in the studied regions and regions lagging behind to act rationally, leads to a situation where a traditional work ethic persists and thus makes everyone worse off as they make it difficult to achieve regional development.

Kollock (1998:185) observed that “a group of people facing a social dilemma may completely understand the situation, may appreciate how each of their actions contribute to a disastrous outcome, and still be unable to do anything about it”. This is partly what I found out in the studied regions, where, although respondents appreciated that bribery and other dishonest behaviours were commonly practiced in their areas; it was also true that they were not generally accepted. Likewise, though a good number of respondents were of the opinion that dependence behaviours like living with relatives and sending assistance were detrimental on individual achievement; they at the same time admitted that they could do nothing to stop them.

In another instance Kollock (1998:185) indicated that, “the most severe social dilemmas are characterized by a ‘*dominating strategy*’. A dominating strategy is a strategy [or line of individual action] that yields the best outcome for an individual regardless of what anyone else does”. He further asserts that “the compelling, and perverse, feature of these dilemmas is that there is no ambiguity about what one should do to benefit oneself, yet all are hurt if all follow this rational decision. Studies in social dilemmas [Kollock (1998); Dawes (1980); Hardin (1968)] draw our attention to three types of social dilemmas, the prisoner’s dilemma, a public good dilemma, and the tragedy of the commons dilemma. The prisoner's dilemma explains social dilemma in an analogy of prisoners, where individuals are placed in a perplexing situation and are required to make rational decisions. Unfortunately, the complexity of the situation leads to an outcome where the individual’s rationalities results in collective irrationality.

The essential explanations of the prisoner’s dilemma are as follows: Two individuals are suspected of having committed a crime; each of them is being interrogated in a different cell from where they cannot communicate. The interrogator gives conditions that if they confess that they were involved in the crime, and their partner denies, their statement will be used against their partner, and so the partner will get thirty years of imprisonment and they will go free. If they both confess, they get ten years. If both deny, they get five years of imprisonment. In this situation it will be in the best interests for an

individual prisoner (and of course rational) to confess; because it seems to be a dominating strategy (that is the decision that yields them the best outcome). However if everyone chooses this strategy they all end up worse off (they will have to serve ten years) than if they act irrational by denying (where they would have served five years).

A public good dilemma is a situation resulting from the use and provision of public good. Based on Kollock (1998:188) "a public good is a resource from which all may benefit, regardless of whether they have helped provide the good". For instance, people can enjoy public lights or the aesthetic quality of their town even if they have not paid taxes. Economists call this situation a free-rider problem. Based on individual rationality, to free-ride, seems to be a dominating strategy in many ways; nevertheless, if all society members do the same, no public good will be provided nor maintained; and thus all are worse off.

The tragedy of commons dilemma is well explained by Hardin (1968) as cited in Kollock (1998:190), who provides a metaphor of a group of herders. It is said that where a group of herders have open access to a common parcel of land to graze their cows; it will be in each herder's interest to graze as many cows as possible on the land, even if the common is damaged as a result. The herder receives all the benefits from the additional cows, and the damage to the commons is shared by the entire group. Yet, if all herders make this individually reasonable decision, the commons is destroyed and all will suffer.

Although these social dilemma models seem to be different, they are all aimed at explaining conditions in which societies or groups may find it difficult to cooperate in achieving collective benefits. In both cases the issue is either one cooperates with others in building something beneficial to all or betrays others for one own benefit. Kollock (1998:189) thinks that often people betray others because of either greed, i.e. the simple desire to obtain the best possible outcomes for oneself; or fear that not enough others will cooperate.

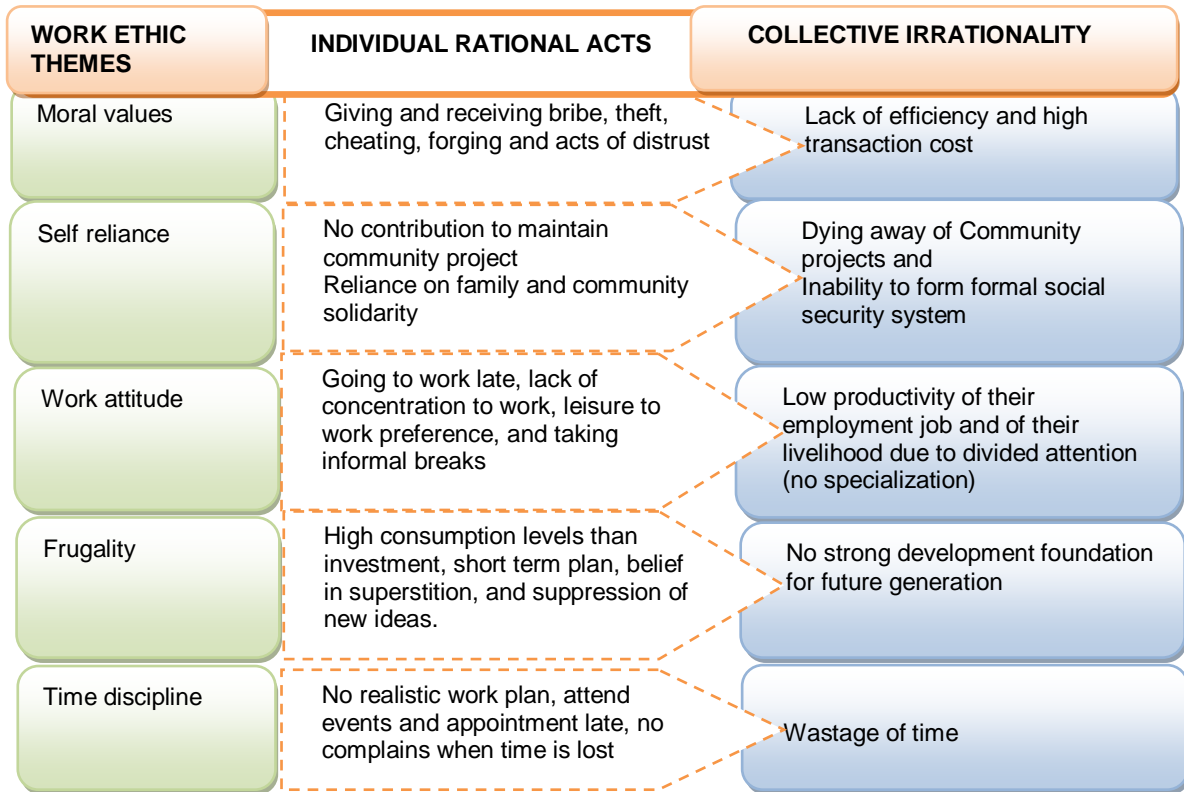
In our case, these dilemmas can be used to explain conditions which make it difficult for the people in the studied regions and those in the lagging behind regions to cooperate in building a modern work ethic; which is necessary if they aspire to be active participants in the global market economy. Ulimwengu (2002) once said that, it is only when these people acquire a modern work ethic; that is when they will be active participants in the global market economy; otherwise they are going to remain drawers of water and choppers of wood; provided other global actors will leave some for them to draw and chop.

At this juncture, I do not aim to explain how each of the three dilemmas explain each of the results of this study; but I will point out some examples so that one can appreciate the existence of these dilemmas and how by and large they contribute to the persistence of a traditional work ethic in the studied regions and those regions lagging behind. One of the examples is on how the prisoner's dilemma explains the persistence of a traditional time discipline in the studied regions. Using the analogy of interrogator – prisoner, I would say the social reality or simply 'the daily practices' is an interrogator and 'society members' are prisoners.

These society members are conditioned by daily practices that if they attend an event on time, and their partner attends late, it is bad for them because they will waste time waiting for their partners. If they both attend late, it is bad for all of them, because coordination is no longer easy and everything will be delayed for everyone. If both attend on time, it will be good for all of them, because no time will be wasted. In this situation, it has been in the best interests of individual society members to arrive late for events because of the fear that not enough others will attend on time. However, because everyone chooses this strategy they all end up worse off, because at the end of the day all of them attend the events late. In this way a traditional time discipline is being sustained.

For easy reflection of public good and the tragedy of commons dilemmas in Figure 11:1, I summarize the individuals' rational acts and their corresponding collective irrationality.

Figure 11:1 Individual rational acts and their collective irrationality



Source: Authors Construct

With reference to Figure 11:1, if modern work ethic building is considered to be a public good to be provided by the people in the studied regions, it is obvious that these people are in a dilemma. This is so because, as shown in the Figure, all individuals' rational acts are the reflection of traditional work ethic. This implies that individuals yield best outcomes when they behave in a traditional way. However, despite the fact that individuals have made their independent rational decisions, it is unfortunate that society as a whole is left with difficulties in building a modern work ethic as a public good. They resemble individuals who benefit by avoiding taxes, while having money in their pocket; they will unfortunately, suffer from unavailability of public services, like roads, public hospitals, public lights etc. At the end of the day they will have to use all the money they have to fill this gap, unfortunately they end up achieving less, or worse still they become losers.

Similarly, if we consider a modern work ethic as a common property to be protected; it can be said that as long as individuals are rational, acts in Figure 11:1 are of benefit to them, and they do not feel an immediate effect; it is likely that they are going to continue behaving in the same way even though society as a whole is witnessing an erosion of whatever little modern work ethic it has. Indeed as the herders on the common land, because they personally receive benefits from behaving traditionally they will continue with the same behaviour day in and day out, regardless of the long term effects of being an uncompetitive society in the global market economy, which among other things requires a modern work ethic.

Despite of the usefulness of these models in explaining situations prevailing in real life scenarios; studies [Poteete et al (2010); Ostrom (2000); Ostrom et al (1999); Ostrom (1990)] have identified some limitations in connection with their policy implications. Ostrom (1990:6-7) for instance, argued that “what makes these models so interesting and so powerful is that they capture important aspects of many different problems that occur in diverse settings in all parts of the world”. On the other hand however, she contends that these models are so dangerous when they are used metaphorically as the foundation for policy formulation. She indicates that these models set a premise that individuals are incapable of changing their constraints unless external authorities change them. For example, she pointed out that in the prisoners’ dilemma; the prisoners cannot change the constraints imposed on them by the interrogator “they are in jail”.

Nearly a decade later, Ostrom et al (1999:278) had the same observation that these models “have been used by many scholars and policy makers to rationalize central government control over everything requiring collective efforts and to paint a disempowering pessimistic vision of human prospect”. They assert that these models have ignored the fact that although there is no doubt that social dilemmas have prevailed, it is also true that for thousands of years people have self-organized to manage common pool resources.

The limitations of social dilemma models posed by these studies, do not disprove the fact that individuals sharing a commons are caught in a trap; instead they advocate that though individuals are inevitably caught in a trap, “their capacity to extricate themselves from various types of dilemma situations vary from situation to situation” (Ostrom 1990). Ostrom suggests that instead of basing policy on the assumption that those in dilemma situations are hopeless, one needs to recognise that “the world contains multiple types of individuals, some more willing than others to initiate reciprocity to achieve the benefits of collective action” (Ostrom 2000:138). Thus, there is no one fit for all policies in the process of solving social dilemma problems.

Owing to these facts, those who are to draw policy implication from the findings of this study should be warned that, neither external nor internal intervention is a one fit for all policy strategy in the process of building a modern work ethic in regions lagging behind. As pointed out by Ostrom (1990:14) one may “wish to learn more from the experience of individuals in a field setting” in order to decide which policy strategy is most applicable in a particular context.

11.3 Planning Implications and Areas for Future Research

Over all, this study has confirmed that the dominant type of work ethic in the studied regions is a traditional work ethic. It has identified a couple of reasons as to why a traditional work ethic persists in these regions. There are socialization vacuums, existence of socialization contents that do not match to the changing context, uncoordinated socialization organs, and social dilemmas. The findings have also revealed that, differences in work ethic can partly be used to explain regional development differences. Since one of the planners’ key interests is to deal with regional differences, in this section I provide some ideas on how persistence of a traditional work ethic can be intervened.

Integrate Aspects of Work Ethic in Regional Situation Analysis

This study has revealed that, literature in regional development planning [Young (2008); Polese (2007)] has acknowledged that in the recent past inclusion of social and cultural logic in planning has become important. This calls for identification and incorporation of non-purely economic logic in regional analysis; thus I recommend that cultural traits (work ethic inclusive), should be integrated in the regional situation analysis in a more detailed manner than it is done in the current practice.

Address the Socialization Vacuum

The results of this study have indicated that there is a socialization vacuum, due to lack of coordination of the interaction between traditionalism and modernity. One of the examples in the main text is that of parents’ frustration due to the introduction of Child Law, which bars them from correcting their children by means of beating. One thing that the government, civil societies and other change agents need to remember is that, a single cultural trait is connected to the cultural system as a whole in a complex way. So that, a change in one trait without informed consent from the society members is likely to paralyse the society’s cultural system as a whole.

Therefore, it is recommended that before changes are made it is important that studies are conducted to gain knowledge on what the impact of the changes will be; and that society members are informed and equipped with alternative means to face the impact of the change.

Following parenting issue discussed earlier in this work, I would recommend that Universities and/or Colleges should collaborate with the departments responsible for community development and children affairs and interested civil society organizations at district level to design and conduct a series of parenting workshops to equip parents with parenting styles and the implications for the Child Law and work ethic. These training institutions may take the role of training material preparation and training of a team of trainers; whereas the team should play the role of carrying out the actual training. Some of the avenues through which the training can be conducted as a starting point will be the use of already organized groups. Such groups include Community Village Banks (VICOBAs) and SACCOSs which have regular meetings and do exist in the regions studied. Others may be women's economic groups and religious groups. Other ways of dealing with this parenting issue is through preparation of small booklets, radio, and television programs with messages on parenting styles and their implications for child character and child law.

The findings have shown that the replacement of the traditional education systems with the modern system has also left a socialization vacuum due to lack of elaborated socialization programs for children between the ages of 0 and 4 years in the modern system; whilst even those who find accommodation in it, suffer from inadequate educators and good learning materials. Considering those in the age bracket of 0 - 4 years, house girls seem to play a crucial role in their upbringing. This being the case, it is high time the government gives priority to the improvement of primary school education and prepares an elaborate socialization program for pre-primary children; because as neuroscientists tell us, these children are at the age of critical brain development. It is also at this age where a modern work ethic can effectively be internalized. This conclusion has also been reached by Mtahabwa (2010:360), who warned that pre-primary education should be prioritized because "the cultural value we cherish develop early, before children begin primary school, and it may be difficult to develop them at primary or other levels of education"

Since house girls seem to play an important role in child care, I recommend that Local government authorities should enact a by-law to require all parents with children of 0 to 4 years of age who wish to recruit house girls, to make sure that these house girls attend 'a child care and development orientation seminar' (CCDOS) as soon as they are

recruited. I propose that the same procedure used to develop material for the series of parenting workshops as used here to develop the CCDOS for house girls. I opine that to make it effective and meaningful, it should be short and practical, it should take the form of on the job training; meaning that it should not interfere significantly with the house girl's duties. To achieve this, I propose that the seminar should run for one or two weeks, with one hour sessions taking place in the evening when the parents are back from work. The seminar is proposed to take place at a nearby child care center or primary school, to be conducted by assigned child care givers or primary school teachers depending on where the girl will attend. Assigned care givers and teachers conducting these seminars should do it as an extra duty; thus parents sending a girl to a CCDOS should be prepared to incur the extra duty costs.

Nonetheless, before the introduction of the proposed by-law, it will be a prudent idea to study the extent to which this idea is feasible, to avoid its implementation meeting inner resistance. Perhaps, pilot studies and adequate community publicity will help a smooth integration of this idea into current practice. Parents should be helped to understand that the intention of the by-law is not just to force them to spend on house girls, but it is done in good faith (*bona fide*) for the brighter future of their children and the nation at large.

The study findings have shown that even the religious organizations in the studied regions seem to have no elaborate plans for building peoples' characters at a young age. For instance, though the formal school time table allocates sessions for religious studies, there are neither formal curricula nor religious educators officially assigned to teach these sessions. It is therefore a high time for religious leaders to design programs for children, programs that will blend religious teachings and work ethic internalization. Also they should cooperate with government to ensure that syllabuses for religious studies are prepared and teachers are assigned. Among other things, the syllabuses should focus on how the teaching of heaven and hell relates to their worldly life. This should help students to know themselves and become good citizens of their nation and of the Kingdom of God.

Make the Traditional Work Ethic Responsive to the Changing Context

The study has revealed that where parents get time to talk with their children, there were no differences between what the parents were taught several decades ago and what they were now teaching their children. Much of the teachings for both parties revolved around two work ethic themes: moral values and attitude towards work, which were more of a traditionalistic style. As noted earlier, this has contributed to the persistence of a traditional work ethic in the studied regions. Consequently, I recommend that the parenting

workshop series, small booklets, radio, and television programs, which I, proposed earlier should incorporate materials aiming at making the content of the socialization programs at family level responsive to the global market economy context. Also CSOs should take parenting issues and work ethic transformation, as a priority agenda through various campaigns or projects aiming at families.

Since, I identified that most of the TV/Video entertainment programs are the reflection of a traditional work ethic, I would recommend that media owners should be reminded by the government, activists, and community members that they need to strike a balance between their individual profit making aims and the national goal of building a nation with a modern and competitive work ethic. They should remind their TV program producers of the impact of the messages they are broadcasting to their audiences.

One of the key findings of this study is that, a traditional work ethic is not concomitant with regional development. Nonetheless, this should not be interpreted to mean that I am advocating for a complete replacement of traditionalism with modernity. That would be wholesale copying of other peoples' culture, which in many cases has not worked. Instead, my intension is to show that some traditions may be harmful to regional development and others may not. The positive ones need to be promoted and made responsive to the changing context. Some of the traditions which may not harm regional development include story telling, traditional dancing, Jando and Unyago training with exception of their negative aspects of FGM and promotion of concurrent sexual relationships.

The challenging task in promoting the upholding of the aforementioned traditions is how to find institutional arrangement that will make them responsive to the changing context. Following this challenge, I am of the opinion that, there is a need to devise a blended version of traditional and modern institutions. For example teachers at pre-primary and primary school levels should invite traditional storytellers, traditional dance organisers, and wise persons to the school sessions. This is possible because most school activities at pre-primary level are related to play, and school time table at primary school levels have set aside some sessions for culture and sports; thus these opportunities can be used for that purpose. The Ministry responsible for culture should launch a study on what aspects of Jando and Unyago are not harmful to regional development, and how they can be made responsive to the changing context. Thereafter, it should cooperate with traditionally responsible persons to carry out Jando and Unyago camps in school premises during vacations.

Enhance Coordination of Socialization Organs

The findings of the study have indicated that the socialization organs, family, clan, school, religion institutions, media and peer groups work in isolation towards the socialization process; and that this has effects on the peoples' work ethic. To bring together the socialization process by these organs I suggest the following measures: first, parents, guardians or other care givers should take time on a daily basis to discuss with their children on what they come across with in the course of the day at school, mosque/church, in the media, and their interaction with their peers. They should take the trouble to know the names of the people who teach their children, friends of their children, TV/Video programs, and websites that their children like to watch most. The discussion should aim at helping the children link various messages from different socialization organs; and so assist them to recognise proper and improper social conduct. In this way children are given an opportunity to see the practical sense of the things they have captured from different socialization organs and thus relate them to life as a whole. Through this process, I believe that children will largely be relieved from the 'brain wiring partition problem' which I earlier on associated with uncoordinated socialization process.

