

**PROMOTING YOUTH SKILLS DEVELOPMENT AND WOMEN
EMPOWERMENT FOR INCOME GENERATION THROUGH
MICROENTERPRISE AT NANGOWE WARD, NACHINGWEA DISTRICT
TANZANIA**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF COMMUNITY
ECONOMIC DEVELOPMENT OF THE OPEN UNIVERSITY OF
TANZANIA**

2020

CERTIFICATION

The undersigned certifies that he has read and hereby recommends for acceptance by The Open University Tanzania (OUT) a dissertation titled; “Promoting Youth Skills Development and Women Empowerment for Income Generation through Microenterprise at Nangowe Ward, Nachingwea District” in partial fulfilling for the requirements of the degree of Masters in Community Economic Development (MCED) of the Open University of Tanzania.

.....

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.....

Date

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DECLARATION

I, Tumainiel E. Ngowi, do hereby declare that this dissertation is my original work and that it has not been presented and will not be presented to any other University for a similar or any other degree award.

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Signature

.....

Date

DEDICATION

This project is dedicated to my beloved wife Salma Issa whom I could not have managed to undertake this study without her moral support and belief towards me, she gave me the energy I needed at times my spirit went down. I also cannot forget my beloved daughter Trixie-Jade Tumainiel for her inspiration and a constant reminder of how important this project is for my family. I am very grateful for both moral and material support which they accorded me with to complete this work.

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ABSTRACT

The Skills development for youth and women for Nangowe community, is the sequel of the Community Need Assessment (CNA) carried out in Nangowe ward, Nachingwea district in Lindi. It is specially designed to enhance youth skills and promote women capabilities and enable them to efficiently improve their income through establishment of Microenterprise. The research and project implementation covered the period from May 2019 to December 2019. A total of 68 respondents were interviewed using mixed approach. Data analysis was done using SPSS and NVIVO softwares for both quantitative and qualitative analysis consecutively. It was through pair wise matrix the needs were ranked and the project related to entrepreneurial skills for youth was identified to improve their income status. During CNA, the community pointed out that, the lives of Nangowe youth can be uphold through provision of entrepreneurial skills and business knowledge. At implementation of the project, 10 groups of youth were trained and 5 groups had established an economic groups and identified cashew nut processing, quarry mining and tailoring activities as their major economic activities. Project sustainability was evaluated through FGDs and interviews from trainees and trainers to collect immediate feedback and how the project has enhanced socio-economic status, ability to conduct entrepreneurial activities for income generation and promoting business knowledge. Following the gaps on human capital development and other related policies in our country, the study recommends that the educational policy should incorporate the basic entrepreneurial knowledge and financial management skills into school curriculum in order to improve human capital and sustainable development.

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LIST OF ABBREVIATIONS

ASCODEPF	Anti-Poverty Sensitization and Community Development Planning Foundation
CBO	Community Based Organization
CED	Community Economic Development
CNA	Community Need Assessment
DBO	District Business Officer
EAC	East African Community
ERP	Economic Recovery Program
ESRF	Economic and Social Research Foundation
FGD	Focus Group Discussion
GDP	Gross Domestic Product
IGA	Income Generating Activity
IMF	International Monetary Fund
MCED	Masters of Community Economic Development
ME	Micro Enterprise
MFI	Micro Finance Institution
MSE	Micro and Small Enterprise
MSME	Micro, Small and Medium Enterprise
NGO	Non-Government Organization
OUT	Open University of Tanzania
PIP	Project Implementation Plan
PNA	Participatory Needs Assessment
PME	Participatory Monitoring and Evaluation

SIDO	Small Industries Development Organization
SIDP	Sustainable Industrial Development Policy
SME	Small and Medium-sized Enterprise
SPSS	Statistical Package for Social Sciences
ToT	Training of Trainer
TSHS	Tanzani Shillings
USD	United State Dollar
VEO	Village Excutive Officer
WAO	Ward Agriculture officer,
WB	World Bank
WCDO	Ward Community Development Officer
WEO	Ward Executive officer
YEG	Youth Economics Group

CHAPTER ONE

PARTICIPATORY NEEDS ASSESSMENT

1.1 Background

This chapter explains the community needs of Nangowe Ward, as identified by research during Participatory Needs Assessment (PNA) carried out in the ward. PNA is a systematic approach to setting organizational priorities in which trained evaluators and program stakeholders share responsibility for all substantive and procedural decisions. (Ross, Sonia Ben Jaafar & John A., 2006).

PNA is a method of recognizing the needs of a community such as those relating to social services, employment, and other community welfare. Through PNA both experts and indigenous people form a partnership to pinpoint community needs that will guide in setting priorities and developing an action plan. The main goal of the PNA is understanding the prevailing community needs in its own context rather than from the provider or stakeholder's viewpoint. Today, there are about 1.2 billion young people aged between 15 to 24 years globally. This group accounts for about 16 per cent of the global population (United Nations, 2018). The active efforts of youth to engage in development is central in obtaining continuous, comprehensive and stable societies. As recognized by Youth and the 2030 Agenda of Sustainable Development.

Despite their potential, youth are more prone to be jobless than grown-ups and ceaselessly presented with lower quality of jobs and more prominent labor market inequalities. A contributing factor to this, is a large proportion of youth (ages – 15 – 24) are typically students or are in the process of transitioning into the workforce.

Similarly, women are bound to be underemployed and under-paid, and at times undertake part-time jobs or work under transitory contracts (United Nations, 2018). Formal education and training systems repeatedly do not reach marginalized youth, leaving them without the abilities expected to understand their potential. This points out the significance of finding new and inventive approaches to furnish young men and women with hard and soft skills to prepare them for success in today's labour market.

Employing youth and empowering them economically, are essential for establishment of a solid society. Possessing respectable job is essential for youngsters and their future, however it likewise has a positive impact on indigenous communities, nations and the world in general. However, the present test lies in at the same time making occupations for the swelling youth populace and tending to related concerns, for example, the skills mismatch, working readiness, and the problematic school-to-work transition circumstance, particularly in the developing world.

Often young people and women are benefiting most from the formation of new opportunities, skills training, microcredit arrangement, provision of assistance for small and medium-sized enterprises (SMEs), and investment in education, all this together add to the provision of knowledge and instruments required to be aggressive in the global labor market. The research project is expected to depict the role of microenterprise on youth skills development and women empowerment. The Researcher has for the sake of practicality conducted his research in Nangowe Ward of Nachingwea District in Lindi with the Anti-Poverty Sensitization and Community

Development Planning Foundation (ASCODEPF), which has been involved in projects related to women empowerment and youth skills development for a number of years with dreary achievement.

1.2 Community Profile

Youth Skills development and women empowerment project is implemented at Nangowe ward in Nachingwea District. The area is favorable for the projects since most of the youth are unskilled and unemployed. Similarly, women have very low income and sometimes, they can't even afford to get the required daily meals. The community is missing vocational centers that could provide skills to youth and women as a result this provide a good platform for the project to roll out. Through establishment of this project into the community, it can help the unskilled youth and women with self-employment activities through establishment and engagement into microenterprise, which would result into boosting their income and eradicate poverty.

Nangowe ward is located 4 Kilometers from Nachingwea district council. The ward has two villages named Matangani and Nangowe village. The ward is bordered with Mpiruka ward in the East, Mwenge ward in West, in the Northern part is Chiola Ward and in the South, it shares a border with Boma ward. The ward is accessible through two main rough roads, one from Ruangwa District and the second one from Liwale District.

1.2.1 Socio-Economic Activities

According to 2012 Tanzania population census, the total population size for

Nangowe ward is 8,935, for which by gender is 47.2% males and 52.8% females of the total population (NBS, 2012). The household income for Nangowe ward residence range between 50,000 and 300,000 Tsh. Yearly (WEO, 2019). It is the mission of the Nangowe community to create sustainable social economic development to its entire population through participatory process in order to exploit efficiently available resources.

The situation of poverty in Nangowe ward is extremely. Several reasons can be used to explain why this happens to youth and any other group in the community especially in Nangowe. Some of the reasons includes low level of education, poor technical skills, high unemployment rate. However, lack of personal norms of individual creativity for income generation and lack of capacity to utilize the available resources in economic initiatives as well as technical know-how are some of the reasons.

1.2.2 Ethnicity

The dominant tribes found in the ward includes the Mwera and Magingo tribes followed by the Konde. The indigenous are still practicing traditional and customary law. Before 2017, the communities were conducting Unyago ceremonies for both boys and girls any time of the year. But in the dry season it was done mostly after harvesting season. However, following the order from Nachingwea District Council now these ceremonies are only conducted during holidays time. This is because most of the children were not attending schools during ceremonies because it was mandatory to be participated by the whole family. Both types of marriages exist in Nangowe, with polygamous marriage being dominant compared to other type of

marriage. As other area of Lindi region which is a coastal region characterized by high number of Muslim compared to Christian, Nangowe ward is no exception.

1.2.3 Socio-Economic Activities

Nangowe residents are highly engaged in agriculture and small business as their main economic activities. Most of the crops grown include Cashew nuts, Pigeon peas and Sesame. The residents also grow Maize, beans, cassava, millet and legumes for subsistence use. Cashew nuts is the leading cash crops in the area followed by Sesame. As a result of persevering abnormal levels of low income among the families, a large portion of the poor and uneducated are engaged in the informal sector and perform small businesses such as petty trading (wamachinga) and food vendors (mama & baba lishe). There are also other types of economic activities available in small scale basis in the area which includes Bars, Guest houses, groceries markets, kiosk, male and female saloon and other different small shops.

1.2.4 Socio-Economic Infrastructure

There are two villages at Nangowe ward, which are Matangini and Nangowe villages. Each village has its own administration including Village Executives Officer and Village Chairman. The ward have three primary schools, namely Matangini primary school, Nangowe primary school and Silver Medium School. Both Matangini and Nangowe are public schools while Silver Medium is a private school. The two villages in Nangowe ward share one secondary school known as Kipao-Mbele Secondary School. Unfortunately, there is no any health facility in the entire ward, once a community member has fallen sick, she/he is supposed to travel about 4km to get health services at Nachingwea District Hospital. However, there

are some of the health services which are provided to the ward through outreach health services from Nachingwea District Hospital.

1.2.5 Social Services

Access to water is not a challenge in Nangowe ward, both villages have access to clean water. However, the coverage of water supply in Nangowe village is not as good as in Matangini village. While about 30% of households in Matangini have access to clean water, it is only 15% of households who have access to clean water in Nangowe (WEO, 2019). Some of the citizens in Nangowe have to walk about one kilometer to go to Matangini village to fetch water. While the rest of the population with no access to clean water use deep bore hole and harvested rainwater.

Nangowe ward enjoys the electricity from the national grid, notwithstanding only 40% and 20% of households in Matangini and Nangowe villages are connected respectively. Power connections contribute to daily operation of some businesses available in the ward such as selling of soft and hard drinks, availability of power in guest houses and other places which requires power to operate. The available mode of transport including cars, motorcycles and bicycles.

Since there is no tarmac road, the predominant mode of transport at the ward are bicycles. Nangowe ward has three available mobile networks in the area which are Airtel, Tigo and Halotel. The quality of the coverage depends on the location but in general the coverage is poor. For internet users at Nangowe ward, halotel has better connectivity compared to other mobile networks that exists. Despite the existence of three mobile networks some of the hamlets found in Nangowe ward do not have

coverage at all.

1.3 Community Need Assessment

This subsection describes the CNA conducted in Nangowe ward in Nachingwea district. The assessment was done to explore different issues pertaining to Nangowe community which the community people see as the most crucial to be solved given the availability of the resources in-order to bring changes or enhance social economic status of the entire community. At the start of the project, the researcher consulted the coordinators of ASCODEPF located at Nachingwea district and describes the intention of the study and tries to find out if it will be possible to host the project in their institution, as part of the student requirement. Annex 1 shows the correspondence letter from ASCODEPF.

Coordinators of ASCODEPF introduced the researcher to community groups interested in participating in the project. These Community Groups were comprised of members representative of a cross-section on the community and as such, formed the main consultative group throughout the research. Project issues and needs of the beneficiaries who are youth and women were discussed thoroughly. This assessment will be a cross sectional descriptive study that will combine qualitative and quantitative techniques in order to answer the research questions.

Also, the researcher expects to deploy different methods and tools in both collecting and analyzing data. Methods such as documents reviews of secondary data, interviews through questionnaires, observations and focus group discussion will be used during data collection period. The Community Needs Assessment project

commence between March and June 2019.

1.4 General Objective of the Study

The general objective aims at collecting information with regards to aiding and promoting `` youth and women in the community to develop skills, knowledge and generating income through microenterprise engagement in order to be able to use available opportunities and resources to improve their standard of livings.

1.4.1 Specific Objectives

The study intends to:

- i. Assess the available opportunities that empower youth and women skills at Nangowe ward.
- ii. To evaluate the roles played by existing microenterprises which support youth skills and women at the community.
- iii. To suggest other viable measures to improve the livelihood of the youth and their business skills as well as women empowerment around Nangowe ward.

1.5 Research Questions

The study will be steered through the questions below;

- i. What are the available openings to empower youth skills and women at Nangowe community given existing resources?
- ii. What are the key roles played by existing microenterprises in supporting youth skills and women empowerment at Nangowe Communities?
- iii. What are the other viable interventions that would improve the livelihood of the youth and their skills as well as women empowerment around the

community?

1.6 Research Methodology

As explained by (Kothari, 2004) research methodology is a way to systematically solve the research problem. In this case, the problem is to “*promote youth skills development and women empowerment through microenterprise*”. Research methodology can be comprehended as a science of analyzing how research is conducted systematically. Through research methodology examination of various steps that are commonly adopted by means of a researcher in analyzing his/her research problem alongside the rationale behind them (Kothari, 2004).

1.6.1 Research Design

Social research requires a plan prior to data collection or starting of analysis process. A research design isn't only a work plan since the work plan subtleties what must be accomplished to finish the project. However, the work plan will spill out of the project's research design. The function of a research design is to guarantee that the proof acquired empowers us to respond to the underlying inquiry as precisely as could be expected under the circumstances. Research design 'deals with a logical problem and not a logistical problem' (Yin, 1989).

This study utilized descriptive designs. The reason behind this decision is that the problem that a project is trying to solve is centered on youth and women population. Most of these groups have similar characteristics. And descriptive analysis studies are among studies involved with definite forecasting, with anecdote of facts and characteristics regarding a person, group or state of affairs.

1.6.2 Sampling Techniques

Since the study design employs a mixed method of research, the researcher found that it was more appropriate to use purposive sampling to hand pick the respondents for the study because the characteristics of respondents are well known. According to (John. C. W, 2003) the purposive sampling procedure decreases the generalizability of findings, especially when the study consists aspect of qualitative study, the findings could be subject to other interpretations. But also, purposive sampling offers the research a convenience of selecting respondents at affordable cost.

The purposive sampling techniques were used to determine key informants of which mostly were government officials from Nangowe ward including Ward Executive Officer (WEO), two Village Executive Officers (VEO) of Matangini and Nangowe villages, Ward Community Development Officer. Nevertheless, the sampling includes ASCODEPF Coordinator, 21 beneficiaries from a project managed by ASCODEPF and other 47 people from different communities of Nangowe ward.

1.6.3 Methods of Data Collection

This entails specific tools and procedure to collect information. There are two main approaches for data collection, namely inductive and deductive approaches. Regardless of the approaches one uses the methods of collecting data are more or less similar. This study applies a mixed-methods approach to explore the views, experiences, and perceptions of resident of Nangowe communities and other stakeholders available in the area. Mixed approach as explained by (Johnson, Onwuegbuzie & Turner, 2007) refers to the type of research in which a researcher or

team of researchers combines elements of qualitative and quantitative research approaches (such as. use of qualitative and quantitative viewpoints, data collection, analysis, inference techniques) for the broad purposes of breadth and depth of understanding and corroboration. For this purpose, different tools of data collection were employed by the researcher as explained below.

1.6.3.1 Focus Group Discussion

Focus Group Discussion (FGD) is where a number of people are asked to come together in order to discuss a certain issue for the purpose of research (Dawson, 2002). During the study FGDs provided an open platform for the people at Nangowe community to participate in guided conversations. An interview guide was developed for the individual interviews which guided the conversation, asking for additional detail, make sure that the conversation does not meander and ensuring that all participant contributed, and no one monopolize the discussion. (Dawson, 2002).



Figure 1.1: Discussion with Women at Nangowe Ward
Source: Research Findings (2019)

Four FGDs were carried out with a group of 8 to 10 people in different communities of Nangowe ward. The first two groups involved ten youth and women from ASCODEPF project. The second groups involved between 6 to 12 youth and women who residing within the ward including at least 3 elders. The FGD were carried out in a selected location in order to provide comfortability and freedom to respondents. Three FGDs were carried out in the project site, and the remaining one was conducted at Nangowe ward office. Each FGD lasted for about 60 to 90 minutes and different topic were discussed such as social and economic problems, available resources in the community, youth development and challenges, women role in the community and youth skills just to mention few.

1.6.3.2 Semi Structured Interviews

In addition to the FGD provided to community people another set of interviews were conducted with key informants including officials at the village and other community stakeholders using Semi Structured interviews. Five government officials at ward and village level were interviewed includes, WEO, VEO, Bibi/Bwana Maendeleo ya Jamii. Also, the Semi Structured interviews were conducted with project coordinators from the host organization.

1.6.3.3 Structured Interview

A brief structured survey in a form of questionnaire was used to gather indicative quantitative data on socio economic information of Nangowe communities. A total of 31 people was picked from Nangowe communities and given a questionnaire to fill, of which the researcher collected after a week. Sufficient explanation and time were provided to the respondents before handling the tool. Later the researcher

collected the questionnaire for analysis and interpretation.

1.6.3.4 Observation

A physical observation to examine actual behavior of the community was carried out by the researcher through a field visit. Youth and women engagement in activities pertaining to social and economic development were vividly observed. Through observation the researcher had an opportunity to witness the real life prevailing in the communities including ongoing social and economic activities, available infrastructure, natural resources endowment, as well as environmental problems happening in the communities during that period. As a result of this visit the research was able to validate the data gathered using other methods.



Figure 1.2: Nangowe Residents Receiving Health Services through Outreach at Nangowe Ward

Source: Research Findings (2019)

1.6.4 Data Analysis Methods

The researcher opted to deploy qualitative and quantitative methods during the analysis phase. The collected data were coded and entered into Scientific Package

for Social Sciences (SPSS) software, afterward the data was classified and arranged in tabular form following issues surfaced in the responses. The researcher uses graphs, charts, frequencies and tables to bring out the various relationships in the research study. For qualitative data analysis, the responses gathered from FGDs and in-depth interviews (IDI's) were simultaneously translated and transcribed into English and later coded using NVIVO software for qualitative data analysis. The analyzed data followed inductive method for qualitative data where development of codes is organized as the way they have emerged from the data. Therefore, IDI's and FGDs were analyzed thematically and codebook was revised and modified throughout the coding process to ensure that emerging themes and related sub-themes from data are well captured as reflected.

