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Naomi Tomlin  
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Local Perceptions of the Efficacy and Trustworthiness of Faith-Based  
Organizations and Secular NGOs in Mgwashi, Bumbuli District, Tanzania

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## List of Abbreviations

NGO	Non-governmental organization
FBO	Faith-based organization
TFCG	Tanzania Forest Conservation Group

## Abstract

This study investigated perceptions of faith-based organizations (FBOs) compared to secular non-governmental organizations (NGOs) in Mgwashi, Bumbuli District, Tanzania. Perceptions were sorted into two categories: efficacy of services and trustworthiness. This study also examined gender and religion to determine potential influences on perceptions of trustworthiness and efficacy.

This study conducted 72 interviews of Mgwashi residents (18 Muslim men, 18 Muslim women, 18 Christian men, and 18 Christian women). Participants were asked for their opinions on the trustworthiness and efficacy of secular NGOs and FBOs with which they had experience. Then, those who had experience with both types (n=41) were asked to compare efficacy and trustworthiness between secular NGOs and FBOs in general.

Overall, FBOs were found to be perceived as more effective and trustworthy than secular NGOs. Women were more likely to rate FBOs highly than men. Muslims were more likely to prefer secular NGOs than Christians. However, many participants stated that they found no differences in trustworthiness and effectiveness between FBOs and secular NGOs, largely due to the different niches which the two types of organizations occupy. FBOs are mostly involved in health care while NGOs are mostly involved in business and development.

In conclusion, this study found that FBOs are effective and trustworthy service provisioners in Mgwashi, especially among women. As such, FBOs should be highly prioritized in future development, and foreign money donated to FBOs would be put to good use. However, secular NGOs, especially agricultural education, were also found to be important, serving a different niche than FBOs. Future studies should focus on the comparison of FBOs and secular NGOs to government provisioners.

## Chapter I: Introduction

### ***1.1 Background***

19<sup>th</sup> century European colonialism has afflicted nearly every African country, with devastating and lasting consequences. Along with colonialism came evangelism, and many Africans converted to Christianity (Farah *et al.*, 2013). In Tanzania, colonial religion spread before the 19<sup>th</sup> century European rush to colonize Africa. In the 17<sup>th</sup> century, Arabs controlled coastal Tanzania and Zanzibar (Rhodes, 2019). Although Arabs' primary aim was slave trading, Islam quickly spread (Alexander, 2010). In the late 19<sup>th</sup> to early 20<sup>th</sup> centuries, European powers colonized Tanzania—first Germany, then Britain. Like the Arabs, the primary aim of these European colonizers was economic, not religious, but Christian evangelism followed (Alexander, 2010). Today, Islam and Christianity are the majority religions of Tanzania, with 63% of the population identifying as Christian, 34% as Muslim, and 5% as other religious groups, including Bahá'í, Hinduism, and traditional African spiritualism (Pew Forum, 2020).

Throughout Africa, many countries gained independence in the 1960s and began to look for uniquely African alternatives to former European colonial government structures (Akyeampong, 2018). Under the leadership of President Julius Nyerere (president from 1964-1985), Tanzania developed its own form of socialism, *Ujamaa*. Under this system, Nyerere centralized the provisioning of goods and services (Ibhawoh, 2013). Unlike in other socialist countries, individuals were not encouraged to give up their religious identities; however, the importance of individual religious identity was deemphasized (Ibhawoh, 2013).

*Ujamaa*, despite early success, failed to effectively provision goods and services to the citizens of Tanzania. Eventually, it collapsed in 1985 and was replaced by President Ali Hassan Mwinyi with a neo-liberal decentralized government—the exact opposite of what Nyerere had created (Wilk-Mhagama, 2021). Despite this decentralization, the Tanzanian government still struggled to provide services to its people. By the 1990s, the Tanzanian government explicitly called on churches and NGOs to help provision the services it could not (Wilk-Mhagama, 2021). The combination of a decentralized government and a need for service provisioning allowed the influence of NGOs in Tanzania to grow very quickly: in the early 1980s, there were less than 20 NGOs in Tanzania, and in the early 2000s, there were more than 3,000. (Hasu, 2012). Many

religious NGOs, called faith-based organizations (FBOs), emerged. FBOs are distinct from churches because, although they may include an evangelical mission, they also have a humanitarian cause, such as building schools or hospitals (Tønnessen, 2007).

The Bumbuli District is a microcosm of the historical movements discussed above, from colonialism to FBOs. During German colonialism, Bumbuli and nearby Lushoto were popular locations for farms and plantations, as well as Christian missionaries (Schabel, 1999). The region was strongly visited by Christian missionaries in the 1970s, during Nyerere's presidency. These missionaries established state-independent hospitals, some of which, such as the Bumbuli Hospital, are still run by religious groups. Today, residents have frequent interaction with both secular NGOs and FBOs, and most residents are devoutly religious. Mgwashi, a village within Bumbuli District, has been molded by this history, and residents receive many services from secular NGOs and FBOs rather than from the government (Personal communication, March 22, 2022).

Gender and religion are two important demographic factors that may influence community perceptions of FBOs and secular NGOs. Many secular NGOs are either male or female-specific (e.g., women's groups or loans for businessmen), while FBOs usually create services for both men and women (e.g., hospitals or schools). Regarding religion, most FBOs are Christian (Mhina, 2010) while 34% of Tanzanians are Muslim (Pew Forum, 2020). These factors seem likely to influence perceptions of FBOs as non-governmental service provisioners.

Efficacy and trustworthiness are important markers of public perceptions of FBOs (Wuthnow *et al.*, 2004). Efficacy relates to how individuals feel about services received while trustworthiness relates to how the services were rendered and by whom. Together, these two categories cover both sentimental and material value of organizations. This study compared local perceptions of the efficacy and trustworthiness of faith-based organizations to secular NGOs in Mgwashi, Tanzania.