The second measure is for Village/Mtaa governments to mobilize the community to participate in their children's education. This can be done by having a once per year contribution for best students awards when every year several students are nominated on the basis of their character and academic performances for the awards. The nominees may have their awards in a ceremony attended by community members; and some of the funds can be used to sponsor a study tour for the nominees and selected teachers. This participation will assist children to know that schools and school issues are not isolated, but that they are part and parcel of community life. On the other hand, because the community members have contributed they are likely to be motivated to follow up the character development and academic performance of their children; in this way socialization coordination is likely to be enhanced.

Address Social Dilemmas

The study has revealed that, social dilemmas have contributed to the persistence of a traditional work ethic. In line with this, I argued that persistence of the prevailing work ethic in the studied regions is influenced by the social pressure to obey the prevailing rules of social reality. Individuals are being pushed by social pressures to act rationally to avoid the risk of being thought foolish or losers in their engagement with others. Therefore, the main issue was the fear that not enough others will cooperate in behaving as in the

modern work ethic style. Following this fear, I would say it is not easy to suggest a straight forward solution on what can be done to address these social dilemmas. Literature [Kollock (1998); Dawes *and* Messick (2000)] suggest that people tend to cooperate with other members of their own group and betray when interacting with members of another group. This implies that building a collective identity is helpful in addressing social dilemmas; but the challenge is how do we establish a collective identity in a nation dominated by tribal societies?

Nevertheless, this does not suggest that the situation is completely hopeless; Ostrom's studies have identified the possibilities for collective efforts established within small groups to be extended to large scale group collective efforts. In her own words she says: "success in starting small-scale initial institutions enables a group of individuals to build on the social capital thus created to solve larger problems with larger and more complex institutional arrangements" (Ostrom 1990:190) In the same way, I believe that not everyone in the studied region or regions lagging behind is satisfied with the collective irrationalities facing the studied regions or the lagging behind regions at large. Thus, small scale collective efforts can start with alliances of like minded people in academia, university and college students, labour unions, political parties, religious organizations. These alliances should promote the culture of respect to rules of the game (institutions); and later on demand enactment and enforcement of nation-wide institutions, which will immediately check the collective irrationality.

Another way of fostering collective identity is through the introduction of character development education in the education system. This may not only help to build collective identity, but it will also aid the internalization of a modern work ethic. Based on Lickona (n.d) cited in the National Center for Youth Issues U.S.A (On-line), "character education is the deliberate effort to develop virtues that are good for the individual and good for society". He affirms that;

"the objective goodness of virtues is based on the fact that they: affirm our human dignity, promote the well-being and happiness of the individual, serve the common good, define our rights and obligations, meet the classical ethical tests of reversibility (would you want to be treated this way?) and universalizability (would you want all persons to act this way in a similar situation?)".

It is likely that, if a wider section of a society internalizes the competences of character education, possibilities exist for creating collective identity and thus, chances to overcome social dilemmas are increased.

Areas for Future Research

I conclude this section by presenting some ideas for future research. This study has questioned the content of socialization programs by schools, media and religious organizations in relation to the work ethic they hand on to members of society. However, much of the data were drawn from respondents' responses; it would be relevant to analyse the content of primary school books, media, and that of religious sermons, in order to find out what work ethic themes are implied in them. Also, the study has recommended a number of programs, ranging from parenting workshops, child care and development seminars, community participation in child education, to character development education. It would be relevant therefore to carry out studies to establish how best these programs can be carried out. Finally, since the study has been carried out in two regions, one may be interested to conduct a similar study in other regions to capture the diverse nature of the country. Similarly, it would be relevant to compare the structure of work ethic among East African countries; and draw their implications for regional development.

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Annexes

Annex 1: Analysis Tables

Annex 1.1: Respondent or one of family members' involvements in bribery giving or receiving

	Observed frequency	Expected frequency	Residual
Involved	158(57.3%)	138.0	20.0
Not involved	118(47.7%)	138.0	-20.0
Total	276(100%)		

Chi-Square = 5.797, Df = 1, P-Value = .016

Annex 1.2 Peoples' perception on acts of giving and receiving bribery based on respondents' opinion

Respondents' opinion	Number of respondents	Cumulative Percent
People perceive it at style of life	41(19%)	19.1
People perceive it as unavoidable	53(25%)	43.7
People perceive it as bad behaviour	120(56%)	99.5
Think the government is involved	1(.5%)	100.0
Total	215(100%)	

Annex 1.3: Response on what will happen if bycle is left outside unlocked

Responses	Number of respondents	Cumulative Percent
Nothing will happen	41(14.6%)	14.6
It will be stolen	239(85.4%)	100.0
Total	280(100%)	

Annex 1.4: Acts of students cheating teachers and parents are usual among students

Responses	Number of respondents	Cumulative Percent
Strongly agree	599(36.9%)	36.9
Agree	83(51.9%)	88.8
Neutral	7(4.4%)	93.1
Disagree	7(4.4%)	97.5
Strongly disagree	4(2.5%)	100.0
Total	160(100%)	

Annex 1.5: Number of sexual partners student respondents had the year before the research

Response	Number of respondents	Cumulative Percent
1 partner	17(20%)	20.0
2 partners	53(63%)	83.0
3 or more partners	14(17%)	100.0
Total	84(100%)	
System	72	
Total	156	

Annex 1.6: Behaviour of putting less effort to work is increasing in our area

Response	Number of respondents	Cumulative Percent
Strongly agree	76(47.5%)	47.5
Agree	64(40.0%)	87.5
Neutral	7(4.4%)	91.9
Disagree	6(3.8%)	95.6
Strongly disagree	7(4.4%)	100.0
Total	160(100%)	

Annex 1.7: The behaviour of concentration to work until the work is done do not exist among the people in our area

Response	Number of respondents	Cumulative Percent
Strongly agree	63(39.4%)	39.4
Agree	73(45.6%)	85.0
Neutral	13(8.1%)	93.1
Disagree	9(5.6%)	98.8
Strongly disagree	2(1.2%)	100.0
Total	160(100%)	

Annex 1.8: Behaviour of going out during work hours is common to most people in our area

Response	Number of respondents	Cumulative Percent
Strongly agree	66(41%)	41.2
Agree	80(50%)	91.2
Neutral	8(5.0%)	96.2
Disagree	5(3.1%)	99.4
Strongly disagree	1(.6%)	100.0
Total	160(100%)	

Annex 1.9: The behaviour to concentrate throughout work planned hours is missing among community members

Response	Frequency	Cumulative Percent
Strongly agree	59(36.9%)	36.9
Agree	82(51.2%)	88.1
Neutral	11(6.9%)	95.0
Disagree	8(5.0%)	100.0
Total	160(100%)	

Annex 1.10: Self reliance behaviour is disappearing among community members in our area

Response	Number of respondents	Cumulative Percent
Strongly agree	56(35%)	35.0
Agree	80(35%)	85.0
Neutral	4(35%)	87.5
Disagree	16(35%)	97.5
Strongly disagree	4(35%)	100.0
Total	160(100%)	

Annex 1.11: Begging behaviour exists in our area

Response	Number of respondents	Cumulative Percent
Strongly agree	53 (33.1%)	33.1
Agree	68(42.5%)	75.6
Neutral	7(4.4%)	80.0
Disagree	26(16.2%)	96.2
Strongly disagree	6(3.8%)	100.0
Total	160(100%)	

Annex 1.12: Acts of favouritism based on tribes/religions are witnessed in our society

Response	Number of respondents	Cumulative Percent
Strongly agree	75(46.9%)	46.9
Agree	63(39.4%)	86.2
Neutral	6(3.8%)	90.0
Disagree	11(6.9%)	96.9
Strongly disagree	5(3.1%)	100.0
Total	160(100%)	

Annex 1.13: Peoples' propensity to save is very low in our area

Response	Number of respondents	Cumulative Percent
Strongly agree	67(41.9%)	41.9
Agree	74(46.2%)	88.1
Neutral	15(9.4%)	97.5
Disagree	2(1.2%)	98.8
Strongly disagree	2(1.2%)	100.0
Total	160(100%)	

Annex 1.14: Most of the community members have superstition believes

Response	Number of respondents	Cumulative Percent
Strongly agree	59(36.9%)	36.9
Agree	64(40.0%)	76.9
Neutral	24(15.0%)	91.9
Disagree	12(7.5%)	99.4
Strongly disagree	1(.6%)	100.0
Total	160(36.9%)	

Annex 1.15: During general election contesters gets charms from witch doctors to win elections

Response	Number of respondents	Cumulative Percent
Strongly agree	49(30.6%)	30.6
Agree	57(35.6%)	66.2
Neutral	41(25.6%)	91.9
Disagree	8(5.0%)	96.9
Strongly disagree	5(3.1%)	100.0
Total	160(100%)	

Annex 1.16: Some of government heads of departments and leaders uses charms to maintain their positions

Response	Number of respondents	Cumulative Percent
Strongly agree	49(30.6%)	30.6
Agree	50(31.2%)	61.9
Neutral	45(28.1%)	90.0
Disagree	9(5.6%)	95.6
Strongly disagree	7(4.4%)	100.0
Total	160(100%)	

Annex 1.17: People in power involve themselves in suppressing new ideas

Response	Number of respondents	Cumulative Percent
Strongly agree	49(30.6%)	30.6
Agree	82(51.2%)	81.9
Neutral	18(11.2%)	93.1
Disagree	10(6.2%)	99.4
Strongly disagree	1(.6%)	100.0
Total	160(100%)	

Annex 1.18: The attitude of having daily work plan is lacking among people in our area

Response	Number of respondents	Cumulative Percent
Strongly agree	90(56.2%)	56.2
Agree	63(39.4%)	95.6
Neutral	2(1.2%)	96.9
Disagree	5(3.1%)	100.0
Total	160(100%)	

Annex 1.19: Most of the time public meetings organized by the government or party officials do start late

Response	Number of respondents	Cumulative Percent
Strongly agree	78(48.8%)	48.8
Agree	74(46.2%)	95.0
Neutral	5(3.1%)	98.1
Disagree	2(1.2%)	99.4
Strongly disagree	1(.6%)	100.0
Total	160(100%)	

Annex 1.20: Time period respondents are willing to wait a friend coming for an appointment without complaining

Time	Number of respondents	Cumulative Percent
0:05 minutes - 0:59 minutes	64(24.7%)	24.7
1:00 hour or more	195(75.3%)	100.0
Total	259(100%)	

Annex 1.21: It is very rare to find a worker going to work late get punished

Response	Number of respondents	Cumulative Percent
Strongly agree	54(33.8%)	33.8
Agree	65(40.6%)	74.4
Neutral	22(13.8%)	88.1
Disagree	11(6.9%)	95.0
Strongly disagree	8(5.0%)	100.0
Total	160(100%)	

Annex 1.22: Cross tabulation for religion of respondent and visiting a traditional doctor

Response on whether respondent or one of family members has visited traditional doctor					
			Visited	Not visited	Total
Religion of respondent	Muslim	Observed frequency	105	28	133
		Expected frequency	104.2	28.8	133.0
		% within Religion of respondent	78.9%	21.1%	100.0%
		% within Response on whether respondent or one of family members has visited traditional doctor	49.3%	47.5%	48.9%
		% of Total	38.6%	10.3%	48.9%
		Std. Residual	.1	-.2	
Christian	Observed frequency	108	31	139	
	Expected frequency	108.8	30.2	139.0	
	% within Religion of respondent	77.7%	22.3%	100.0%	
	% within Response on whether respondent or one of family members has visited traditional doctor	50.7%	52.5%	51.1%	
	% of Total	39.7%	11.4%	51.1%	
	Std. Residual	.0	.2		
Total	Observed frequency	213	59	272	
	Expected frequency	213.0	59.0	272.0	
	% within Religion of respondent	78.3%	21.7%	100.0%	
	% within Response on whether respondent or one of family members has visited traditional doctor	100.0%	100.0%	100.0%	
	% of Total	78.3%	21.7%	100.0%	

Chi-Square (χ^2) = .062, Df = 1, P - Value = .803, Odds ratio = 1.08 i.e. if respondents were Muslims the odds of their visiting traditional doctor were 1.08 times higher than if they are Christians

Annex 1.23: Results of Wilcoxon rank sum for respondent's age vs. work liking even if have lots of money

Response on whether respondents will work even if they have lots of money				
		N	Mean Rank	Sum of Ranks
Age of respondent	Will like work	219	141.03	30885.50
	Will not like work	58	131.34	7617.50
Total		277		

Wilcoxon W = 7617.500, Mann-Whitney = 5906.500, Z = -.820, P-Value = .412, r = -.05 (the effect size "r" was obtained by dividing Z (-.820) with the square root of n (277))

Annex 1.24: Results of Wilcoxon rank sum for respondent's age vs. leisure to work preference when there is possibility for life to continue without working

Response on whether respondents will prefer leisure to work even if life can go without working		N	Mean Rank	Sum of Ranks
Age of respondent	Will prefer work	130	144.40	18772.00
	Will prefer leisure	146	131.25	19454.00
Total		276		

Wilcoxon W = 19454.000, Mann-Whitney = 8723.000, Z = -1.159, P-Value = .246, r = -.07 (the effect size "r" was obtained by dividing Z (-1.159) with the square root of n (276))

Annex 1.25: Results of Wilcoxon rank sum for respondent's age vs. taking informal break

Response on whether respondent take informal break		N	Mean Rank	Sum of Ranks
Age of respondent	Take informal break	176	124.40	21894.50
	Do not take informal break even a single day	70	121.24	8486.50
Total		246		

Wilcoxon W = 8486.500, Mann-Whitney = 6007.500, Z = -.315, P-Value = .753, r = -.02 (the effect size "r" was obtained by dividing Z (-.315) with the square root of n (246))

Annex 1.26: Cross tabulation for sex of respondent and work liking even if has lots of money

		Response on whether respondent will work even if has lots of money			
		Will like work	Will not like work	Total	
Sex of respondent	Female	Observed frequency	102	26	128
		Expected frequency	101.3	26.7	128.0
		% within Sex of respondent	79.7%	20.3%	100.0%
		% within Response on whether respondent will work even if he got a large sum of money	46.4%	44.8%	46.0%
		% of Total	36.7%	9.4%	46.0%
		Std. Residual	.1	-.1	
	Male	Observed frequency	118	32	150
		Expected frequency	118.7	31.3	150.0
		% within Sex of respondent	78.7%	21.3%	100.0%
		% within Response on whether respondent will work even if he got a large sum of money	53.6%	55.2%	54.0%
% of Total		42.4%	11.5%	54.0%	
	Std. Residual	.0	.1		
Total	Observed frequency	220	58	278	
	Expected frequency	220.0	58.0	278.0	
	% within Sex of respondent	79.1%	20.9%	100.0%	
	% within Response on whether respondent will work even if he got a large sum of money	100.0%	100.0%	100.0%	
	% of Total	79.1%	20.9%	100.0%	

Chi-Square (χ^2) = .044, Df = 1, P-Value = .835, Odds ratio = 1.06 i.e. if respondents were females the odds that they will like work even if they have lots of money were 1.06 times higher than if they were males

Annex 1.27: Cross tabulation for sex of respondent and taking of informal break

		Response on whether respondent take informal break			
		Take informal break	Do not take informal break	Total	
Sex of respondent	Female	Observed frequency	82	38	120
		Expected frequency	86.0	34.0	120.0
		% within Sex of respondent	68.3%	31.7%	100.0%
		% within Response on whether respondent take informal break	46.3%	54.3%	48.6%
		% of Total	33.2%	15.4%	48.6%
		Std. Residual	-.4	.7	
	Male	Observed frequency	95	32	127
		Expected frequency	91.0	36.0	127.0
		% within Sex of respondent	74.8%	25.2%	100.0%
		% within Response on whether respondent take informal break	53.7%	45.7%	51.4%
% of Total		38.5%	13.0%	51.4%	
	Std. Residual	.4	-.7		
Total	Observed frequency	177	70	247	
	Expected frequency	177.0	70.0	247.0	
	% within Sex of respondent	71.7%	28.3%	100.0%	
	% within Response on whether respondent take informal break	100.0%	100.0%	100.0%	
	% of Total	71.7%	28.3%	100.0%	

Chi-Square (χ^2) = 1.272, Df = 1, P - Value = .259, Odds ratio = 1.38, i.e. if respondents were males the odds that they will take informal break were 1.38 times higher than if they were females

Annex 1.28: Cross tabulation for sex of respondent and preference between work and leisure

		Respondent's preference between work and leisure			
		Will prefer working	Will prefer leisure	Total	
Sex of respondent	Female	Observed frequency	72	55	127
		Expected frequency	59.6	67.4	127.0
		% within Sex of respondent	56.7%	43.3%	100.0%
		% within Respondent's preference between work and leisure	55.4%	37.4%	45.8%
		% of Total	26.0%	19.9%	45.8%
		Std. Residual	1.6	-1.5	
	Male	Observed frequency	58	92	150
		Expected frequency	70.4	79.6	150.0
		% within Sex of respondent	38.7%	61.3%	100.0%
		% within Respondent's preference between work and leisure	44.6%	62.6%	54.2%
% of Total		20.9%	33.2%	54.2%	
	Std. Residual	-1.5	1.4		
Total	Observed frequency	130	147	277	
	Expected frequency	130.0	147.0	277.0	
	% within Sex of respondent	46.9%	53.1%	100.0%	
	% within Respondent's preference between work and leisure	100.0%	100.0%	100.0%	
	% of Total	46.9%	53.1%	100.0%	

Chi-Square (χ^2) = 8.973, Df = 1, P - Value = .003, Odds ratio = 2.08, i.e. if respondents were females the odds that they will prefer work to leisure were 2.08 times higher than if they were males

Annex 1.29: Cross tabulation for religion of respondent and preference between work and leisure

		Respondent's preference between work and leisure			
			Will prefer working	Will prefer leisure	Total
Religion of respondent	Muslim	Observed frequency	63	71	134
		Expected frequency	62.9	71.1	134.0
		% within Religion of respondent	47.0%	53.0%	100.0%
		% within Respondent's preference between work and leisure	48.5%	48.3%	48.4%
		% of Total	22.7%	25.6%	48.4%
		Std. Residual	.0	.0	
	Christian	Observed frequency	67	76	143
		Expected frequency	67.1	75.9	143.0
		% within Religion of respondent	46.9%	53.1%	100.0%
		% within Respondent's preference between work and leisure	51.5%	51.7%	51.6%
% of Total		24.2%	27.4%	51.6%	
	Std. Residual	.0	.0		
Total	Observed frequency	130	147	277	
	Expected frequency	130.0	147.0	277.0	
	% within Religion of respondent	46.9%	53.1%	100.0%	
	% within Respondent's preference between work and leisure	100.0%	100.0%	100.0%	
	% of Total	46.9%	53.1%	100.0%	

