

**INCOME GENERATION THROUGH PAPER BAG PRODUCTION:
THE CASE STUDY OF MSHINDI YOUTH GROUP**

ALBINA WILLIAM MTUMBUKA

**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
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CERTIFICATION

The undersigned certifies that she has read and here by recommends for acceptance by The Open University of Tanzania a dissertation entitled; ***“Income Generation Through Paper Bag Production: The Case Study of Mshindi Youth Group”*** in partial fulfilment of the requirements for the award of the Master Degree in Community Economic Development (MCED).

.....

Dr. Harrieth G. Mtae
(Supervisor)

.....

Date

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DECLARATION

I, **Albina William Mtumbuka**, declare that the work presented in this dissertation is original. It has never been presented to any other university or institution. Where other people's works have been used, references have been provided. It is in this regard that I declare this work as originally mine. It is hereby presented in partial fulfilment of the requirement for the degree of Master of Community Economic Development of The Open University of Tanzania.

.....

Signature

.....

Date

DEDICATION

I dedicate this work to my beloved ones CPA Godfrey Kisiga; my children Careen, Collins, Calvin, and Jesca; my lovely dad, Dr William Mtumbuka and my mother, Ms. Marietha Mtumbuka, for raising and giving me education opportunities.

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ABSTRACT

This was the needs assessment project whose overall objective was to assess challenges facing the chosen community, their resources, and a project that could be established to improve their livelihood. The exercise involved asking community members about their most pressing needs, challenges and priorities. The data were collected by focus group discussion, interview and observation from 30 respondents constituting Mshindi Youth Group at Makabe, Mbezi Ward. The participants were selected randomly from both sexes. The project revealed challenges facing Mshindi youth group as the lack of technology and capital for establishing income-generating activities. The project analysed the situation and determined the paper bags project as a viable project for enhancing the income and livelihood of the youth group. Consequently, the 30 group members involved in the study were trained in paper bag production. The study reports that the project has been successfully implemented and has raised the income of individuals constituting the group. In this way, the project has alleviated poverty among the group members.

Keywords: *Paper bag, income-generation, Mshindi Youth Group, Makabe – Mbezi Ward.*

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LIST OF ABBREVIATIONS

CAN	Community Needs Assessment
CBO	Community-Based Organization
CED	Community Economic Development
GOT	Government of Tanzania
MIS	Monitoring and Information System
PRA	Participatory Rural Appraisal
SDG	Sustainable Development Goal
SIDP	Sustainable Industrial Development Policy
SPSS	Statistical Package for Social Science
SWOT	Strengths, Weakness, Opportunity and Threats
PRA	Participatory Rural Approach
CDC	Centre for Diseases Control
KPI	Key Performance indicator
NPC	National Population Census
MOF	Ministry of Finance
EUDP	European Union Development Programs
ICEP	Integrated Community Empowerment Project
VEO	Village Executive Officer
FAO	Food and Agriculture Organizations
SME	Small and Medium Enterprises
FYDP	Five-Year Development Plan
TDV	Tanzania Development Vision
EPZ	Export Processing Zona

CHAPTER ONE

PARTICIPATORY NEEDS ASSESSMENT

1.1 Introduction to the Background Information

The community needs assessment was conducted at Mbezi Makabe Ward in Dar es Salaam, whereas Mshindi Youth group was selected as a case study. During the community needs assessment exercise, members of the chosen community played a great role in data collection: focus group discussion, questionnaire and interview. The purposive sampling was used to reduce the cost of data collection from respondents (Chambers 2011). The researcher identified the target community youth based on the homogeneity of their characteristics. Thirty youths sharing the same ambitions of improving household income were selected.

Mshindi Youth group consist of school dropouts, standard seven leavers, married, unmarried, employed and unemployed. The researcher found out that Mshindi Youth group at Makabe Street had no knowledge of the issues such as general leadership, financial skills and cooperation among them. To meet the study's goal, the identified youth group members were asked to cooperate and give consent to participate in the research that would assist them in achieving their aspirations.

Additionally, the community members within the selected area of study decided to engage in different economic activities due to challenges they faced, such as the lack of farming skills and high-interest rates by financial institutions. Therefore, the introduction of the paper bag business was found to be a suitable source of income compared to other sources. It could provide them with income monthly and give them a good return.