## ***1.2 Problem Statement***

NGOs are important provisioners of goods and services to communities across the world (Lailee and Noor, 2016). In recent years, faith-based organizations (FBOs), have gained popularity and are becoming influential for the services they provide and for the influence they have on community well-being and culture (Nishimuko, 2009; Clarke and Ware, 2015). FBOs are defined as any faith-based organization, including NGOs and churches, which have a primarily humanitarian aim. However, not all NGOs are FBOs, since many NGOs are not faith-based.

Due to the colonial history of Africa, FBOs raise ethical concerns. When Europeans colonized Africa in the 19<sup>th</sup> century, they opened the door for Christian evangelism, and many Africans converted to Christianity (Schmidt, 2014). FBOs are not strictly evangelical organizations and must serve a secular humanitarian purpose (such as education or health services); however, they have religious mission statements and often seek to convert individuals (Tomalin and Occhipinti, 2015). Although much has been written about the ethics of FBOs, little has been done to ascertain African perceptions on FBOs compared to secular NGOs.

Currently, sub-Saharan countries are experiencing the rapid expansion of both secular NGOs and FBOs (Brass, 2018). In Tanzania, this is heavily attributed to the failure of Ujamaa and the decentralization of the government; since then, the provision of goods and services has fallen largely to private actors, such as NGOs and FBOs (Wilk-Mhagama, 2021). The services provided are sometimes gender based, offering them to primarily male or female individuals. The potential gender and religious biases of NGOs and FBOs may influence local perceptions of a given organization.

While the subject of secular NGOs and FBOs in Africa is well-studied, most existing literature focuses on the perspectives of the countries of origin of Western secular NGOs and FBOs instead of on the people whose lives rely on these organizations. This is especially apparent in the literature—or lack thereof—concerning Tanzania. The aim of this study therefore is to compare the local perceptions of the efficacy and trustworthiness between faith-based organizations and secular NGOs in Mgweshi, Tanzania.

### ***1.3 Objectives***

#### ***1.3.1 General Objective***

To compare local perceptions of the trustworthiness and efficacy of faith-based organizations and secular NGOs in Mgwashi, Tanzania.

#### ***1.3.2 Specific Objectives***

- i. To compare perceptions of the efficacy of FBOs and secular NGOs in Mgwashi Village
- ii. To compare perceptions of the trustworthiness of FBOs and secular NGOs in Mgwashi Village
- iii. To determine how gender and religious identity influence perceptions in Mgwashi Village.

### ***1.4 Research Questions***

- i. Do Mgwashi residents find FBOs or secular NGOs to be more effective in providing goods and services?
- ii. Do Mgwashi residents find FBOs or secular NGOs to be more trustworthy?
- iii. How do gender and religious identity impact perceptions of the trustworthiness and efficacy of FBOs and secular NGOs?

### ***1.5 Study Scope***

This study was conducted over the course of 18 days in Mgwashi, Bumbuli District, Tanzania. It compared public perceptions of the efficacy and trustworthiness of secular NGOs and FBOs. Participants were asked demographic information. Then, they were asked to assess personal experiences with secular NGOs and FBOs, in terms of efficacy and trustworthiness. Finally, participants were asked to compare secular NGOs to FBOs. 72 individuals were interviewed— 18 Christian men, 18 Christian women, 18 Muslim men, and 18 Muslim women— using a semi-structured interview.

### ***1.6 Significance and Justification***

This study is significant as it compares public perceptions of the efficacy and trustworthiness of FBOs to secular NGOs. This study fills a knowledge gap and refocuses the academic discussion towards community perspectives, rather than foreign Western perspectives. This study's methods improve upon past studies on FBO perspectives, which either leaned too heavily on quantitative or qualitative data alone. The results of this study illuminate that FBOs are preferred by local populations. This can provide insight to FBOs and secular NGOs looking to become trusted by the

community and could potentially direct foreign investors on which types of non-governmental service providers are working most effectively within the community.

## Chapter II: Literature Review

### ***2.1 FBOs and Development***

Literature within the past 10 years regarding FBOs and development largely focuses on Western perspectives. In 2015, Clarke and Ware analyzed 50 studies concerning FBOs compared to secular NGOs. Clarke and Ware (2015) concluded that there is not one way in which FBOs are viewed in literature. Many past writings contained conflicting views, some calling FBOs neo-colonial while others upheld them as community-invested humanitarian organizations. Although Clarke and Ware's analysis provides interesting theoretical framework for an investigation of FBOs compared to secular NGOs, their analysis relies on Western theory rather than perspectives of those in developing countries. Among these 50 studies, most are critical theory written by Europeans. This powerfully demonstrates the current state of literature regarding FBOs in development.

### ***2.2 NGOs in Tanzania***

In the past 10 years, literature about secular NGOs in Tanzania has been more community-focused than literature about FBOs, and many studies are conducted by Tanzanians themselves. Several case studies have been published concerning local perspectives on secular NGO efficacy, such as Goldman and Little (2015), Niboye (2013), and Sigalla and Carney (2012). Notably, as these are case studies, each studies follows one or two specific secular NGOs instead of looking for general perceptions on secular NGOs. Additionally, some studies focus specifically on the perspectives of secular NGO workers rather than the recipients themselves (e.g., Lameck, 2021, a study on NGO worker perceptions compared to government worker perceptions which concludes that government and NGOs must work more collaboratively together).

Western literature has also been written in the past 10 years concerning NGOs. However, most of this literature is written primarily about developmental theory, with NGOs as only a supporting element (Mercer and Green 2013; Dodworth 2013; Goddard et al. 2016, and more.) These papers are based in esoteric theory, making them inaccessible to most who do not have higher education; as such, they primarily serve Westerners and does not materially help the communities it discusses.

### ***2.3 Perception Studies on African FBOs***

Primary research on public perceptions of FBO efficacy in Tanzania is nonexistent, and research on the topic in Africa at large is scarce. Two primary research papers concerning public perceptions

of FBOs in Africa have been published in the past decade: Leurs (2012) and Landman and Yates (2018). Leurs (2012) examined whether FBOs were distinctive from other NGOs working on HIV/AIDS in Nigeria and found that staff, beneficiaries, and local observers see FBOs as standing out from secular NGOs. Landman and Yates (2018) explored whether South African youths felt that FBOs served their best interests. Landman and Yates concluded that FBOs often did not operate in favor of maximizing empowerment of marginalized youths.