1.7 Community Need Assessment Findings

The findings from the CNA in Nangowe community are presented below based on the method and type of data collection as well as the research design opted. Through the questionnaire the researcher managed to get information on individual particulars and general views on various issues related to community needs, income and productivity. Also, from the Focus Group discussions with various stakeholders, key informant interviews and non-participant observation the researcher has an opportunity to get additional information which helps to enlarge the researcher's knowledge.

The information's were collected using the questionnaire whereby a total of eighty (80) questionnaires were prepared and only sixty-eight (68) were successful completed through interviewer guided sessions conducted at their various location at

Nangowe village and Matangini village. A structured and semi-structured questionnaire were prepared to purposively cover two main areas of interview which contains social and demographic elements and economic needs and sustainability elements. The content of the first area of the questionnaire is characterized by data on sex, marital status, age, level of education, economic activities, knowledge and skills and occupational status. Moreover, the second part of the questionnaire contained elements encompassing economic needs and related health, safety and environmental considerations for sustainable community economic development.

1.7.1 Profile and Demographics

In total, 68 community members were interviewed in both quantitative and qualitative component of the research. As table 1 display, most of these respondents were female (69.1 percent). On average, people who participated in the interviews and discussions are youths who were aged between 18-30 years.

Table 1.1: Age by Respondent's Gender

Age in years		Gender of respondent		Total
		Male	Female	
	18-30	10	15	25
	31-40	4	16	20
	41-50	2	5	7
	51-60	5	11	16
Total (n)		21	47	68
Total (%)		30.9	69.1	100.0

Source: Research Findings (2019)

According to National Population Policy, 2006, and United Nations 2018 defines youth as people in the age group (15-24). This group constitutes 19.1% of the

Tanzania population (NBS, 2012). In the assessment, the youth group represented 36.8 percent of all respondents in the study next to people in age group (31-40). Educational attainment which includes ability to read and write is termed as one among the factors in reducing ignorance levels, facilitate chances for employment hence get rid out of poverty. Figure 1.3 shows that, about (4)6% of the interviewed respondents have never attended school, while majority (44) 65% of the respondents have received primary education level and few (20) 29% have completed secondary level of education.

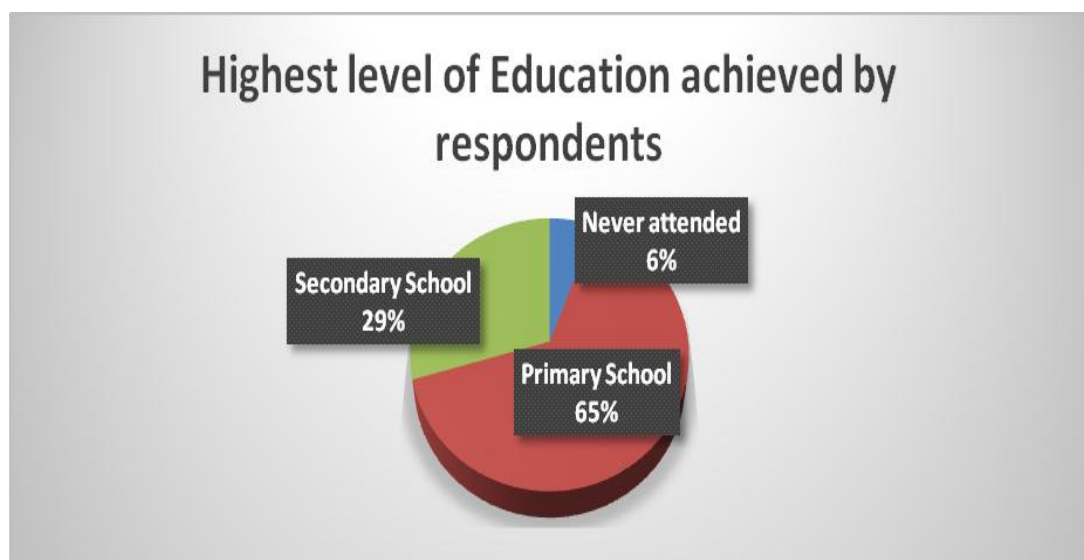


Figure 1.3: Education Level

Table 1.2, depicts education level by sex of the respondent, as presented majority of the respondents (44) have completed primary school, which includes more females (31) than male (13). Very few (4) have never attended school while about 20 respondents had at least completed secondary level of education, such that 7 male and 13 females. From this findings, it is observed that there are very few number of people in the general population particularly in the study area who are at least

employed in private or public sectors. This is attributed by the evidence that education level is one among the key factors in determining type and nature of employment.

Table 1.2: Education Level by Sex of Respondent's

		Gender		
Highest education level achieved		Male	Female	Total
	Never attended	1	3	4
	Primary School	13	31	44
	Secondary School	7	13	20
Total		21	47	68

Source: Research Findings (2019)

Further, this assessment found that about (61) 89.7% of the respondents can read and write in a simple sentence in any language. While (3)4% of our sampled respondents neither able to read nor write. See Table 1.3.

Table 1.3: Respondent's Ability to Read or Write in a Simple Sentence in any Language

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Read and write	61	89.7	92.4	92.4
	Read	1	1.5	1.5	93.9
	Write	1	1.5	1.5	95.5
	Neither	3	4.4	4.5	100.0
	Total	66	97.1	100.0	
Missing	System	2	2.9		
Total		68	100.0		

Source: Research Findings (2019)

Table 1.4 summarizes the main activities undertaken by people of Nangowe Ward as represented by respondents during the study. Almost all participants, (59) 86.8%, are engaged in agricultural activities, particularly in cultivating Cashew and Sesame.

Also, (9) 13.6% are working on informal sectors, such as selling bites, charcoal, nuts, food and driving motorcycle (bodaboda) among others. It was observed that most women are engaged in both farming and such small businesses.

Table 1.4: Type of Economic Activity Engaged by Gender

Main Economic activity	Female	Male	Total
Farming	41(87.2)	18(85.7)	59(86.76)
Self-Employment	6(12.8)	3(14.29)	9(13.56)
Total	47(100)	21(100)	68(100)

Source: Research Findings (2019)

1.7.2 Entrepreneurial Knowledge and Business Undertakings

This assessment also collected respondent's information on the business skills and ideas in conducting businesses. Our result on the table 5 shows that about (18) 30.5% of the respondent's did not acquire or have knowledge on entrepreneurship while 15.3% partially knows about the term entrepreneurship. Interesting, only (4) 6.8% of the respondent's mention to have knowledge and are aware about entrepreneurship. Apart from data of entrepreneurial knowledge, the study further seeks more information about entrepreneurial skills for people who are living at Nangowe ward. As depicted in figure 4 below it was found that, about (11) 18.6% respondents have entrepreneurial skills and about (20) 33.9% do not have any skills on entrepreneurship.

Table 1.5: Respondent's Knowledge on Entrepreneurship

Knowledge		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Knows	4	6.8	12.9	12.9
	Partially knows	9	15.3	29.0	41.9
	Doesn't Know	18	30.5	58.1	100.0
	Total	31	52.5	100.0	
Missing	System	28	47.5		
Total		59	100.0		

Source: Research Findings(2019)

RESPONDENT ENTERPRENURIAL SKILLS

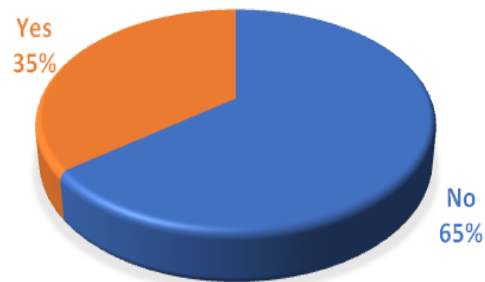


Figure 1.4: Respondents' Entrepreneurial Skills

Source: Research Findings (2019)

In the same way, the researcher was interested to find out a relationship between entrepreneurial skills acquired by respondent's and type of economic activity engaged. The results show that about (9) 81.8% have mentioned to have entrepreneurial skills and are engaged into farming activities while (2) 18.18% respondents have entrepreneurial skills and are engaged into self-employment. However, it was stated that (15) 75% do not have entrepreneurial skills and are currently engaged into farming. See figure 5 below for more information.

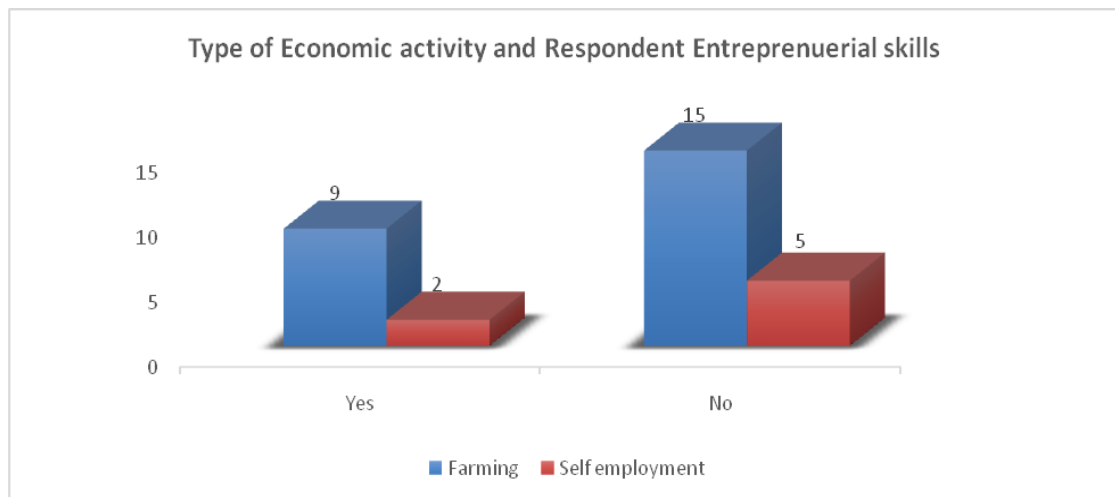


Figure 1.5: Economic Activity and Entrepreneurial Skills

Source: Research Findings (2019)

1.7.3 Improving Living Standard

This study further enquires information about other skills needed by people residing in Nangowe ward so that they can apply on their daily economic activities and hence improve their standard of living. Table 6 below shows that, about 19 respondents would require skills on savings and entrepreneurship. Other 16 respondents needed skills related to farming while 7 would require skills related to poultry keeping in enhancing the level of their income.

Further, the results indicate that about 2 respondents needed all skills listed such as savings and entrepreneurship, farming and poultry keeping in improving their income hence better living standards. Therefore, the findings entail that respondents need knowledge and skills especially on savings and investment so as they can save, access loans and start up their businesses to improve their income. Hence, there is a need on establishment of financial institutions or other NGO's in the area which would support entrepreneurship knowledge and provision of skills on business.

Table 1.6: Other Skills required to increase Income

	Other skills needed	Frequency	Percent
Valid	Saving and entrepreneurship skills	19	33.9
	Skills related to farming	16	28.6
	Skills related to poultry keeping	7	12.5
	All the above	2	3.6
	Others not mentioned	12	21.4
	Total	56	100.0

Source: Research Findings (2019)

1.7.4 Challenges Hindering Efforts towards Improving Income

Table 1.7: Problems hindering Effort to increase Income

Main challenges		Frequency	Percent
Valid	Lack of financial institutions to get loans	14	23
	Lack of Entrepreneurial skills	13	22
	Problem related to environment	2	3
	Health related issues	1	2
	Low Income	27	45
	None of the issues above	3	5
	Total	60	100

Source: Research Findings (2019)

During this assessment, researcher also asked respondents on different challenges hindering efforts towards improving their income. Table 1.7 present the results which shows that low level of income 45% from respondent's different engaged activities is the major obstacle in improving their income and financial capabilities. Similarly, about 23% stated that absence of financial institutions in the area which would facilitate minimum conditions on loans is one among the barriers hindering effort towards improving household income. In the same token, about 22% revealed that lack of entrepreneurial skills to facilitate smooth business undertaking has also been one among stumbling block towards better income and hence standard of living for people living at Nangowe ward. Other challenges cited includes environmental problems and health concerns.

1.7.5 Summary from Quantitative Results

The results from the quantitative part at the field shows that Nangowe ward is still one among rural ward characterized with seasonal business and general population depend highly on agriculture for cash crops such as cashew and less on subsistence

farming. Majority of the population are unemployed, have limited income and capital to start or improve their business and as well as lower level of education. Moreover, the population structure of the area comprises more young people in the community which is categorized from 18 to 40 years old.

1.8 Findings from Focus Group Discussion

Introduction: This part exhibits the findings acquired from Focus Groups Discussions. The results comprised of different themes and sub-themes as they emerged during data analysis using NVIVO software. Different social economic aspects found and engaged in the study area of Nangowe ward to improve the living standards. Various problems experienced by study population including the prioritized challenges are also presented.

Social Economic Aspects: During Focus group discussion, respondent's mentioned various social economic resources they utilize in the study area. Land was identified to be the most important resource since majority of the population depend on the land for farming either for cash crops or subsistence farming and poultry keeping as well as utilization for other social services such as schools and health centers. The following are some of the responses and themes emerge during qualitative interviews with Nangowe ward community members.

Lack of Skills on Entrepreneurship: Majority mentioned lack of skills and knowledge on entrepreneurship to be one of the obstacles in improving their income. Business knowledge and Entrepreneurship skills would capacitate youth to seek for capital from different avenue for developing different income generating activities.

Entrepreneurial skills would further help women and youth in savings habit to expand their ventures, search for other available opportunities and reduce levels of unemployment. From FGD, women respondent mentioned:

“there is limited support from other community members who have already obtained entrepreneurship knowledge, hence we have limited chances to expand our businesses”

“Most of the youth here in our community lack skills, as a result when in search for informal employment, they end up on malpractices such as drug abuse and gambling”

“there is no development in our community just because there are no chances on entrepreneurship skills”

Lack of Financial Institutions: During discussion another problem mentioned was lack of financial institution and micro-enterprises around the study area in order to borrow and access credits. As a result, the community members end up with very limited capital which do not allow them to expand their business especially youth and women. Most of them have requested availability of micro-enterprises at their area, which will provide credits with minimum conditions, equip them with entrepreneurial skills so that women and youth could easily access them and improve their business and income. As explained during FGD by Youth that:

“youth’s in this community have been abandoned and isolated in accessing loans, there are no youth who are given loans here”

Lack of Capital: Lack of capital was the prioritized problem experienced by the people of Nangowe ward. The problem is affecting more women and among youth at the community. Lack of capital mentioned during interviews and group discussions was mainly for small scale business for which capital is needed to start-up or boost their operating businesses. Majority requested availability of micro-enterprises in the area which will give them entrepreneurship knowledge and

provision of credits to employ themselves into various trading and business activities. FGD member mention:

“there is a need to have a supporting organization which would provide entrepreneurship skills and thereafter provision of capital, even in terms of materials, so that I would practice what has been taught during entrepreneurship trainings ”“I really wished to be a Tailor, but lack of capital has been my major hindrance”

Poor Governance: Blames have put forward to local governing bodies and government in general as a result of limited opportunities and mechanism to support different groups at communities. The findings revealed that the administrative officers and governing bodies do not listen to their citizen on their challenges encountered and they do not tackle them on time. Others state that current government did not provide mechanism for supporting informal sector and look for market for their produces or support various opportunities for income generating activities. FGD members express their views that:

“The current governance is very weak, they give power to each other and deny other people, the citizens are denied of opportunities”
“The present leadership doesn’t listen to people’s opinions; they just dictate us and do what they want”

Low Income: It has been stated that the fact the current financial situation has worsened in the country as a result of limited flow of money in the circulation different business have been closed down due to few customers who afford to buy different commodities. Similarly, on the supplier side, it has become so difficult to expand their business due the fact that people do not spend much and hence limited income is generated. During discussion it was expressed that the market for the goods and cash crops has fallen compared to previous years hence limited income is generated to boost their capital. FGD members state that:

“Life hardship has increased as people were depending on Cashew nuts and Pigeon peas which doesn’t have market anymore”

“Absence of reliable market for our agricultural products as well as available business capital increases the life hardship”.

Unemployment: Large group of youth are not formally employed due to different factors such as low level of education and un-availability of opportunities. This has resulted to unemployment, though some are self-employed into informal sector. The challenges persist even into informal sector employment due to lack of skills, laziness, ignorance and limited income and savings. Therefore, youth and women could not get money to establish their own venture due to lack of collaterals for loans and unavailability of micro-enterprises in the area. During interview One Youth state that:

“Opportunities are not given to youth of this community but rather to other people outside the community”.

“We lack capital to expand our business and farming activities”

Finally, it has been observed that most of the community members have engaged in small business for their daily subsistence. Economic activities stated includes food provision market; hair saloons; groceries; guests houses; shops, small gardens for vegetables, used clothes shops, poultry keeping, and informal trade.

1.8.1 Community Needs Prioritization

The potential projects were identified by Nangowe community through FGD’s and interviews then Pair wise Ranking method has been used to rank the identified projects. This helps out to find out which one could be the initial and best project to be implemented. Through Pair wise ranking, the project related to enhancing

entrepreneurial skills and promoting women empowerment has been given the first priority to be implemented as it scores more than others. The identified and other recognized potential projects were: the project to cashew processing, food vending “Mama Ntilie”, access to capital through microenterprises, establish tailoring, poultry keeping and quarry mining presented in Table 1.8.

1.9 Conclusion

Findings from community need assessment revealed a lack of entrepreneurial skills especially for youth and women, lack of existing financial institutions and micro-enterprises to get loans and poor governance are the major problems facing Nangowe community. Other problems in the order of ranking are lack of capital, low income and unemployment. Despite different problems experienced, community members at Nangowe ward are still committed and willing to do small business and petty trading in-order to enhance their social economic well-being. They wish to have training on entrepreneurial skills, get knowledge on modern methods of farming and to have access to micro-enterprises around their community for borrowing and obtain capital for establishing business.