Chi-Square (χ^2) = .001, Df = 1, P - Value = .978, Odds ratio = 1.01, i.e. if respondents were Christians the odds that they will prefer work to leisure were 1.01 times higher than if they were Muslims

Annex 1.30: Cross tabulation for religion of respondent and taking informal break

		Response on whether respondent take informal break			
			Take informal break	Do not take informal break	Total
Religion of respondent	Muslim	Observed frequency	77	39	116
		Expected frequency	83.1	32.9	116.0
		% within Religion of respondent	66.4%	33.6%	100.0%
		% within Response on whether respondent take informal break	43.5%	55.7%	47.0%
		% of Total	31.2%	15.8%	47.0%
		Std. Residual	-.7	1.1	
	Christian	Observed frequency	100	31	131
		Expected frequency	93.9	37.1	131.0
		% within Religion of respondent	76.3%	23.7%	100.0%
		% within Response on whether respondent take informal break	56.5%	44.3%	53.0%
% of Total		40.5%	12.6%	53.0%	
	Std. Residual	.6	-1.0		
Total	Observed frequency	177	70	247	
	Expected frequency	177.0	70.0	247.0	
	% within Religion of respondent	71.7%	28.3%	100.0%	
	% within Response on whether respondent take informal break	100.0%	100.0%	100.0%	
	% of Total	71.7%	28.3%	100.0%	

Chi-Square (χ^2) = 3.003, Df = 1, P - Value = .083, Odds ratio = 1.63, i.e. if respondents were Christians the odds that they will take inform break were 1.63 times higher than if they were Muslims

Annex 1.31: Cross tabulation for religion of respondent and liking of work even if has got lots of money

		Response on whether respondent will work even if has got lots of money			
		Will like work	Will not like work	Total	
Religion of respondent	Muslim	Observed frequency	99	35	134
		Expected frequency	106.0	28.0	134.0
		% within Religion of respondent	73.9%	26.1%	100.0%
		% within Response on whether respondent will work even if he got a large sum of money	45.0%	60.3%	48.2%
		% of Total	35.6%	12.6%	48.2%
		Std. Residual	-.7	1.3	
	Christian	Observed frequency	121	23	144
		Expected frequency	114.0	30.0	144.0
		% within Religion of respondent	84.0%	16.0%	100.0%
		% within Response on whether respondent will work even if he got a large sum of money	55.0%	39.7%	51.8%
% of Total		43.5%	8.3%	51.8%	
	Std. Residual	.7	-1.3		
Total	Observed frequency	220	58	278	
	Expected frequency	220.0	58.0	278.0	
	% within Religion of respondent	79.1%	20.9%	100.0%	
	% within Response on whether respondent will work even if he got a large sum of money	100.0%	100.0%	100.0%	
	% of Total	79.1%	20.9%	100.0%	

Chi-Square (χ^2) = 4.329, Df = 1, P - Value = .037, Odds ratio = 1.86, i.e. if respondents were Christians the odds that they will like work even if they got lots of money were 1.86 times higher than if they were Muslims

Annex 1.32: Cross tabulation for education level of respondent and preference between work and leisure

		Respondent's preference between work and leisure			
		Will prefer working	Will prefer leisure	Total	
Education level	Primary education or other form of education	Observed frequency	64	86	150
		Expected frequency	69.8	80.2	150.0
		% within Dummy for education	42.7%	57.3%	100.0%
		% within Respondent's preference between work and leisure	50.0%	58.5%	54.5%
		% of Total	23.3%	31.3%	54.5%
		Std. Residual	-.7	.6	
	Junior secondary education or above	Observed frequency	64	61	125
		Expected frequency	58.2	66.8	125.0
		% within Dummy for education	51.2%	48.8%	100.0%
		% within Respondent's preference between work and leisure	50.0%	41.5%	45.5%
% of Total		23.3%	22.2%	45.5%	
	Std. Residual	.8	-.7		
Total	Observed frequency	128	147	275	
	Expected frequency	128.0	147.0	275.0	
	% within Dummy for education	46.5%	53.5%	100.0%	
	% within Respondent's preference between work and leisure	100.0%	100.0%	100.0%	
	% of Total	46.5%	53.5%	100.0%	

Chi-Square (χ^2) = 1.995, Df = 1, P - Value = .158, Odds ratio = 1.41, i.e. if respondents were holders of Junior education or above the odds that they will prefer work to leisure were 1.41 times higher than if they were holders of Primary school or other form of education

Annex 1.33: Cross tabulation for education level of respondent and taking informal break during work hours

		Response on whether respondent take informal break			
		Take informal break	Do not take informal break	Total	
Education level	Primary education or other form of education	Observed frequency	85	41	126
		Expected frequency	91.0	35.0	126.0
		% within education level	67.5%	32.5%	100.0%
		% within Response on whether respondent take informal break	48.0%	60.3%	51.4%
		% of Total	34.7%	16.7%	51.4%
		Std. Residual	-.6	1.0	
	Junior secondary education or above	Observed frequency	92	27	119
		Expected frequency	86.0	33.0	119.0
		% within education level	77.3%	22.7%	100.0%
		% within Response on whether respondent take informal break	52.0%	39.7%	48.6%
% of Total		37.6%	11.0%	48.6%	
	Std. Residual	.7	-1.0		
Total	Observed frequency	177	68	245	
	Expected frequency	177.0	68.0	245.0	
	% within education level	72.2%	27.8%	100.0%	
	% within Response on whether respondent take informal break	100.0%	100.0%	100.0%	
	% of Total	72.2%	27.8%	100.0%	

Chi-Square (χ^2) = 2.962, Df = 1, P-Value = .085, Odds ratio = 1.64, i.e. if respondents were holders of Junior education or above the odds that they will take inform break were 1.64 times higher than if they were holders of Primary school or other form of education

Annex 1.34: Cross tabulation for education level of respondent and the liking of work even if has got lots of money

		Response on whether respondent will work even if has got lots of money			
		Will like work	Will not like work	Total	
Education level	Primary education or other form of education	Observed frequency	108	43	151
		Expected frequency	119.3	31.7	151.0
		% within education level	71.5%	28.5%	100.0%
		% within Response on whether respondent will work even if has got lots of money	49.5%	74.1%	54.7%
		% of Total	39.1%	15.6%	54.7%
		Std. Residual	-1.0	2.0	
	Junior secondary education or above	Observed frequency	110	15	125
		Expected frequency	98.7	26.3	125.0
		% within education level	88.0%	12.0%	100.0%
		% within Response on whether respondent will work even if has got lots of money	50.5%	25.9%	45.3%
% of Total		39.9%	5.4%	45.3%	
	Std. Residual	1.1	-2.2		
Total	Observed frequency	218	58	276	
	Expected frequency	218.0	58.0	276.0	
	% within education level	79.0%	21.0%	100.0%	
	% within Response on whether respondent will work even if has got lots of money	100.0%	100.0%	100.0%	
	% of Total	79.0%	21.0%	100.0%	

Chi-Square (χ^2) = 11.186, Df = 1, P-Value = .001, Odds ratio = 2.92, i.e. if respondents were holders of Junior education or above the odds that they will like work even if they have lots of money were 2.92 times higher than if they were holders of Primary school or other form of education

Annex 1.35: Results of Wilcoxon rank sum for respondent's age vs. supporting dependants not one's children

	Response on whether respondents have lived with dependants who were not their children	N	Mean Rank	Sum of Ranks
Age of respondent	Have lived	176	154.55	27200.50
	Have not lived	100	110.26	11025.50
Total		276		

Wilcoxon W = 11025.500, Mann-Whitney = 5975.500, Z = -4.434, P-Value = .000, r = -.27 (the effect size "r" was obtained by dividing Z (-4.434) with the square root of n (276))

Annex 1.36: Results of Wilcoxon rank sum for respondent's age vs. sending assistance to relatives

	Response on whether respondent gives or gets assistance from his relatives	N	Mean Rank	Sum of Ranks
Age of respondent	Send assistance	227	146.19	33185.00
	Do not send assistance	51	109.73	5596.00
Total		278		

Wilcoxon W = 5596.000, Mann-Whitney = 4270.000, Z = -2.929, P-Value = .003, r = -.17 (the effect size "r" was obtained by dividing Z (-2.929) with the square root of n (278))

Annex 1.37: Results of Wilcoxon rank sum for respondent's age vs. perception of living and assisting relatives

	Respondent's perception on living and assisting relatives	N	Mean Rank	Sum of Ranks
Age of respondent	It is an obstacle to individual development, but unavoidable	162	145.36	23549.00
	It is a good culture those who do not like it are selfish	115	130.03	14954.00
Total		277		

Wilcoxon W = 14954.000, Mann-Whitney = 8284.000, Z = -1.570, P-Value = .116, r = -.09 (the effect size "r" was obtained by dividing Z (-1.570) with the square root of n (277))

Annex 1.38: Results of Wilcoxon rank sum for sex of respondent vs. age at which they ceased to depend on parents

	Sex of respondent	N	Mean Rank	Sum of Ranks
The age at which the respondent ceased to depend on parents/guardian	Female	127	132.39	16814.00
	Male	146	141.01	20587.00
Total		273		

Wilcoxon W = 16814.000, Mann-Whitney = 8686.000, Z = -.909, P-Value = .363, r = -.06 (the effect size "r" was obtained by dividing Z (-.909) with the square root of n (273))

Annex 1.39: Cross tabulation for sex of respondents and living with people who were not their parents

Response on whether the respondents have lived with people who were not their parents					
			Have lived	Have not lived	Total
Sex of respondent	Female	Observed frequency	71	57	128
		Expected frequency	67.9	60.1	128.0
		% within Sex of respondent	55.5%	44.5%	100.0%
		% within Response on whether the respondents have lived with people who were not their parents	48.0%	43.5%	45.9%
		% of Total	25.4%	20.4%	45.9%
		Std. Residual	.4	-.4	
	Male	Observed frequency	77	74	151
		Expected frequency	80.1	70.9	151.0
		% within Sex of respondent	51.0%	49.0%	100.0%
		% within Response on whether the respondents have lived with people who were not their parents	52.0%	56.5%	54.1%
% of Total		27.6%	26.5%	54.1%	
	Std. Residual	-.3	.4		
Total	Observed frequency	148	131	279	
	Expected frequency	148.0	131.0	279.0	
	% within Sex of respondent	53.0%	47.0%	100.0%	
	% Response on whether the respondents have lived with people who were not their parents	100.0%	100.0%	100.0%	
	% of Total	53.0%	47.0%	100.0%	

Chi-Square(χ^2) = .557, Df = 1, P - Value = .455, Odds ratio = 1.20, i.e. if respondents were females the odds that they have lived with people who were not their parents were 1.20 times higher than if they were males

Annex 1.40: Cross tabulation for sex of respondents and supporting dependants who were not their children

Response on whether respondents have lived with dependents who were not their children					
			Has lived	Has not lived	Total
Sex of respondent	Female	Observed frequency	83	45	128
		Expected frequency	81.8	46.2	128.0
		% within Sex of respondent	64.8%	35.2%	100.0%
		% within Response on whether respondents have lived with dependents who were not their children	46.9%	45.0%	46.2%
		% of Total	30.0%	16.2%	46.2%
		Std. Residual	.1	-.2	
	Male	Observed frequency	94	55	149
		Expected frequency	95.2	53.8	149.0
		% within Sex of respondent	63.1%	36.9%	100.0%
		% within Response on whether respondents have lived with dependents who were not their children	53.1%	55.0%	53.8%
% of Total		33.9%	19.9%	53.8%	
	Std. Residual	-.1	.2		
Total	Observed frequency	177	100	277	
	Expected frequency	177.0	100.0	277.0	
	% within Sex of respondent	63.9%	36.1%	100.0%	
	% within Response on whether respondents have lived with dependents who were not their children	100.0%	100.0%	100.0%	
	% of Total	63.9%	36.1%	100.0%	

Chi-Square (χ^2) = .092, Df = 1, P - Value = .762, Odds ratio = 1.08, i.e. if respondents were females the odds that they have lived with people who were not their parents were 1.08 times higher than if they were males

Annex 1.41: Cross tabulation for sex of respondents and sending assistance to relatives

Response on whether respondents send assistance to their relatives					
			Send assistance	Do not send	Total
Sex of respondent	Female	Observed frequency	97	30	127
		Expected frequency	104.5	22.5	127.0
		% within Sex of respondent	76.4%	23.6%	100.0%
		% within Response on whether respondents send assistance to their relatives	42.5%	61.2%	45.8%
		% of Total	35.0%	10.8%	45.8%
		Std. Residual	-.7	1.6	
	Male	Observed frequency	131	19	150
		Expected frequency	123.5	26.5	150.0
		% within Sex of respondent	87.3%	12.7%	100.0%
		% within Response on whether respondents send assistance to their relatives	57.5%	38.8%	54.2%
% of Total		47.3%	6.9%	54.2%	
	Std. Residual	.7	-1.5		
Total	Observed frequency	228	49	277	
	Expected frequency	228.0	49.0	277.0	
	% within Sex of respondent	82.3%	17.7%	100.0%	
	% within Response on whether respondents send assistance to their relatives	100.0%	100.0%	100.0%	
	% of Total	82.3%	17.7%	100.0%	

Chi-Square (χ^2) = 5.669, Df = 1, P - Value = .017, Odds ratio = 2.13, i.e. if respondents were males the odds that they will send assistance to relatives were 2.13 times higher than if they were females

Annex 1.42: Cross tabulation for sex of respondents and perception on living and assisting relatives

Respondent's perception on living and assisting relatives					
			It is an obstacle to individual development, but unavoidable	It is a good culture those who do not like it are selfish	Total
Sex of respondent	Female	Observed frequency	77	47	124
		Expected frequency	73.3	50.7	124.0
		% within Sex of respondent	62.1%	37.9%	100.0%
		% within Respondent's perception on living and assisting relatives	47.5%	42.0%	45.3%
		% of Total	28.1%	17.2%	45.3%
		Std. Residual	.4	-.5	
	Male	Observed frequency	85	65	150
		Expected frequency	88.7	61.3	150.0
		% within Sex of respondent	56.7%	43.3%	100.0%
		% within Respondent's perception on living and assisting relatives	52.5%	58.0%	54.7%
% of Total		31.0%	23.7%	54.7%	
	Std. Residual	-.4	.5		
Total	Observed frequency	162	112	274	
	Expected frequency	162.0	112.0	274.0	
	% within Sex of respondent	59.1%	40.9%	100.0%	
	% within Respondent's perception on living and assisting relatives	100.0%	100.0%	100.0%	
	% of Total	59.1%	40.9%	100.0%	

Chi-Square (χ^2) = .828, Df = 1, P - Value = .363, Odds ratio = 1.25, i.e. if respondents were females the odds that they will perceive the two cultural traits as obstacles to individual development were 1.25 times higher than if they were males

Annex 1.43: Results of Wilcoxon rank sum for religion of respondents vs. Age at which they ceased to be dependants

	Religion of respondent	N	Mean Rank	Sum of Ranks
The age at which the respondent ceased to depend on parents/guardian	Muslim	132	130.60	17239.00
	Christian	141	142.99	20162.00
	Total	273		

Wilcoxon W = 17239.000, Mann-Whitney = 8461.000, Z = -1.311, P-Value = .190, r = -.08 (the effect size "r" was obtained by dividing Z (-1.311) with the square root of n (273))

Annex 1.44: Cross tabulation for religion of respondents and living with people who were not their parents

		Response on whether the respondent has lived with people who were not his parents			
		Has lived	Has not lived	Total	
Religion of respondent	Muslim	Observed frequency	78	57	135
		Expected frequency	71.6	63.4	135.0
		% within Religion of respondent	57.8%	42.2%	100.0%
		% within Response on whether the respondent has lived with people who were not his parents	52.7%	43.5%	48.4%
		% of Total	28.0%	20.4%	48.4%
		Std. Residual	.8	-.8	
	Christian	Observed frequency	70	74	144
		Expected frequency	76.4	67.6	144.0
		% within Religion of respondent	48.6%	51.4%	100.0%
		% within Response on whether the respondent has lived with people who were not his parents	47.3%	56.5%	51.6%
% of Total		25.1%	26.5%	51.6%	
	Std. Residual	-.7	.8		
Total	Observed frequency	148	131	279	
	Expected frequency	148.0	131.0	279.0	
	% within Religion of respondent	53.0%	47.0%	100.0%	
	% within Response on whether the respondent has lived with people who were not his parents	100.0%	100.0%	100.0%	
	% of Total	53.0%	47.0%	100.0%	

Chi-Square (X^2) = 2.351, Df = 1, P - Value = .125, Odds ratio = 1.45, i.e. if respondents were Muslims the odds that they will live with people who were not their parents were 1.45 times higher than if they were Christians

Annex 1.45: Cross tabulation for religion of respondents and living with dependants who were not their children

		Response on whether respondents have lived with dependants who were not their children			
		Has lived	Has not lived	Total	
Religion of respondent	Muslim	Observed frequency	83	52	135
		Expected frequency	86.3	48.7	135.0
		% within Religion of respondent	61.5%	38.5%	100.0%
		% within Response on whether respondent has lived with a child who was not his child	46.9%	52.0%	48.7%
		% of Total	30.0%	18.8%	48.7%
		Std. Residual	-.4	.5	
	Christian	Observed frequency	94	48	142
		Expected frequency	90.7	51.3	142.0
		% within Religion of respondent	66.2%	33.8%	100.0%
		% within Response on whether respondent has lived with a child who was not his child	53.1%	48.0%	51.3%
		% of Total	33.9%	17.3%	51.3%
Std. Residual		.3	-.5		
Total	Observed frequency	177	100	277	
	Expected frequency	177.0	100.0	277.0	
	% within Religion of respondent	63.9%	36.1%	100.0%	
	% within Response on whether respondent has lived with a child who was not his child	100.0%	100.0%	100.0%	
	% of Total	63.9%	36.1%	100.0%	

Chi-Square (X^2) = .667, Df = 1, P- Value = .414, Odds ratio = 1.23, i.e. if respondents were Christians the odds that they will live with dependants who were not their children were 1.23 times higher than if they were Muslims

Annex 1.46: Cross tabulation for religion of respondents and sending assistance to relatives

		Response on whether respondents send assistance to relatives			
		Send assistance	Do not send	Total	
Religion of respondent	Muslim	Observed frequency	109	26	135
		Expected frequency	111.1	23.9	135.0
		% within Religion of respondent	80.7%	19.3%	100.0%
		% within Response on whether respondent send assistance to relatives	47.8%	53.1%	48.7%
		% of Total	39.4%	9.4%	48.7%
		Std. Residual	-.2	.4	
	Christian	Observed frequency	119	23	142
		Expected frequency	116.9	25.1	142.0
		% within Religion of respondent	83.8%	16.2%	100.0%
		% within Response on whether respondent send assistance to relatives	52.2%	46.9%	51.3%
		% of Total	43.0%	8.3%	51.3%
Std. Residual		.2	-.4		
Total	Observed frequency	228	49	277	
	Expected frequency	228.0	49.0	277.0	
	% within Religion of respondent	82.3%	17.7%	100.0%	
	% within Response on whether respondent send assistance to relatives	100.0%	100.0%	100.0%	
	% of Total	82.3%	17.7%	100.0%	