The paper bag production in Tanzania is emerging steadily, both indigenous and exotic (Salique, 2011). The demand for local use of paper remains high mainly due to different activities within the community, the rapid growth of people in town, and the need to keep the environment clean (Saleque, 2011). Paper bag production is one of the available opportunities for low-income earners, especially women and youth (Satge, 2012). Lodges, bars, chips vendors and restaurants demand paper bags daily for different packages of meals and other luggage from morning to night. Therefore, the introduction of training t

1.2 Community Profile

Mbezi Makabe is one of 14 wards in Ubungo Municipal Council in the Dar es Salaam City. It is located along Morogoro Road, 15 kilometres from Dar es Salaam City Centre. The ward is made up of eight (8) sub-wards, namely: Mpigi Magoe, Luisi, Mbezi Makabe, Msakuzi Kaskazini, Msakuzi Kusini, Muungano, Mbezi and kwa Yusuf. According to NPC (2012), Mbezi Makabe ward comprises 66,288 residents, of which 33,053 are males and 33,235 are female. However, it is currently estimated that more than 80,000 individuals reside in the administrative territory.

1.2.1 Administration Structure

Mbezi Ward is among the wards in Ubungo Municipality (URT, 2018). Makabe, Mbezi Ward is divided into eight streets. The study area consists of different tribes with no dominant one.

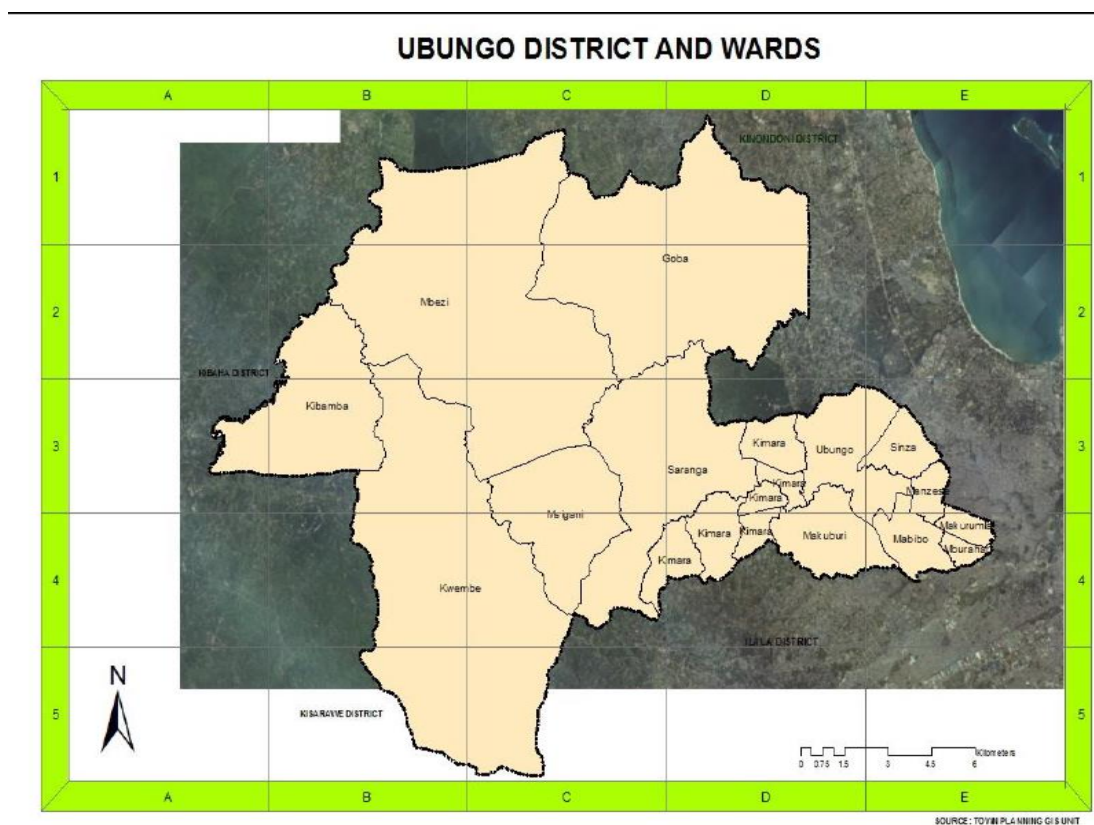


Figure 1.1: A Map of Ubungo District Wards

Source: Ubungo District profile (2016).

However, with the free movement of people in the country, the ward received people from different tribes from upcountry, such as Wamakonde, Wamakua, Wangindo, Wahaya, Wachaga, Wanyakyusa, Wadamba etc. and most people are involved in trading activities (Williams, 2017).

1.2.2 Climate

The ward experiences a modified type of equatorial climate. It is generally hot and humid throughout the year, with an average temperature of 28C. The hottest season is from October to March, while it is relatively cool between May and August, with temperatures around 25o C (Samson, 2018). There are two rain seasons, short rain (Vuli) from November to December and long rain (Masika) season between March

and June. The average annual rainfall is 800mm – 1000mm. Humidity is around 96% in the mornings and 67% in the afternoons. The Southwest monsoon winds also influence the climate from April to October, and the Northeast monsoon winds between November and March (Rahman et al., 2017).