Table 1.8: Pair-Wise Ranking Method for Needs Prioritization

	Entrepreneurial Skills	Access to capital	Cashew processing	Food vending	Poultry keeping	Tailoring	Quarry Mining	Score	Ranks
Entrepreneurial Skills		Access to capital	Cashew processing	Food vending	Poultry keeping	Tailoring	Quarry Mining	7	1
Access to capital	Cashew processing		Food vending	Poultry keeping	Tailoring	Quarry Mining	Entrepreneurial Skills	6	2
Cashew processing	Food vending	Poultry keeping		Tailoring	Quarry Mining	Entrepreneurial Skills	Access to capital	5	3
Food vending	Poultry keeping	Tailoring	Quarry Mining		Cashew processing	Access to capital	Entrepreneurial Skills	4	4
Poultry keeping	Tailoring	Quarry Mining	Food vending	Cashew processing		Access to capital	Entrepreneurial Skills	3	5
Tailoring	Quarry Mining	Poultry keeping	Food vending	Cashew processing	Access to capital		Entrepreneurial Skills	2	6
Quarry Mining	Tailoring	Poultry keeping	Food vending	Cashew processing	Access to capital	Entrepreneurial Skills		1	7

Source: Research Findings (2019)

CHAPTER TWO

PROBLEM IDENTIFICATION

2.1 Background to Research Problem

Young men and women are in a vulnerable plight in the labour market. Majority lack skills required, work experience, abilities to find jobs and financial resources that enable them in acquiring employment. Globally, youth make up 25 per cent of working-age population, hitherto they account for 40 per cent of total unemployment. (ILO, 2019). Moreover, youth and women with inadequate primary education, who can't read or write with firmness and shortfall of the technical and vocational skills in demand in the labour market, find themselves unemployable even when economies are growing. As a result, there is a compelling need for substitute, proactive path to education and skills development for disadvantaged youth.

Often, disadvantage reflects multiple sources. Gender can worsen the impact of existing patterns of disadvantage and discrimination. Within potentially marginalized groups, young women are usually more vulnerable to social exclusion than are young men in the same group. Thus, there is a need to incorporate gender issues in policies and programmes that reach out to all young people as well as a need to implement measures that specifically target girls and young women (Freedman, 2008)

In Tanzania, people and skills must be at the heart of country's economic prosperity. Adorning everyone with the appropriate knowledge, skills and behaviors sets them up for sustainable work and progression, supports social mobility, promotes a more

equal society, and means businesses can seize new opportunities that drive growth and productivity. It is vital that employers from both public and private sectors, have the workforce they need to enable them to grow and prosper in a global economy; employers and learners need skills and training provision to be both relevant and of high quality (The Launchpad, 2018).

Skills varieties and higher levels of skills have to be established and effectively organised if the country is to be able to enhance its industrial competitiveness as championed by the President and, as a result, improve their governance systems and the functioning of their institutions. Among small and medium enterprises with limited foreign market exposure, references to ‘soft skills’ are often made because employers themselves lack the organisational capabilities to assess the specific types of skills that are required to reach certain products and raise quality standards.

Taking part in microenterprise enables youth to grow new skills and experience that can be used to settle numerous different difficulties throughout everyday life. Additionally, microenterprise generates employment opportunities for the young who own the businesses and those that they employ in those ventures. In any case, working in a microenterprise urges youth to discover new advancements, thoughts and methods for working together in progressively proficient manner. Also, by connecting with youth (men and women) in gainful monetary exercises, new asset for development and change can be accessed.

Besides, running a microenterprise gives profitable fundamental abilities; an innovative attitude and advances certainty, correspondence and basic leadership

aptitudes just as enabling young women. It is in this foundation that the researcher and Nangowe community consented to execute a project that will outfit them with business abilities to that will help in addressing the requirements referenced above and along these lines tap the maximum capacity of youngsters through foundation of Income Generating Activities (IGAs) to profit the proprietors and utilize others.

2.2 Problem Statement

Income poverty is a main problem facing most of Tanzanian especially young men and women including those from Nangowe community. Majority of youth are farmers while others are informally employed. Others are insecurely employed or underemployed and depend on inferior and often irregular day work from quarry mining, construction sites and other unreliable means of income generation. As a result, most of them fail to meet human basic needs. Early work environment skills development is crucial for future income development while early unemployment in working life increases the likelihood of future joblessness and low income. Evidence has shown that early unemployment can permanently affect future employability (Andreoni, 2018).

Despite several efforts to invest in the skills development sector in Tanzania over the last decade, the sector has remained weak and presents a number of critical challenges for the country. Some of the challenges as explained in the literature includes the quality and type of skills developed in Tanzania do not meet the requirements of productive organisations, while at the same time there are very few firms capable of organising and deploying skills effectively. Similarly, the challenge that Tanzania still faces relates to the financing and governance of the skills

development sector. While at the same time Tanzania needs to integrate and create employment for large groups of young people every year, many of whom come from the poorest segments of society.

Despite the fact that youth and women are vulnerable groups in the society with regards to employment, some studies have pointed out that provision of loans and establishment of micro-credits and SACCOS might help to boost the start-up capital for business undertaking. Most the studies isolate the fact that, even someone who has been given the capital to start up a business, if she/he has limited entrepreneurial knowledge and skills might be trick for a business to sustain over long period of time. Things like how savings are done, book-keeping and records management, how to look after other opportunities given available resources and networking with other micro-enterprises are crucial for business skills, securing markets and hence income generation.

Some studies have shown the importance of micro-enterprises in promoting business and entrepreneurship through provision of loans and micro-credits (Ssendi and (Anderson,2009), (Samwel, 2014), Otieno et al (2013)). But then this project extends further and shows by how far micro-enterprises can perform another essential role of promoting entrepreneurship skills development, business knowledge and broaden community engagement to use available resources for income generation especially for youth and women in the Nangowe community.

It is in this foundation that the researcher concurred with the Nangowe people as suggested after the CNA that the skills development to youth and women through

establishment of microenterprise might offer the solution and hence the community would use available resources and opportunities for income generation, empower themselves and improve standard of living. Therefore, this study offers an avenue to link the existing micro-enterprises in the study area with youth and women around Nangowe community in order to promote their entrepreneurial skills, economic empowerment and seeking other potential opportunities for income generation.

2.3 Project Description

The Skills Development and Women Empowerment through microenterprise project will equip young men and women who reside at Nangowe ward with skills that will empower them to improve their living standard through various IGAs. Through the provision of skills training Nangowe people will be able to use the skills either to establish the microenterprise or improve the existing one. With the support from ASCODEPF team the researcher remained in charge with the design and production of training materials. The Project also used expertise from District Business Officer (DBO) of Nachingwea District who has experience on skills training on various community of Nachingwea district. Participants of the training were recruited from the ASCODEP groups and other youth in the community with the help from WEO and WAO. Monitoring and evaluation were carried out by WEO office since the project operated under their jurisdiction. This facilitated the ownership and easier the running of the project at the ward level.

As part of the preparation, the researcher carried out two days training of trainer (ToT). The training aimed at providing the trainers who mostly were the ASCODEPF staff helping with the project with the knowledge on how to carry out

the training and using the training manuals. The training was grouped into three stages. (i) provision of entrepreneurial knowledge, (ii) how to start up a microenterprise and (iii) practical training on running a microenterprise. All the module presented involved groups of youth and women who are involved in ASCODEPF project.

This was decided because most of this group have been involved with group saving but lack the skills on how to improve their income. Every successful project needs a close supervision, monitoring and evaluation in making sure the agreed project's goals and objectives are fulfilled. With this in mind, monitoring and evaluation took place in each stage since the project inception. The monitoring and evaluation involved all stakeholders who were available in the community.

2.3.1 Target Community

The targeted group for this project is young men and women residing at Nangowe ward and the surrounding communities who are in need of empowerment through skills training in different areas of microenterprise. Most of the targeted youth are unemployed and few are engaging in stone mining with limited skills. This includes a large number of those who completed schools and were not able to proceed to next schooling level for one reason or the other.

While most of the young women are earn their living through various income generating (IGA) activities main one being agricultural and other small business with absence of business skills. It is with the belief that through the provision of skills training and practical skills on establishing and operating a microenterprise through

this project will enable more youth to have a set of skills and experience required for them to start and run income generating activities and expand those in existence as a result improve their economic conditions.

2.3.2 Stakeholders

Stakeholder are actors who hold at least a potential stake in the progressions to be realized by a project, for example, community members, trade union, service provider, political parties in their decision making and actions, they are essentially autonomous.

Table 9.1: Stakeholders Analysis

	Stakeholder's Name	Stakeholder's Role	Stakeholder's Expectation
1	Young men and women of Nangowe Ward	<ul style="list-style-type: none"> Project beneficiaries; Embark skills training; and Establish income generating activities for self-employment 	<ul style="list-style-type: none"> Attainment of business skills Establishment of microenterprise activities
2	Other people in the Community	<ul style="list-style-type: none"> Main buyer of goods and services from young men and women activities 	<ul style="list-style-type: none"> Quality goods and services
3	Nangowe Community leaders	<ul style="list-style-type: none"> Community mobilization and Oversee of the Project groups Carrying out Monitoring and evaluation of the project 	<ul style="list-style-type: none"> Connect the group to other government support programs and other donors. Improved number of youth economic projects that are well-organized.
4	MCED student	<ul style="list-style-type: none"> Provide technical advices, Identification of trainers and donor for the Project. 	<ul style="list-style-type: none"> To steer the skills workshops in the community groups.
5	Community Based Organization	<ul style="list-style-type: none"> Capacity building on skills to youth Being a role model on women empowerment through skills 	<ul style="list-style-type: none"> Contribute toward the achievement of the project's objectives and its success.

Source: Field Data, 2019

These actors' material resources, social position and experience make the especially powerful, allowing them to exert significant influence on project development,

scheduling, and execution. Stakeholders' analysis classifies stakeholders into primary – those for whom the project is intended in this case the young men and women of Nangowe ward – and secondary which includes project managers, funders, suppliers and others for whom the project has an outcome. The main stakeholder for the project is displayed in the following Table 2.1.

2.3.3 Project Goals in CED Terms

The first and foremost goal of the project is to equip young men and women of Nangowe community with skills development through microenterprise operation hence increasing their income. Adding skills to youth will contribute to the current human capital and workforce. Consequently, young men and women will be able to transform the skills received into self-employment business and other income generating activities in their communities.

2.3.4 General Objectives

The overall objective of this project is to promote youth skills and empowering women through microenterprises in order to boost income levels at Nangowe community.

2.3.5 Specific Objectives

Project intends:

- i. To create awareness on the available economic opportunities and mindset change towards self-employment among Nangowe community by May 2019.
- ii. To build capacity through entrepreneurship skills training, empowerment and

practical business skills to six groups of young men and women by July 2019.

- iii. To facilitate establishment and Support linkage of Youth and women microenterprise(s) Groups and Income Generating Activities (IGAs) for employment creation among Nangowe youth and women by September 2019.
- iv. To strengthen performance and functioning of the project for host organization by December 2019.

2.4 Host Organisation/CBO Profile

The Anti-Poverty Sensitization and Community Development Planning Foundation (ASCODEPF) is non-government organization geared at combating poverty, promoting human rights and good governance, gender equality, health, environmental promotion and overall economic Development. This is due to the facts that, majority of the community do suffer from extreme poverty, gender discrimination, diseases and environmental destruction.

2.4.1 Vision

The organization will strive to bring positive change affecting various sectors of society through proper utilization of available resources, to grapple with hunger, food insecurity, improve nutrition, and promote sustainable agriculture.

2.4.2 Mission

To support and ensure the community is attaining life skills for self-employed society, free Tanzanian community from poorest level of living to a good standard of

living.

2.4.3 Goals

Priority actions on poverty eradication include maintain health community improving access to sustainable livelihoods, entrepreneurial opportunities and productive resources, empowering communities to access to basic social services; developing social and protection systems to support vulnerable groups.

2.4.4 Objectives of Organisation

The objective of Anti-Poverty Sensitization and Community Development Planning Foundation (ASCODEPF), is as follows:

- i. To empower the community in acquiring entrepreneurial skills for self-employment.
- ii. To encourage and motivate graduates to engage in non-traditional activities.
- iii. Creating awareness to the youth as responsible citizens and future leaders and enable them to fight against ills that afflict society such as drugs.
- iv. Empower youth in developing their talents such as marathon, constructing, singing, acting and footballs.
- v. Advocate to a community for human rights promotion and good governance.

2.4.5 Organization Structure

The organizational structure of ASCODEPF aims at providing a clear and understandable framework of collective and efficient decision making. Elements of the organizational structure in hierarchical form are presented in Figure 2.1.

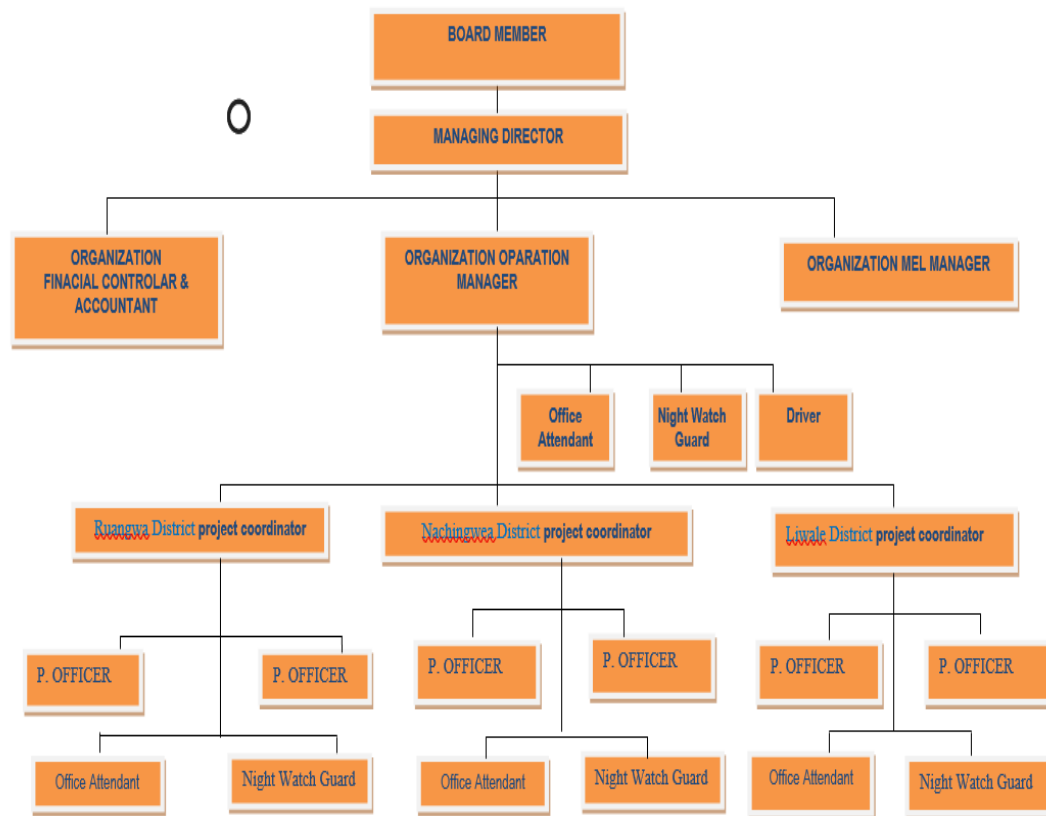


Figure 6.1: ASCODEPF Organization Structure

Source: ASCODEPF 2016

2.4.6 CED Student 'Role in Project

- i. Ensures the completion of all project tasks as scheduled.
- ii. Mobilize and create awareness to Nangowe people on the importance of youth skills development and women empowerment project.
- iii. Facilitate training on entrepreneur skills and other relevant skills to Nangowe youth and women group.
- iv. Assist youth and women group in establishing microenterprise activities.
- v. Organize and accelerate meetings and members of the group.
- vi. Preparation and presentation of the program progress report at the assessment meetings.

- vii. Providing technical advice to the organization in any capacity deemed necessary and appropriate.

2.4.7 SWOT Analysis

Strengths, Weaknesses, Opportunities and Threats as outlined during FGD is summarized in Table 2.1.

Table 10.2: ASCODEPF SWOT Analysis

Strengths: <ul style="list-style-type: none"> Registered and operated Legally NGO Equal opportunity for young men and women to access skills development training Availability of community members to start microenterprise Good relationship with young men and women in various communities. 	Opportunities: <ul style="list-style-type: none"> Accepted by local government and community Knowledge support from various stakeholders available in the community
Weakness: <ul style="list-style-type: none"> Low capacity to mobilize and keep large number of youths. Cultural values: women tend to be shy during group meetings. Poor entrepreneurship skills expertise and experience Lack of trainers on vocational skills 	Threats: <ul style="list-style-type: none"> Under-utilization of available opportunity. Low risk taker, they mostly invest/engage in small projects Lack of fund to finance the project programs

2.4.8 Roles of Host Organization

- i. Provides an enabling environment to MCED student that will lead to institutional development and capacity building.
- ii. Attending stakeholder's meeting
- iii. Guide and provide advice to MCED student on daily project progress.
- iv. To attend the training on entrepreneurial project management.
- v. Procurement of necessary materials needed for project implementation.

CHAPTER THREE

LITERATURE REVIEW

3.1 Introduction

This chapter presents literature review. It covers three sub-chapters. These include theoretical literature review, where key concepts are defined. The second part is empirical review where practical review and experiences from studies conducted in other countries and in Tanzania are presented. The third part is policy literature review where different analysis pertaining to policies related to micro enterprises, women empowerment and skills development are highlighted.

3.2 Conceptual Definitions

Microfinance and Micro Enterprises: The World Bank defines microfinance as “Small-scale financial services – Primarily credit and savings – provided to people who farm or fish and who operate small enterprises or Microenterprises where goods are produced, recycled, repaired, or sold; who provide services; who work for wages or commissions; who gain income from renting out small amounts of land, vehicles, draft animals, or Machinery and tools; and to other individuals and groups at the local levels of developing countries, both rural and urban” Robinson, (2002).

In Tanzania there are different definitions of Micro enterprises as defined by different organizations. For example, the Economic and Social Research Foundation (ESRF) defines micro enterprises basing on the number of employees, production process, technology, markets, sources of credit and location. Using these criteria, a micro enterprise has been defined as one having the following characteristics: it

employs 1-4 people, it uses simple production process with labor intensive technology, it depends on local community markets, its credit depends on savings or friends and located at home, shop or designated premises ESRF, (1997).

While Conroy, (2002) stated, microfinance is the provision of a broad range of financial services such as Deposits, loans, payment services, money transfers, and insurance to poor and low-income households and their Micro-enterprises. The term evolved from the concepts of “microcredit” and “microenterprise” financing, to include the importance of savings as well as borrowing. Although the terms are used interchangeably, Microfinance represents the field as a whole, while the other two terms are more technical and refer only to Credit provision Maria, (2004).

Microfinance activities usually involve provision of small loans to customers for working capital, group guarantees, compulsory savings and access to repeat loans for a larger amount based on repayment performance. Microfinance is one of the principal components required to get sustainable micro enterprise besides technical support, training, technology, input supplies and market access. Many clients around the world benefited from these services Norhaziah Nawai et. Al. (2011).