Chi-Square (X^2) = .446, Df = 1, P- Value = .504, Odds ratio = 1.23, i.e. if respondents were Christians the odds that they will send assistance to relatives were 1.23 times higher than if they were Muslims

Annex 1.47: Cross tabulation for religion of respondents and perception on living and sending assistance to relatives

		Respondent's perception on living and assisting relatives			
		It is an obstacle to individual development, but unavoidable	It is a good culture those who do not like it they are selfish	Total	
Religion of respondent	Muslim	Observed frequency	79	53	132
		Expected frequency	78.0	54.0	132.0
		% within Religion of respondent	59.8%	40.2%	100.0%
		% within Respondent's perception on living and assisting relatives	48.8%	47.3%	48.2%
		% of Total	28.8%	19.3%	48.2%
		Std. Residual	.1	-.1	
	Christian	Observed frequency	83	59	142
		Expected frequency	84.0	58.0	142.0
		% within Religion of respondent	58.5%	41.5%	100.0%
		% within Respondent's perception on living and assisting relatives	51.2%	52.7%	51.8%
% of Total		30.3%	21.5%	51.8%	
	Std. Residual	-.1	.1		
Total	Observed frequency	162	112	274	
	Expected frequency	162.0	112.0	274.0	
	% within Religion of respondent	59.1%	40.9%	100.0%	
	% within Respondent's perception on living and assisting relatives	100.0%	100.0%	100.0%	
	% of Total	59.1%	40.9%	100.0%	

Chi-Square (χ^2) = .055, Df = 1, P - Value = .814, Odds ratio = 1.06, i.e. if respondents were Muslims the odds that they will perceive living and assisting relatives as obstacles were 1.06 times higher than if they were Christians

Annex 1.48: Results of Wilcoxon rank sum for education level of respondents vs. Age at which they ceased to be dependants

	Education level	N	Mean Rank	Sum of Ranks
The age at which the respondent ceased to depend on parents/guardian	Primary education or other form of education	145	115.61	16763.00
	Junior secondary education or above	126	159.47	20093.00
	Total	271		

Wilcoxon W = 16763.000, Mann-Whitney = 6178.000, Z = -4.648, P-Value = .000, r = -.28 (the effect size "r" was obtained by dividing Z (-4.648) with the square root of n (271))

Annex 1.49: Cross tabulation for education level of respondents and living with people who were not their parents

			Response on whether the respondents have lived with people who were not their parents		
			Has lived	Has not lived	Total
Education level	Primary education or other form of education	Observed frequency	85	66	151
		Expected frequency	79.6	71.4	151.0
		% within Education level	56.3%	43.7%	100.0%
		% within Response on whether the respondents have lived with people who were not their parents	58.2%	50.4%	54.5%
		% of Total	30.7%	23.8%	54.5%
		Std. Residual	.6	-.6	
	Junior secondary education or above	Observed frequency	61	65	126
		Expected frequency	66.4	59.6	126.0
		% within Education level	48.4%	51.6%	100.0%
		% within Response on whether the respondents have lived with people who were not their parents	41.8%	49.6%	45.5%
% of Total		22.0%	23.5%	45.5%	
	Std. Residual	-.7	.7		
Total	Observed frequency	146	131	277	
	Expected frequency	146.0	131.0	277.0	
	% within Education level	52.7%	47.3%	100.0%	
	% within Response on whether the respondents have lived with people who were not their parents	100.0%	100.0%	100.0%	
	% of Total	52.7%	47.3%	100.0%	

Chi-Square (χ^2) = 1.710, Df = 1, P-Value = .191, Odds ratio = 1.37, i.e. if respondents were holders of primary education or other form of education the odds that they will live with people who are not their parents were 1.37 times higher than if they were holders of Junior education or above

Annex 1.50: Cross tabulation for education level of respondents and living with dependants who were not their children

			Response on whether respondents have lived with dependants who were not their children		
			Has lived	Has not lived	Total
Education level	Primary education or other form of education	Observed frequency	98	53	151
		Expected frequency	96.6	54.4	151.0
		% within Education level	64.9%	35.1%	100.0%
		% within Response on whether respondents have lived with dependants who were not their children	55.7%	53.5%	54.9%
		% of Total	35.6%	19.3%	54.9%
		Std. Residual	.1	-.2	
	Junior secondary education or above	Observed frequency	78	46	124
		Expected frequency	79.4	44.6	124.0
		% within Education level	62.9%	37.1%	100.0%
		% within Response on whether respondents have lived with dependants who were not their children	44.3%	46.5%	45.1%
% of Total		28.4%	16.7%	45.1%	
	Std. Residual	-.2	.2		
Total	Observed frequency	176	99	275	
	Expected frequency	176.0	99.0	275.0	
	% within Education level	64.0%	36.0%	100.0%	
	% within Response on whether respondents have lived with dependants who were not their children	100.0%	100.0%	100.0%	
	% of Total	64.0%	36.0%	100.0%	

Chi-Square (χ^2) = .118, Df = 1, P-Value = .731, Odds ratio = 1.09, i.e. if respondents were holders of primary education or other form of education the odds that they will live with dependants who are not their children were 1.09 times higher than if they were holders of Junior education or above

Annex 1.51: Cross tabulation for education level of respondents and sending assistance to relatives

		Response on whether respondents send assistance to relatives			
		Send assistance	Do not send	Total	
Education level	Primary education or other form of education	Observed frequency	117	32	149
		Expected frequency	123.0	26.0	149.0
		% within Education level	78.5%	21.5%	100.0%
		% within Response on whether respondent send assistance to relatives	51.5%	66.7%	54.2%
		% of Total	42.5%	11.6%	54.2%
		Std. Residual	-.5	1.2	
	Junior secondary education or above	Observed frequency	110	16	126
		Expected frequency	104.0	22.0	126.0
		% within Education level	87.3%	12.7%	100.0%
		% within Response on whether respondent send assistance to relatives	48.5%	33.3%	45.8%
		% of Total	40.0%	5.8%	45.8%
		Std. Residual	.6	-1.3	
Total		Observed frequency	227	48	275
		Expected frequency	227.0	48.0	275.0
		% within Education level	82.5%	17.5%	100.0%
		% within Response on whether respondent send assistance to relatives	100.0%	100.0%	100.0%
		% of Total	82.5%	17.5%	100.0%

Chi-Square (χ^2) = 3.651, Df = 1, P - Value = .056, Odds ratio = 1.88, i.e. if respondents were holders of Junior education or above the odds that they will send assistance to relatives were 1.88 times higher than if they were holders of primary education or other form of education

Annex 1.52: Cross tabulation for education level of respondents and perception on living and sending assistance to relatives

		Respondent's perception on living and assisting relatives		Total	
		It is an obstacle to individual development, but unavoidable	It is a good culture those who do not like it are selfish		
Education level	Primary education or other form of education	Observed frequency	86	64	150
		Expected frequency	88.8	61.2	150.0
		% within Education level	57.3%	42.7%	100.0%
		% within Respondent's perception on living and assisting relatives	53.4%	57.7%	55.1%
		% of Total	31.6%	23.5%	55.1%
		Std. Residual	-.3	.4	
	Junior secondary education or above	Observed frequency	75	47	122
		Expected frequency	72.2	49.8	122.0
		% within Education level	61.5%	38.5%	100.0%
		% within Respondent's perception on living and assisting relatives	46.6%	42.3%	44.9%
% of Total		27.6%	17.3%	44.9%	
	Std. Residual	.3	-.4		
Total	Observed frequency	161	111	272	
	Expected frequency	161.0	111.0	272.0	
	% within Education level	59.2%	40.8%	100.0%	
	% within Respondent's perception on living and assisting relatives	100.0%	100.0%	100.0%	
	% of Total	59.2%	40.8%	100.0%	

Chi-Square (χ^2) = .478, Df = 1, P – Value = .489, Odds ratio = 1.19, i.e. if respondents were holders of Junior education or above the odds that they will perceive living and assisting relatives as obstacles to development were 1.19 times higher than if they were holders of primary education or other form of education

Annex 1.53: Results of Wilcoxon rank sum for age of respondents vs. Duration of respondent's plans

		Duration of respondent's plan	N	Mean Rank	Sum of Ranks
Age of respondent	Short term		252	141.95	35771.50
	Long term		27	121.80	3288.50
	Total		279		

Wilcoxon W = 3288.500, Mann-Whitney = 29100.500, Z = -1.234, P-Value = .217, r = -.07 (the effect size "r" was obtained by dividing Z (-1.234) with the square root of n (279))

Annex 1.54: Results of Wilcoxon rank sum for age of respondents vs. savings behaviour

		Response on whether respondents saves money for the future	N	Mean Rank	Sum of Ranks
Age of respondent	Do save		173	134.54	23275.50
	Do not save		103	145.15	14950.50
	Total		276		

Wilcoxon W = 232775.500, Mann-Whitney = 8224.500, Z = -1.069, P-Value = .285, r = -.06 (the effect size "r" was obtained by dividing Z (-1.069) with the square root of n (276))

Annex 1.55: Results of Wilcoxon rank sum for age of respondents vs. form of savings

	Form of savings	N	Mean Rank	Sum of Ranks
Age of respondent	Bank	110	81.67	8983.50
	Home or elsewhere	66	99.89	6592.50
	Total	176		

Wilcoxon W = 8983.500, Mann-Whitney = 2878.500, Z = -2.298, P-Value = .022, r = -.17 (the effect size "r" was obtained by dividing Z (-2.298) with the square root of n (176))

Annex 1.56: Results of Wilcoxon rank sum for age of respondents vs. consumption and savings & investment patterns

	Where most money is spent by respondent	N	Mean Rank	Sum of Ranks
Age of respondent	On food and other consumables	244	140.60	34306.00
	On savings and investment	31	117.55	3644.00
	Total	275		

Wilcoxon W = 3644.000, Mann-Whitney = 3148.000, Z = -1.521, P-Value = .128, r = -.09 (the effect size "r" was obtained by dividing Z (-1.521) with the square root of n (275))

Annex 1.57: Results of Wilcoxon rank sum for age of respondents vs. behaviour when got lots of money at a go

	What happens when respondent get lots of money at a go	N	Mean Rank	Sum of Ranks
Age of respondent	Increase consumption	210	136.75	28718.00
	Increase savings and investments	54	115.96	6262.00
	Total	264		

Wilcoxon W = 6262.000, Mann-Whitney = 4777.000, Z = -1.786, P-Value = .074, r = -.11 (the effect size "r" was obtained by dividing Z (-1.786) with the square root of n (264))

Annex 1.58: Results of Wilcoxon rank sum for age of respondents vs. tendency to visit traditional doctors

	Respondents' response on whether they or one of their family members have visited traditional doctor	N	Mean Rank	Sum of Ranks
Age of respondent	Visited	212	139.06	29481.00
	Not visited	59	125.00	7375.00
	Total	271		

Wilcoxon W = 7375.000, Mann-Whitney = 5605.000, Z = -1.220, P-Value = .223, r = -.07 (the effect size "r" was obtained by dividing Z (-1.220) with the square root of n (271))

Annex 1.59: Cross tabulation for sex of respondents vs. duration of respondent's plans

		Duration of respondent's plans			
		Short term	Long term	Total	
Sex of respondent	Female	Observed frequency	119	10	129
		Expected frequency	116.6	12.4	129.0
		% within Sex of respondent	92.2%	7.8%	100.0%
		% within Duration of respondent's plan Grouped	47.0%	37.0%	46.1%
		% of Total	42.5%	3.6%	46.1%
		Std. Residual	.2	-.7	
	Male	Observed frequency	134	17	151
		Expected frequency	136.4	14.6	151.0
		% within Sex of respondent	88.7%	11.3%	100.0%
		% within Duration of respondent's plan Grouped	53.0%	63.0%	53.9%
% of Total		47.9%	6.1%	53.9%	
	Std. Residual	-.2	.6		
Total	Observed frequency	253	27	280	
	Expected frequency	253.0	27.0	280.0	
	% within Sex of respondent	90.4%	9.6%	100.0%	
	% within Duration of respondent's plan Grouped	100.0%	100.0%	100.0%	
	% of Total	90.4%	9.6%	100.0%	

Chi-Square (X^2) = .982, Df = 1, P - Value = .322, Odds ratio = 1.51, i.e. if respondents were females the odds that they will have short term plans were 1.51 times higher than if they were males

Annex 1.60: Cross tabulation for sex of respondents vs. savings behaviour

		Response on whether respondents saves money for the future			
		Do save	Do not save	Total	
Sex of respondent	Female	Observed frequency	74	53	127
		Expected frequency	79.3	47.7	127.0
		% within Sex of respondent	58.3%	41.7%	100.0%
		% within Response on whether respondents saves money for the future	42.8%	51.0%	45.8%
		% of Total	26.7%	19.1%	45.8%
		Std. Residual	-.6	.8	
	Male	Observed frequency	99	51	150
		Expected frequency	93.7	56.3	150.0
		% within Sex of respondent	66.0%	34.0%	100.0%
		% within Response on whether respondents saves money for the future	57.2%	49.0%	54.2%
% of Total		35.7%	18.4%	54.2%	
	Std. Residual	.5	-.7		
Total	Observed frequency	173	104	277	
	Expected frequency	173.0	104.0	277.0	
	% within Sex of respondent	62.5%	37.5%	100.0%	
	% within Response on whether respondents saves money for the future	100.0%	100.0%	100.0%	
	% of Total	62.5%	37.5%	100.0%	

Chi-Square (X^2) = 1.754, Df = 1, P - Value = .185, Odds ratio = 1.39, i.e. if respondents were males the odds that they will save money for the future were 1.39 times higher than if they were females

Annex 1.61: Cross tabulation for sex of respondents vs. form of savings

		Form of savings			
		Bank	Home or elsewhere	Total	
Sex of respondent	Female	Observed frequency	48	27	75
		Expected frequency	46.9	28.1	75.0
		% within Sex of respondent	64.0%	36.0%	100.0%
		% within Form of savings	43.6%	40.9%	42.6%
		% of Total	27.3%	15.3%	42.6%
		Std. Residual	.2	-.2	
	Male	Observed frequency	62	39	101
		Expected frequency	63.1	37.9	101.0
		% within Sex of respondent	61.4%	38.6%	100.0%
		% within Form of savings	56.4%	59.1%	57.4%
% of Total		35.2%	22.2%	57.4%	
	Std. Residual	-.1	.2		
Total	Observed frequency	110	66	176	
	Expected frequency	110.0	66.0	176.0	
	% within Sex of respondent	62.5%	37.5%	100.0%	
	% within Form of savings	100.0%	100.0%	100.0%	
	% of Total	62.5%	37.5%	100.0%	

Chi-Square (χ^2) = .125, Df = 1, P – Value = .723, Odds ratio = 1.12, i.e. if respondents were females the odds that they will save money in banks were 1.12 times higher than if they were males

Annex 1.62: Cross tabulation for sex of respondents vs. consumption and savings & investment patterns

		Where most money is spent by respondent			
		On food and other consumables	On savings and investment	Total	
Sex of respondent	Female	Observed frequency	116	11	127
		Expected frequency	112.7	14.3	127.0
		% within Sex of respondent	91.3%	8.7%	100.0%
		% within Where most money is spent by respondent	47.3%	35.5%	46.0%
		% of Total	42.0%	4.0%	46.0%
		Std. Residual	.3	-.9	
	Male	Observed frequency	129	20	149
		Expected frequency	132.3	16.7	149.0
		% within Sex of respondent	86.6%	13.4%	100.0%
		% within Where most money is spent by respondent	52.7%	64.5%	54.0%
% of Total		46.7%	7.2%	54.0%	
	Std. Residual	-.3	.8		
Total	Observed frequency	245	31	276	
	Expected frequency	245.0	31.0	276.0	
	% within Sex of respondent	88.8%	11.2%	100.0%	
	% within Where most money is spent by respondent	100.0%	100.0%	100.0%	
	% of Total	88.8%	11.2%	100.0%	

Chi-Square (χ^2) = 1.559, Df = 1, P – Value = .212, Odds ratio = 1.63, i.e. if respondents were females the odds that they will spend most of their money on food and other consumables were 1.63 times higher than if they were males

Annex 1.63: Cross tabulation for sex of respondents vs. behaviour when got lots of money at a go

		What happens when respondents get lots of money at a go			
			Increase consumption	Increase savings and investments	Total
Sex of respondent	Female	Observed frequency	94	31	125
		Expected frequency	99.5	25.5	125.0
		% within Sex of respondent	75.2%	24.8%	100.0%
		% within What happens when respondents get lots of money at a go	44.5%	57.4%	47.2%
		% of Total	35.5%	11.7%	47.2%
		Std. Residual	-6	1.1	
	Male	Observed frequency	117	23	140
		Expected frequency	111.5	28.5	140.0
		% within Sex of respondent	83.6%	16.4%	100.0%
		% within What happens when respondents get lots of money at a go	55.5%	42.6%	52.8%
% of Total		44.2%	8.7%	52.8%	
	Std. Residual	.5	-1.0		
Total	Observed frequency	211	54	265	
	Expected frequency	211.0	54.0	265.0	
	% within Sex of respondent	79.6%	20.4%	100.0%	
	% within What happens when respondents get lots of money at a go	100.0%	100.0%	100.0%	
	% of Total	79.6%	20.4%	100.0%	

Chi-Square (χ^2) = 2.852, Df = 1, P – Value = .091, Odds ratio = 1.68, i.e. if respondents were males the odds that they will increase consumption when they get lots of money at a go were 1.68 times higher than if they were females

Annex 1.64: Cross tabulation for sex of respondents vs. tendency to visit traditional doctors

		Respondents' response on whether they or one of their family members have visited traditional doctors			
			Visited	Not visited	Total
Sex of respondent	Female	Observed frequency	102	23	125
		Expected frequency	97.9	27.1	125.0
		% within Sex of respondent	81.6%	18.4%	100.0%
		% within Respondents' response on whether they or one of their family members have visited traditional doctors	47.9%	39.0%	46.0%
		% of Total	37.5%	8.5%	46.0%
		Std. Residual	.4	-.8	
	Male	Observed frequency	111	36	147
		Expected frequency	115.1	31.9	147.0
		% within Sex of respondent	75.5%	24.5%	100.0%
		% within Respondents' response on whether they or one of their family members have visited traditional doctors	52.1%	61.0%	54.0%
% of Total		40.8%	13.2%	54.0%	
	Std. Residual	-.4	.7		
Total	Observed frequency	213	59	272	
	Expected frequency	213.0	59.0	272.0	
	% within Sex of respondent	78.3%	21.7%	100.0%	
	% within Respondents' response on whether they or one of their family members have visited traditional doctors	100.0%	100.0%	100.0%	
	% of Total	78.3%	21.7%	100.0%	