Each study used very different methods. Leurs (2012) focused on qualitative data and conducted unstructured focus groups. On the other hand, Landman and Yates (2018) conducted quantitative surveys with close-ended questions. A gap is open for studies which use a combination of quantitative and qualitative methods to capture the range of perceptions of FBOs.

These two studies raise many questions; for example, Leurs (2012) suggests that FBOs are more likely to gain trust from the community while Landman and Yates (2018) suggest that FBOs, like other types of NGOs, are likely not to properly serve the community and therefore to be less respected. However, comparisons can hardly be drawn at all between the two studies as they are in entirely different countries and concerning entirely different populations. This shows an obvious gap: not only is there little research done to community perceptions of FBOs, but there has been none done in Tanzania. This study, investigating perceptions of FBO efficacy compared to secular NGOs, sought to fill this gap.

## Chapter III: Methodology

### 3.1 Study Area Description

This study was conducted with participants in Mgwashi Village, Bumbuli District, Tanga Region, in the Northeastern region of Tanzania, near the Kenyan border. Mgwashi is directly bordered by Kalange, Mavului, and Bumbuli villages. Mgwashi is at 4.7771° S, 38.4902° E (Google Maps).



Figure 1: Mgwashi on a map of Tanzania (GADM)

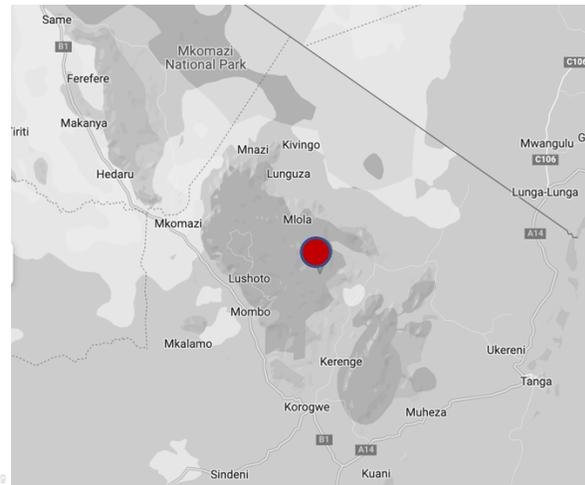


Figure 2: Mgwashi's location in Tanga Region (Google Maps)

Bumbuli District is bordered to the north by Lushoto District and on all other sides by the Korogwe District. The climate of Mgwashi is cooler than other regions of Tanzania due to its high elevation. In Bumbuli District, average temperatures in range between 18 and 30 degrees Celsius (World Weather Online). No official census information exists on Bumbuli District as the census was last conducted in 2012 and the district divided from Lushoto District in 2013. In 2012, when the two Districts were still combined, Lushoto District had a population of 492,441 with 230,236 men and 262,205 women. The average household size was 4.7. (Tanzanian Census, 2012).

Today, Mgwashi contains both high Muslim and Christian populations. The main source of income is agriculture. The area was heavily visited by German colonialists and, in the 1970s, Christian missionaries. Since then, Christianity has continued to rapidly grow, with many new

denominations reaching the area. Islam is also rapidly growing in the area, with residents citing an uptick in Muslim proselytizing and the conversion of Christian women to Islam through marriage (Personal communication, March 22, 2022).

### ***3.2 Study Design***

This study used both descriptive and analytical research. Descriptive research seeks to identify information on a particular issue while analytical research seeks to explain why certain correlations exist (Ranganathan and Aggarwal, 2018). This study conducted descriptive research into perceptions on FBOs and analytical research into reasons behind these perceptions, including gender and religious identity.

This study focused on perceptions of efficacy and trustworthiness of FBOs and secular NGOs. The choice of these metrics was modeled after Wuthnow *et al.* (2004), who investigated public perceptions of FBOs in Pennsylvania, USA. Wuthnow *et al.* (2004) selected efficacy and trustworthiness as important metrics because trustworthiness indicates the “social capital” of an organization while efficacy indicates how well an organization is meeting its goals. Together, these two factors demonstrate public perceptions.

In this study, efficacy and trustworthiness were measured by the responses to interview questions. Interviewees were asked if they are satisfied with the services they received (which assessed efficacy) and if they trusted the organization’s workers (which assessed trustworthiness).

### ***3.3 Sampling Techniques and Procedure***

Non-probability convenience sampling was used to select participants. Non-probability convenience sampling selects participants based on convenience and based on certain study criteria (Acharya et al., 2013). Participants were selected based on gender, religion, availability at the time of the study, willingness to participate, and residency in Mgwashi.

### ***3.4 Determination of Sample Size***

This study conducted interviews with 72 individuals: 18 Christian women, 18 Christian men, 18 Muslim women, and 18 Muslim men. This accounted for any differences that gender or religion made on perceptions and allowed for later analysis of these factors individually. Since the

population of Mgwashi is 12,772, interviewing 72 participants gave a confidence level of 95% and a confidence interval of 11.5. These confidence levels and intervals were calculated using the Survey System Online Calculator (<https://www.surveysystem.com/sscalc.htm>). Although 72 participants only represent 0.6% of the population of Mgwashi, this amount was feasible within the time constraints of the project and still yielded significant results.

### ***3.5 Data Collection Methods***

This study conducted semi-structured, face-to-face interviews with participants. These interviews contained a combination of open and close ended question. Interviews are effective methods of data collection because the participant can ask the interviewer for clarification, or vice versa (Seale, 2012). Interviews were semi-structured, meaning that the same topics were covered with each participant, but wording or order of the questions may be changed (Seale, 2012). Demographic questions were close ended to provide easily quantitatively analyzed data while perception questions were asked with mostly open-ended questions to allow for participants to express their perceptions fully and completely. A local translator was used for interviews, for reasons of both language and culture. See Appendix A for interview questions.

### ***3.6 Data Collection Instruments***

Data were collected using face-to-face interviews. Responses were noted with pen and paper. Excel was used on a MacBook Pro to compile and analyze data.