Brief History of Microfinance and Micro Enterprises: The delivery of credit to micro and small enterprises (MSEs), rural people and low-income earners in developing countries can be traced back from 1960’s and it has evolved over the years to what is now known as micro finance Okulo, (2001). The existence of second-generation micro credit schemes and the introduction of micro finance services have been considered a feasible solution for increasing access to financial

services by the rural poor and low-income earners. For many Micro and Small enterprises, whose earnings are very low, access to micro finance services by low income earners and the rural poor offers the possibility of managing scarce household and enterprise resources more efficiently.

In Tanzania, involvement in Micro enterprises (ME's) has been marginalized during colonial era as well as early post-independence period beginning from 1961 to 1980. Political developments during this period did not bring about positive changes in women's position in business and also discouraged the growth of Micro enterprises and other small business. Women's involvement in ME's started to grow rapidly from mid-1980s after economic crisis and implementation of International Monetary Fund (IMF) and World Bank (WB) Structural Adjustment reforms. Socio-economic environment during this period promoted women's MEs.

From 1986 to early 1991 the government adopted and implemented the Economic Recovery Programs (ERPs), designed to transform the state-led economy into a market-driven economy. ERPs were associated with privatization processes which lead to creation of favorable environment for microenterprise development. Therefore, a lot of new policies have been put forward to favor micro enterprises development in Tanzania. Among them includes National Micro Finance Policy (2000), the Strategic Trade Policy (2002) and National SME Development Policy (2003) Samwel, (2014).

Thereafter, households' participation in microenterprises has led to a higher standard of living and facilitates income growth. Households' saving into micro finance

institution creates a culture of saving, while allowing enterprises to accumulate profits and use the savings for reinvesting in order to earn higher economic returns. The services provided by micro finance institution and microenterprises have contributed to the growth of the financial sector, rural financial deepening and poverty alleviation Chijoriga, (2011).

Employment and Microenterprise Development: According to United Nations Millennium Development Goals, the very first goal is ‘to eradicate extreme poverty and hunger.’ Of which one its target is to ‘achieve full and productive employment and decent work for all, including women and young people. Studies argue that employment creation through microenterprises is important in reducing dependence towards government in the provision of sufficient employment opportunities to the society and cater for development Ibru, (2009), Subraminiam, (2010) and Ikegwu, (2014).

In addition to that, The United States’ Department of Housing and Urban Development underlined four major factors that make microenterprises important for employment creation and country’s development perspective:

- i. Self-employment and microenterprises are major income producing activities in both rural and urban areas;
- ii. Creating and maintaining enterprise opportunities are important development strategies for disadvantaged communities and neighborhoods;
- iii. Self-employment and micro business opportunities can be very important for non-traditional entrepreneurs including women, low-income individuals, and dislocated or underemployed workers; and lastly.

- iv. The microenterprise sector serves as an important safety net that makes communities more reliant and viable.

Therefore, in developing nation's microenterprises have a crucial role towards livelihood and one among microenterprises vital contribution is, its ability in creating employment opportunities for the rural population particularly among young rural women, (Wamuyu Gikonyo, Zumilah Zainalaludin and Jariah Masud, 2006).

Micro enterprises and Entrepreneurship: Youth unemployment represents wastage of resources in an economy. Unemployment cases especially those that are long-term in nature are not good for the youth as it represents a less effective source of labor supply. On the other hand, microenterprises are important in creating employment and entrepreneurial talent among youth in different parts of the world. The potential of microenterprises in employment creation is also very crucial for economic growth and sustainable livelihood. Scholars have asserted that microenterprises provide young entrepreneurs an opportunity to be involved in entrepreneurship that require less financial commitment Shane, (2003) and Shastri, et al., (2010).

This is important as these young entrepreneurs are highly risk averse. They are more interested to be involved in businesses whose failure rates are low. However, exploitation of entrepreneurial opportunity also depends on the entrepreneur's level of education, skills or knowledge acquired through training, work experience and social network. Therefore, these young entrepreneurs would be able to create employment not only for themselves but also for others, especially for their

immediate family members and friends once they obtain entrepreneurship opportunity. Microenterprises should thus be seen as additional channels on how the problem of unemployment among the youth can be reduced. Meanwhile involvement in microenterprises helps the enterprising youth to create employment for themselves as well as for others, Subramaniam, (2010).

Entrepreneurial skills Acquisition and Development: Entrepreneurial skill acquisition and development is a process whereby a person acquires or learns a particular skill or type of behavior needed for business through training or education in order to identify and exploit entrepreneurial opportunity for self-employment Samian, et al. (2012) and Stohmeyer, (2007). Entrepreneurial skills help entrepreneurs especially youth to acquire self-confidence, self-esteem and participate in decision-making at household and community levels (Cheston, S. & Kuhn, L., 2002) and (Rufai, A., Abdulkadir, M & Abdul, B, 2013). Youth and women skills training and tertiary education could provide prospects for business opportunities and impact on entrepreneurship and economic development Gatewood et al. (2004).

The awareness of the need for entrepreneurial skill training and supports to youth and women in order to stimulate entrepreneurial activity and reduce business failure has been increased among stakeholders in the industry, business and government of many countries. Abdullah et al. (2009) state that entrepreneurs could be born or made up by a person. Numerous studies asserted that skill training and tertiary education could lead to entrepreneurial activity or self-employment hence development of microenterprises. Skill acquisition training was found to have positive effect on entrepreneurial activity for women and youth in many developing

countries. Brana (2008), Salman (2009) and Loewe (2013) contend that, skills and knowledge acquired by individuals through schooling, on the job training, and other experiences describe the possibility of small and Medium Enterprises (SMEs) to upgrade in a given country. The more the skills and knowledge are acquired by an enterprise owner, the higher the capability of exploring opportunities Shane (2003).

Role of Micro Enterprises on Women Empowerment: Women being the vital gender of the overall population have great capacity and potential to be the donor in the overall economic development of any nation. (Ademokun, F. & Ajayi, O., 2012) state that women's involvement in enterprise development is a global issue in the sense that it plays an important role for countries' economic growth and poverty reduction. Micro enterprise projects initiated in rural places by different groups or institutions act as one of the main sources of income for the majority of families who joins these groups. These micro enterprises make significant contributions in creating employment opportunities and cater for development especially of young rural women Nearchou-Ellinous & Kountouris, (2004).

However, sometimes it is ascertained that the earnings from these small and micro enterprises cannot be compared to earnings of large-scale industries. On the other hand, overall level of education attainment among rural women is low; thus, their contribution towards skilled work and formal employment is often limited. Most of the time women are encouraged to be involved in small business activities using existing skills that require small capital and basic skills to operate with Jariah and Laily, (1995).

In an effort to eradicate poverty especially among the rural population, the government has to carry out various development programs with special emphasis on empowering women to be economically independent. As a result of empowering women and youth, there will be human capital development as well. Encouraging generation of young women to be involved in micro-enterprise scaling up would results in continuity of women's enterprises as well as lifting up women's empowerment and ownership of the enterprises in different parts of the globe, (Wamuyu Gikonyo. et Al, (2006).

Impact of Micro enterprises on Poverty Reduction and sustainable Livelihood:

Globally, micro enterprise together with micro credit is considered as one of the most effective measures to overcome poverty and improve livelihoods of the majority rural population (Jariah, et al., 2003). Empirical and theoretical literatures show that youth and women's micro-enterprises play an important role in rural livelihoods. Most of the entrepreneurship literatures have focused on the role of micro-enterprises in poverty reduction and studies have come up with different views Amadi, (2012), Chukwunye & Igboke, (2011), Ibru, (2009), IFC, (2007), Samwel, (2014). However, there is a wide a consensus that micro enterprises help to reduce poverty and improve households' access to basic needs and services. Empirical data from Khandker, (1998) indicate that during the 1990s, the government of Bangladesh overcame rural poverty by the establishment of microenterprises financed by Grameen Bank.

During that period the rate of poverty reduction was 8.5% annually, which is quite remarkable. Sylvia and Pedwell, (2008) showed that women's involvement in

business empower them economically and enable them to contribute more to overall development. This view is shared by Brindley, (2005) who states that women's entrepreneurial activities are not only a means for economic development but also have positive social impacts for the individual, family and their social environment. Micro-enterprises development have led to employment creation, increased production of goods and services and hence income generation. These positive changes contributed by microenterprises have improved rural livelihoods, access of basic needs and services and hence poverty reduction Samwel, (2014). (Wamuyu Gikonyo, Zumilah Zainalaludin and Jariah Masud, 2006) on their study they concluded that micro-entrepreneurship through engagement in microenterprises makes significant contribution to the family, community and local livelihood.

3.3 Empirical Review

In this sub-chapter, review of various studies related to microenterprises, youth skills development, women empowerment and social economic development are presented. The studies are categorized into studies conducted outside Tanzania (abroad) and those conducted in Tanzania.

3.3.1 Review of Studies Conducted Outside Tanzania

(Oluwayemisi Adebola Abisuga-Oyekunle & Ian Ronald Fillis, 2017) studied the role of handicraft micro-enterprises as a catalyst for youth employment in South Africa. The objective of their study is to examine job-creation, income generation and poverty alleviation opportunities in developing the micro-enterprise-handicraft linkage with special attention to youth. They deployed an exploratory approach using qualitative data collection method to ascertain reason behind weak

performance of the handcraft sector. They also wanted to establish different interventions that would help in eradicating poverty and maintaining sustainable livelihoods among youth.

The study found that there is the need for the South African government to create a support mechanism to help integrate young people into the job market, through the handicraft entrepreneurship. Further, the study provided comprehensive strategy on how to enhance the South African handcraft sector and to equip South African's youth with the means to develop their entrepreneurial potential to create a better livelihood for the people. Subramaniam, (2010) conducted a study to investigate the involvement of the youth in microenterprises for employment creation in Malaysia. He collected data through personal interviews conducted with members of the youth enterprises who operate microenterprises in Malaysia.

Qualitative approach was used in collecting and analyzing data. Several key findings were derived from this study. Among them, the main motivators for the youth to be involved in business are close family members especially their parents. In addition, study highlights that the major obstacles faced by these enterprising youth is related to investment in human capital: the fact that the education they received is not related to entrepreneurship and that they lack marketing and management skills. Lastly, the study found that involvement in microenterprises helps the enterprising youth create employment for themselves as well as for others. The paper concluded that, microenterprises are important in creating employment and entrepreneurial talent among the Malaysian youth.

(Norhaziah Nawai, Mohd Noor Mohd Shariff and Mohd Saifoul Zamzuri Noor, 2011) explored the importance of micro financing to the development of microenterprises in Malaysia. Methodologically, the paper tries to review microfinance programs and discussion from various literatures on microfinance and targeting Micro enterprises in Malaysia to arrive into study results and conclusion. They found that Micro Enterprise's face numerous problems such as lack of marketing, technology and credit facility although micro financing is a choice to the Micro Enterprise's because it provides an easy, faster and convenient financing facility. Their study concludes that a small credit can help micro entrepreneurs to boost up their business because micro credits are seen as an efficient instrument in helping micro enterprises which face financial constraints.

(Otieno, Martin, Nyamao, Ojera, & Odondo, (2013),) on their study, they evaluated the effect of provision of micro finance on the performance of youth micro enterprises under K-REP program in Kisii County, Kenya. The study employed a cross sectional survey design with a simple random sample of 86 selected from a target population of 110 youth micro enterprises. Quantitative data were collected by use of structured questionnaires and analyzed by use of descriptive statistics, multiple regression analysis and Pearson correlation coefficient.

The empirical results from this study revealed that loan had the largest significant effect on performance of micro enterprises, followed by training in micro enterprise investment. Savings mobilization had the least but significant effect on performance of micro enterprises. Based on the findings, the study concludes that provision of micro finance to the youth to engage in micro enterprise activities will help spur

economic development and alleviate youth unemployment in Kenya.

Jacqueline Siekei, (2013) assessed the effects of the financial literacy education on performance of small and micro enterprises before and after program implementation in 2011 in Njoro District, Kenya. They further investigated the financial literacy skills imparted, and their role on performance of small scale enterprises. Descriptive research design was adopted and about 82 beneficiaries were selected randomly from the target population of 467 beneficiaries of Equity group foundation project in Njoro District. Further, questionnaires were administered to obtain primary data from the selected program beneficiaries.

Data was analyzed using frequency counts, percentages, means and standard deviation, t-test was used to analyze the difference in performance before and after the training. The study found out that the program had emphasized on budgeting skills, financial analysis, credit management skills and book keeping skills; of which all these topics have significant improvement in revenue performance of small enterprises especially for members who had attended the financial literacy program. The study concluded that the government should fund the mainstreaming financial literacy training programs throughout the country as a strategy for enhancing small and micro enterprise business performance.

Markos Kidane, (2015) conducted a study to assess the relationship between microenterprises and socioeconomic development among youth groups in Addis Ababa, Ethiopia. They deployed both quantitative and qualitative research design to

collect data randomly from 120 micro and small enterprises operated by youth target groups in ten sub-cities of Addis Ababa. After data analysis using descriptive statistics, they found that major constraints for youth target microenterprises such as credit access, business place, misunderstanding, disagreement and mistrust among group members have imperative implications to poverty reduction, employment creation and women empowerment of microenterprises and has to be addressed.

The study suggests that different supports for youth group microenterprises have to be more of growth oriented and it has to be strengthened and continuous. The study concluded psychosocial constraints such as fear of failure and criticism, faulty socialization, and low dignity of labor and inadequate motivation are the most serious problems that young entrepreneurs are currently facing. Although some of the respondents believed that employment in microenterprises could reduce poverty.

(Thilde Langevang and Katherine V Gough, 2012) conducted a qualitative study on main trades for which young women in Sub-Saharan Africa have typically entered (Hair dressing and dressmaking). As a result of limited opportunities for gaining formal wage employment in the private sector which resulted into entrepreneurship being promoted as a means of generating youth and women employment.

The study shows that hairdressers and seamstresses trades in Ghana have been quite differently in recent years where by hairdressing has boomed while dressmaking has been stagnating. The result shows that these diverging trajectories between these two professionals have been attributed to three related factors. These are globalization which affects two trades differently; trade associations have reacted differently to the new constraints and opportunities generated by globalization and their training

systems have undergone different degrees of professionalization; and lastly, the prestige associated with the two professions has changed affecting the aspirations of young women to enter the professions.

The study suggests that, geographers potentially have much to contribute to employment and entrepreneurship debates by providing more contextualized studies which recognize the complex interplay between globalization, institutions and individuals in particular places and acknowledge the resulting diverse employment experiences. Isidore Ekpe, (2015) examined the relationship between entrepreneurial skills acquisition and self-employment practice, moderated by self-motivation in Malaysia. The study developed a conceptual model which had a link with Schumpeter 1942 Entrepreneurship Theory and Ajzen 1991 Theory of Planned Behaviour. The study deployed a cross-sectional survey method and stratified random sampling to solicit responses from Malaysian University Graduates of Entrepreneurship for five years (2009 to 2014) using questionnaires.

The study sample included three universities from three zones of Malaysian Peninsular. The study employs descriptive statistics and multiple regressions as data analysis methods. The result showed Enterprise development is very crucial to a nation's economic development through employment generation. This would necessitate the establishment of various enterprise development programs in many countries to develop positive mindset especially among the youth towards self-employment practice after school. The study suggests that with an upward rise in population of working class and highly educated or skilled citizens, there is the need for Malaysian government and community leaders to draft appropriate strategies (for

example counseling in school and at home), that will encourage and engender greater participation of the youth's and women in self-employment practice.

(Lovely Parvin, M. Wakilur Rahman and Jinrong Jia, 2012) carried empirical investigation on factors influencing women micro-entrepreneurship development in rural Bangladesh. They employed control and treatments groups among women which included 248 women micro-entrepreneurs and 132 non-entrepreneurs and later applied Binary Probit model. Their study adopted three basic aspects such as personal attributes, family affairs and external environment to evaluate their contribution towards women entrepreneurship. The investigation found out that among various personal attributes, freedom of work, family hardship and desire for higher social status significantly influenced to participate in micro-entrepreneurship.

Among other various external factors such as access to credit, access to entrepreneurship training, membership with development organizations and access to information stimulate participation into micro-enterprises. On the other hand, the study also points out several challenging factors towards smooth development of women micro-entrepreneurship such as lack of entrepreneurial skills, lack of start-up finance, gender discrimination, lack of information, lack of self-confidence, combining family and enterprise works and worried about societal acceptance. The paper provides suggestion that there should be rights policy adjustment for strengthening women entrepreneurship development in order to create an opportunity for rural disadvantaged to maintain their livelihoods through engaging in various micro-entrepreneurships.

3.3.2 Review of Studies Conducted in Tanzania

Chijoriga, (2011) conducted a field survey in five Micro Finance Institutions (MFI's) in Tanzania to analyze the potential and challenges of the commercialization and transformation of MFIs in Tanzania. The study also assessed the implications of providing access to financial services to Micro and Small Enterprises (MSE) between 2005 and 2007. The study deployed mixed approach which involved face to face interviews, questionnaires and observation. The study randomly selected 60 (customers) from formal MFI's operating in Tanzania which offer financial services to the low-income population and rural area.

Data were analyzed using the Statistical Package for Social Sciences (SPSS). The result shows that most of the MFI clients were low income earners and further 93.5% of the loans were issued to women and 78% of the respondents were spending US\$ 1 to USD 2.5 per day. Study revealed that there are different challenges affecting operationalization of micro finance institutions such as lack human resource capacity, weak ownership and governance structure, lack of capital/loanable funds and poor networks. The study suggests that regulatory authorities need to create a conducive environment for MFIs, by developing a legal and regulatory framework, formulating policies and improving regional and rural infrastructure to encourage MFI's to operate in rural areas and reach low income earners.

Samwel, (2014) examines the role of women's micro-enterprises in enhancing rural households' access to basic needs and services in Kilwa district, Southern part of Tanzania. He deployed stratified and random sampling of women micro-enterprises involved in fish selling business from two fish selling markets namely Nangurukuru

and Somanga in Kilwa District. He used mixed methodology; in a way that qualitative and quantitative methods were deployed in analyzing the data.

The results showed majority of women entrepreneurs spent the income earned from micro enterprises for immediate household needs. Further researcher observed that majority of women's micro-enterprises generated monthly profits above the food poverty line as well as basic needs poverty line. This finding suggests, women's micro-enterprises play a critical role in generating incomes that can contribute to improve households' access to both food and other basic needs such as health care, clothing and housing. Yahaya and Mutaburukwa (2015) perform an empirical study which aims at gaining a better understanding of the ways in which SMEs can take advantage of the East African Community (EAC) to improve different entrepreneurship activities. The paper identifies challenges faced by the SME's and explores the efforts made by the government for supporting the SMEs to exploit available opportunities.