Chi-Square (χ^2) = 1.475, Df = 1, P – Value = .225, Odds ratio = 1.44, i.e. if respondents were females the odds that they or one member of their family will visit traditional doctors were 1.44 times higher than if they were males

Annex 1.65: Cross tabulation for religion of respondents vs. duration of respondent's plans

		Duration of respondents' plans			
		Short term	Long term	Total	
Religion of respondent	Muslim	Observed frequency	123	12	135
		Expected frequency	122.0	13.0	135.0
		% within Religion of respondent	91.1%	8.9%	100.0%
		% within Duration of respondent's plan Grouped	48.6%	44.4%	48.2%
		% of Total	43.9%	4.3%	48.2%
		Std. Residual	.1	-.3	
Christian	Observed frequency	130	15	145	
	Expected frequency	131.0	14.0	145.0	
	% within Religion of respondent	89.7%	10.3%	100.0%	
	% within Duration of respondent's plan Grouped	51.4%	55.6%	51.8%	
	% of Total	46.4%	5.4%	51.8%	
	Std. Residual	.0	.3		
Total	Observed frequency	253	27	280	
	Expected frequency	253.0	27.0	280.0	
	% within Religion of respondent	90.4%	9.6%	100.0%	
	% within Duration of respondent's plan Grouped	100.0%	100.0%	100.0%	
	% of Total	90.4%	9.6%	100.0%	

Chi-Square (χ^2) = .170, Df = 1, P - Value = .680, Odds ratio = 1.18, i.e. if respondents were Muslims the odds that they will have short term plans were 1.18 times higher than if they were Christians

Annex 1.66: Cross tabulation for religion of respondents vs. savings behaviour

		Response on whether respondents saves money for the future			
		Do save	Do not save	Total	
Religion of respondent	Muslim	Observed frequency	82	52	134
		Expected frequency	83.7	50.3	134.0
		% within Religion of respondent	61.2%	38.8%	100.0%
		% within Response on whether respondents saves money for the future	47.4%	50.0%	48.4%
		% of Total	29.6%	18.8%	48.4%
		Std. Residual	-.2	.2	
Christian	Observed frequency	91	52	143	
	Expected frequency	89.3	53.7	143.0	
	% within Religion of respondent	63.6%	36.4%	100.0%	
	% within Response on whether respondents saves money for the future	52.6%	50.0%	51.6%	
	% of Total	32.9%	18.8%	51.6%	
	Std. Residual	.2	-.2		
Total	Observed frequency	173	104	277	
	Expected frequency	173.0	104.0	277.0	
	% within Religion of respondent	62.5%	37.5%	100.0%	
	% within Response on whether respondents saves money for the future	100.0%	100.0%	100.0%	
	% of Total	62.5%	37.5%	100.0%	

Chi-Square (χ^2) = .176, Df = 1, P - Value = .675, Odds ratio = 1.11, i.e. if respondents were Christians the odds that they will save money for the future were 1.11 times higher than if they were Muslims

Annex 1.67: Cross tabulation for religion of respondents vs. form of savings

		Form of savings			
		Bank	Home or elsewhere	Total	
Religion of respondent	Muslim	Observed frequency	58	27	85
		Expected frequency	53.1	31.9	85.0
		% within Religion of respondent	68.2%	31.8%	100.0%
		% within Form of savings	52.7%	40.9%	48.3%
		% of Total	33.0%	15.3%	48.3%
		Std. Residual	.7	-.9	
	Christian	Observed frequency	52	39	91
		Expected frequency	56.9	34.1	91.0
		% within Religion of respondent	57.1%	42.9%	100.0%
		% within Form of savings	47.3%	59.1%	51.7%
		% of Total	29.5%	22.2%	51.7%
		Std. Residual	-.6	.8	
Total	Observed frequency	110	66	176	
	Expected frequency	110.0	66.0	176.0	
	% within Religion of respondent	62.5%	37.5%	100.0%	
	% within Form of savings	100.0%	100.0%	100.0%	
	% of Total	62.5%	37.5%	100.0%	

Chi-Square (χ^2) = 2.307, Df = 1, P – Value = .129, Odds ratio = 1.61, i.e. if respondents were Muslims the odds that they will save money in banks were 1.61 times higher than if they were Christians

Annex 1.68: Cross tabulation for religion of respondents vs. consumption and savings & investment patterns

		Where most money is spent by respondent			
		On food and other consumables	On savings and investment	Total	
Religion of respondent	Muslim	Observed frequency	120	12	132
		Expected frequency	117.2	14.8	132.0
		% within Religion of respondent	90.9%	9.1%	100.0%
		% within Where most money is spent by respondent	49.0%	38.7%	47.8%
		% of Total	43.5%	4.3%	47.8%
		Std. Residual	.3	-.7	
	Christian	Observed frequency	125	19	144
		Expected frequency	127.8	16.2	144.0
		% within Religion of respondent	86.8%	13.2%	100.0%
		% within Where most money is spent by respondent	51.0%	61.3%	52.2%
		% of Total	45.3%	6.9%	52.2%
		Std. Residual	-.2	.7	
Total	Observed frequency	245	31	276	
	Expected frequency	245.0	31.0	276.0	
	% within Religion of respondent	88.8%	11.2%	100.0%	
	% within Where most money is spent by respondent	100.0%	100.0%	100.0%	
	% of Total	88.8%	11.2%	100.0%	

Chi-Square (χ^2) = 1.163, Df = 1, P – Value = .281, Odds ratio = 1.52, i.e. if respondents were Muslims the odds that they will spend most of their money on food and other consumables were 1.52 times higher than if they were Christians

Annex 1.69: Cross tabulation for s religion of respondents vs. behaviour when get lots of money at a go

		What happens when respondents get lots of money at a go			
			Increase consumption	Increase savings and investments	Total
Religion of respondent	Muslim	Observed frequency	103	25	128
		Expected frequency	101.9	26.1	128.0
		% within Religion of respondent	80.5%	19.5%	100.0%
		% within What happens when respondents get lots of money at a go	48.8%	46.3%	48.3%
		% of Total	38.9%	9.4%	48.3%
		Std. Residual	.1	-.2	
	Christian	Observed frequency	108	29	137
		Expected frequency	109.1	27.9	137.0
		% within Religion of respondent	78.8%	21.2%	100.0%
		% within What happens when respondents get lots of money at a go	51.2%	53.7%	51.7%
% of Total		40.8%	10.9%	51.7%	
	Std. Residual	-.1	.2		
Total	Observed frequency	211	54	265	
	Expected frequency	211.0	54.0	265.0	
	% within Religion of respondent	79.6%	20.4%	100.0%	
	% within What happens when respondents get lots of money at a go	100.0%	100.0%	100.0%	
	% of Total	79.6%	20.4%	100.0%	

Chi-Square (X^2) = .109, Df = 1, P – Value = .741, Odds ratio = 1.11, i.e. if respondents were Muslims the odds that they will increase consumption if they get lots of money at a go were 1.11 times higher than if they were Christians

Annex 1.70: Cross tabulation for religion of respondents vs. tendency to visit traditional doctors

		Respondents' response on whether they or one of their family members have visited traditional doctors			
			Visited	Not visited	Total
Religion of respondent	Muslim	Observed frequency	105	28	133
		Expected frequency	104.2	28.8	133.0
		% within Religion of respondent	78.9%	21.1%	100.0%
		% within Respondent's response on whether they or one of their family members have visited traditional doctors	49.3%	47.5%	48.9%
		% of Total	38.6%	10.3%	48.9%
		Std. Residual	.1	-.2	
	Christian	Observed frequency	108	31	139
		Expected frequency	108.8	30.2	139.0
		% within Religion of respondent	77.7%	22.3%	100.0%
		% within Respondent's response on whether they or one of their family members have visited traditional doctors	50.7%	52.5%	51.1%
% of Total		39.7%	11.4%	51.1%	
	Std. Residual	.0	.2		
Total	Observed frequency	213	59	272	
	Expected frequency	213.0	59.0	272.0	
	% within Religion of respondent	78.3%	21.7%	100.0%	
	% within Respondent's response on whether they or one of their family members have visited traditional doctors	100.0%	100.0%	100.0%	
	% of Total	78.3%	21.7%	100.0%	

Chi-Square (X^2) = .62, Df = 1, P – Value = .803, Odds ratio = 1.08, i.e. if respondents were Muslims the odds that they or one of their family members would have visited traditional doctors were 1.08 times higher than if they were Christians

Annex 1.71: Cross tabulation for education level of respondents vs. duration of respondent's plans

		Duration of respondent's plans			
		Short term	Long term	Total	
Education level	Primary education or other form of education	Observed frequency	136	16	152
		Expected frequency	137.2	14.8	152.0
		% within Education level	89.5%	10.5%	100.0%
		% within Duration of respondent's plans	54.2%	59.3%	54.7%
		% of Total	48.9%	5.8%	54.7%
		Std. Residual	-.1	.3	
	Junior secondary education or above	Observed frequency	115	11	126
		Expected frequency	113.8	12.2	126.0
		% within Education level	91.3%	8.7%	100.0%
		% within Duration of respondent's plans	45.8%	40.7%	45.3%
% of Total		41.4%	4.0%	45.3%	
	Std. Residual	.1	-.4		
Total	Observed frequency	251	27	278	
	Expected frequency	251.0	27.0	278.0	
	% within Education level	90.3%	9.7%	100.0%	
	% within Duration of respondent's plans	100.0%	100.0%	100.0%	
	% of Total	90.3%	9.7%	100.0%	

Chi-Square (χ^2) = .253, Df = 1, P - Value = .615, Odds ratio = 1.23, i.e. if respondents were holders of primary education or other forms of education the odds that they would have long term plans were 1.23 times higher than if they were holders of Junior secondary education or above

Annex 1.72: Cross tabulation for education level of respondents vs. savings behaviour

		Response on whether respondents saves money for the future			
		Do save	Do not save	Total	
Education level	Primary education or other form of education	Observed frequency	77	73	150
		Expected frequency	93.8	56.2	150.0
		% within Education level	51.3%	48.7%	100.0%
		% within Response on whether respondents saves money for the future	44.8%	70.9%	54.5%
		% of Total	28.0%	26.5%	54.5%
		Std. Residual	-1.7	2.2	
	Junior secondary education or above	Observed frequency	95	30	125
		Expected frequency	78.2	46.8	125.0
		% within Education level	76.0%	24.0%	100.0%
		% within Response on whether respondents saves money for the future	55.2%	29.1%	45.5%
% of Total		34.5%	10.9%	45.5%	
	Std. Residual	1.9	-2.5		
Total	Observed frequency	172	103	275	
	Expected frequency	172.0	103.0	275.0	
	% within Education level	62.5%	37.5%	100.0%	
	% within Response on whether respondents saves money for the future	100.0%	100.0%	100.0%	
	% of Total	62.5%	37.5%	100.0%	

Chi-Square (χ^2) = 17.709, Df = 1, P - Value = .000, Odds ratio = 3, i.e. if respondents were holders of Junior secondary education or above the odds that they would have saved money for the future were 3 times higher than if they were holders of primary education or other forms of education

Annex 1.73: Cross tabulation for education level of respondents vs. form of savings

		Form of savings			
		Bank	Home or elsewhere	Total	
Education level	Primary education or other form of education	Observed frequency	33	45	78
		Expected frequency	49.0	29.0	78.0
		% within Education level	42.3%	57.7%	100.0%
		% within Form of savings	30.0%	69.2%	44.6%
		% of Total	18.9%	25.7%	44.6%
		Std. Residual	-2.3	3.0	
	Junior secondary education or above	Observed frequency	77	20	97
		Expected frequency	61.0	36.0	97.0
		% within Education level	79.4%	20.6%	100.0%
		% within Form of savings	70.0%	30.8%	55.4%
% of Total		44.0%	11.4%	55.4%	
	Std. Residual	2.1	-2.7		
Total	Observed frequency	110	65	175	
	Expected frequency	110.0	65.0	175.0	
	% within Education level	62.9%	37.1%	100.0%	
	% within Form of savings	100.0%	100.0%	100.0%	
	% of Total	62.9%	37.1%	100.0%	

Chi-Square (χ^2) = 25.453, Df = 1, P - Value = .000, Odds ratio = 5.25, i.e. if respondents were holders of Junior secondary education or above the odds that they would have saved money in banks were 5.25 times higher than if they were holders of primary education or other forms of education

Annex 1.74: Cross tabulation for education level of respondents vs. consumption and savings & investment patterns

		Where most money is spent by respondent			
		On food and other consumables	On savings and investment	Total	
Education level	Primary education or other form of education	Observed frequency	139	12	151
		Expected frequency	134.5	16.5	151.0
		% within Education level	92.1%	7.9%	100.0%
		% within Where most money is spent by respondent	57.0%	40.0%	55.1%
		% of Total	50.7%	4.4%	55.1%
		Std. Residual	.4	-1.1	
	Junior secondary education or above	Observed frequency	105	18	123
		Expected frequency	109.5	13.5	123.0
		% within Education level	85.4%	14.6%	100.0%
		% within Where most money is spent by respondent	43.0%	60.0%	44.9%
% of Total		38.3%	6.6%	44.9%	
	Std. Residual	-.4	1.2		
Total	Observed frequency	244	30	274	
	Expected frequency	244.0	30.0	274.0	
	% within Education level	89.1%	10.9%	100.0%	
	% within Where most money is spent by respondent	100.0%	100.0%	100.0%	
	% of Total	89.1%	10.9%	100.0%	

Chi-Square (χ^2) = 3.109, Df = 1, P - Value = .078, Odds ratio = 1.98, i.e. if respondents were holders of primary education or other forms of education the odds that they would have spent most of their money on food and other consumables were 1.98 times higher than if they were holders of Junior secondary education or above

Annex 1.75: Cross tabulation for education level of respondents vs. behaviour when got lots of money at a go

		What happens when respondents get lots of money at a go		Total	
			Increase consumption	Increase savings and investments	
Education level	Primary education or other form of education	Observed frequency	118	26	144
		Expected frequency	115.0	29.0	144.0
		% within Education level	81.9%	18.1%	100.0%
		% within What happens when respondents get lots of money at a go	56.2%	49.1%	54.8%
		% of Total	44.9%	9.9%	54.8%
		Std. Residual	.3	-.6	
	Junior secondary education or above	Observed frequency	92	27	119
		Expected frequency	95.0	24.0	119.0
		% within Education level	77.3%	22.7%	100.0%
		% within What happens when respondents get lots of money at a go	43.8%	50.9%	45.2%
% of Total		35.0%	10.3%	45.2%	
	Std. Residual	-.3	.6		
Total	Observed frequency	210	53	263	
	Expected frequency	210.0	53.0	263.0	
	% within Education level	79.8%	20.2%	100.0%	
	% within What happens when respondents get lots of money at a go	100.0%	100.0%	100.0%	
	% of Total	79.8%	20.2%	100.0%	

Chi-Square (χ^2) = .869, Df = 1, P-Value = .351, Odds ratio = 1.33, i.e. if respondents were holders of primary education or other forms of education the odds that they would have increased consumption when they got lots of money at a go were 1.33 times higher than if they were holders of Junior secondary education or above

Annex 1.76: Cross tabulation for education level of respondents vs. tendency to visit traditional doctors

		Respondents' response on whether they or one of their family members have visited traditional doctors			
		Visited	Not visited	Total	
Education level	Primary education or other form of education	Observed frequency	121	27	148
		Expected frequency	115.7	32.3	148.0
		% within Education level	81.8%	18.2%	100.0%
		% within Respondents' response on whether they or one of their family members have visited traditional doctors	57.3%	45.8%	54.8%
		% of Total	44.8%	10.0%	54.8%
		Std. Residual	.5	-.9	
	Junior secondary education or above	Observed frequency	90	32	122
		Expected frequency	95.3	26.7	122.0
		% within Education level	73.8%	26.2%	100.0%
		% within Respondents' response on whether they or one of their family members have visited traditional doctors	42.7%	54.2%	45.2%
% of Total		33.3%	11.9%	45.2%	
	Std. Residual	-.5	1.0		
Total	Observed frequency	211	59	270	
	Expected frequency	211.0	59.0	270.0	
	% within Education level	78.1%	21.9%	100.0%	
	% within Respondents' response on whether they or one of their family members have visited traditional doctors	100.0%	100.0%	100.0%	
	% of Total	78.1%	21.9%	100.0%	

Chi-Square (χ^2) = 2.498, Df = 1, P-Value = .114, Odds ratio = 1.59, i.e. if respondents were holders of primary education or other forms of education the odds that they or one of their family members would have visited traditional doctors were 1.59 times higher than if they were holders of Junior secondary education or above

Annex 1.77: Results of Wilcoxon rank sum for age of respondents vs. having daily work plans

Response on whether respondents have daily work plan to avoid wastage of time		N	Mean Rank	Sum of Ranks
Age of respondent	Have daily work plan	241	137.56	33151.50
	Do not have work plan	36	148.65	5351.50
Total		277		

Wilcoxon W = 33151.500, Mann-Whitney = 3990.500, Z = -776, P-Value = .438, r = -.05 (the effect size "r" was obtained by dividing Z (-776) with the square root of n (277))

Annex 1.78: Results of Wilcoxon rank sum for age of respondents vs. punctuality to appointments

Response on how respondents are punctual to appointments		N	Mean Rank	Sum of Ranks
Age of respondent	Never or less often	129	129.90	16757.50
	Most of the time	137	136.89	18753.50
Total		266		

Wilcoxon W = 16757.500, Mann-Whitney = 8372.500, Z = -740, P-Value = .459, r = -.05 (the effect size "r" was obtained by dividing Z (-740) with the square root of n (266))

Annex 1.79: Results of Wilcoxon rank sum for age of respondents vs. time one is willing to wait for late comer

Time		N	Mean Rank	Sum of Ranks
Age of respondent	0:05 minutes - 0:59 minutes	64	111.57	7140.50
	1:00 hour or more	194	135.41	26270.50
Total		258		

Wilcoxon W = 7140.500, Mann-Whitney = 5060.500, Z = -2.218, P-Value = .027, r = -.14 (the effect size "r" was obtained by dividing Z (-2.218) with the square root of n (258))

Annex 1.80: Results of Wilcoxon rank sum for age of respondents vs. reaction to late comer

Respondents' reaction to late comer		N	Mean Rank	Sum of Ranks
Age of respondent	Did not complain	92	76.95	7079.50
	Complained	49	59.83	2931.50
Total		141		

Wilcoxon W = 2931.500, Mann-Whitney = 1706.500, Z = -2.372, P-Value = .018, r = -.19 (the effect size "r" was obtained by dividing Z (-2.372) with the square root of n (141))