### ***3.7 Data Analysis***

Data analysis was conducted using quantitative content analysis. Quantitative analysis is conducted by assigning interview question responses numerical numbers (Seale, 2012). This worked especially well for close-ended questions, such as “do you trust FBOs or secular NGOs more?” Data was then analyzed in Excel and presented in tables and graphs.

### ***3.8 Ethical Considerations***

Participants were made aware of the nature of the study. Participant information was anonymized. Each participant was paid 3,000 Tanzanian shillings for their time.

In this study, extra care was paid due to the potentially sensitive topic of religious identity. With the help of the translator's local cultural knowledge, these topics were broached with sensitivity and care.

## Chapter IV: Results

### ***4.1 Demographic Characteristics of Participants***

Interviews were administered to 72 residents of Mgwashi, Bumbuli District, Tanzania. Of the 72 participants, 18 were Muslim women, 18 were Muslim men, 18 were Christian women, and 18 were Christian men. Most participants worked in agriculture (79%, (n=57)) and had no education above primary school (96%, (n=69)). Most participants were married (93%, (n=67)). The mean participant age was 46, with ages ranging from 20 to 88 (Appendix B).

### ***4.2 Participant Use of FBOs and Secular NGOs***

Within Mgwashi, use of secular NGOs and FBOs was widespread but not universal. Experience with FBOs was greater than that to secular NGOs. Of participants, 93% (n=67) reported use of at least one FBO, while 61% (n=44) reported use of at least one secular NGO. Among participants, 57% (n=41) reported use of both FBOs and secular NGOs. Only these 41 participants were asked to compare FBO and secular NGO efficacy and trustworthiness, since only they possessed experience with both FBOs and secular NGOs.

The most experienced FBO was health education through a participant's mosque or church, with 74% (n=53) of participants reporting use. The least commonly experienced FBO was women's groups, with 8% (n=6) of participants reporting use. The most commonly experienced secular NGO was agricultural education through Tanzania Forest Conservation Group (TFCG), with 46% (n=33) of participants reporting use. The least commonly experienced secular NGO was business loan, with 24% (n=17) of participants reporting use (Appendix C).

### ***4.3 Perceptions of the Efficacy of FBOs and Secular NGOs***

#### ***4.3.1 Perceptions of the Efficacy of FBOs and Secular NGOs***

Participants were asked to rate if each type of FBO and secular NGO they had experienced delivered good services. This question gauged efficacy. The most effective type of FBO was women's groups, with 100% (n=6) of participants describing it as effective. The least effective type was religious hospitals, with 85% (n=40) of participants describing it as effective. For secular NGOs, the most effective type was a business loan (100%, (n=17)), while the least effective type was agricultural education (91%, (n=30)) (Table 1).

Table 1. Efficacy of FBOs and Secular NGOs

<b>FBO</b>			
Type of FBO:	Religious Hospital	Religious Group	Women's Health Education from Church or Mosque
Percent of All Participants Using FBO Type:	47% (n=47)	8% (n=6)	74% (n=53)
Percent of Relevant Participants Reporting Efficacy:	85% (n=40)	100% (n=6)	98% (n=52)
<b>Secular NGO</b>			
Type of NGO:	Business Loan	Agricultural Education	Other
Percent of All Participants Using NGO Type:	24% (n=17)	46% (n=33)	8% (n=6)
Percent of Relevant Participants Reporting Efficacy:	100% (n=17)	91% (n=30)	100% (n=6)

#### 4.3.2 Comparative Perceptions of the Efficacy of FBOs and Secular NGOs

The 41 participants who experienced both FBOs and secular NGOs were asked to select which type of service provisioner was most effective overall. FBOs were found to be the more effective than secular NGOs. 41% (n=17) of participants selected FBOs while 20% (n=8) selected secular NGOs), although 39% (n=16) of participants stated that they saw no difference in the efficacy of the two types of organizations (Figure 3).

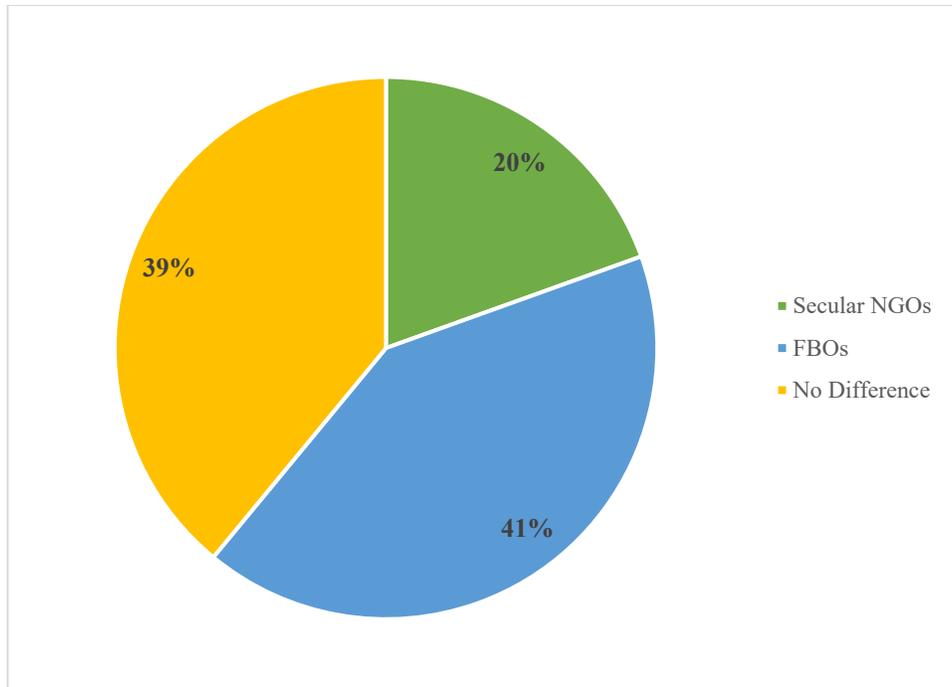


Figure 3. Comparative Perceptions of the Efficacy of Secular NGOs vs. FBOs (n=41)

#### ***4.4 Perceptions of the Trustworthiness of FBOs and Secular NGOs***

##### *4.4.1 Perceptions of the Trustworthiness for FBOs and Secular NGOs*

Participants were asked to rate if the workers for the FBOs and secular NGOs they had experienced were trustworthy or not. For FBOs, participants found women’s groups and religious hospitals to have equally trustworthy workers (100% (n=6; n=53)) while religious hospitals had slightly less trustworthy workers (91% (n=47)). For secular NGOs, participants found business loans and “Other” to have equally trustworthy workers (100% (n=17; n=6)) while workers for TFCG were found to be slightly less trustworthy (91% (n=33)) (Table 2).