1.2.3 Employment and Economic Activities

The economy of Mbezi Makabe is a lower-middle income economy overwhelmingly dependent on agriculture. Tanzania's total GDP has increased since the transit from the command economy to the market economy in 1985. GDP per capita dropped sharply at first and only exceeded the pre-transition figure in around 2007. Yet for the residents of Dar es Salaam, it is estimated that the daily cost of the food poverty line is 858 Tshs per adult (NBS 2011). The ward has 61% manpower engaged in the private sector, 35% self-employed, and 4% employed in the public sector (Hammed, 2017). Therefore, the community at large needs to be empowered to reduce income poverty.

1.2.3.1 Agriculture

The ward depends on Agriculture as the main stay of the economy (Rahman et al, 2017). There are 1934 sq. km which is about 81.6% of the Ward area is arable land suitable for cultivation. Crop cultivation is the main land use followed by business and parts of the land is used for livestock husbandry, forestry and marine production. Most of the food crops grown in the ward are maize, cassava, rice, huskers, sweet potatoes and leguminous. Cash crops cultivated are cashew nuts, coconuts and tropical fruits like oranges, pineapples, mangoes, passions, and water mellow about 80% of the population depends on Agriculture as their sole Pre-occupation. It is

estimated that about 48,000 households are engaged in Agricultural activities (Howlider, 2017).

1.2.3.2 Investment

The Mbezi Ward has many interesting areas with favourable indicators for further development; by developing these areas, the ward could generate high income and, as a result, could modernize its social services and, at last, permanently eradicates all social services problems within the ward'. There are various Areas which can be used for Investment, as mentioned bellow: Bus terminals at Ubungo.

1.2.3.3 Business

The place hosts different economic activities, including wholesalers, retailer shops, milling machines, restaurants, butchers, pharmacies, garages, oil stations, guest houses, local bars, salt farms, hardware stores, slaughtering areas, phone services shops and bars. In addition, the residents are involved in small-scale farming to feed the local market and Dar es Salaam. Residents produce crops such as groundnuts, sweet potatoes, maize and so forth (Hammed, 2017).

1.3 Community Needs Assessment

John et al. (2014) defined community assessment as a specific way to identify problems, needs, and strengths in a community for decisions. It assists in setting priorities and objectives; and exploring ways to act. It gives people an opportunity to prioritize their needs for the initiation of the development project. A community needs assessment identifies the strengths and resources available in the community to meet the needs of children, youth, and families.

The assessment focuses on the community's capabilities, including its citizens, agencies, and organizations (CDC, 2013). Community Need Assessment (CNA) is an important tool in community development because it assists local groups in understanding important background information before programs are undertaken (Petheram, 2011).

Considering that each community is unique, with its own goals, preferences, assets, issues, resources, history, and potential for the future, Petheram (2011), the community assessment was carried out to find out how to help Makabe residents. It aimed at learning about the community, local issues, assets, and potential directions before planning projects and activities. It was learning more about their community's social, economic and physical aspects and the interrelationships among elements (Moreki et al 2011). The participatory assessment involved the researcher (community Economic Development Student) in collaboration with Mshindi Youth Group Members. A community Needs Assessment for Mshindi Youth Group focused on the community's opinions on needs, challenges, and assets to determine which project would meet the needs of community members concerning available resources and opportunities which could be explored to address the sources of stresses. The findings assisted the community, Mshindi Youth Group members, the researcher, and other stakeholders in developing a project that caters for Mbezi Makabe Community.

1.3.1 Community Needs Assessment Objectives

The objective of the community needs assessment was to find out how individuals in the community can utilize the available scarce resources competitively to improve

their livelihood.

1.3.2 Specific Objectives

Specifically, the assessment set out to identify the following: -

- i. to identify resources that will support the income-generating activities for youth at the Makabe Community
- ii. to examine the challenges facing the Makabe community
- iii. to identify and implement a project that will generate income for the Youth group

1.3.3 Research Questions

- i. What resources can support the income-generating activities for youth at Makabe Community?
- ii. What are the challenges facing the Mbezi Makabe community?
- iii. What project can generate income for the Youth group?

1.3.4 Community Needs Assessment Research Methodology

This section presents the methodology used in conducting this study. It covers the research design of the study, the population of the study, sampling approaches, data analysis, validity and reliability issues. The researcher started collecting data from five respondents from the Makabe community, who helped to find more participants with the same characteristics that were used in the whole process of data collection. The following subsections present the details of the methodology used.