Annex 1.81: Cross tabulation for sex of respondents vs. having daily work plans

		Response on whether respondents have daily work plans			
			Have daily work plans	Do not have work plan	Total
Sex of respondent	Female	Observed frequency	114	14	128
		Expected frequency	111.4	16.6	128.0
		% within Sex of respondent	89.1%	10.9%	100.0%
		% within Response on whether respondent have daily work plan to avoid wastage of time	47.1%	38.9%	46.0%
		% of Total	41.0%	5.0%	46.0%
		Std. Residual	.2	-.6	
	Male	Observed frequency	128	22	150
		Expected frequency	130.6	19.4	150.0
		% within Sex of respondent	85.3%	14.7%	100.0%
		% within Response on whether respondent have daily work plan to avoid wastage of time	52.9%	61.1%	54.0%
% of Total		46.0%	7.9%	54.0%	
	Std. Residual	-.2	.6		
Total	Observed frequency	242	36	278	
	Expected frequency	242.0	36.0	278.0	
	% within Sex of respondent	87.1%	12.9%	100.0%	
	% within Response on whether respondent have daily work plan to avoid wastage of time	100.0%	100.0%	100.0%	
	% of Total	87.1%	12.9%	100.0%	

Chi-Square (χ^2) = .852, Df = 1, P - Value = .356, Odds ratio = 1.40, i.e. if respondents were females the odds that they will have daily work plans to avoid wastage of time were 1.40 times higher than if they were males

Annex 1.82: Cross tabulation for sex of respondents vs. punctuality behaviour

		Response on how often respondent get on time to appointments			
			Never or less often	Most of the time	Total
Sex of respondent	Female	Observed frequency	63	63	126
		Expected frequency	60.9	65.1	126.0
		% within Sex of respondent	50.0%	50.0%	100.0%
		% within Response on how often respondent get on time to appointments	48.8%	45.7%	47.2%
		% of Total	23.6%	23.6%	47.2%
		Std. Residual	.3	-.3	
	Male	Observed frequency	66	75	141
		Expected frequency	68.1	72.9	141.0
		% within Sex of respondent	46.8%	53.2%	100.0%
		% within Response on how often respondent get on time to appointments	51.2%	54.3%	52.8%
% of Total		24.7%	28.1%	52.8%	
	Std. Residual	-.3	.2		
Total	Observed frequency	129	138	267	
	Expected frequency	129.0	138.0	267.0	
	% within Sex of respondent	48.3%	51.7%	100.0%	
	% within Response on how often respondent get on time to appointments	100.0%	100.0%	100.0%	
	% of Total	48.3%	51.7%	100.0%	

Chi-Square (χ^2) = .271, Df = 1, P - Value = .602, Odds ratio = 1.14, i.e. if respondents were females the odds that they will never or less often show up on appointments on time were 1.14 times higher than if they were males

Annex 1.83: Cross tabulation for sex of respondents vs. time one is willing to wait for a late comer

Response on time respondents are willing to wait for a fellow coming for an appointment					
			0:05 minutes - 0:59 minutes	1:00 hour or more	Total
Sex of respondent	Female	Observed frequency	23	100	123
		Expected frequency	30.4	92.6	123.0
		% within Sex of respondent	18.7%	81.3%	100.0%
		% within Response on time respondents are willing to wait for a fellow coming for an appointment	35.9%	51.3%	47.5%
		% of Total	8.9%	38.6%	47.5%
		Std. Residual	-1.3	.8	
	Male	Observed frequency	41	95	136
		Expected frequency	33.6	102.4	136.0
		% within Sex of respondent	30.1%	69.9%	100.0%
		% within Response on time respondents are willing to wait for a fellow coming for an appointment	64.1%	48.7%	52.5%
		% of Total	15.8%	36.7%	52.5%
		Std. Residual	1.3	-.7	
Total	Observed frequency	64	195	259	
	Expected frequency	64.0	195.0	259.0	
	% within Sex of respondent	24.7%	75.3%	100.0%	
	% within Response on time respondents are willing to wait for a fellow coming for an appointment	100.0%	100.0%	100.0%	
	% of Total	24.7%	75.3%	100.0%	

Chi-Square (χ^2) = 4.550, Df = 1, P - Value = .033, Odds ratio = 1.88, i.e. if respondents were males the odds that they will wait a fellow coming for an appointment for a shorter time period were 1.88 times higher than if they were females

Annex 1.84: Cross tabulation for sex of respondents vs. reaction to late comer

		Respondents' reaction to late comer			
			Did not complain	Complained	Total
Sex of respondent	Female	Observed frequency	38	22	60
		Expected frequency	39.1	20.9	60.0
		% within Sex of respondent	63.3%	36.7%	100.0%
		% within Respondents' reaction to late comer	41.3%	44.9%	42.6%
		% of Total	27.0%	15.6%	42.6%
		Std. Residual	-.2	.3	
	Male	Observed frequency	54	27	81
		Expected frequency	52.9	28.1	81.0
		% within Sex of respondent	66.7%	33.3%	100.0%
		% within Respondents' reaction to late comer	58.7%	55.1%	57.4%
		% of Total	38.3%	19.1%	57.4%
		Std. Residual	.2	-.2	
Total	Observed frequency	92	49	141	
	Expected frequency	92.0	49.0	141.0	
	% within Sex of respondent	65.2%	34.8%	100.0%	
	% within Respondents' reaction to late comer	100.0%	100.0%	100.0%	
	% of Total	65.2%	34.8%	100.0%	

Chi-Square (χ^2) = .169, Df = 1, P - Value = .681, Odds ratio = 1.22, i.e. if respondents were males the odds that they will not complain to a fellow coming for an appointment were 1.22 times higher than if they were females

Annex 1.85: Cross tabulation for religion of respondents vs. having daily work plans

		Response on whether respondent have daily work plan to avoid wastage of time			
			Have daily work plan	Do not have work plan	Total
Religion of respondent	Muslim	Observed frequency	112	22	134
		Expected frequency	116.6	17.4	134.0
		% within Religion of respondent	83.6%	16.4%	100.0%
		% within Response on whether respondent have daily work plan to avoid wastage of time	46.3%	61.1%	48.2%
		% of Total	40.3%	7.9%	48.2%
		Std. Residual	-.4	1.1	
	Christian	Observed frequency	130	14	144
		Expected frequency	125.4	18.6	144.0
		% within Religion of respondent	90.3%	9.7%	100.0%
		% within Response on whether respondent have daily work plan to avoid wastage of time	53.7%	38.9%	51.8%
% of Total		46.8%	5.0%	51.8%	
	Std. Residual	.4	-1.1		
Total	Observed frequency	242	36	278	
	Expected frequency	242.0	36.0	278.0	
	% within Religion of respondent	87.1%	12.9%	100.0%	
	% within Response on whether respondent have daily work plan to avoid wastage of time	100.0%	100.0%	100.0%	
	% of Total	87.1%	12.9%	100.0%	

Chi-Square (χ^2) = 2.760, Df = 1, P – Value = .097, Odds ratio = 1.82, i.e. if respondents were Christians the odds that they will have daily work plans to avoid wastage of time were 1.82 times higher than if they were Muslims

Annex 1.86: Cross tabulation for religion of respondents vs. punctuality behaviour

		Response on how often respondent get on time to appointments			
			Never or less often	Most of the time	Total
Religion of respondent	Muslim	Observed frequency	62	67	129
		Expected frequency	62.3	66.7	129.0
		% within Religion of respondent	48.1%	51.9%	100.0%
		% within Response on how often respondent get on time to appointments	48.1%	48.6%	48.3%
		% of Total	23.2%	25.1%	48.3%
		Std. Residual	.0	.0	
	Christian	Observed frequency	67	71	138
		Expected frequency	66.7	71.3	138.0
		% within Religion of respondent	48.6%	51.4%	100.0%
		% within Response on how often respondent get on time to appointments	51.9%	51.4%	51.7%
% of Total		25.1%	26.6%	51.7%	
	Std. Residual	.0	.0		
Total	Observed frequency	129	138	267	
	Expected frequency	129.0	138.0	267.0	
	% within Religion of respondent	48.3%	51.7%	100.0%	
	% within Response on how often respondent get on time to appointments	100.0%	100.0%	100.0%	
	% of Total	48.3%	51.7%	100.0%	

Chi-Square (χ^2) = .006, Df = 1, P – Value = .936, Odds ratio = .98, i.e. if respondents were Muslims the odds that they will never or less often show up on time for an appointment were .98 times higher than if they were Christians

Annex 1.87: Cross tabulation for religion of respondents vs. time one is willing to wait for a late comer

		Response on time respondents are willing to wait for a fellow coming for an appointment			
		0:05 minutes - 0:59 minutes	1:00 hour or more	Total	
Religion of respondent	Muslim	Observed frequency	24	102	126
		Expected frequency	31.1	94.9	126.0
		% within Religion of respondent	19.0%	81.0%	100.0%
		% within Response on time respondents are willing to wait for a fellow coming for an appointment	37.5%	52.3%	48.6%
		% of Total	9.3%	39.4%	48.6%
		Std. Residual	-1.3	.7	
Christian	Observed frequency	40	93	133	
	Expected frequency	32.9	100.1	133.0	
	% within Religion of respondent	30.1%	69.9%	100.0%	
	% within Response on time respondents are willing to wait for a fellow coming for an appointment	62.5%	47.7%	51.4%	
	% of Total	15.4%	35.9%	51.4%	
	Std. Residual	1.2	-.7		
Total	Observed frequency	64	195	259	
	Expected frequency	64.0	195.0	259.0	
	% within Religion of respondent	24.7%	75.3%	100.0%	
	% within Response on time respondents are willing to wait for a fellow coming for an appointment	100.0%	100.0%	100.0%	
	% of Total	24.7%	75.3%	100.0%	
	Std. Residual				

Chi-Square (χ^2) = 4.229, Df = 1, P - Value = .040, Odds ratio = 1.83, i.e. if respondents were Muslims the odds that they will wait a fellow coming for an appointment for a longer time period were 1.83 times higher than if they were Christians

Annex 1.88: Cross tabulation for religion of respondents vs. reaction to late comer

		Respondents' reaction to late comer			
		Did not complain	Complained	Total	
Religion of respondent	Muslim	Observed frequency	42	28	70
		Expected frequency	45.7	24.3	70.0
		% within Religion of respondent	60.0%	40.0%	100.0%
		% within VAR00007	45.7%	57.1%	49.6%
		% of Total	29.8%	19.9%	49.6%
		Std. Residual	-.5	.7	
Christian	Observed frequency	50	21	71	
	Expected frequency	46.3	24.7	71.0	
	% within Religion of respondent	70.4%	29.6%	100.0%	
	% within VAR00007	54.3%	42.9%	50.4%	
	% of Total	35.5%	14.9%	50.4%	
	Std. Residual	.5	-.7		
Total	Observed frequency	92	49	141	
	Expected frequency	92.0	49.0	141.0	
	% within Religion of respondent	65.2%	34.8%	100.0%	
	% within VAR00007	100.0%	100.0%	100.0%	
	% of Total	65.2%	34.8%	100.0%	
	Std. Residual				

Chi-Square (χ^2) = 1.689, Df = 1, P - Value = .194, Odds ratio = 1.59, i.e. if respondents were Muslims the odds that they will complaint to a fellow coming late for an appointment were 1.59 times higher than if they were Christians

Annex 1.89: Cross tabulation for education level of respondents vs. having daily work plans

			Response on whether respondent have daily work plan to avoid wastage of time		
			Have daily work plan	Do not have work plan	Total
Education level	Primary education or other form of education	Observed frequency	121	30	151
		Expected frequency	131.3	19.7	151.0
		% within Education level	80.1%	19.9%	100.0%
		% within Response on whether respondent have daily work plan to avoid wastage of time	50.4%	83.3%	54.7%
		% of Total	43.8%	10.9%	54.7%
		Std. Residual	-9	2.3	
	Junior secondary education or above	Observed frequency	119	6	125
		Expected frequency	108.7	16.3	125.0
		% within Education level	95.2%	4.8%	100.0%
		% within Response on whether respondent have daily work plan to avoid wastage of time	49.6%	16.7%	45.3%
% of Total		43.1%	2.2%	45.3%	
	Std. Residual	1.0	-2.6		
Total	Observed frequency	240	36	276	
	Expected frequency	240.0	36.0	276.0	
	% within Education level	87.0%	13.0%	100.0%	
	% within Response on whether respondent have daily work plan to avoid wastage of time	100.0%	100.0%	100.0%	
	% of Total	87.0%	13.0%	100.0%	

Chi-Square (χ^2) = 13.689, Df = 1, P – Value = .000, Odds ratio = 4.92, i.e. if respondents were holders of Junior secondary education or above the odds that they will have daily plans were 4.92 times higher than if they were holders of Primary education or other forms of education

Annex 1.90: Cross tabulation for education level of respondents vs. punctuality behaviour

			Response on how often respondent get on time to appointments		
			Never or less often	Most of the time	Total
Educatio n level	Primary education or other form of education	Observed frequency	76	71	147
		Expected frequency	70.7	76.3	147.0
		% within Education level	51.7%	48.3%	100.0%
		% within Response on how often respondent get on time to appointments	59.4%	51.4%	55.3%
		% of Total	28.6%	26.7%	55.3%
		Std. Residual	.6	-.6	
	Junior secondary education or above	Observed frequency	52	67	119
		Expected frequency	57.3	61.7	119.0
		% within Education level	43.7%	56.3%	100.0%
		% within Response on how often respondent get on time to appointments	40.6%	48.6%	44.7%
% of Total		19.5%	25.2%	44.7%	
	Std. Residual	-.7	.7		
Total	Observed frequency	128	138	266	
	Expected frequency	128.0	138.0	266.0	
	% within Education level	48.1%	51.9%	100.0%	
	% within Response on how often respondent get on time to appointments	100.0%	100.0%	100.0%	
	% of Total	48.1%	51.9%	100.0%	

Chi-Square (χ^2) = 1.687, Df = 1, P – Value = .194, Odds ratio = 1.38, i.e. if respondents were holders of Primary school education or other form of education the odds that they will never or less often show up on time for an appointment were 1.38 times higher than if they were holders of Junior secondary education or above

Annex 1.91: Cross tabulation for education level of respondents vs. time one is willing to wait for a late comer

		Response on time respondents are willing to wait for a fellow coming for an appointment			
		0:05 minutes - 0:59 minutes	1:00 hour or more	Total	
Education level	Primary education or other form of education	Observed frequency	21	117	138
		Expected frequency	34.4	103.6	138.0
		% within Education level	15.2%	84.8%	100.0%
		% within Response on time respondents are willing to wait for a fellow coming for an appointment	32.8%	60.6%	53.7%
		% of Total	8.2%	45.5%	53.7%
		Std. Residual	-2.3	1.3	
	Junior secondary education or above	Observed frequency	43	76	119
		Expected frequency	29.6	89.4	119.0
		% within Education level	36.1%	63.9%	100.0%
		% within Response on time respondents are willing to wait for a fellow coming for an appointment	67.2%	39.4%	46.3%
		% of Total	16.7%	29.6%	46.3%
		Std. Residual	2.5	-1.4	
Total	Observed frequency	64	193	257	
	Expected frequency	64.0	193.0	257.0	
	% within Education level	24.9%	75.1%	100.0%	
	% within Response on time respondents are willing to wait for a fellow coming for an appointment	100.0%	100.0%	100.0%	
	% of Total	24.9%	75.1%	100.0%	

Chi-Square (χ^2) = 14.949, Df = 1, P- Value = .000, Odds ratio = 1.85, i.e. if respondents were holders of Primary school education or other form of education the odds that they will wait a fellow coming for an appointment for a longer time period were 1.85 times higher than if they were holders of Junior secondary school education or above

Annex 1.92: Cross tabulation for education level of respondents vs. reaction to late comer

		Respondents' reaction to late comer			
		Did not complain	Complained	Total	
Education level	Primary education or other form of education	Observed frequency	47	25	72
		Expected frequency	47.0	25.0	72.0
		% within Education level	65.3%	34.7%	100.0%
		% within Respondents' reaction to late comer	51.1%	51.0%	51.1%
		% of Total	33.3%	17.7%	51.1%
		Std. Residual	.0	.0	
	Junior secondary education or above	Observed frequency	45	24	69
		Expected frequency	45.0	24.0	69.0
		% within Education level	65.2%	34.8%	100.0%
		% within Respondents' reaction to late comer	48.9%	49.0%	48.9%
		% of Total	31.9%	17.0%	48.9%
		Std. Residual	.0	.0	
Total	Observed frequency	92	49	141	
	Expected frequency	92.0	49.0	141.0	
	% within Education level	65.2%	34.8%	100.0%	
	% within Respondents' reaction to late comer	100.0%	100.0%	100.0%	
	% of Total	65.2%	34.8%	100.0%	

Chi-Square (χ^2) = .000, Df = 1, P- Value = .994, Odds ratio = 1.00, i.e. if respondents were holders of Primary school education or other form of education the odds that they will complaint to a fellow coming late for an appointment were 1.00 times higher than if they were holders of Junior secondary education or above

Annex 1.93: Cross tabulation for region of respondents vs. what will happen to extra-money not know to the boss (showing signs of faithfulness)

		What will the respondents do if they find extra-money in a cash box not know to boss			
		Will give to the boss	Will take it as his profit	Total	
Region of respondent	Relatively high developed region	Observed frequency	52	87	139
		Expected frequency	51.2	87.8	139.0
		% within Region of respondent	37.4%	62.6%	100.0%
		% within What will the respondents do if they find extra-money in a cash box not know to the boss	51.0%	49.7%	50.2%
		% of Total	18.8%	31.4%	50.2%
		Std. Residual	.1	.0	
Less developed region	Less developed region	Observed frequency	50	88	138
		Expected frequency	50.8	87.2	138.0
		% within Region of respondent	36.2%	63.8%	100.0%
		% within What will the respondents do if they find extra-money in a cash box not know to the boss	49.0%	50.3%	49.8%
		% of Total	18.1%	31.8%	49.8%
		Std. Residual	-.1	.1	
Total		Observed frequency	102	175	277
		Expected frequency	102.0	175.0	277.0
		% within Region of respondent	36.8%	63.2%	100.0%
		% within What will the respondents do if they find extra-money in a cash box not know to the boss	100.0%	100.0%	100.0%
		% of Total	36.8%	63.2%	100.0%

Chi-Square (X^2) = .410, Df = 1, P- Value = .839, Odds ratio = 1.06, i.e. if respondents were from relatively high developed region the odds that they will give the extra money found in a cash box to the boss (show sign of faithfulness) were 1.06 times higher than if they were from a less developed region

Annex 1.94: Cross tabulation for region of respondents vs. age ceased to be dependants

		The age at which the respondent ceased to depend on parents/guardian			
		17 or below	18 or above	Total	
Region of respondent	Relatively high developed region	Observed frequency	14	120	134
		Expected frequency	12.8	121.2	134.0
		% within Region of respondent	10.4%	89.6%	100.0%
		% within The age at which the respondent ceased to depend on parents/guardian	53.8%	48.6%	49.1%
		% of Total	5.1%	44.0%	49.1%
		Std. Residual	.3	-.1	
Less developed region	Less developed region	Observed frequency	12	127	139
		Expected frequency	13.2	125.8	139.0
		% within Region of respondent	8.6%	91.4%	100.0%
		% within The age at which the respondent ceased to depend on parents/guardian	46.2%	51.4%	50.9%
		% of Total	4.4%	46.5%	50.9%
		Std. Residual	-.3	.1	
Total		Observed frequency	26	247	273
		Expected frequency	26.0	247.0	273.0
		% within Region of respondent	9.5%	90.5%	100.0%
		% within The age at which the respondent ceased to depend on parents/guardian	100.0%	100.0%	100.0%
		% of Total	9.5%	90.5%	100.0%