Table 2. Trustworthiness of Workers for FBOs and Secular NGOs

<b>FBO</b>			
Type of FBO:	Religious Hospital	Religious Group	Women's Health Education from Church or Mosque
Percent of All Participants Using FBO Type:	47% (n=47)	8% (n=6)	74% (n=53)
Percent of Relevant Participants Reporting Worker Trustworthiness:	91% (n=43)	100% (n=6)	100% (n=53)
<b>Secular NGO</b>			
Type of NGO:	Business Loan	Agricultural Education	Other
Percent of All Participants Using FBO Type:	24% (n=17)	46% (n=33)	8% (n=6)
Percent of Relevant Participants Reporting Worker Trustworthiness:	100% (n=17)	91% (n=30)	100% (n=6)

#### 4.4.2 Comparative Perceptions of the Trustworthiness of FBOs and Secular NGOs

The 41 participants who experienced both FBOs and secular NGOs were asked to select which type of service provisioner had more trustworthy workers. FBOs were found to have more trustworthy workers (41.5% (n=17)) than secular NGOs (17% (n=7)), although many participants found no difference in worker trustworthiness (41.5% (n=17)) (Figure 4).

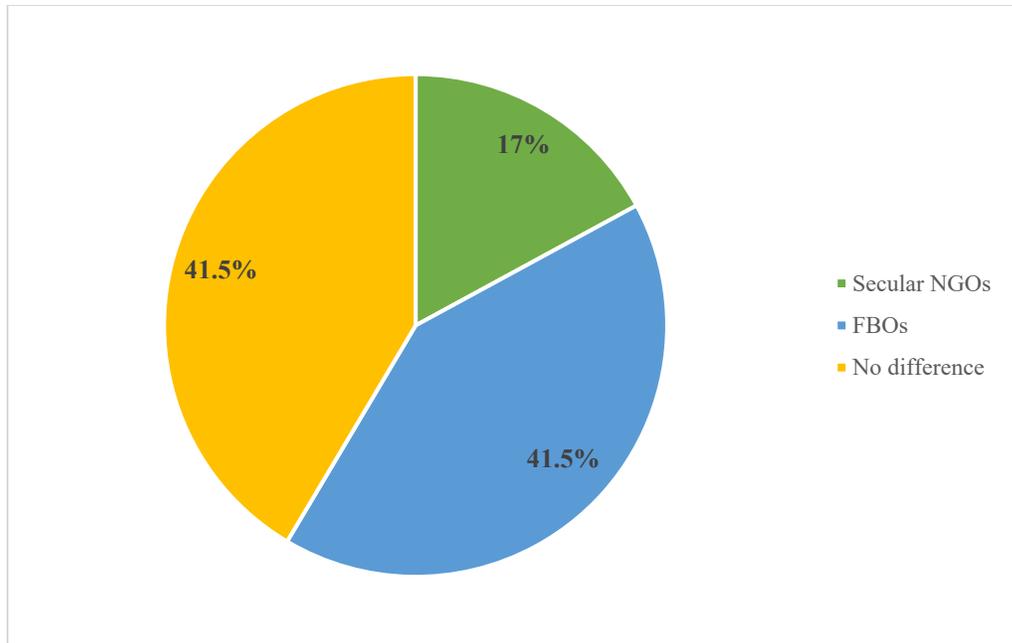


Figure 4. Comparative Perceptions of FBO and Secular NGO Trustworthiness (n=41)

#### ***4.5 Impacts of Gender and Religion on Perceptions of FBOs and Secular NGOs***

##### ***4.5.1 Impacts of Gender and Religion on Comparative Perceptions of Efficacy***

Of the 41 participants who experienced both FBOs and secular NGOs, 22 were women, 19 were men, 18 were Christian, and 23 were Muslim. Overall, women found FBOs to be the most effective (50% (n=11)) while men did not show strong preference for either. Women’s preference for FBOs was most prominent among Muslims; 45% (n=5) of Muslim women found FBOs to be most effective while 50% (n=6) of Muslim men found secular NGOs to be most effective. Comparatively, only 9% (n=1) of Muslim women found secular NGOs to be most effective.

Overall, most Christians preferred FBOs (50% (n=9)) or stated no preference (45% (n=8)). Similarly, FBOs (39% (n=9)) and no preference (39% (n=9)) were the most popular answers among Muslims. Muslims showed no strong preference, making them much more likely prefer secular NGOs. 30% (n=7) of Muslims found secular NGOs to be most effective, compared to 6% (n=1) of Christians (Appendix D and Figure 5).