The study employed qualitative analysis approach whereby in-depth interviews were conducted among businesspeople. Secondary data were also used in complimenting results. The study found that Tanzania's SMEs are less proficient of tapping the business opportunities provided by the EAC because these SMEs are micro and small enterprises. Study outlined several challenges SME's faced. Among them includes, most of the entrepreneurs have completed secondary education, and have no tertiary education which means they lack entrepreneurial competences since Tanzanian education system does not provide entrepreneurial skills to those in primary school level. Further, lack of information has a negative impact on the

SMEs activities as information can help in the empowerment and capacity building of entrepreneurs to access markets, finance, training, exhibitions, and network. Since SME's are less capable of tapping the business opportunities in EAC, the study recommended things like schemes for accessing loans and grants should be formulated and entrepreneurship skills have to be acquired from primary to tertiary levels of education.

(Lucy Ssendi and Alistair R. Anderson, 2009) conducted a study to examine the role of Tanzanian micro enterprises and micro finance and their impact to poverty alleviation for poor rural women. They performed a random sample and selected about 120 local entrepreneurs who had at least received one loan from SELF project from either Small Industries Development Organization (SIDO) or SACCOS in the study areas. They employed a survey method where a set of questionnaires were developed and later interviews were conducted for both recipient and non-recipients of SELF loans groups of entrepreneurs. Data collection involved five districts of Pwani and Morogoro regions.

The study found that business performance had improved for SELF loan recipients. It was concluded that loans from SELF had a positive effect to enterprise performance for surveyed areas. Using assets index to measure poverty trend between surveyed groups, the results showed both recipients and non-recipients of loans owned more or less the same household assets than before the project. The paper suggests, the incidence of poverty is widespread in the rural areas where most people depend on traditional agriculture and petty trading as the main source of their food and income.

3.4 Policy Review Literature

In Tanzania, The SME's Development policy (URT 2003) provided an operational definition of Micro enterprises to include any non-farm enterprise that employs fewer than five employees with a capital investment not exceeding 5 million Tanzanian shillings. The SME cover non-farm economic activities mainly manufacturing, mining, commerce and services. The commonly used yardsticks to measure the size of SME's are total number of employees, total investment and sales turnover. In the context of Tanzania, micro enterprises are those engaging up to 4 people, in most cases family members or employing capital amounting up to Tshs.5 million. The majority of micro enterprises fall under the informal sector in the country.

According to Tanzania SME's Development policy, it is estimated that about a third of the GDP originates from the SME sector. Since SMEs tend to be labor-intensive, they create employment at relatively low levels of investment per job created. SMEs play a fundamental role in utilizing and adding value to local resources. It also facilitates distribution of economic activities within the economy and thus fosters equitable income distribution.

Other policy frameworks in Tanzania which plays a fundamental role in boosting SME sector includes Tanzania National Development Vision 2025 and The Sustainable Industrial Development Policy - SIDP (1996 - 2020) which have put specific emphasis on the promotion of SMEs through the supporting existing and new promotion institutions, simplifying taxation, licensing and registering SMEs, and improving access to financial services. On the other hand, SIDP encourages

informal sector businesses to grow and become formalized, and identifies measures that would enable indigenous entrepreneurs, women, youth and people with disabilities to take part in various economic activities.

Among other policies which support the functioning of SME sector in Tanzania includes, The National Employment Policy, The Gender and Women Development Policy, The Cooperative Development Policy, The Agricultural and Livestock policy and The National Environmental Policy and Rural Development Strategy to mention few (Argidius, 2017). A survey of SMEs in 2012 (URT, 2012) estimated that there were 2.75 million MSME owners and about 3.16 million MSMEs in Tanzania, contributing around 27% of the GDP and employing more than 5.2 million people. Of these enterprises, 97.1% were “micro”, with 66.1% of the total being own account (one person) activities Olomi, (2015).

Despite this notable contribution to the economy, the graduation rate of micro enterprises to small, medium and large in Tanzania is very low, the result being that most remain micro; while medium sized enterprises being rare Olomi, (2015). According to professionals, there are several problems that persist in operation of SMEs in Tanzania. These includes unfavorable legal and regulatory framework, underdeveloped infrastructure, weak business development services, limited access to finance, and ineffective and poorly coordinated institutional support URT, (2003).

Similarly, Yahaya and Mutaburukwa (2015) on their empirical study about capacity of small and medium enterprises in tapping business opportunities in East Africa

revealed that Tanzania's small and medium enterprises are less capable of tapping the business opportunities provided by the East African Community because most of them have low capital, they lack entrepreneurial education at tertiary level, networking activities are mostly social rather than business focused, they are also formal but not informed. Their study recommended that entrepreneurship education should be provided from primary to tertiary level, establishing schemes which would enable small and medium enterprises to access loans and grants as well SMEs should network among themselves to improve business environment.

Micro and small enterprises play a crucial role in strengthening private sector development and overall economic transition. Youth and Women have become more vulnerable in rural poverty because of limited employment opportunities. The evidence shows most of the microenterprises are urban oriented. Majority of these micro enterprises only offer credit to women and young entrepreneurs who operate micro enterprises in cities, few consider possible applications and operating in rural areas (Selejio, O. & Mduma, J.K. , 2005). Therefore, the rural youth need to be motivated to take up entrepreneurship as a career, with training and sustaining support systems providing all necessary assistance. It is evident that micro entrepreneurship is contributing to the sustainable development of women who are engaged in entrepreneurship but also to the sustainable development of the country's economy.

3.5 Conclusion

Microenterprises have a very important and effective role in both developed and in developing countries because it is considered the backbone of their economies.

MSEs can play a role in improving the socio-economic condition of the poor and create employment opportunities. The review suggest that major challenges and problems that faces the small scale enterprise are influenced by lack of access to finance, lack of infrastructure, lack of training in entrepreneurial and management skills, lack of information on business opportunities, lack of access to capital, inefficient financial market, un-clear and un-pragmatic national policy, as well as socio-cultural constraints.

Therefore, policies and programs need to be tailored to the promotion of women and youth entrepreneurship development and put into practice strategies which can uphold entrepreneurial culture among rural and urban youth and women. Microenterprises are presently the most discussed and encouraged concept all over the world to overcome economic challenges. However, in both rural and urban areas of Tanzania, many entrepreneurs fail to obtain financial credit from the banks and financial institutions due to different factors mostly related to the nature of micro enterprises being operated. Among key factors are related to knowledge on business, innovation and skills acquired by individuals. Given this high failure rate, it becomes vital to research the role played by micro enterprises on youth skills development and women empowerment.

Youth and women are among special groups in the communities who have high contribution to boost families' financial wellbeing and livelihoods. Despite the fact that most enterprises provide employment and wealth creation but it's crucial to understand the role it plays in the development of youth skills, innovation and how it's geared towards women empowerment for sustainable livelihoods. Basic business

and financial management skills will enable youth and women entrepreneurs to make informed investment decisions, enhance their entrepreneurial skills and exploit the available business opportunities.

Therefore, the study sought to establish the roles that micro enterprises play on youth skills development and women empowerment in the case of Nangowe ward, Nachingwea district, found in Lindi region, southern part of Tanzania. Meanwhile, scholars have acknowledged that support for women and youth on different skills and innovations through micro and small enterprises is considered to be of fundamental importance for growing economies.

CHAPTER FOUR

PROJECT IMPLEMENTATION

4.1 Introduction

This chapter provides a narrative on project implementation plan. The Project Implementation Plan (PIP) is a master plan that outlines all of the individual plans to be executed when implementing the project. The PIP illustrates the technique to prepare end users and the target product, service or process for daily use or development. The PIP will help in reducing the risk of failure in execution by scheduling the project effect when the service occurs, or system are implemented.

Implementation stage is a noteworthy segment in the existence cycle of a project. It infers the genuine doing of arranged exercises. It includes Project actuation which means making courses of action to have the task begun. It includes coordination and management of resources to make the project work; and Project activity which includes the handy administration of an undertaking. Under implementation, project inputs are converted into outputs to accomplish the desired objectives. Likewise, the chapter provide information on expected outputs and products, project planning, and implementation plan joined by the Logical Framework Analysis, vital sources of info, design of staffing, project budget, project implementation and its report together with the implementation chart.

4.2 Project Outputs

Often confused with activities, outputs are the first stage of project-related outcomes. They are the direct results of the project's instantaneous term. In other terms, in the short term, they are typically what the project has accomplished. In a language that

is simple, output is all about quantifying the project activities that have a straight connection on the project goal. The outputs are plainly quantified under this project and meet the standard performance which is SMART. This means they are specific, measurable, achievable, realistic and time bound to enable evaluation of how successfully the objectives have been achieved. The expected project outputs and products to be achieved from this project is represented on the Table 4.1.

Table 11.1: Project Output and Products

Objective	Output	Product
To create awareness on the available economic opportunities and mindset change towards self-employment among Nangowe youth by May 2019.	About 10 groups of 10-15 members are aware on the importance of self –employment and chosen some economic activities to start with in groups such as vegetable gardening and selling of fruits and food to generate income.	Young men and women with changed mind-set and awareness on harnessing available economic opportunities Positive attitude towards self-employment and utilize available opportunities among youths, women and the community as a whole
Capacity building through entrepreneurship skills training, empowerment and practical business skills to 10 groups to Nangowe young men and women by July 2019.	About 10 groups of young men and women are well trained on business skills and entrepreneurship.	Good quality of goods and services produced by youth economic ventures. Increased capacity of ASCODEPF clients to use their vocational skills to establish IGAs. Expanded income and prosperity of Nangowe Youth. Diminished number of youth sauntering in the village center and at youth camps.
Facilitate establishment and Support linkage of Youth microenterprise Group(s) and Income Generating Activities (IGAs) for employment creation among Nangowe youth by September 2019.	Well established Youth Microenterprise Group(s) and viable Income Generating Activities About 150 young men and women are capable of establishing and running microenterprise and other related income generating activities such as food vending and tailoring and cashew nuts processing.	Expanding number of young men and women utilized in the casual part. More women and youth establish various ventures such food vending, selling used clothing and petty trading to increase their levels of income. Linking other youth to available income generating activities, access to micro credits and improve their livelihoods.
To strengthen performance of host organization and stimulate functioning of established IGA microenterprises groups by December 2019.	5personnel trained on how to provide entrepreneur practical trainings. The trained personnel able to provide skills support and stimulate activeness of the IGA groups to ensure sustainability of the income generating activities which are already started.	Established team of trainers capable of running entrepreneurial skills training and support youth and women IGA's established groups for them to grow and expand on their started projects for income generation in the community

Source: Researcher 2019

4.3 Project Planning

In order to improve smooth execution of the project, planning and implementation was carried out in participatory manner. Different key partners were completely included at each phase of implementation. All stake holders recognized, like some of those mentioned in chapter two such as Nangowe Ward leaders, Nangowe young men and women, the ASCODEPF Management team, and the MCED student were fully on board. Nevertheless, the planning of the project covered implementation plan, staffing design and budget of the project.

4.3.1 Implementation Plan

With the intention clearly describe in what way the project was performed to attain project outputs, objectives, the ultimate goal and the project implementation plan was devised using the Gantt chart. The chart help to plan out both, what tasks need to be done, and when, by taking into account when something has been done and the extent to which it depends other things which must be done first. Table 4.2 displays the implementation plan for the project, which shows the period between March 2019 and December 2019. Awareness creation and mind set of the project was anticipated to be done from May to June 2019, where the whole community is told about the planned village establishment. Capacity building is done between July and August 2019 including production and distribution of training manual, which will be followed by a series of training activities including entrepreneurship training skills: business management skills: and a record-keeping session to ensure the projected objectives are achieved.

Table 12.2: Project Implementation Plan

Objective	Output	Activity	Responsible	Project Implementation Month												Resources
				3	4	5	6	7	8	9	10	11	12			
To create awareness on the available economic opportunities and mindset change towards self-employment among Nangowe youth by May 2019.	About 10 groups of 10-15 members are aware on the importance of self – employment and chosen some economic activities to start with in groups such as vegetable gardening and selling of fruits and food to generate income.	Mind-set change and awareness on the available economic activities and importance of self-employment	Project Team, Youth Nangowe Community											Personnel, Time Stationery		
To build capacity through entrepreneurship skills training, empowerment and practical business skills to youth groups and women by July 2019.	About 10 groups of young men and women are well trained on business skills.	Training manual developed and distributed to trainees. Conduct 3 days training on entrepreneurship skills. Conduct 3 days training on business management skills. Conduct 2 days	<ul style="list-style-type: none">• Researcher,• Trainers,• ASCODEPF											Human, Means of transport, Time & Stationery		

Objective	Output	Activity	Responsible	Project Implementation Month								Resources	
				3	4	5	6	7	8	9	10		11
		training on record keeping											
To facilitate establishment and Support linkage of Youth and women microenterprise Group(s) and Income Generating Activities (IGAs) for employment creation among Nangowe youth by September 2019.	Well established Youth Microenterprise Group(s) and viable Income Generating Activities Set up networks between Youth Economics Groups and specialist organizations like Ward, district and regional authorities and other development partners.	Group formation- identify name of the group Identify IGAs to be under taken Select leadership Connect the group with ward Community Development Officer and the WEO. Introduce the groups to the Nachingwea District Business Officer.	Group Member Ward Community Development Officer Researcher										Personnel, Funds, Stationery Personnel, Time,
To strengthen performance of the host organization and functioning of initiated income generating activities by December 2019	5 personnel trained on how to provide entrepreneur practical trainings	Conducting TOT – to familiarize ASCODEPF trainers with the training manual	Researcher, ASCODEPF, Experts.										Personnel, Funds, Stationery

Table 13.3: The Project Logical Framework

Hierarchy of Objectives	Objectively Verifiable Indicators (OVIs)	Means of Verification (MOVs)	Assumptions
Goal: Equip young men and women from Nangowe community with skills development for income generation through microenterprise establishment.	Improved incomes and standards of living of Young men and women.	Quarterly Survey and auditing as well as annual reports at beginning and end of project.	Youth are honesty and open about their income status
Objective 1: To create awareness on the available economic opportunities and mindset change towards self-employment among Nangowe youth by May 2019.			
Output 1: About 10 groups of 10-15 members are aware on the importance of self-employment	Number of youth groups with mindset change and awareness on self-employment	Project progressive report	Youth willingness to join awareness groups
Activities			
Mind-set change and awareness creation on the importance of self-employment	Number of meetings on mind-set change and awareness creation session.	Mindset change and awareness reports.	Youth willingness to attend awareness meetings
Objective 2: To build capacity through entrepreneurship skills training, empowerment and practical business skills to 10 groups of youth and women by July 2019.			
Output 2: About 150 young men and women are capable of establishing and running microenterprise activities. About 10 groups of young men and women are well trained on business skills.	Number of youths who are capable of establishing and running microenterprise Number of groups who are well trained on business skills.	Progress implementation report Training report, training attendance	Youth willingness to start up microenterprise Willingness of young men and women to attend training
Activities			
Training manual developed distributed to trainees.	Number training manual produced	Availability of 6 training manual	Readiness of ASCODEPF Members to attend training
Conduct 3 days training on entrepreneurship skills and business management skills.	150 youths attended the training Number of youths attended training on business management skills	Training report, training attendance	Youth willingness to attend training

Hierarchy of Objectives	Objectively Verifiable Indicators (OVIs)	Means of Verification (MOVs)	Assumptions
Conduct 2 days training on record keeping	Number of youths attended training on record keeping		
Objective 3: To facilitate establishment and Support linkage of Youth and women microenterprise Group(s) and Income Generating Activities (IGAs) for employment creation among Nangowe youth by September 2019.			
Output 3: Well established Youth Microenterprise Group(s) and viable Income Generating Activities	Number of microenterprises established by youths	Project Progress reports	Willingness of youth to cooperates in establishing microenterprise
Activities			
Formation of Group and naming	Number of groups formed	Project reports	Willingness of youth to cooperates
Identify IGAs to be undertaken	Increased number of IGAs	Project reports	Willingness of youth to identify IGAs
Link the group with ward Community Development Officer and the WEO.	Number of youth economics group linked with ward, district, regional authorities	Project Progress reports	Positive response from other development partners
Objective 4: To strengthen performance of the host organization and functioning of initiated income generating activities by December 2019			
Output 6: 6 personnel trained on how to provide entrepreneur practical trainings	Quality of project team in place	Project report	Project team agree to volunteer part of their time in the project
Activities			
Conducting TOT – to familiarize ASCODEPF trainers with the training manual	Number of ASCODEPF staff attended training	Training Report	Each key actor will play his/ her role effectively

4.3.2 Inputs

Inputs are expected during the project implementation to promote the smooth execution of the planned activities. Normally, the inputs required differ per activity and objective in different project including this one. However, most of the training needs similar inputs that vary in quantity, while other input activities depend on their existence. The following inputs are necessary so as to achieve the intended outputs of this projects, these includes training guidelines and training materials such as stationaries.

Other inputs are human resource such as the project coordinator, the training facilitator and community volunteers. Additionally, there are financial resources as stipulatedon the project budget in section 4.4 and time resource as reflected in the PIP in Table 4.2 of this document. Nevertheless, inputs are equipment and materials required to support implementation such as office premises and the training venue.

4.4 Staffing Pattern

The staffing plan formed a basis for recruitment, it also stipulates roles to be filled, how long the role will last (as the project will come to an end), what qualifications and/or experience will be needed and how the role will be filled. The researcher worked closely with the host organisation (ASCODEPF) and other stakeholders available in the districts to ensure successful execution of the project. The supervision of the project largely depends on the experience of ASCODEPF project coordinator who is also the team lead of this project. He oversees the whole operation of the project at the district level. He also receive close support from the Project Officers from ASCODEPF who provided support with the mobilization,

awareness and training on skills development to different youth group at Nangowe ward. Both officers have educational background on social and development issues and have obtained extensive experience of working with young people in rural areas.

The researcher was the project manager, as well as delivering training to the participants on different modules. The project also received a closed guidance and assistance from the District Business officer of Nachingwea district, who provided trainings on business and entrepreneurship to different groups. He also championed microenterprise establishment during the project life cycle. Ward Executive Officer and AFISA UGANI played a supervisory role at the ward level. They help out with the mobilization and awareness creation to the community member of Nangowe Ward as well monitoring and evaluation of the project activities

4.5 Project Budget

During the course of the project implementation a total of Tshs, 2,091,500 was budgeted in order to attain the goal of the project. The main cost items includes trainings which used a total of 1,340,000 Tshs, conducting a CNA and mobilization were a total of 156,500 Tshs was spent, production of training materials costed about 90,000 Tshs, and report writing which used a total of 100,000 Tshs. ASCODEPF covered most of the budget allocated while group members contributed some amount from their savings. This was agreed in order to create a sense of ownership of the project but also taking into consideration that the targeted beneficiaries doesn't have sufficient income to fund for the project. The specifics of the actual budget for the necessary inputs and costs are given in Table 4.4.