Chi-Square (X^2) = .261, Df = 1, P- Value = .610, Odds ratio = 1.24, i.e. if respondents were from relatively high developed region the odds that they will cease depending on parents/guardian at younger age were 1.24 times higher than if they were from a less developed region

Annex 1.95: Cross tabulation for region of respondents vs. sending assistance to relatives

		Response on whether respondents send assistance to relatives			
			Do send	Do not send	Total
Region of respondent	Relatively high developed region	Observed frequency	115	24	139
		Expected frequency	113.6	25.4	139.0
		% within Region of respondent	82.7%	17.3%	100.0%
		% within Response on whether respondents send assistance to relatives	50.4%	47.1%	49.8%
		% of Total	41.2%	8.6%	49.8%
		Std. Residual	.1	-.3	
	Less developed region	Observed frequency	113	27	140
		Expected frequency	114.4	25.6	140.0
		% within Region of respondent	80.7%	19.3%	100.0%
		% within Response on whether respondents send assistance to relatives	49.6%	52.9%	50.2%
% of Total		40.5%	9.7%	50.2%	
	Std. Residual	-.1	.3		
Total	Observed frequency	228	51	279	
	Expected frequency	228.0	51.0	279.0	
	% within Region of respondent	81.7%	18.3%	100.0%	
	% within Response on whether respondents send assistance to relatives	100.0%	100.0%	100.0%	
	% of Total	81.7%	18.3%	100.0%	

Chi-Square (χ^2) = .190, Df = 1, P - Value = .663, Odds ratio = 1.15, i.e. if respondents were from relatively high developed region the odds that they will send assistance to relatives were 1.15 times higher than if they were from a less developed region

Annex 1.96: Cross tabulation for region of respondents vs. taking informal break during work hours

		Response on whether respondent take informal break			
			Take informal break	Do not take informal break	Total
Region of respondent	Relatively high developed region	Observed frequency	87	20	107
		Expected frequency	76.7	30.3	107.0
		% within Region of respondent	81.3%	18.7%	100.0%
		% within Response on whether respondent take informal break	49.2%	28.6%	43.3%
		% of Total	35.2%	8.1%	43.3%
		Std. Residual	1.2	-1.9	
	Less developed region	Observed frequency	90	50	140
		Expected frequency	100.3	39.7	140.0
		% within Region of respondent	64.3%	35.7%	100.0%
		% within Response on whether respondent take informal break	50.8%	71.4%	56.7%
% of Total		36.4%	20.2%	56.7%	
	Std. Residual	-1.0	1.6		
Total	Observed frequency	177	70	247	
	Expected frequency	177.0	70.0	247.0	
	% within Region of respondent	71.7%	28.3%	100.0%	
	% within Response on whether respondent take informal break	100.0%	100.0%	100.0%	
	% of Total	71.7%	28.3%	100.0%	

Chi-Square (χ^2) = 8.654, Df = 1, P - Value = .003, Odds ratio = 2.42, i.e. if respondents were from less developed region the odds that they will take informal breaks were 2.42 times higher than if they were from a relatively high developed region

Annex 1.97: Cross tabulation for region of respondents vs. having savings in banks

		Form of savings			
		Bank	Home or elsewhere	Total	
Region of respondent	Relatively high developed region	Observed frequency	67	22	89
		Expected frequency	55.6	33.4	89.0
		% within Region of respondent	75.3%	24.7%	100.0%
		% within Form of savings	60.9%	33.3%	50.6%
		% of Total	38.1%	12.5%	50.6%
		Std. Residual	1.5	-2.0	
	Less Developed region	Observed frequency	43	44	87
		Expected frequency	54.4	32.6	87.0
		% within Region of respondent	49.4%	50.6%	100.0%
		% within Form of savings	39.1%	66.7%	49.4%
% of Total		24.4%	25.0%	49.4%	
	Std. Residual	-1.5	2.0		
Total	Observed frequency	110	66	176	
	Expected frequency	110.0	66.0	176.0	
	% within Region of respondent	62.5%	37.5%	100.0%	
	% within Form of savings	100.0%	100.0%	100.0%	
	% of Total	62.5%	37.5%	100.0%	

Chi-Square (χ^2) = 15.652, Df = 1, P – Value = .000, Odds ratio = 3.10, i.e. if respondents were from relatively high developed region the odds that they will save money in banks were 3.10 times higher than if they were from a less developed region

Annex 1.98: Cross tabulation for region of respondents vs. duration of plans

		Duration of respondent's plans			
		Short term	Long term	Total	
Region of respondent	Relatively developed region	Observed frequency	117	23	140
		Expected frequency	126.5	13.5	140.0
		% within Region of respondent	83.6%	16.4%	100.0%
		% within Duration of respondent's plans	46.2%	85.2%	50.0%
		% of Total	41.8%	8.2%	50.0%
		Std. Residual	-.8	2.6	
	Less developed region	Observed frequency	136	4	140
		Expected frequency	126.5	13.5	140.0
		% within Region of respondent	97.1%	2.9%	100.0%
		% within Duration of respondent's plans	53.8%	14.8%	50.0%
% of Total		48.6%	1.4%	50.0%	
	Std. Residual	.8	-2.6		
Total	Observed frequency	253	27	280	
	Expected frequency	253.0	27.0	280.0	
	% within Region of respondent	90.4%	9.6%	100.0%	
	% within Duration of respondent's plans	100.0%	100.0%	100.0%	
	% of Total	90.4%	9.6%	100.0%	

Chi-Square (χ^2) = 14.797, Df = 1, P – Value = .000, Odds ratio = 6.67, i.e. if respondents were from relatively high developed region the odds that they will have long term plans were 6.67 times higher than if they were from a less developed region

Annex 1.99: Cross tabulation for region of respondents vs. visiting traditional doctors

		Respondent's response on whether they or one of their family members have visited traditional doctors			
		Visited	Not visited	Total	
Region of respondent	Relatively high developed region	Observed frequency	88	51	139
		Expected frequency	108.8	30.2	139.0
		% within Region of respondent	63.3%	36.7%	100.0%
		% within Respondent's response on whether they or one of their family members have visited traditional doctors	41.3%	86.4%	51.1%
		% of Total	32.4%	18.8%	51.1%
		Std. Residual	-2.0	3.8	
	Less developed region	Observed frequency	125	8	133
		Expected frequency	104.2	28.8	133.0
		% within Region of respondent	94.0%	6.0%	100.0%
		% within Respondent's response on whether they or one of their family members have visited traditional doctors	58.7%	13.6%	48.9%
% of Total		46.0%	2.9%	48.9%	
Total	Std. Residual	2.0	-3.9		
	Observed frequency	213	59	272	
	Expected frequency	213.0	59.0	272.0	
	% within Region of respondent	78.3%	21.7%	100.0%	
	% within Respondent's response on whether they or one of their family members have visited traditional doctors	100.0%	100.0%	100.0%	
	% of Total	78.3%	21.7%	100.0%	

Chi-Square (χ^2) = 37.652, Df = 1, P - Value = .000, Odds ratio = 9.04, i.e. if respondents were from less developed region the odds that they would have visited traditional doctors were 9.04 times higher than if they were from a relatively high developed region

Annex 1.100: Cross tabulation for region of respondents vs. experts and officials perception on frugality

		Frugality perception scores			
		Towards traditional sense of frugality	Away from traditional sense of frugality	Total	
Region of respondent	Relatively high developed region	Observed frequency	39	41	80
		Expected frequency	40.5	39.5	80.0
		% within Region of respondent	48.8%	51.2%	100.0%
		% within Frugality perception scores	48.1%	51.9%	50.0%
		% of Total	24.4%	25.6%	50.0%
		Std. Residual	-.2	.2	
	Less developed region	Observed frequency	42	38	80
		Expected frequency	40.5	39.5	80.0
		% within Region of respondent	52.5%	47.5%	100.0%
		% within Frugality perception scores	51.9%	48.1%	50.0%
% of Total		26.2%	23.8%	50.0%	
Total	Std. Residual	.2	-.2		
	Observed frequency	81	79	160	
	Expected frequency	81.0	79.0	160.0	
	% within Region of respondent	50.6%	49.4%	100.0%	
	% within Frugality perception scores	100.0%	100.0%	100.0%	
	% of Total	50.6%	49.4%	100.0%	

Chi-Square (χ^2) = .225, Df = 1, P - Value = .635, Odds ratio = 1.68, i.e. if respondents were from less developed region the odds that they would have perceived their region as inclined towards traditional sense of frugality were 1.68 times higher than if they were from a relatively high developed region

Annex 1.101: Cross tabulation for region of respondents vs. having daily work plan

Response on whether respondents have daily work plan to avoid wastage of time					
			Have daily work plan	Do not have work plan	Total
Region of respondent	Relatively high developed region	Observed frequency	114	24	138
		Expected frequency	120.1	17.9	138.0
		% within Region of respondent	82.6%	17.4%	100.0%
		% within Response on whether respondents have daily work plan to avoid wastage of time	47.1%	66.7%	49.6%
		% of Total	41.0%	8.6%	49.6%
		Std. Residual	-.6	1.4	
Less developed region	Less developed region	Observed frequency	128	12	140
		Expected frequency	121.9	18.1	140.0
		% within Region of respondent	91.4%	8.6%	100.0%
		% within Response on whether respondents have daily work plan to avoid wastage of time	52.9%	33.3%	50.4%
		% of Total	46.0%	4.3%	50.4%
		Std. Residual	.6	-1.4	
Total		Observed frequency	242	36	278
		Expected frequency	242.0	36.0	278.0
		% within Region of respondent	87.1%	12.9%	100.0%
		% within Response on whether respondents have daily work plan to avoid wastage of time	100.0%	100.0%	100.0%
		% of Total	87.1%	12.9%	100.0%

Chi-Square (χ^2) = 4.796, Df = 1, P - Value = .029, Odds ratio = 2.33, i.e. if respondents were from less developed region the odds that they would have realistic work plan were 2.33 times higher than if they were from a relatively high developed region

Annex 1.102: Cross tabulation for region of respondents vs. punctuality to appointments

		Response on how respondents are punctual to appointments			
		Never or less often	Most of the time	Total	
Region of respondent	Relatively high developed region	Observed frequency	74	61	135
		Expected frequency	65.2	69.8	135.0
		% within Region of respondent	54.8%	45.2%	100.0%
		% within Response on how respondents are punctual to appointments	57.4%	44.2%	50.6%
		% of Total	27.7%	22.8%	50.6%
		Std. Residual	1.1	-1.1	
	Less developed region	Observed frequency	55	77	132
		Expected frequency	63.8	68.2	132.0
		% within Region of respondent	41.7%	58.3%	100.0%
		% within Response on how respondents are punctual to appointments	42.6%	55.8%	49.4%
% of Total		20.6%	28.8%	49.4%	
	Std. Residual	-1.1	1.1		
Total	Observed frequency	129	138	267	
	Expected frequency	129.0	138.0	267.0	
	% within Region of respondent	48.3%	51.7%	100.0%	
	% within Response on how respondents are punctual to appointments	100.0%	100.0%	100.0%	
	% of Total	48.3%	51.7%	100.0%	

Chi-Square (χ^2) = 4.620, Df = 1, P – Value = .032, Odds ratio = 1.79, i.e. if respondents were from relatively high developed region the odds that they would have never or less often get on time for an appointment were 1.79 times higher than if they were from a less developed region

Annex 1.103: Cross tabulation for region of respondents vs. reaction to late comer

		Response on respondents' reaction to late comer			
		Did not complain	Complained	Total	
Region of respondent	Relatively high developed region	Observed frequency	62	49	111
		Expected frequency	72.4	38.6	111.0
		% within Region of respondent	55.9%	44.1%	100.0%
		% within Response on respondents' reaction to late comer	67.4%	100.0%	78.7%
		% of Total	44.0%	34.8%	78.7%
		Std. Residual	-1.2	1.7	
	Less developed region	Observed frequency	30	0	30
		Expected frequency	19.6	10.4	30.0
		% within Region of respondent	100.0%	.0%	100.0%
		% within Response on respondents' reaction to late comer	32.6%	.0%	21.3%
% of Total		21.3%	.0%	21.3%	
	Std. Residual	2.4	-3.2		
Total	Observed frequency	92	49	141	
	Expected frequency	92.0	49.0	141.0	
	% within Region of respondent	65.2%	34.8%	100.0%	
	% within Response on respondents' reaction to late comer	100.0%	100.0%	100.0%	
	% of Total	65.2%	34.8%	100.0%	

Chi-Square (χ^2) = 20.297, Df = 1, P – Value = .000, Odds ratio = 23.62, i.e. if respondents were from less developed region the odds that they would not have complained to a fellow coming late for an appointment were 23.62 times higher than if they were from a relatively high developed region

Annex 2: Data Collection Tools

Annex 2.1 Interview Questions for Members of the Community

I. PERSONAL INFORMATION

1. Interview No.
2. District: 1.Korogwe Mji 2.Pangani 3. Kondo 4. Bahi
3. Ward Village/Mtaa
4. Education level: 1. No formal education 2. Adult education 3. Primary education 4. Secondary school education 5. College education 6. Higher education
5. Occupation: 1. Employed 2. Farmer 3. Business
6. Age:
7. Sex: 1. Female 2. Male
8. Marital status: 1. Single 2. Married 3. Widowed 4. Separated 5. Other(Specify)
9. Number of children
10. Ethnic group: 1. Msambaa 2. Mzigua 3. Mbodei 4. Mdigo 5. Mpare 6. Mnguu 7. Msegeju 8. Mnyambwa 9. Mnyausi 10. Mrangi 11. Nyingine (taja)
11. Religion: 1. Muslim 2. Christian
12. Denomination: 1. Catholic 2. Lutheran 3. Pentecost 4. Shia 5. Suni 6. Answar suni 7. Other (specify) ...

II. HALI YA TABIA ZA WATU

13. What will happen if someone leaves a bicycle without locking it: 1. Nothing 2. Will be stolen
14. Are you aware of married couples having extramarital sex in your area? 1. Yes 2. No
15. If Yes! In "14" why do you think are the reasons?
16. What is peoples' perception on extramarital sexual behaviour in your area:
17. Are you aware of people engaging in acts of giving and receiving bribery in your area? 1. Yes 2. No
18. If Yes! In "17" what is community's perception on these acts?
19. Have you ever witnessed leaders cheating in your area? 1. Yes 2. No
20. If Yes! In "19" give an example
21. In many communities being faithful is difficult, in your own experience, how many time have you ever been faithful? 1. Less often 2. Most of the time 3. All the time
22. Imagine you are working a store, one day you had a loss and the boss made you pay; another day during the close of the day you find extra money in the cash box. What are you going to do with the extra money? 1. Report to the boss 2. Will take the money for myself

23. In these days most people are not trustworthy, in your own experience, to what extent do you trust people in your area? 1. Do not trust 2. Little extent 3. Large extent
24. Just as for the people, institutions also lack trustworthiness 1. It is true 2. Not true 3. There is a certain degree of reality
25. If it is true! In "24", in your opinion which are the most untrustworthy institutions?
26. To what extent people in your area show the sense of self reliance? 1. Do not show 2. Less extent 3. Large extent
27. Are you aware of existence of externally funded development project in your area? 1. Yes 2. No
28. If Yes! In "27" how do you assess the project sustainability after pull out of outsiders? 1. Most of them ceased to exist 2. All of them ceased 3. Few of them ceased 4. All of them are operating
29. At which age did you stop to absolutely depend on your parents/guardians?
30. Have you ever been dependant of a person who was not your parents? 1. Yes 2. No
31. If Yes! In "30" how old were you?
32. Have you ever supported dependants who were not your own children? 1. Yes 2. No
33. Do you send or get assistance from your relatives? 1. Yes 2. No
34. If Yes! In "33" what kind of assistance do you send/receive?.....
35. Some people think living with relatives and sending assistance is an obstacle to individual achievement! What is your opinion? 1. True but in our context it is unavoidable 2. Not true, that is selfish
36. Consider this situation, one person has been entrusted with responsibilities to employ people in an organization; here come two kind of groups. The first comprise people of his tribe and religion and the second people from another tribe and religion. The late seem to be more competent with the job than the former. In your experience with most of your people here which group will get the job? 1. A group of one's tribe and religion 2. The group that knows the job well
37. How do people behave during work hours? 1. People concentrate throughout the work hour 2. People take informal break 3. People gossip around instead of working
38. Do you have daily work plan? 1. Yes 2. No
39. If Yes! In "38" is it written or you have it in mind? 1. Written 2. In mind
40. Most of us work to get money! Be honest with yourself to tell me, suppose you have enough money even more than for subsistence; will you still work? 1. Yes 2. No
41. If there is possibility for life to go on without working! What would you prefer between work and leisure? 1. Work 2. Leisure
42. Do you take informal break during work hours? 1. Yes 2. No
43. Are you aware of existence of credit services in your area? 1. Yes 2. No
44. Have you ever had loan for investment for formal institutions? 1. Yes 2. No
45. Do you save money? 1. Yes 2. No

46. If Yes! In "45" where do you save? 1. Bank 2. Home 3. Other (Specify).....
47. How people in your area behave when they get a large sum of money at once? 1. Increase unnecessary expenditure 2. Prepare traditional ceremonies 3. Invest 4. Marry another wife 5. Other (Specify).....
48. Which expense takes much of your money? 1. Food and necessary expenditure 2. Unnecessary expenses 3. Investment
49. In your community are you aware of people using money on goods of ostentation? 1. Yes 2. No
50. Do you have long term plan for your life? 1. Yes 2. No
51. If Yes! In "50" how long is your plan?
52. Do you have it in a written form? 1. Yes 2. No
53. If Yes! In "52" please show evidence? 1. Evidence seen 2. Not seen
54. Are you aware of people in your place going to witch doctors? 1. Yes 2. No
55. How many times did you meet on time when you had appointment with someone? 1. Never 2. Less often 3. Most of the time 4. All the time
56. If there is time s/he did not come on time what did you do to him/her?
57. How often have you attended events (like funeral, worship sessions, village meeting etc.) on time 1.Never 2. Less often 4. Most of the time 5. All the time
58. What happened to you when you get late to an event?
59. For how long will you wait for a fellow coming late to an event of appointment?
60. How time is used during community meetings? 1. Meeting starts and ends on time 2. Stars late and end late 3. Starts on time but ends late
61. Mention socialization organs that you are aware of in your area.
62. When you were child, did your parents spend time to teach you work ethic and other cultural traits appropriate for your society? 1. Yes 2. No
63. What did they teach you when you were young?
64. As parent, do you have time with you children as part of handling on work ethic and appropriate behaviour for their time? 1. Yes 2. No
65. What do you teach them?
66. Do you have Television/Video at home? 1. Yes 2. No
67. Do you provide TV/Video viewing guidance to your children? 1. Yes 2. No
68. How do your family relate with other socialization organs in socialization process in effort to impart work ethic to society members?