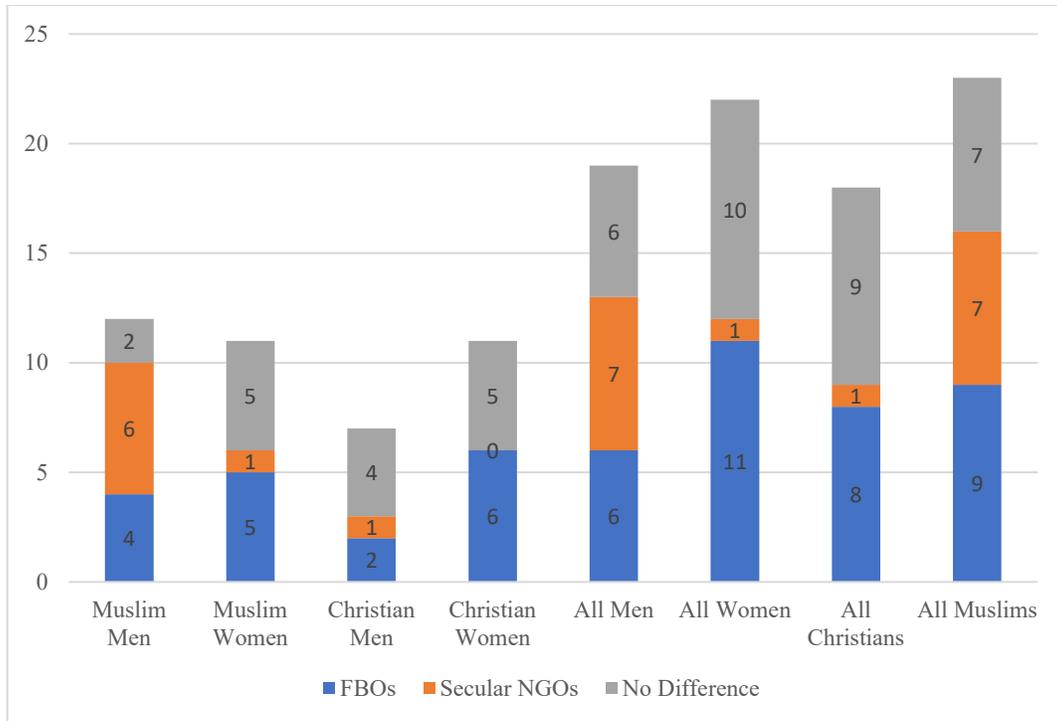


Figure 5. Participant Demographics and Perceptions of FBO vs Secular NGO Efficacy.

#### 4.5.2 Impacts of Gender and Religion on Comparative Perceptions of Trustworthiness

Overall, women found FBOs to have the most trustworthy workers (59% (n=13)) and to be the most trustworthy overall (68% (n=15)). Most men found no difference in worker trustworthiness (53% (n=10)) between secular NGOs and FBOs. This difference was most prominent among Muslims; 63% of Muslim women found FBO workers to be most trustworthy, compared to 17% of Muslim men.

While Muslims trusted FBOs and secular NGOs similarly, more Muslims than Christians trusted secular NGOs. While 31% (n=7) of Muslims preferred secular NGOs, only 14% (n=1) of Christians did (Appendix E and Figure 6).

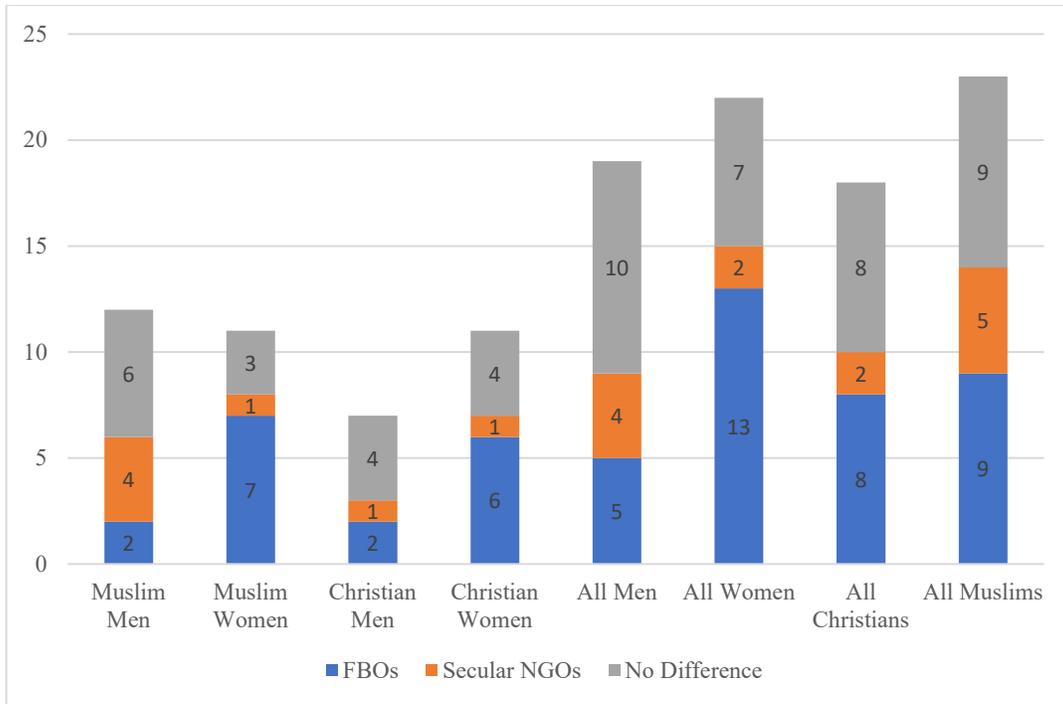


Figure 6. Participant Demographics and Perceptions of FBO vs Secular NGO Trustworthiness.

## Chapter V: Summary, Discussion, Conclusion, and Recommendations

### *5.1 Summary*

This study researched perceptions of faith-based organization (FBOs) compared to secular non-governmental organizations (NGOs) among 72 residents in Mgwashi, Bumbuli District, Tanzania. Perceptions were ascertained through two categories: efficacy and trustworthiness. Then, these results were compared to demographic data regarding religion and gender.

Participants were selected based on gender and religion (18 Muslim women, 18 Muslim men, 18 Christian women, and 18 Christian men). Each participant was administered a semi-structured interview, asking opinions on the secular NGOs and FBOs with which they had experience. Then, those who had experience with both types (n=41) were asked to compare efficacy and trustworthiness between the types.

Overall, FBOs were found to be perceived as more effective and trustworthy than secular NGOs. Women were more likely to rate FBOs highly than men. Muslims were more likely to prefer secular NGOs than Christians. However, many participants stated that they found no differences in trustworthiness and effectiveness between FBOs and secular NGOs, largely due to the different niches which the two types of organizations occupy. FBOs are mostly involved in health care while secular NGOs are mostly involved in business and development.