Table 14.4: Project Budget

Objectives	Output	Activities	Resources needed	Quantity	Unit price	Total TZS
To create awareness on the available economic opportunities and mindset change towards self-employment among Nangowe youth by May 2019.	About 10 groups of 10-15 members are aware on the importance of self-employment	Mind-set change and awareness creation on the importance of self-employment	Soft drinks & Snacks	150	1,000	150,000
			Flipchart paper	1	3,500	3,500
			Marker pens	3	1,000	3,000
To build capacity through entrepreneurship skills training, empowerment and practical business skills to six groups of youth and women by July 2019	About 150 young men and women are capable of establishing and running microenterprise activities. And About 10 groups of young men and women are well trained on business skills.	Training manual developed and distributed to trainees.	Stationery photocopy papers Ream	5	8,000	40,000
			Transport	1	50,000	50,000
		Conduct 3 days training on entrepreneurship skills and business management skills	Facilitators Allowance	2	30,000	60,000
			Flip Charts	2	3,500	7,000
			Marker pens	5	1,000	5,000
			Soft drinks & Snacks	450	1,000	450,000
To facilitate establishment and Support linkage of Youth and women microenterprise Group(s) and Income Generating Activities (IGAs) for employment creation among Nangowe youth by September 2019	Well established Youth Microenterprise	Formation of Group and naming	Flip Charts	1	3,500	3,500
			Facilitators Allowance	1	30,000	30,000
			Registration fee	Fee	250,000	250,000
	Group(s) and viable Income Generating Activities	Identify IGAs to be undertaken	Flip Charts	1	3,500	3,500
		Select leadership	Facilitators Allowance	1	30,000	30,000
			Flip Charts	1	3,500	3,500

Objectives	Output	Activities	Resources needed	Quantity	Unit price	Total TZS
	Set up networks between Youth Economics Groups and specialist organizations like Ward, district and regional authorities and other development partners.	Connect the group with ward Community Development Officer and the WEO.	Airtime		30,000	30,000
		Introduce the groups to the Nachingwea District Business Officer.	Transport	1	20,000	20,000
		Select leadership	Refreshment	150	1,000	150,000
To strengthen performance of the host organization and functioning of initiated income generating activities by December 2019.	6 personnel trained on how to provide entrepreneur practical trainings	Conducting TOT – to familiarize ASCODEPF trainers with the training manual	Facilitators Allowance	1	30,000	30,000
			Stationaries	1	15,000	15,000
			Project Report Writing	1	100,000	100,000
	GRAND TOTAL TSHS					2,091,500

Source: research, 2020

4.6 Actual Project Implementation

This part discusses the actual implementation of the project. It outlines the step-by-step execution of the design. It also reveals how the activities were conducted and how the resources were used to produce the expected results for the project. All activities conducted are those included in the development of the project. This stage involves synchronization of a broad range of activities, group of leadership, budget management, communication and other issues related to the project. It is the stage in which the visions and plans of the project become reality.

4.7 Project Implementation Report

To achieve the stipulated projects objectives, the researcher, target group, and other participant to have a responsibility of ensuring that the project activities were conducted in a professional manner. The implementation followed the successive sequence of activities that culminated in achieving the stated objectives. Below are set of events that took place during the project implementation; The first activity to be excuted during the project implementation was Community Need Assessment (CNA). The researcher wrote a letter to ASCODEPF to seek their permission for the field practice position and act as host organization of the project. The host organization introduced the resercher to the local authority and explain the purpose of the visit. Plans were arranged to carry out the CNA with the help of Nangowe WEO, AFISA UGANI and the correspondence VEOs.

After the CNA analysis, it was agreed that the microenterprise youth skills development and women empowerment project is the best viable option for the community in helping the young men and women of Nangowe community to

improve their income. As lack of skills for running microenterprise was mentioned as the major hindrance towards income generation and poverty eradication.



Figure 7.1: Community Need Assessment at Nangowe Ward

Source: Research 2019

Sensitizing the target group on the significance of microenterprise on youth skills development and women empowerment was the second activity of the project. The meeting intended to raise awareness among youth on the importance of business skills. During this phase a researcher received immensely assistance from the WEO, WCDO and the VEOs from the two villages. About 150 young men and women attended the meeting. The meeting was also attended by the District Business Officer from Nachingwea District.

Capacity building through training on business skills were carried out as the third activity, the researcher used the awareness meeting to identify what are the skills gaps exist and what kind of training will help bridge the skills gap. To further complement the results from the awareness meeting, the researcher used the CNA data which also provided some answer on type of skills existing and what other skills

are needed. Further, these analysis helped the resercher with the development of training manual and other related training materials which reflected the content needed for skills development. Then a 3 days training on entrepreneurship was carried out to the targeted group. About 150 participants attended the training which were carried out at the facility provided by Nangowe ward.



Figure 8.2: Sensitization Meeting at Nangowe Ward

Source: Research 2019

In order to equip the targeted group with the relevant skills, another 5 days training on business management skills and record keeping were carried out. The training also invited successful entrepreneurs available in the communities to share their experience and challenges in their business. This provided a good aspiration to the trainees as they were able to hear from their fellow villager's how they nested out and become successful businessmen/women.



Figure 9.3: Training on Record Keeping at Nangowe Ward

Source: Research 2019

Facilitate and Support establishment of Youth microenterprise Group(s) and Income Generating Activities (IGAs) for employment creation was the next activities followed after the completion of training. A number of meetings were held between the researcher and project team on how to form, register and manage the groups in a systematic way. The discussion of the meetings centered around how to select a group name, election of groups leadership, drafting the constitution, identification of the income generating activities and how to mobilize funds for microenterprise establishment. A total of 10 groups were created with members ranging from 10 to 15 people per group.

After formulation of the groups different group met and agreed on the business to be undertaken. Most of the business suggested based on the available resources to be used and prevailing needs/gap on service at Nangowe ward. The business suggested

includes tailoring, batik making, cashew processing and packaging, bee keeping, soup making(food vending) and groceries. On fund raising, it was advised that for the existing members of ASCODEPF group, they can use the current model of savings, to raise the funds and invest. These issue was agreed in some of the groups and made the available funds to start some of the business.



Figure 10.4: Formation of the YEGs and Identification of IGA at Nangowe Ward

Source: Research 2019

The research help on facilitating linkage between the established Youth Microenterprise(s) activities with other available support services in Nangowe ward, Nachingwea district. This was done through setting up networks between Youth Economics Groups and specialist organizations. The researcher invited and involved the Ward, district and regional authorities during the implementation to make sure that they are all aware of the group situation, group needs and prevailing challenges

and what kind of supports are needed from their end in order to realize each group's vision. Partners who were able to attend includes, WEO, DBO, WCDO, AFISA UGANI, and the two VEOs of Nangowe and Matangini Villages.



Figure 11.5: Identification of Business and Fund raising at Nangowe Ward

Source: Research Data 2019

Table 4.5: Actual Project Implementation Activities Status

Major Activities	Resource	Implementation Status
<ul style="list-style-type: none"> Community Needs Assessment ✓ <i>Meeting with ASCODEPF members and Local Authority.</i> ✓ <i>Implementing CNA exercise</i> ✓ <i>CNA Report writing</i> 	Transport Funds Stationeries and refreshments	CNA was completed and Report were presented
<ul style="list-style-type: none"> Project preparation ✓ <i>Awareness raising training /seminar.</i> ✓ <i>Training manual Preparation</i> ✓ <i>Conducting Training of Trainers (TOT)</i> 	Stationeries Facilitators transport	Completed
<ul style="list-style-type: none"> Actual training ✓ <i>Entrepreneurship Skills</i> ✓ <i>Business management skills</i> ✓ <i>Record keeping</i> ✓ <i>Formation of Group & registration</i> ✓ <i>Resource mobilization and project financing</i> 	Coordinator facilitators Transport Fund Trainees (youth)	Completed
<ul style="list-style-type: none"> Assist and support YEGs and IGAs formation 	Transport Refreshments Group members	Completed

[illegible]

CHAPTER FIVE

PROJECT PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Introduction

This section illustrates how monitoring and evaluation of the project was performed during this study. Main objectives, indicators and methodologies as used in monitoring and evaluation activities are showed. Moreover, the chapter provides the planned and actual monitoring and evaluation activities and as well as results found. Other subsection of this section identified the methods and tools used for data collection and analysis. Lastly, sustainability of the project is justified.

5.2 Participatory Project Monitoring and Evaluation

Participatory Monitoring and evaluation (PM&E) is the regular collection and analysis of information to track progress against set plans and check compliance to established standards he routine collection and analysis of information to track progress against set plans and check compliance to established standards. Participatory Monitoring and Evaluation seeks to integrate the perspectives, preferences and decisions of the stakeholders and intended local beneficiaries in attempt to ensure that evaluation in done with these key groups rather that done to them Rossman, (2015).

Participatory Monitoring and Evaluation also intends to share knowledge and resource allocation among beneficiaries of the program and other program implementers inside and outside the project. Participatory Monitoring and Evaluation focuses on tracking, provision of feedback, on valuation and performance

review for collective decision making, cooperative ownership, empowerment as well as mutual learning on implementing program goals. Participatory monitoring and evaluation have advantage of promoting project sustainability, improves capacity building and efficiency as well as encouraging coordination of data collection and supervision which leads to accountability and empowerment. However, participatory monitoring differs from participatory evaluation in the context that monitoring can be carried out by internal staff rather than external staff, participatory monitoring is ongoing rather than periodic and it concentrates more on activities and outputs than on outcomes and impact.

5.3 Participatory Monitoring

Participatory monitoring is producing useful information together about status of the program and show the indicators which will guide towards achieving program goals. Commonly, it comprises gathering and analyzing data on the method of implementation process, strategies, outcomes and recommendation. Participatory monitoring outcomes can provide significant indicators about the efficiency with which resources are used to implement activities and achieve the outcomes.

For participatory monitoring to work the beneficiaries or stakeholders of the program must agree on a plan for monitoring if the schedules arranged are on the right track and share and use the information and results for monitoring actions. Therefore, participatory monitoring should base on the project's visions, goals as well as objectives. For efficiency, the monitoring results should be shared owned and used by involved stakeholders who will allow revisit of the documented results in the

future. The results should also provide details on whether progress is made in implementation as planned and as per the budget. In places where participatory monitoring does not generate the planned outcomes it provides the chances to key stakeholders of the project to formulate strategies and revise implementation approaches.

5.3.1 Monitoring Information System

For any project monitoring system to work out, all monitoring system details should be planned in a reasonable timeframe and should be reliable to achieve the envisioned project goals and oversee changes that were taking place. The method of monitoring of information should be both qualitative and quantitative in nature particularly when planning. The development of the system for monitoring of information should be in such a way that it will be suitable in managing it. This system also provides an opportunity to monitor the importance of the collected information for evaluation and decision-making purposes.

For different activities carried by youth and women under ASCODEPF, the monitoring information system was designed to assist the project management in an efficient manner. The monitoring system had been designed by MCED student in partnership with host organization. The system helps out the stakeholders to monitor their various activities if are being executed in a manner agreed during planning and as per skills obtained during trainings. Further, the monitoring information system assist in keeping records of costs and expenditure of various groups' activities as well as monitoring timely collection of information, reporting and decision making.

5.3.2 Participatory Monitoring Methods

Various instruments were made available during data collection for monitoring process. These include key informants' interview, documentation and observation.

Key Informants Interview: The MCED Student collected data through key informants that includes ward executive officers WEO, DBO, WCDO, AFISA UGANI, VEOs of Nangowe and Matangini villages, ASCODEPF leaders, as well as some youth and women group members extension officer. The information collected is useful for understanding whether the interventions are on the right path based on the goals and objectives of the program.

Observation: The MCED student witnessed if all events are executed as prearranged for ASCODEPF youth and women groups created. Overall project management and business set up of individual group member was observed. Other issues observed includes all key business management, quality control, budgeting and customer care skills obtained during training was also observed. Each member was accorded a chance to perform in activities conducted by either in groups or individually to crosscheck if the training obtained has any impact towards individual or group goals.

Documentation: This method consists of collecting reports on daily and weekly basis for monitoring progress of the different activities conducted by youth and women groups. These reports were collected from members group, host organisation and extension worker and later documented by MCED student for project use and future use by host organization. The monitoring progress information and reports

help out the leaders of the groups in monitoring their groups' different project activities in order to bring about intended goals and sustainability of the project.

5.3.3 Participatory Monitoring Plan

Various activities were scrutinized to warrant if they were implemented as prearranged and outputs were monitored to guarantee the standards according to the set of plans. The following inputs and outputs were monitored closely: Inputs (time, finance, human, materials, and resources) and Outputs consisted of the: Number of participants received training, trainer's turn out and number of sessions.

Table 16.1: Participatory Monitoring Plan

Monitoring Objectives	Activities	Indicators	Methods/tools for gathering monitoring information	Responsible person	Time Frame
To understand training needs of the target group (youth and women)	Identification of training needs	Target groups attended trainings conducted	Training needs assessment report	-MCED student -Host Organization	April, 2019
To obtain training manuals for guide training.	Preparation of training materials and Manuals.	Development of training manuals	Training reports and manual	MCED Student	April-May 2019
To have venue ready for training and meetings purposes	Identification of the training hall	Acquiring hall for training and meetings	Visiting and book training venue	MCED student -Host organization	May 2019
Conducting meeting with host organization leaders and local government leaders to discuss the intention of training and activities plan	Meet with targeted leaders, discuss and confirm on work plan and dates	Conducting leaders meeting and district business officer	-Visiting local leaders offices -Minutes obtained from host organization	-MCED student -Host organization -local government leaders, (VEO's) -Extension Officer -District business Officer	May 2019
To support establishment of youth and women microenterprises groups	-Identification of the groups -encourage and support establishment of	Group members identified income generating activities and	-Group discussions with group members -Host	-MCED Student -ASCODEPF leaders	July 2019

Monitoring Objectives	Activities	Indicators	Methods/tools for gathering monitoring information	Responsible person	Time Frame
	micro enterprises	started mobilize funds for microenterprise establishment.	organization reports and minutes		
Setting up income generating activities for employment creation	Identify different activities which will boost income according to members localities	-to set up different income activities -Different income generating activities were pointed out and established	-Group discussions with group members -Host organization reports and minutes -site visits -individual interviews	-MCED student -Groups of youths and women -ASCODEPF leaders	June-July 2019
To equip members knowledge on business management and record keeping	-Conduct training -Equip them with necessary skills	-Different topics on business management and business record keeping were taught -other skills such as marketing and product development were also shared	-Focus group discussions reports -Training materials -Observation checklists	MCED student -ASCODEPF leaders -District Business Officer -Women and youth group members	June-October 2019
Sensitizing the target group on the significance of microenterprise on youth skills development and women empowerment for income generating activities	-Sensitization meetings were held to about 150 participants -Training and knowledge on youth skills and women empowerment was provided to participants	About 150 young men and women attended the meeting. -Diffrent individuals were sensiteized on the importance of microfinance on youth skills and development	-Training materials -meetings -groups discussion reports -interviews -observations	-MCED student -ASCODEPF leaders -District Business Officer -Ward and Village Executive leaders	June 2019
Capacity building through training on entrepreneurship and business management skills	-equip members with different skills on entrepreneurship and development	-Awareness meeting was conducted to identify skills gaps existing -Check kind of training necessary to brigde the skills gap.	-Training venue -Training materials -meetings -Observation -Site visits -Individual Interviews	-MCED students -ASCODEPF leaders -District Business Officer	June – October 2019

Source: Field Data, 2019

5.4 Participatory Evaluation

Participatory Evaluation involves gathering, analyzing and clarification of information about any facet of a project as part of a recognized process of judging its effectiveness, its efficiency and any other outcomes it may have, (Thorpe, 1988). Evaluation shows whether performance is going in the right track or otherwise. Participatory evaluation requires a sole response that addresses stakeholder expectations and limiting constraints. It measures project's implementation progress in contrast to the planned objectives. Participatory evaluation establishes whether program activities have been implemented as intended in the targeted population by reviewing and assessing the progress in the outcome's objectives for achievement of the program.

Evaluation is always conducted periodically throughout the life program and youth and women activities at ASCODEPF FOUNDATION were assessed for program effectiveness in order to reach out the ultimate goals. Evaluation enables answering of specific questions to guide decision makers and key stakeholders of the program. The results obtained during evaluation provide the key in understanding whether the program objectives and goals were valid, what has worked so far and what did not work properly and reason why program has not reached the desired outcomes.

The main goal of conducting participatory evaluation is to ascertain the efficiency, effectiveness, impact and sustainability of the program objectives. Participatory evaluations boost the potential for sustainable results that would have direct benefit to ASCODEPF project beneficiaries. Significantly, participatory evaluation contributes in improving program performance, participant empowerment, capacity

building and sustaining organizational leaning and growth.

5.4.1 Performance Indicators

Performance indicators assess the extent of development in achieving project outputs and outcomes. It also describes performance of the program in order to realize its outcome. The summary of performance indicators against objectives is described on the table below:

Table 17.2: Project Performance Indicators

NO	OBJECTIVE	PERFORMANCE INDICATORS
1.	To support establishment of youth and women microenterprises groups as well as setting up income generating activities for employment creation	Group members identified income generating activities and started mobilize funds for microenterprise establishment. A total of 10 groups were created with members ranging from 10 to 15 people per one group.
2.	To equip members knowledge on business management and record keeping	All members were trained and have Improved knowledge on business setup and management as well as daily business records keeping Five days training was carried to equip members with relevant skills on entrepreneurship and business management
3	Sensitizing the target group on the significance of microenterprise on youth skills development and women empowerment	About 150 young men and women attended the meeting. The meeting was also attended by the District Business Officer from Nachingwea District
4	Capacity building through training on entrepreneurship	Awareness meeting was conducted by MCED student to identify skills gaps existing and check kind of training necessary to bridge the skills gap. A 3days training was carried out to about 150 members to provide knowledge and skills on entrepreneurship.

Source: Field Data, 2019

5.4.2 Participatory Evaluation Methods

Participatory evaluation was done in two stages during the course of this study. The first stage of evaluation was carried out whereas activities were in progress to recheck if the activities align to objectives and extent of achievement. The second stage comprises of comparison between information gathered during community need assessment versus actual program outputs of which program is determined whether it is positive or not. The following techniques were employed during participatory evaluation stage.

Observation: Observation was significant method of evaluation so as to understand if youth or women are actually attached to different economic activities and stay focused on what have been taught during training and if practically perform different activities. ASCODEPF leaders together with MCED student observe the operations and performance of groups to see the impact of training given.