III. Sensitive questions (optional)

69. Initially, I asked about how people behave when they get a large sum of money at once! Will you please tell me, how do you behave when they get a large sum of money at once?
70. Formerly, I asked you about acts of giving and receiving bribery! Will you please tell me, if you or one of your family members has been involved in such acts? 1. Yes 2. No
71. I also asked your awareness no people going to witch doctor! Can you tell me, whether you or one of your family members has been to witch doctor? 1. Yes 2. No
72. We also talked about acts of theft in your area! Can you tell me the age at which you were last time you stolen something? 1. Never stolen 2. I do not remember 3. I wasyears old
73. Excuse me for this very last question! Can you tell me, whether you or your spouse have ever had extramarital sex? 1. Yes 2. No

Annex 2.2: Student Questionnaire

I. PERSONAL INFORMATION

1. Name
2. District 1. Korogwe 2. Pangani 3. Muheza 4. Handeni 5. Dodoma Urban 6. Bahi 7. Mpwapwa 8. Kondo
3. Ward..... Village/Mtaa
4. Education level 1. Standard VI 2. Form III
5. Age
6. Sex: 1. Female 2. Male
7. Ethnic group: 1. Mshambaa 2. Mzigua 3. Mbodei 4. Mdigo 5. Myao 6. Mpare 7. Mnguu 8. Msegeju 9. Mmakonde 10. Mgogo 11. Mrangi 12. Mhehe 13. Mkagulu 14. Other (specfy)
8. Religious group: 1. Muslim 2. Christian 3. Other (Specify)
9. Denomination 1. Catholic 2. Lutherans 3. Pentecost 4. Shia 5. Suni 6. Other (specify) ...

II. THE EXISTING STATE OF PEOPLES' ETHIC AMONG STUDENTS IN THE AREA

10. How often do you do your home work without being reminded? 1. Never reminded 2. Less often 3. Most of the time 4. All the time
11. Are you aware of people in your place going to witch doctors? 1. Yes 2. No
12. You or one of your family members has ever been to witch doctor? 1. Yes 2. No
13. How often have you done your home work on time?
14. Do you watch TV/Video? 1. Yes 2. No
15. How many hours do you spend in watching TV/Video?

16. Where do you watch TV/Video 1. At home 2. From the neighbour 3. Video show hall
17. What TV programs do you prefer to watch?
18. What types of videos do you prefer to watch?
19. How many times did you meet on time when you had appointment with someone? 1. Never, 2. Less often, 3. Most of the time, 4. All the time
20. How often have you attended events (like funeral, worship sessions, village meeting etc.) on time 1. Never, 2. Less often, 4. Most of the time, 5. All the time
21. What happened to you when you get late to an event?
22. Are you aware of existence of people with more than one partner?
23. How old were you, the first time you involved yourself in sexual intercourse?
24. How many sex partners did you have last year?
25. Did they know each other? 1. Yes 2. No
26. Imaging you are working a store, one day you had a loss and the boss made you pay; another day during the close of the day you find extra money in the cash box. What are you going to do with the extra money? 1. Report to the boss 2. Will take the money for myself
27. In these days most people are not trustworthy, in your own experience, to what extent do you trust people in your area? 1. Do not trust 2. Little extent 3. Large extent
28. How old were you, the last time you stolen something? 1. Never stolen 2. I do not remember 3. I wasyears old
29. Have you ever involved in cheating to avoid punishment? 1. Yes 2. No
30. What do you do if you are faced by difficult question in exams, while there are loopholes to cheat?
31. Whom do you live with now? 1. Father and Mother 2. Mother 3. Father 4. Guardians
32. In the last six months did your parents/guardians had opportunity to talk to you about your behaviour and the success of your future life? 1. Yes 2. No
33. If Yes! In "32" what did they tell you?
34. Do you attend religion session allocated in the school timetable?
35. If Yes! In "34" tell, apart from the teachings of heaven and hell; are there any teachings on your behaviour and the success of your future life? 1. Yes 2. No
36. If Yes! In "35" mention some of the teachings that you remember.

Annex 2.3: Experts and Official Questionnaire (Likert Items)

This questionnaire provides sentences reflecting peoples' work ethic; please write **1, 2, 3, 4 or 5** before a sentence to represent the extent to which the condition prevail in your community. There are 57 sentences. Please read each sentence careful, then;

- Write **1 if Strongly Agree** with a certain sentence
- Write **2 if Agree** with a certain sentence
- Write **3 if your Neutral** to a certain sentence
- Write **4 if Disagree** with a certain sentence
- Write **5 if Strongly Disagree** with a certain sentence

S/N	ITEM	Score
	Moral Values	
1	To large extent the behaviour of integrity is lacking among the people in our area	
2	Institutions trustworthy in our area is so scarce	
3	To large extent the behaviour of promise keeping is lacking among the people in our area	
4	Behaviour of doing prohibited things (Don't smoke here) are witnessed now and then	
5	The acts of giving and receiving bribery is as if cannot be avoided in our area	
6	Behaviour of destroying public property do exist in our area	
7	It is common to find people in power to suppress new ideas	
8	Behaviour of cheating among business men is being frequently heard in our area	
9	Behaviour of business men cheating their customers is being frequently heard in our area	
10	Acts of cheating among spouse is increasing in our society	
11	Acts of documents forgery like academic certificates and payment receipts are being frequently heard in our area	
12	There exists theft behaviour among community members	
13	Cheating in examination is as if is being done by every student in our schools	
14	Acts of leakage of national examinations for finalists are heard now and then	
15	Acts of students cheating teacher and parents are usual among students	
16	Stealing behaviour is common among students	
17	Students' obedience to school regulations is somewhat difficult to most students	
18	No negative sanction to an individual destroying public property	
19	Some students have sexual relation with their teachers	
	Self reliance	
20	Acts of favouritism based on tribes/religions are witnessed in our society	
21	Self reliance behaviour is disappearing among community members in our area	
22	Begging behaviour is existing in our area	
23	Behaviour of self striving to get some done before involving someone else do not exist in our area	
24	Without teachers' supervision it is difficult for most students to accomplish assigned tasks	
25	Without teachers' assistance it is difficult for most students to come up with new ideas	
26	Capacity to think for most students depends so much on teachers' and parents' instructions	
27	For most students learning depends so much on teachers' lectures and notice	
28	It is very rare for most students to go to library and read books	
	Attitude towards work	
29	Behaviour of working sluggishly in increasing in our area	

30	When people gets big amount of money they spend them until they are finish that is when they will work for other money	
31	The behaviour of concentration to work until the work is done do not exist among the people in our area	
32	Behaviour of going out during work hours in common to most people in our area	
33	Most students will work only when they are instructed by teachers	
34	If there is no supervision most students will not work	
35	Most students like playing and resting than working	
36	Most students considers that extracurricular activities are extra burden to them	
37	Most students considers home work is unnecessary burden	
	Sense of frugality	
36	The attitude of having long term plans is lacking among community members in our area	
37	Peoples' propensity to save is very low in our area	
38	Willingness to invest among community members is very small	
39	Acts of using business loans for unintended uses are happening now and then	
40	Most of the community members have superstition believes	
41	During general election contesters consults witch docttors to get charms to win elections	
42	Some government officials and heads of departments use charms to maintain their positions	
43	Even highly educated people belief and adhere in traditional belief	
44	Our students do not learn savings behaviour practically	
45	Issues of loans and their uses are not taught neither at home nor at school	
46	Lack of teachings on savings has resulted into lack of savings behaviour among students	
	Discipline to Time	
47	The attitude of having daily work plan to avoid wastage of time is lacking among community members	
48	The behaviour of arriving of doing something on time is lacking among community members	
49	The behaviour to concentrate throughout work planned hours is missing among community members	
50	The behaviour of spending more time in working than in sleeping is missing among community members	
51	The behaviour of spending more time in working than in ceremonies/community events is missing among community members	
52	Despite punishment at school, there are students who gets to school late	
53	Except for teacher on duty, most teachers gets at their work places late	
54	It is very rare to find a worker going to work late get punished	
55	If the teacher gets late to a teaching session, student will be playing in the class room	
56	Most of the time community meetings organized by government and/or party officials starts late	
57	Most of the time office meetings starts late	

58. Education level:

59. Position:

60. Age:

61. Sex:

62. District: 1.Korogwe, 2.Pangani, 3. Bahi, 4. Kondo

Annex 2.4: Interview Checklist for Clan elders

1. What is the tribe of respondent?
2. What is the age of the respondent?
3. What was the composition of a family when you were a child?
4. What were the responsibilities of family members to each other?
5. How the society took care of orphans and children born out of marriage?
6. How did the marriage occasion took place? From choosing a partner, paying dowry to wedding ceremony.
7. Who were responsible for children rearing in the community?
8. What are the traditional initiation involved in the transition of girls and boys into manhood and womanhood respectively?
9. What were the important rituals that the society's members needed to observe?
10. How do you compare upholding of traditions now and then?

Annex 2.5: Interview Checklist for Teachers and Education Officers

1. District of respondent
2. What is education level of respondent?
3. What is respondent's profession?
4. What are the respondent's responsibilities?
5. As far as children disciplines are concerned, what challenges do teachers face during teaching and children upbringing?
6. Do you remember any case of poor disciplined student? If yes, please tell! And indicate how frequent such cases occur.
7. How do you compare to-days student's discipline and the time you were student?
8. How school as a socialization organ cooperate with other organs in children upbringing?
9. What are the causes of poor discipline among students?
10. What should be done to improve student's discipline?

Annex 2.6: Interview Checklist for Religious Leaders

1. District of respondent?
2. What is the education level of the respondent?
3. What is the position/title of respondent?
4. What is the name of the Mosque or Church headed by respondent?
5. What is the size of the congregation?
6. How is your organization involved in the community development activities?
7. Apart from preaching on heaven and hell, do you teach members of your congregation issues related to work and economic development? If yes, how do you teach them? Are there special sessions, or do you blend them in the regular sermons?
8. Are you aware of congregation members who believe in superstition and seek assistance from witch doctors?
9. How does your organization cooperate with other organization in children upbringing and shaping people to be productive member of the society?

Annex 2.7: Interview Checklist for District Planners

1. District of respondent?
2. What is education level of respondent?
3. What is the respondent's profession?
4. What is the percentage of people living below poverty line of 1USD?
5. What is the percentage of people living in urban areas?
6. What is the literacy rate?
7. What is the percentage of people living in quality houses?
8. What percent of peoples' income goes to food, for most people in the district?
9. How many percent of people eats more than 2 meals during off seasons?
10. What is unemployment rate?
11. What are the GDP and GDP per capita?
12. As far as peoples' work ethic is concerned, what issues do you think are obstacle for the district economy?

Annex 2.8: Focus Group Discussion Checklist

1. Participants introduction
2. Introduction of the topic under discussion
3. What are the institutions responsible for socialization?
4. What are the roles of each of these institutions?
5. What are the socialization contents?
6. What is the status of peoples' work ethic?
7. How do socialization organs cooperate in children upbringing and impartation of work ethic to the society's members?
8. What recommendations do you have for the improvement of peoples' work ethic and cooperation among socialization organs?

Annex 2.9: Observation Checklist

1. How people concentrate to work?
2. When people arrive at their work place what time do they write in the office attendance register in relation to the time they have arrived? and
3. What would people do if they are subjected to a situation where there is the possibility to cheat in order to get money?
4. Tone of speech, facial expression and other body languages during interviews and Focus Group Discussions.

Annex 3: Employees arrival and recorded time in the attendance register

Annex 3.1: Employees arrival and recorded time at Korogwe Town Council

Employee	Monday		Tuesday		Wednesday		Thursday		Friday	
	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)
KorDC 01	-	-	7:08	6:45	6:50	6:30	6:35	6:30	6:37	6:35
KorDC 02	-	-	7:10	6:45	7:18	7:00	7:20	7:00	7:15	7:00
KorDC 03	-	-	7:20	7:00	7:27	7:11	7:20	7:01	7:18	7:00
KorDC 04	-	-	7:30	7:18	7:28	7:12	7:35	7:15	7:32	7:19
KorDC 05	-	-	7:30	7:19	7:30	7:15	7:37	7:15	7:35	7:20
KorDC 06	-	-	7:32	7:20	7:35	7:25	7:40	7:17	7:37	7:22
KorDC 07	-	-	7:38	7:20	7:37	7:25	7:40	7:20	7:50	7:30
KorDC 08	-	-	7:49	7:29	7:38	7:27	7:52	7:26	7:55	7:30
KorDC 09	-	-	7:52	7:29	7:41	7:28	7:55	7:26	7:56	7:32
KorPS 10	-	-	7:52	7:29	7:56	7:29	7:57	7:30	7:58	7:32

NB: The usual reporting time is not later than 7:30am

Annex 3.2: Employees arrival and recorded time at Kilimani Primary School, Korogwe

Employee	Monday		Tuesday		Wednesday		Thursday		Friday	
	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)
KorPS01	6:48	6:30	7:00	6:55	7:05	7:05	6:50	6:40	6:50	6:40
KorPS 02	7:10	7:00	7:00	6:55	7:25	7:20	6:56	6:50	6:50	6:40
KorPS 03	7:10	7:00	7:00	6:55	7:25	7:20	7:00	7:00	7:05	7:00
KorPS 04	7:10	7:00	7:15	7:10	7:25	7:20	7:15	7:00	7:06	7:00
KorPS 05	7:12	7:00	7:15	7:10	7:30	7:25	7:15	7:00	7:15	7:10
KorPS 06	7:12	7:00	7:15	7:15	7:35	7:30	7:15	7:00	7:15	7:10
KorPS 07	7:15	7:10	7:25	7:20	7:35	7:30	7:20	7:18	7:22	7:16
KorPS 08	7:15	7:10	7:25	7:20	7:35	7:30	7:30	7:20	7:22	7:16
KorPS 09	7:17	7:10	7:35	7:30	7:37	7:32	7:30	7:20	7:35	7:30
KorPS 10	7:17	7:10	8:35	8:30	7:37	7:32	7:35	7:30	7:40	7:35

NB: The usual reporting time is not later than 7:30am

Annex 3.3: Employees arrival and recorded time at Semkiwa Secondary School, Korogwe

Employee	Monday		Tuesday		Wednesday		Thursday		Friday	
	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)
KorSS01	6:23	6:20	6:35	6:31	6:37	6:35	6:35	6:25	6:30	6:30
KorSS 02	6:29	6:25	7:01	6:55	6:43	6:40	6:35	6:25	6:58	6:58
KorSS 03	6:47	6:45	7:05	6:55	7:00	6:50	6:49	6:49	7:05	6:58
KorSS 04	7:05	6:54	7:09	6:55	7:05	6:55	6:49	6:49	7:07	7:00
KorSS 05	7:10	7:05	7:15	7:09	7:10	7:00	7:00	6:55	7:25	7:11
KorSS 06	7:14	7:14	7:17	7:09	7:15	7:10	7:00	6:55	7:28	7:11
KorSS 07	7:15	7:09	7:20	7:09	7:22	7:13	7:10	7:00	7:31	7:15
KorSS 08	7:54	7:43	7:32	7:19	7:30	7:18	7:17	7:00	7:36	7:15
KorSS 09	7:57	7:45	8:06	7:30	7:30	7:18	7:46	7:30	7:44	7:15
KorSS 10	-	-	8:18	7:30	7:36	7:27	8:16	7:40	8:03	7:18

NB: The usual reporting time is not later than 7:30am

Annex 3.4: Employees arrival and recorded time at Pangani District Council

Employee	Monday		Tuesday		Wednesday		Thursday		Friday	
	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)
PanDC 01	-	-	6:30	6:00	6:15	6:00	6:25	6:00	-	-
PanDC 02	-	-	6:31	6:00	6:25	6:00	6:30	6:00	-	-
PanDC 03	-	-	6:45	6:05	7:00	6:32	6:34	6:00	-	-
PanDC 04	-	-	6:50	6:15	7:01	6:34	6:45	6:01	-	-
PanDC 05	-	-	6:52	6:20	7:07	6:40	6:50	6:25	-	-
PanDC 06	-	-	6:54	6:23	7:30	7:30	6:55	6:25	-	-
PanDC 07	-	-	6:58	6:25	7:35	7:30	7:40	7:30	-	-
PanDC 08	-	-	7:22	7:16	7:36	7:30	-	-	-	-
PanDC 09	7:39	7:30	7:40	7:30	7:40	7:30	-	-	-	-
PanDC 10	7:39	7:30	-	-	7:50	7:30	-	-	-	-

NB: The usual reporting time is not later than 7:30am

Annex 3.5: Employees arrival and recorded time at Pangani Primary School, Pangani

Employee	Monday		Tuesday		Wednesday		Thursday		Friday	
	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)
PanPS01	-	-	-	-	6:45	6:40	6:30	6:25	6:35	6:30
PanPS 02	-	-	-	-	6:55	6:50	6:30	6:25	6:55	6:45
PanPS 03	-	-	-	-	7:00	6:45	6:30	6:25	6:55	6:40
PanPS 04	-	-	-	-	7:15	7:10	6:53	6:40	6:55	6:50
PanPS 05	-	-	-	-	7:20	7:15	7:00	6:55	7:00	6:55
PanPS 06	-	-	-	-	7:21	7:15	7:00	6:55	7:00	7:00
PanPS 07	-	-	-	-	7:35	7:30	7:10	7:10	7:15	7:10
PanPS 08	-	-	-	-	7:40	7:30	7:20	7:15	7:30	7:25
PanPS 09	-	-	-	-	7:40	7:32	7:25	7:20	7:35	7:30
PanPS 10	-	-	-	-	7:42	7:35	7:33	7:30	7:40	7:35

NB: The usual reporting time is not later than 7:30am

Annex 3.6: Employees arrival and recorded time at Kondo District Council

Employee	Monday		Tuesday		Wednesday		Thursday		Friday	
	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)	Arrival Time (am)	Recorded Time (am)
KonDC01	7:20	7:00	7:30	7:20	7:25	7:05	7:32	7:10	7:25	7:05
KonDC02	7:25	7:00	7:35	7:15	7:30	7:05	7:40	6:25	7:30	7:30
KonDC03	7:40	7:20	7:40	7:40	7:30	7:25	7:40	7:35	7:40	7:15
KonDC04	7:50	7:20	7:50	7:15	7:48	7:20	7:50	7:30	7:45	7:15
KonDC05	8:00	7:30	8:10	7:45	7:50	7:40	8:00	7:45	7:50	7:35

NB: The usual reporting time is not later than 7:30am



Pangani Primary School, Head Teacher giving prizes to students participated in the boiled seed test



Mwitikira (Bah) Primary School, standard VI students 2013 participated in the boiled seed test waiting for their prizes



Manundu (Korogwe) Primary School, Standard VI 2013 students participated in the boiled seed test waiting for prizes



Iboni (Kondoa) Primary School, Head Teacher giving prizes to students participated in the boiled seed test