This study found that FBOs are effective and trustworthy service provisioners in Mgwashi, especially among women. As such, FBOs should be highly prioritized in future development, especially in provisioning services targeted at women. However, secular NGOs, especially agricultural education, were also found to be important, serving a different niche than FBOs. Future studies should focus on these gender differences and on the comparison of FBOs and secular NGOs to government provisioners.

## **5.2 Discussion**

### *5.2.1 Perceptions of Efficacy and Trustworthiness*

Overall, participants saw FBOs as more effective than secular NGOs. However, nearly the same number of participants saw no difference in efficacy as the number who preferred FBOs (Figure 3). Similarly, participants saw FBO workers as more trustworthy than secular NGO workers, but the same number of participants saw no difference in efficacy as the number who preferred FBOs (Figure 4). Among participants who had no preference, the most common reason was that secular NGOs and FBOs fill different niches. FBOs are mostly related to health care, owning 41.1% of Tanzanian hospitals (CCIH, 2021). Conversely, secular NGOs are mostly related to business. Many participants said that the two categories were both equally effective and trustworthy, each working in its own niche. This was reflected by individuals' reasons behind their choices. Among participants who selected FBOs, the leading reasons were spiritual while among participants who selected secular NGOs, the leading reasons were financial.

Many participants objected to having their opinion asked. One participant said, "I don't think about it. There's no way out." By this, she meant that there was often not a real choice between FBOs and secular NGOs. For example, Bumbuli Lutheran Hospital is the most accessible to Mgwashi residents. Even if residents would prefer a non-religious hospital, there is "no way out" when they need urgent medical care. Because of this lack of choice, many participants considered their own opinions irrelevant.

These results differ from Landman and Yates (2018), whose results showed negative perceptions of FBOs among South African youth. There are many potential reasons for this. Landman and Yates (2018), focused on youth while this study's mean participant age was 46. Additionally, South Africa is culturally very different from Tanzania. Instead, the results of this study fall more in line with Leurs (2012), whose results showed that FBOs are positively regarded compared to secular NGOs working in HIV/AIDS prevention in Kenya.

### *5.2.2 Impacts of Gender and Religion*

Across categories of trustworthiness and efficacy, Muslims were more likely to select secular NGOs than Christians (Appendix D and Appendix E). This may be because the majority of FBOs in Tanzania are Christian (Mhina, 2010), making Muslims feel more alienated from FBOs.

Across categories of efficacy and trustworthiness, more women selected preferences for FBOs, while men were more likely to choose secular NGOs (Appendix D and Appendix E). One possible explanation is that women value religion more highly. Studies going back to the 1980s have observed that women across global cultures have a greater level of religiosity than men, potentially due to biological influencers (Stark, 2002; Miller and Stark, 2002) or socialization (Argyle and Beit-Hallahmi, 1998).

Studies have found that this gender gap of religiosity is more prevalent in Christian communities than Muslim communities (Sullins, 2006). Although this is true for efficacy, it is not true for trustworthiness. These findings suggest that gendered religiosity is not the only factor influencing preferences. It is also important to note that, while a large gender gap exists among Muslims for trustworthiness, the gender gap for effectiveness is about the same between Christians and Muslims.

The division of labor is an alternative explanation for women's preference for FBOs. While FBOs, such as at hospitals or churches, are accessible to everyone, secular NGOs such as business loans or agricultural education cater more to typically male jobs, while women are traditionally in the home (Feinstein et al., 2010). This gendered division of labor may make women feel closer to family and religion and further from business and occupation.

### **5.3 Conclusions**

In conclusion, this study found that FBOs are effective and trustworthy service provisioners in Mgwashi. They are especially favored by women. These results, when extended to the Tanga Region or the whole of northern Tanzania, have broad implications. FBOs are often disregarded as service provisioners in favor of secular NGOs or government services. If FBOs are effective and trustworthy service provisioners, then their use can be expanded, as elaborated upon under

Recommendations. This may be especially useful in provisioning services to women, who trust in FBOs more than men.

#### ***5.4 Recommendations***

Faith-based organizations are seen favorably by local communities, contrary to much existing Western academic opinion. As such, future development efforts should incorporate FBOs into comprehensive strategies. Additionally, foreign donations to service provisioners should include FBOs. However, development efforts and donations should also focus on secular NGOs, since they fill a different niche than FBOs.

Women's particular affinity for FBOs could be used to provision gender-based services. For example, more religious women's groups or faith-based reproductive health organizations would likely be successful in Mgwashi.

Further research should contain a larger sample size, so that more participants will have experienced both secular NGOs and FBOs and be able to make comparative statements. Additionally, further research could focus specifically on the Muslim community, where gender appears to have the greatest impact on preferences. Alternatively, a future study could focus specifically on intensity of male and female religiosity to determine if this is the driving force behind differences in perceptions between the genders.

#### ***5.5 Limitations***

This study was limited by time constraints, which limited the sample size. This was especially problematic because of the small number of participants who had experienced both FBOs and secular NGOs. Future studies should include a sample size of at least 100 participants or should pre-select for participants with the appropriate experience. A lack of previous research also limited this study, as it was difficult to find comparable methods conducted within Tanzania. As the body of research grows, this problem will be improved.

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## Appendices

### *Appendix A: Questionnaire*

#### Demographic Questions

1. Interview Code (for interviewer use only):
2. Age:
3. Gender
  - a. Male
  - b. Female
4. Religious Affiliation
  - a. Christian
    - a. Denomination:
  - b. Muslim
    - a. Sunni
    - b. Shi'a
5. Occupation:
6. Marital Status:
7. Highest Education Level
  - a. Primary School
  - b. Secondary School
  - c. Vocational School
  - d. Bachelor's Degree
  - e. Higher Degree

#### FBO Questions

Have you ever gotten non-religious services from the following types of faith-based organization?

1. Religious hospital (Y/N)
  - a. Which hospital?
  - b. Were you satisfied with the services you received?
    - i. Why/why not?
  - c. Were the people who worked in the organization trustworthy?
    - i. Why/why not?
2. Religious health center (Y/N)
  - a. Which health center?
  - b. Were you satisfied with the services you received?
    - i. Why/why not?
  - c. Were the people who worked in the organization trustworthy?
    - i. Why/why not?
3. Religious women's group (Y/N)
  - a. Which women's group?