Focus Group discussion: Members of the group participated and give their views concerning the project activities, process and actions taken since training. The group members were allowed to provide comments if the training was satisfactorily and provided the required needs or they would other skills and management training in the future. Further, they also state to volunteer in searching for the places for cultivating vegetables and look for cashew and vegetable markets in order to sell groups products and improve their livelihoods.

Interviews and Checklist: Interviews were conducted to assess if the micro enterprises groups established are doing the activities as discussed and trained. This

was one of evaluation method to check the impact of training and it was found most of the women groups are now selling various products such soaps, vegetable gardens and food vending (mama lishe). The checklist was used to interview the leaders of the micro enterprise groups, ward executive officers and extension officer in order to evaluate their contribution towards full-filling women and youth groups on their targeted goals.

5.4.3 Evaluation Results

It has been observed that trainings obtained have led to positive impacts to most of the project members. They suggested that as the project proceeds, they would need extra skills on financial management and registration of their groups to other institutions especially financial institutions providing loans with minimum conditions. They also recommend getting a hand of help from other institutions and local government so that they can secure buyers for their products.

5.4.4 Project Evaluation Summary

The project evaluation summary is grounded by project goal, objectives, performance indicators, expected outcomes and actual outcome. The evaluation summary portrays the picture that there are robust assurances of different partners from the planning phase of the project up to the implementation part of various activities. Table 5.3 describes the project evaluation summary.

Table 18.3: Project Evaluation Summary

No	Objectives	Output	Performance Indicators	Expected Outcome	Actual Outcome
1	To support establishment of youth and women microenterprises groups and facilitate linkage as well as setting up income generating activities for employment creation	Formation of groups and identify different income generating activities	Group members identified income generating activities and started mobilize funds for microenterprise establishment	Awareness creation on the importance of self-employment -ability of establishing and running microenterprises activities	-Well established youth microenterprises -Viable income generating activities were identified -Most youth are now aware about significance of self-employment
2	To create awareness on the available economic opportunities and mindset change towards self-employment among Nangowe youth	2 days training conducted to members and stakeholders on records keeping and 3 days training on business management skills.	Members were equipped with relevant skills on entrepreneurship and business management	Training on business management skills -training on record keeping -Empowering young men and women with practical business skills -Bring awareness on how available resources can be exploited to increase income levels	-men and women are empowered with practical business skills, record keeping and finance.
3	Sensitizing the target group on the significance of microenterprise on youth skills development and women empowerment	Link the group with ward community development officer and WEO -Introducing the groups to District Business Officer	-Targetting attendance of young men and women -sensitized the groups on the importance of youth skills development and women empowerment -To evaluate the significance of training and awareness sessions in the project	-Link the group with ward Community Development Officer and the WEO -Facilitate linkage between the established Youth Microenterprise(s) activities with other available support services	-There is established link between youth micro enterprises and other available resources -The groups were sensitized on the importance of youth skills development and women empowerment

No	Objectives	Output	Performance Indicators	Expected Outcome	Actual Outcome
4	To build capacity through entrepreneurship skills training, empowerment and practical business skills to 10 groups of youth and women by July 2019	Training manuals were developed and distributed to participants -Conduct 3 days training on entrepreneurship skills	Identify skills gap and provide necessary knowledge and skills on entrepreneurship.	Young men and women are capable of establishing and running business after obtaining entrepreneurship skills development	Entrepreneurship skills was obtained, and business venture were opened and operating

Source: Field Data, 2019

5.5 Project Sustainability

Project's sustainability recognizes the capacity of the project in continuing implementation of different activities past its time limit and further than its funding sources. The choice of project site, project beneficiaries and activities determine how implementation of the project would be maintained even beyond its time frame.

5.5.1 Financial and Economic Sustainability

It is expected by project beneficiaries from ASCODEPF organization and youth and women that the skills obtained on business undertakings will bring sustainable income from various economic activities identified and initiated. Therefore, the trainings and skills obtained on keeping financial daily records on business, budgeting and marketing of their products will improve their economic conditions and hence improve their standard of living. Most of the youth and women have been empowered and are currently engaged in business at Nangowe ward. This is attributed to the fact the sensitization meetings done and the establishment of youth and women micro enterprises of have positive impacts on economic sustainability.

The trainings provided were focused on primary skills in financial management which begin in the precarious areas of book-keeping and cash management. Therefore, most youth and women have joined into groups and identified different economic activities which provides income for themselves and families and improve their livelihoods.

5.5.2 Entrepreneurship Skills and Development

The sensitization and trainings provided to youth and women groups have been helpful to maintain future project plans. Currently, more women and youth are more conversant with setting up business venture and understand why entrepreneurship is important in expanding their economic activities, secure marketing and develop their products. Earlier entrepreneurship trainings and business development provided by different organizations such as ASCODEPF and district business officer to different people at district level acted as an eye opening to support and serve the upcoming opportunities. Therefore education, sensitization and training impel the progress of business and the traits lead to the success of business and operation of microenterprises at Nachingwea district.

5.5.3 Supportive Institutional Framework

Due to the required resources being readily available towards implementation of the project, the established IGA(s) are most likely to be sustainable. Trainings, knowledge and skills imparted on entrepreneurship and business management will enable groups of youth and women to run the project sustainably by multiplying and engaging into various economic activities identified. The government through different policies such SME's policy, industrialization policy and women

empowerment policy provide the room for supporting different endeavors and ensure value addition and sustainable resource utilization within the country. Existence of other supporting institutions such as SIDO, local government and other development stakeholders bring sustainable solutions to various bottlenecks, ensures smooth flow of the projects and thus foster economic empowerment.

5.5.4 Human Resource

At Nangowe ward, the existing human resource at all times endeavors for sustainable project development. The local government officers such WEO, VEO, extension officers and Business Development Officer and non- governmental organizations such ASCODEPF organization and other existing organization at Nachingwea District has been attractive to support and to sustain activity endeavors and development of youth and women. Host organization (ASCODEPF) ensures human resource management becomes the most important section to youth and women groups' business undertakings, by providing and upgrading youth and women skills on business.

CHAPTER SIX

CONCLUSION AND RECOMMENDATION

6.1 Introduction

This chapter exhibits conclusion and recommendations of the project embarked in the community. It summarises what has been completed by the Nangowe Community on the implementation of Skills development project in Nangowe ward, Nachingwea District in Lindi. The conclusion section briefly covers the summary of the entire project starting from CNA, identification of the problem, literature review, implementation of the project, monitoring and evaluation as well as project sustainability. While the subsequent section provides recommendations to support others researcher who would perform the project of the similar nature.

6.2 Conclusions

Following the CNA findings, it has been divulged that the youth of Nangowe ward are encountering many challenges which perniciously affects their living standard and as a result hinder them from promoting their personal economic development, those of community and country in general. The challenges identified during the cause of study ranges from low income, unemployment, lack of entrepreneur skills, lack of capital, lack of financial institutions to secure loans, and poor governance. Among these, lack of entrepreneur skills is the most captious problem facing the young men and women of Nangowe ward.

Following these findings, through participatory approach it was agreed that provision of practical business skills through microenterprise engagement was paramount. It was envisaging that through business skills training specifically on

microenterprise, youth could be empowered and change their attitude and mind set, as well as achieve ability to access self-employment through establishment of IGAs and gaining income to sustain their life.

Through Problem identification, as explained in detail on the second chapter, provided the problem statement, its eminence, effects and causes. It has been conceded that the main problem that young men and women encountered at Nangowe ward was lack of business skills. This problem was contributed to the great extent with the level of unemployment hindering them. The literature review provided the researcher with an empirical evidence on the magnitude of the problem both in Tanzania and outside Tanzania. The absence of policies and programs that are tailored to promote women and youth on skills development particular on entrepreneurship development and put into practice strategies which can uphold entrepreneurial culture among rural and urban young men and women.

The prevailing high levels of poverty combined with slow economic growth in the formal sector have forced a large part of the developing world's population into self-employment and informal business activities. Support for the development of micro and small enterprises is thus considered to be of fundamental importance for growing economies. It was anticipated that training in entrepreneurship would inspire young people by improving their mindset and attitude, and by creating IGAs for self-employment development as a result gain access to employment.

The involvement of ASCODEPF as the host organization during the implementation of the project in all phases, provided a room for building capacity for the

organization in providing tailored skills to youth on entrepreneurship and running of SMEs. The presence of other stakeholders such as DBO, WEO, and VEO who supported the project from Nangowe community and Nachingwea district as a whole shaped the perception of the project and instill sense of project ownership to the local people of Nangowe and further provide a bridge to link the community with other development partner outside the community. Local leaders at the Ward level, young men and women and the community in general have been very optimistic about the project and therefore collaborate actively at all stages of the project.

Most of the projects are successful when there is a good collaboration with the community at all level of implementation since problem identification phase, project planning, implementation stage, and ending with the monitoring and evaluation of the project. Implementation of the project, which focused primarily on skills training, was successful done. The youth reaction to the training was so optimistic and one would believe that most of the project's intended goals had been accomplished.

Any project's sustainability depends highly on a proper and timely monitoring and evaluation at all levels of implementation. In ensuring that the project realized its intended objectives, different stakeholders adhered to the agreed method of participatory monitoring and evaluation which created a vibrant opportunity to different actors to speak their opinions and contribute to the different issues at hand. The results obtained from monitoring and evaluation affirmed that the training activities were done as planned and in efficient and effectively manner. As results the project has had a huge impact on the skills of young people on SMEs and

increased capacity to set up income generating activities. The business management and recordkeeping skills learned will also allow the new group to properly manage their IGAs, but also will be able to sustain and expand their business accordingly.

Also, the evaluation result shows that the linkage created with other development partner and stakeholders have placed Nangowe community especially the youth at center of discussion towards empowerment and subsequently poverty eradication in Nachingwe district. The project was completed by nearly 85 percent, as some of the planned activities could not be completed within the planned period. These include activities that, apart from the host organisation office, required further funding and participation from other stakeholders. These activities include linking the groups with other stakeholders who will continue providing addition training on other business topics such as marketing which is very crucial for sustainability of the established IGAs. Also, building capacity of the host organization through more ToTs and empowering them with more funds to provide close monitoring on the established IGAs.

These lags were mainly caused by the lack of financial, since no special fund were apportioned precisely for this project and the MCED student had to complete the study at the scheduled time. Nonetheless, the plan is likely to be sustainable given all these limitations, as ASCODEPF has now agreed to proceed training more young entrepreneurs using the training manual produced by the researcher. They have also decided to adapt skills development into their training catalogue therefore using their training budget this will be implemented and MCED student will continue with the follow up in order to make sure that all activities are accomplished.

6.3 Recommendations

Given the importance of Microenterprises and effective role played in both developed and in developing countries as it is considered the backbone of their economies. The student of the MCED who was engaged in the project from the outset has put forward the following recommendation for other researchers who will attempts to carry on the similar project. Nevertheless, as the project is ongoing, the MCED student has some of the recommendations addressed to the government to ensure that the project is sustained and that the desired goal is achieved. These recommendations are of to fold:

6.3.1 Recommendation for Further Studies

Community engagement in any CED project is of paramount as it does not only create a sense of ownership but also it put the community at the center of the project. The MCED student with the guide from ASCODEPF was able to involve all the stakeholders, local authority and community in general in each of the project steps as result the awareness of the project was high which led to the smooth execution of most of the project's activities. The designing of the project and tools development took into consideration the environment needs and available resources at the project areas.

As a result, this approach led to MCED student to closely work with the community and other stakeholders available at Nangowe Ward. For examples the use existing entrepreneurship at the community in providing testimony and training to other community member inspired the trainees and increases their morale towards the project. Placed the project under known local author and host organization will help

on project's monitoring and evaluation on each stage. Since not all the researchers are residing into the study community, but with the presence of the host organization and local authority will guarantee that the activities agreed are implemented corresponding to the plan and design, even in the absence of the MCED student. Also, the monitoring of the project's activities are assured in each of the completed stage.

The study recommends future research to stretch more on how sustainably the established micro enterprises cater for society needs and their effects to income levels and standard of living at local communities. The next projects should follow up on each established income generating activity undertaken such as poultry, vegetable farming and petty trading and cross check its contribution towards informal sector employment and if its positive and possible to try to replicate into other communities to boost income and improve society livelihoods.

6.3.2 Policy Recommendation

Countries policies and programs need to be tailored to the promotion of women and youth entrepreneurship development and put into practice strategies which can uphold entrepreneurial culture among rural and urban youth and women. Incorporating basic business and financial management skills in school curriculum will enable youth and women entrepreneurs to make informed investment decisions, enhance their entrepreneurial skills and exploit the available business opportunities. As was noted in the literature review that most of the entrepreneurs have completed secondary education and have no tertiary education which means they lack entrepreneurial competences since Tanzanian education system does not provide

entrepreneurial skills to those in primary school level.

Streamlining information into the grassroots will help on the empowerment and capacity building of young entrepreneurs to access available markets, finance, training, exhibitions, and network. Since SME's are less able to exploit the business opportunities, provision of schemes for accessing loans and grants should be formulated and entrepreneurship skills have to be acquired from primary to tertiary levels of education. Formulating favorable legal and regulatory framework, improve or develop available infrastructure, strengthening business development services, limited access to finance, and ineffective and poorly coordinated institutional support.

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APPENDICES

APPENDIX 1: Letter of Invitation from ASCODEPF

ASCODEPF

(ANTI-POVERTY SENSITIZATION AND COMMUNITY DEVELOPMENT PLANNING FOUNDATION)

Email: info.ascodepf@yahoo.com Phone: +255 718104948/+255625954645

P.O. BOX 217, Majengo D, Nachingwea Tanzania



Rectangular Snip

Tumainiel Emmanuel Ngowi,
P.O. Box 62879,
Dar Es Salaam.

12, April, 2019

Dear Tumainiel Ngowi,

RE: REPLY TO REQUEST OF CONDUCTING A NEEDS ASSESSMENTS.

The heading is concern,

We are responding to your letter dated 30th March 2019 through which you requested conducting a needs assessment at Nangowe ward from April 2019 in collaboration with ASCODEPF team.

We are happy to inform you that your request has been successfully accepted by management of this organization and you're warmly welcome.

We are so happy for you to be part of our ASCODEPF Team.

Promising collaboration

STAMBULI A. SHEMINO
MANAGING DIRECTOR

ASCODEPF

APPENDIX 2: Research Clearance from Nachingwea District Council

NACHINGWEA DISTRICT COUNCIL



In reply please quote:

Ref: AB. 38/333/01

Tumainiel E. Ngowi,
Open University of Tanzania,
P.O. Box 2349,
Dar es Salaam.

District Executive Director
Nachingwea District Council
P.O. Box 291,
NACHINGWEA,
29/04/2019

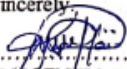
REF: RESEARCH ATTACHMENT.

Refer to the above heading.

I am pleased to inform you that your above request has been considered by the District Executive Director, and has offered you a place to research attachments from May 2019 to June 2019.

Upon acknowledgment of this letter, please report to the Ward Executive Officer – Nangowe for commencement of your research.

During the period of your research period you're required to follow and adhere the rules and regulations of the institution. You're sincerely,


MKURUGENZI MTENDAJI (W)
NACHINGWEA

Kur. MKURUGENZI MTENDAJI
NACHINGWEA

COPY: Vice Chancellor,
The Open University of Tanzania,
P.O. Box 2329,
Dar Es Salaam.

APPENDIX 3: Structured Questionnaire for the Community Assessment

Good day and thank you for taking the time to join our discussion about the community. My name is **Tumainiel E. Ngowi** Master's student in Community Economic Development at The Open University of Tanzania. Currently, I am doing Community Need Assessment (CNA) at your community as a part of partial Fulfilment of the Requirement for masters' degree. The information provided in this discussion is confidential. Your participation is very important for this study, however, if you feel uncomfortable answering some of the questions, please feel free to refuse answering at any point.

1. What is your age in years (as of your last birthday)?

- a) 8-30
- b) 31-40
- c) 41-50
- d) 51-60

2. Gender

- a) Male
- b) Female

3. What is the highest level of education you have achieved?

- a) Never Attended any school
- b) Primary School
- c) Secondary School
- d) Diploma
- e) University

4. Can you read or write a simple sentence in any language?

- a) Read and write
- b) Read
- c) Write
- d) Neither

5. What is your current marital status?

- a) Married (monogamous)
- b) Married (polygamous)
- c) Informal / loose union
- d) Separated
- e) Divorced
- f) Widowed
- g) Never married

6. What is your main economic activity? (the one that's earn you more income)

- a) Farming
- b) Salaried employee
- c) Self-employment
- d) Livestock keeping
- e) Groceries

7. Do you have knowledge on entrepreneurship?

- a) Knows
- b) Partially knows
- c) Doesn't know

8. Do you have entrepreneurial skills?

- a) Yes
- b) No

9. What other skills do you need to improve your income?

- a) Saving and entrepreneurship skills
- b) Skills related to farming
- c) Skills related to poultry keeping
- d) Skills on environmental conservation
- e) All the above
- f) Others not mentioned, specify.....

10. What problems do you think hinder your effort toward improving your income?

- a) Lack of financial institution to get loans
- b) Lack of entrepreneur skills
- c) Environmental problem
- d) Health issues
- e) Low income
- f) None of the above

APPENDIX 4: FGD Tool for the Community Assessment

Good day and thank you for taking the time to join our discussion about the community. My name is Tumainiel E. Ngowi Master's student in Community Economic Development at The Open University of Tanzania. Currently, I am doing Community Need Assessment (CNA) at your community as a part of partial Fulfilment of the Requirement for masters' degree. The information provided in this discussion is confidential. Your participation is very important for this study, however, if you feel uncomfortable answering some of the questions, please feel free to refuse answering at any point. This discussion will last for about 1 hour.

Questions for Focus Group Discussion

1. To begin, how would you describe a youth and women role in this community?

On Youth

2. a. If you could describe youth development in your community in just a few words, what would those words be?
 b. Can you think of any successes or positive developments that help and support youth in Nangowe community?
 c. What do you see as the challenges for developing youth during out-of-school time in Nangowe community?
3. Think back when you were younger: "What thoughts did you have regarding how to help to develop life skills in youth in your community?" "What ideas do you have that would help youth development programs, attract youth and keep their interest in urban settings?"
4. What type of issues and topics should youth development programs address (risk factors, help with schoolwork, life skill development, S.E.T. programming, leadership skills, social skills, etc.)?
5. What do you think is needed to expand life skills programming among youth in your community?

On Women

6. Think back to five years ago. What changes have you seen on women empowerment in your community?
7. What do you think have made those changes happen?
8. What do you think are the most important factors in making positive change in your community?
9. What do you think stands in the way of more positive changes happening to make this a healthier community?
10. What do you think are the main challenges encountered or would happen when a woman is empowered at your community?
11. Do you have any other advice for us? Is there anything else you would like to share regarding youth skills and women empowerment?