- b. Were you satisfied with the services you received?
  - i. Why/why not?
- c. Were the people who worked in the organization trustworthy?
  - i. Why/why not?
- 4. Church-provided education (non-religious education, like health education) (Y/N)
  - a. What type of church or mosque?
  - b. Were you satisfied with the services you received?
    - i. Why/why not?
  - c. Were the people who worked in the organization trustworthy?
    - i. Why/why not?
- 5. Other:
  - a. Which organization?
  - b. Were you satisfied with the services you received?
    - i. Why/why not?
  - c. Were the people who worked in the organization trustworthy?
    - i. Why/why not?

Secular NGO Questions

Have you ever gotten goods or services from the following types of non-religious NGOs?

- 1. Microbusiness loan (Y/N)
  - a. What is the name of the NGO?
  - b. Were you satisfied with the services you received?
    - i. Why/why not?
  - c. Were the people who worked in the organization trustworthy?
    - i. Why/why not?
- 2. Agricultural education (Y/N)
  - a. What is the name of the NGO?
  - d. Were you satisfied with the services you received?
    - i. Why/why not?
  - e. Were the people who worked in the organization trustworthy?
    - i. Why/why not?
- 3. Other:
  - a. Which organization?
  - b. Were you satisfied with the services you received?
    - i. Why/why not?
  - c. Were the people who worked in the organization trustworthy?
    - i. Why/why not?

Comparison Questions

1. Overall, which do you feel does the best at delivering what they promise: religious NGOs or secular NGOs? Why?
2. Overall, which do you feel has the most trustworthy workers: religious NGOs or secular NGOs? Why?
3. Overall, which do you trust the most: religious NGOs or secular NGOs? Why?
4. If given no other option, would you still go to your least favorite of the two types of providers?

*Appendix B. Demographic information of participants (n=72)*

<b>Age:</b>	18-35	36-50	51-65	66+				
Percentage:	32%	36%	24%	8%				
<b>Gender:</b>	Male	Female						
Percentage:	50%	50%						
<b>Occupation:</b>	Agriculture	Education	Tailor	Engineer	Carpe nter	Busin ess	Retired	Unempl oyed
Percentage:	79%	7%	7%	3%	1%	1%	1%	1%
<b>Education Level:</b>	None	Some Primary School	Completed Primary School	Diploma				
Percentage:	1%	14%	81%	4%				
<b>Marital Status:</b>	Married	Single	Widowed					
Percentage:	93%	6%	1%					
<b>Religion:</b>	Christian (Protestant)	Christian (Catholic)	Muslim					
Percentage:	32%	18%	50%					

*Appendix C. Participant Use of FBOs and Secular NGOs*

<b>FBOs</b>					
Type of FBO:	Religious Hospital	Religious Women's Group	Health Education from Church or Mosque	Other	
Percent of Participants Reporting Use:	65% (n=47)	1% (n=6)	74% (n=53)	0% (n=0)	Total Percent of Participants (n=72) Reporting FBO Use: 93%
<b>Secular NGOs</b>					

Type of NGO:	Business Loan	Agricultural Education	Other		
Percent of Participants Reporting Use:	24% (n=17)	46% (n=33)	8% (n=6)		Total Percent of Participants (n=72) Reporting NGO Use: 61%

Appendix D. Comparative Perceptions of Efficacy, by Demographic (n=41)

	% Preferring FBOs	% Preferring Secular NGOs	% No Preference
All Men	32% (n=6)	36% (n=7)	32% (n=6)
Christian Men	29% (n=2)	14% (n=1)	57% (n=4)
Muslim Men	33% (n=4)	50% (n=6)	17% (n=2)
All Women	50% (n=11)	5% (n=1)	45% (n=10)
Christian Women	55% (n=6)	0% (n=0)	45% (n=5)
Muslim Women	45% (n=5)	10% (n=1)	45% (n=5)
All Christians	44% (n=8)	6% (n=1)	50% (n=9)
All Muslims	30% (n=7)	40% (n=9)	30% (n=7)

Appendix E. Comparative Perceptions of Trustworthiness, by Demographic (n=41)

	% Preferring FBOs	% Preferring Secular NGOs	% No Preference
All Men	26% (n=5)	21% (n=4)	53% (n=10)
Christian Men	29% (n=2)	14% (n=1)	57% (n=4)
Muslim Men	17% (n=2)	33% (n=4)	50% (n=6)
All Women	59% (n=13)	9% (n=2)	32% (n=7)
Christian Women	55% (n=6)	9% (n=1)	36% (n=4)
Muslim Women	64% (n=7)	9% (n=1)	27% (n=3)
All Christians	44% (n=8)	12% (n=2)	44% (n=8)
All Muslims	39% (n=9)	22% (n=5)	39% (n=9)

## Nuts and Bolts

Travel: I took a bus to and from Mazumbai and Arusha. Travel light because the buses are packed and sometimes the big under-bus storage is full.

Accommodation: I stayed at the Mazumbai Forest Hotel, and it was really nice and affordable. I stayed with another student, and we could afford to each have a private room within our budget. You can light a fire in the main study whenever you want—just ask the people who work there if you need help! Also, you can cook your own food and do your own grocery shopping if you'd like. Just ask David in the kitchen and be firm. If you don't want to cook your own food, you can pay him per meal to cook for you.

Translators: I hired Abraham for translation, and he did a very nice, professional job. I'd recommend him.

Prices:

- Interviews- 3,000 Tanzanian Shillings per person (if you're doing joint interviews, you can split this)
- Grocery Shopping- About 50-60,000 Tanzanian Shillings per person per week
- Translator- 20,000 Tanzanian Shillings per day
- Motorbike rides to/from study site- 6,000 per day
- Stay at Hotel- \$10 (USD) per night for a single room, \$5 if you split it
- Bus ride- 15,000 Tanzanian Shillings
- Taxi ride to/from bus stops- 10,000-15,000 Tanzanian Shillings