APPENDIX 5: Key Informant Tool for the Community Assessment

Good day and thank you for taking the time to join our discussion about the community. My name is Tumainiel E. Ngowi Master's student in Community Economic Development at The Open University of Tanzania. Currently, I am doing Community Need Assessment (CNA) at your community as a part of partial Fulfilment of the Requirement for masters' degree. The information provided in this discussion is confidential. Your participation is very important for this study, however, if you feel uncomfortable answering some of the questions, please feel free to refuse answering at any point. This discussion will last for about 1 hour.

Questions for Key Informant Discussion

1. To begin, how would you describe a youth and women role in this community?

On Youth

2. a. If you could describe youth development in your community in just a few words, what would those words be?

b. Can you think of any successes or positive developments that help and support youth in Nangowe community?

c. What do you see as the challenges for developing youth during out-of-school time in Nangowe community?

3. Think back when you were not yet a leader in this community: "What thoughts did you have regarding how to help to develop life skills in youth in your community?" "What ideas do you have that would help youth development programs, attract youth and keep their interest in urban settings?"

4. What type of issues and topics should youth development programs address (risk factors, help with schoolwork, life skill development, leadership skills, social skills, etc.)?

5. What do you think is needed to expand life skills programming among youth in your community?

On Women

6. Think back to five years ago. What changes have you seen on women empowerment in your community?

7. What do you think have made those changes happen?

8. What do you think are the most important factors in making positive change in your community?

9. What do you think stands in the way of more positive changes happening to make this a healthier community?

10. what do you think are the main challenges encountered or would happen when a woman is empowered at your community?

11. Do you have any other advice for us? Is there anything else you would like to share regarding youth skills and women empowerment?

APPENDIX 6: Key Informant Tool for the Community Assessment

YOUTH SKILLS TRAINING GUIDE

**FOR PROMOTING INCOME GENERATING
ACTIVITIES (IGAs) IN THE COMMUNITY.**

NANGOWE COMMUNITY

2019

USER GUIDE

This manual contains both questions and answers to facilitate the discussion, but the answers are just to guide the facilitator. The facilitator should avoid as much as possible to ask questions come up with the answers at the same time because if s/he does so, the participants will not get the opportunity to generate their own ideas. It is very important for the participants to reason and come up with their own ideas.

Unless the participants fail to or generate very few ideas then the facilitator can refer to the answers in the manual. But in most cases, they never fail to come up with

constructive ideas. The essence is to build on the existing knowledge and skills of the participants. This manual is direct and simple to use but the questions demands a lot of discussions to enable the participants get a broader understanding of business skills. So, the facilitator has to be keen enough to lead the participants to the discussions.

Role-plays, business experience sharing and energizers must be done in the course of the training. After each topic, there must be experience sharing by the participants to enable them learn from one another's experience.

At the end of each day's training, there must be an evaluation exercise (refer to page 29 for the questions

COURSE STRUCTURE

1. INTRODUCTIONS.

- a. Participant Registration
- b. Introduction of participants and trainers: Tell us:
 - i. Your name,
 - ii. Where you come from,
 - iii. What you are doing (activity)
 - iv. Your expectation of the training
 - v. Your fears, likes and dislikes Note: Two-minute talk.

After the introduction, the facilitator should tell the participants the immediate objectives of the Training as shown below:

2. **OVERALL AIMS AND OBJECTIVES OF THE TRAINING** - To train and develop capacities of vulnerable members of the community in Nangowe Ward in Nachingwea District especially women and youth to establish their own micro and small business to help them cope with life. The main objective of this course is to empower young people and enhance their capacity to be creative and innovative in planning, designing, and managing their income generating projects/ activities at individual, group and community level.

- **Immediate objectives**

- ✓ To uplift managerial and entrepreneurial skills of those already in business to help improve their enterprises performance for expansion and growth.
- ✓ Develop confidence in enterprise initiation and enterprise management for improving their performance-
- ✓ Assess one's own capabilities and motivation in entrepreneurial career and strengthen and develop business skills.
- ✓ Reduce poverty by enabling you to create your own jobs by starting and managing your own business.

- **Learning goals**

- ✓ Develop confidence in enterprise initiation and management for improving their performance.
- ✓ Assess one's own capabilities and motivation in entrepreneurial career and strengthen and develop business skills.

- **Expected Outcome of the Training**

- ✓ Improved knowledge and skills in business management
- ✓ Participants ability to identify viable business opportunities enhanced/increased
- ✓ Participant's ability to assess their own weakness, strength, opportunities, fears and mot

- **TARGETED TRAINEES**

This manual is designed to train young men and women at Nangowe Ward to be able to engage in income generating activities and all those with desire to expand/establish and run their own business.

- **MODE OF DELIVERY**

The mode of delivery will employ the following methods namely;

- a. **Lectures**- where by PowerPoint will be used to deliver the training.
- b. **Group work discussions**- will be presented using flip charts

c. **Brainstorming**- in a form of question and answer.

○ **TRAINING TOOLS**

The required tools for this training will include White board, marker pens, Power point projector, lap top, Flipchart stand, flipcharts, marker pens, note books and pens.

○ **COURSE CONTENT:**

The course shall consist of three topics namely Entrepreneurship knowledge, business management and record keeping. Each session will be covered in three hours for five days starting from 9.00 am to 12.00 noon.

3. TRAINING ORIENTATION EXERCISE.

Participants form small groups and discuss the following questions:

Question 1: What do we have in common in our groups

- *Need for training in business skills*
- *Have the ability to learn*

Question 2: How will this training be helpful to us?

- *Have business skills*
- *Generate business ideas*
- *Self improvement and poverty eradication*

Question 3: how should we behave in this training to maximise its usefulness?

- | | |
|--------------------------------|-----------------------------------|
| ▪ <i>Participate actively.</i> | ▪ <i>Orderly.</i> |
| ▪ <i>Obedience</i> | ▪ <i>Tolerance and sacrifice.</i> |

TOPIC ONE – BUSINESS IDENTIFICATION STRATEGY AND START UP PROCESS

i. BUSINESS IDENTIFICATION

The purpose of this exercise is to let the participants know that, apart from the natural resources they have, they can also use their personal resources e.g. personal skills, time, children, personal belongings to start a business.

In this exercise, the participants are asked to do the following:

1st exercise: mention as many things as possible, which you think can generate for you income.

2nd exercise: list as many resources as you have identified and tell us how it can help you to generate income.

3rd exercise- Form in pairs and let each one identifies any resources from his or her body which he or she thinks can generate for him or her income.

Discussion Questions -Approach Brainstorm

Question 1: What did you learn from this exercise?

Question 2: What resources were you able to identify which you think can generate for you income?

ii. BUSINESS START UP PROCESS

Qn 1: Who is an entrepreneur or a businessperson? Is a person who:

- Analyses how best his goods / services can could best meet the uncertified needs
- Calculates risks and probability of starting the new venture
- Mobilises the necessary resources

Qn. 2: What do you think are the characteristics of a good businessperson?

Expected answers

- | | |
|----------------------------------|--------------------------------|
| ○ <i>Goal setting</i> | ○ <i>Long term involvement</i> |
| ○ <i>Scans environment</i> | ○ <i>Self confident</i> |
| ○ <i>Controls internal locus</i> | ○ <i>Tolerant</i> |
| ○ <i>Seeks feed back</i> | |

Qn. 3 What steps and decisions does one have to take to become a businessperson?

- | | |
|---|---|
| ○ <i>Determine whether it is feasible for you to become a business person</i> | ○ <i>Prepare yourself for business challenges</i> |
| ○ <i>Identify the potential business opportunities in your area</i> | ○ <i>Identify and select a business suitable to your background</i> |
| ○ <i>Identify the steps that you have to take to establish your own small business in your area</i> | ○ <i>Assess the selected business</i> |
| ○ <i>Evaluate the advantages and disadvantages to be in business</i> | ○ <i>Draw your business plan</i> |
| | ○ <i>Mobilise your resources</i> |
| | ○ <i>Lastly, start your business</i> |

Discuss the following in your groups:

- i. Write down your reasons for choosing business as a carrier in your life*
- ii. Write down the advantages and disadvantages you think you will experience by being in business*
- iii. What factors do you think will enable you to achieve your goal and what can stop you from starting your business*

PRESENTATION TWO:

MOTIVATION AND BUSINESS SKILLS DEVELOPMENT FOR POTENTIAL ENTREPRENEURS (starters).

Approach: Group discussions

1. Outline both positive and negative factors that affects an entrepreneur's initiatives and motivations

a) Negative Factors

- i. Hard Work with little income*
- ii. Unrealistic returns*
- iii. Bad debtors*
- iv. Total commitment with no time for other activities*
- v. Small capital Inadequate or lack of business skills*
- vi. Fear of victimization*
- vii. High tax*
- viii. Insecurity*
- ix. Competition*
- x. Low demand for the products etc.*

b) Positive factors

- | | |
|--------------------------------------|-------------------------------------|
| <i>i. Self reliance</i> | <i>v. Good family communication</i> |
| <i>ii. Increased income</i> | |
| <i>iii. Self employment</i> | <i>vi. Realistic profits etc.</i> |
| <i>iv. Improved living standards</i> | |

2. Awareness development

As part of this session, the potential participants will visit a local market within their area and will talk to one or two sellers and their customers. They should find out the following:

- a. *The kind of business going on in their market area*
- b. *The profitability and future prospects of the selected business*
- c. *The consumers and why they buy from the same person*

3. **Self-assessment and motivation in business skills**

- a. *Identify your own strength and weakness in business*
- b. *Prepare your own profile of business qualities*
- c. *Establish knowledge and skills you require to be in business.*

BUSINESS EXPERIENCE SHARING-

Business Orientation exercise

Purpose: Enable participants learn from one another and other successful businessperson within the ward- It is a very important learning point, as everybody will learn from one another's practical experiences. The facilitator should ask any willing participants to share their experiences in business with the rest. It may not be possible to have many people within the shortest time; the facilitator can invite only two or three per session. That means for all the days of the training, there must be a session for experience sharing.

Experience Sharing –

- *Business experience sharing from three or four participants*
- *Tell us your business startup process*
- *The challenges and constraints met*
- *How you overcome the challenges*
- *The benefits you have enjoyed in your business*

After each testimony, the facilitator should ask the following question to the participants: A few reactions from participants –

- *What qualities did he / she possess?*
- *What tasks and challenges did he take?*
- *What benefits did he enjoy?*
- *What benefits did he perceive being in business?*
- *What potential business opportunities did they perceive?*
- *What were his weaknesses?*
- *What advice would you give to him?*

TOPIC TWO: BUSINESS MANAGEMENT

The purpose of this topic is to help the participants gain understanding on how to improve their business for growth and sustainability.

PRESENTATION 1: PROBLEMS AND CONSTRAINTS TO BUSINESS GROWTH AND PERFORMANCE

Methodology

Group discussion, role-plays and brainstorming

Role-play Characters: Ms Asha, Mr. Milanzi and the customers

- A. *Ms. Asha is at her shop; her customer's come to buy and welcomes them well. The customers want a discount on all the items they buy, Ms. Asha skilfully convinces them to buy at an average price. She keeps good record of all her business transactions, keeps her shop neat and communicates very well with her customers.*
- B. *Mr. Milanzi he is a womanizer with very many girlfriends. He picks the shop items and gives to the girlfriends for free. He drinks a lot and has many friends who are drunkards like him so he offers them free drinks out of the business account. When something is missing at home, he sends his family members to collect from the shop without money. He does not keep any record of his business and he is so reckless and rude to customers. When the customers come to the shop while he is playing cards with his friends, he does not mind about them. So eventually all his customers' preferred Ms. Asha's shop, which is adjacent to his. His business had to collapse in the end.*

Ask the participants what they learnt from the role-play. This role play should help them to answer the questions below well

- a) **what internal and external problems or constraints do you experience in your business which affects its performance and its prospects for growth?**

Expected Answers

▪ Tasks and challenges

- *Risks and uncertainties*
- *Limited capital*
- *High competition*
- *Domestic cores e.g. cultural, etc*

▪ Problems and constraints

- *Dependency burden*
- *Transport - Insecurity*
- *High risks involved e.g. theft*
- *Taxation - Poor storage facilities*
- *Marketing and access to the market*
- *Unfaithful business partners*
- *Consumer's ignorance and the living standards, etc*

b) What actions/decision have you taken to deal with the problems or constraints you experience? (Generate ideas for solving the problems listed above)

- *Reduce the number of dependants*
- *Good family planning*
- *Minimise credit sale*
- *Have a viable, feasible and effective business plan*
- *Create good relationship with your customers and the community around you*
- *Hard work and commitment*
- *Have good business management system*
- *Good storage facilities*
- *Make the consumers know your products*
- *Keep good records of your business*

c) List down all the steps or elements that are required to manage a business effectively

- *Sell products which meets the consumers' needs and satisfaction*
- *Charge affordable prices*
- *Keep good record of your business transactions*
- *Minimise unnecessary expenses*
- *Treat your business as a separate entity*

1.b) ENTREPRENEURIAL SKILLS DEVELOPMENTS

i. What skills should a businessperson possess to manage the business?

Expected answers

- *Management skills*
- *Negotiation skills*
- *Communication skills*
- *Technical skills*
- *Accounting skills*
- *Planning skills*
- *Price determination*

ii. What are the characteristics of successful businesspersons?**Expected answers**

- *Ambitious*
- *Determination*
- *Hardworking*
- *Concern for quality*
- *Sociable*
- *Should have a goal*
- *Innovative*
- *Patient*
- *Creative*
- *Endurance*
- *Active*
- *Reliable and trustworthy*
- *Resourceful*
- *Knowledgeable*
- *Perseverance*
- *Foresees*
- *Long term involvement*
- *Environment scanning*
- *Moderate risk take*
- *Tolerant*
- *Self confidence*
- *Feedback seeking*
- *Concern for excellence*

iii. Outline both positive and negative factors that affect an entrepreneur's initiative and motivations.**Expected answers:****Negative**

- *Hard work with little income*
- *Unrealistic returns*
- *Bad debtors*
- *Total commitment with no realistic profits*
- *Financial constraint*
- *Inadequate or no skills business*
- *Fear of victimisation, etc*

Positive

- *Good returns*
- *high demand of the products sold*
- *Time for other activities*
- *Adequate capital*
- *Adequate knowledge of the business*

iv. What advantages and disadvantages do you experience being in business?

Expected answers**Advantages**

- ✓ *Family education especially children*
- ✓ *Acquisition of wealth*
- ✓ *Improved standard of living*
- ✓ *Self reliance*
- ✓ *Dependency burden*
- ✓ *Insecurity*

Disadvantages

- ✓ *Limited resources*
- ✓ *Little demand for the products*
- ✓ *Small capital*
- ✓ *Ignorance in business management*
- ✓ *Social problems, e.g. culture, envy, etc*
- ✓ *Ignorance of production, manufacturing and supply sources*
- ✓ *High risks*

v. How can you develop your business positively basing on the above?

- ✓ *Proper supervision of the business*
- ✓ *Selling quality products*
- ✓ *Offering good services to customers*
- ✓ *Records keeping - Application of the acquired technical skills*

vi. What steps/decisions does one have to take to become a successful businessperson?

- ✓ *Identify the business opportunity*
- ✓ *Select the most suitable business in your community*
- ✓ *Mobilise your resources*
- ✓ *Choose a proper location for your business*
- ✓ *Identify your environment (needs to meet the uncertified market)*
- ✓ *Have a vision*

TOPIC THREE: FINANCIAL MANAGEMENT

Purpose: - In this session participants should know simple entry book keeping to control their finances in business transaction.

Methodology

- Role play
- Lecture and discussion

I. How do you manage your finances in business?

- a) *The business account must always be separated from owners account*
- b) *A business is an entity of its own.*

- c) *Any money you spend out of business and does not account for results to collapse of the business*
- d) *Set salaries for yourself to meet the household demand.*

The facilitator should introduce record keeping giving basic terms used and after a play has to be conducted to bring out the importance of financial record.

Definition: *in simple term, record keeping means to write down how much money your business gets\ receives and how much it pays out.*

Money comes in and goes out of the business through transaction (for instance when a seller sells, money comes into the business and when he buys, money goes out of the business). The transaction is therefore, any exchange of money for something. For good record keeping, you have to write down all your business transaction in an organized way.

Role-play

Characters: Mr. Likoko (owner), Mr Mtalala (debtor), Mr Mpume and Ms Somoe (employees at Sweet Cashew),

Makoronganya (NMB bank manager)

Sweet Chashew is owned by Mr Likoko and deals in cashew selling.

Day 1

Mr Likoko (at his shop) *I always remember how much money I pay out and how much money I receive. I do not need written record.*

(Shortly a customer comes in) **Mr Mtalala**, *you owe me 15,000= for three packs of cashews you took last month.*

Mr Mtalala: *Oh no Mr Likoko, I only took two and you promised me a discount.*

Day 2

Mr Likoko: (talks to his employees) *we had many customers today but there is very little money in the cash box.*

Mr Mpume : *Mr Likoko you paid Mr Mkova his salary for the extra work he did.*

Ms Somoe: *You gave me money for bus fare to look for materials, remember.*

Day 3

Mr Likoko (applied for a loan at the bank) *I need to buy a expand my shop. I am sure I will be able to repay the loan in six months.*

Robin:

Fine Mr Likoko but first, the bank needs to see your records of sales and profits and your plan for the future. Mr Moyo could not produce any record of his business transaction and so he missed the loan.

Ask the participants to tell what they learnt from this role-play.

II. Record Keeping

a) What is the importance of keeping financial records?

- *To cost*
- *To plan*
- *Controls business operations*
- *Evaluation of business activities*
- *Measure profitability of products*
- *For strategic and actual decision making*
- *External reporting through financial statements*

b) Name the types of books of accounting you know of.

- *Receipt books*
- *Cash books*
- *Payment vouchers*
- *Invoice*
- *Ledger, etc*

Demonstrate all the above-mentioned books for the participants to know. Make the entries in the various books together with them and pick the example from their businesses. To do this, ask anyone to volunteer using her business to record the transactions. Below are some examples:

LEDGER BOOK

INCOME AND EXPENDITURE FOR THE MONTH ENDING AUGUST 2019

Date	Particulars	Amount	Date	Particulars	Amount
10/08/19	Sold chapatti and Mandazi	16000	09/08/19	Bought A bag of soap	10000
11/08/19	Sold Soap	1000	10/08/19	Bought Mafuta ya kula	13000
12/08/19	Sold Mafuta ya kula	12000	10/08/19	Bought Sugar	3500
13/08/19	Sold Cashew	5000	10/08/19	Bought Salt	2000
			10/08/19	Transport cost	1000
				Market dues	500
				Profit	3000
		33000/=			33000/=