1.3.5 Research Design

Research design is a comprehensive plan for data collection a researcher uses to

answer specific research questions (Bhattacharjee, 2012). This study used a case study design, whereby Mshindi group was studied in detail to serve as a sample for similar groups in similar situations. Data collection methods were both qualitative and quantitative information.

1.3.6 Sampling Techniques

Sampling is a technique (procedure or device) employed by a researcher to systematically select a relatively smaller number of representative items or individuals (a subset) from a pre-defined population to serve as subjects (data source) for observation or experimentation as per objectives of his or her study (Sharma, 2017). So, one may easily decide which technique is applicable and most suitable for his or her research project (Alvi, 2016).

The researcher (MCED student) wanted to gain detailed knowledge about a specific phenomenon rather than make statistical inferences because the population was very small and specific. In addition, the researcher wanted to know more about the opinions and experiences of the community on the specific issues facing them. In this regard, purposive sampling was deemed appropriate for this study. The researcher decided to engage people with the most useful information for this research (Bhattacharjee, 2012). This type of sampling can be very useful in situations when you need to reach a targeted sample quickly and where sampling for proportionality is not the main concern (Sanga, et al., 2015). So, the Data of this study were collected from Makabe community purposively.

A total number of 30 youths were selected from the Makabe community, where five youths were identified during the community need assessment. Afterwards, the five

suggested other twenty-five youths to make a total of 30 participants. Most participants were unmarried, unemployed, standard seven graduates and still depended on their parents.

1.6.3 Data Collection Methods

The community needs assessment used different methods to gather primary and secondary data. Primary data were collected directly from the respondents directly, whereas secondary data were collected from published sources available in the library, Institutions, government offices, research reports, and project reports from different national and international organizations. The data were collected through questionnaire, interview, observation and documentary review as follows.

1.6.3.1 Questionnaire

A questionnaire is a research instrument consisting of a series of questions for the purpose of gathering information from group members of Ushindi (Sauli, 2018). The structured questionnaire was designed and translated into Swahili since most of the respondents were not familiar with the English language. The unstructured questionnaire was used during focus group discussion along with open-ended questions, and the respondents were not restricted to a fixed choice. The questionnaires were distributed to 30 youths to fill out for three days and were collected afterwards. All 30 questionnaires were returned, but a few questionnaires missed some information and were thus excluded from the study. From the questionnaire, the researcher managed to collect data on age, marital status, education, and information about income-generating activities found in the Makabe community.

1.6.3.2 In-depth Interview

An interview is a procedure designed to obtain information from a person through oral responses to oral inquiries (Blanca 2012). The respondents interviewed included the village chairman, five committee members and five respondents who run businesses in the Makabe community. These respondents were chosen purposely because of their significance. The interview took one hour for each respondent. Regardless of the interview guide, during the interview, the researcher got the advantage of probing the issue further due to the use of additional questions to get more information on the research.

1.6.3.3 Observation

The researcher observed respondents' activities, behaviours, relationships, networks and processes in the field (Sauli 2018). The research observed the time of meeting, their participation in the work, division of work, accountability of their work and ownership. The process greatly assisted with interpreting and supplementing data obtained from other methods. The researcher was an active functioning member of the culture under study and made friends with the respondents to make the observation task easy.

1.6.3.4 Documentary Review

Documentary analysis (document analysis) is qualitative research in which the analyst reviews documents to assess an appraisal theme. (Sauli 2018). Under documentary review, the researcher reviewed different documents, reports and publications related to the project and discovered much information, including that paper bag production could generate income for the youth and the community.

1.6.3.5 Data Analysis Methods

Data analysis is a process of cleaning, transforming, and modelling data to discover useful information for business decision-making (Bruce, 1994). This study's qualitative data were organized under themes and sub-themes determined by the study objectives. The themes and sub-themes depended on the findings. On the other hand, quantitative data were analyzed using Excel and SPSS and presented in the form of frequencies/numbers, percentages, and cross-tabulation, supported with the description of the findings.

1.7 Community Needs Assessment Findings

The community needs assessment before the start of the project at the Makabe community. The assessment aimed at generating detailed background information on the existing initiatives, general knowledge and challenges the community faced. It also assessed available resources in the community to come up with a project which would improve their livelihood. The analysis showed that the community needed an activity to improve their income and reduce poverty and dependency on parents and relatives. The following are the findings of the needs assessment carried out by the present study approach, intervention made on economic activities, and the training proposed to alleviate poverty in the studied community.

1.7.1 Age of Respondent

The data analysis in Table 1.2 shows that the respondents' age groups were as follows: between 20 -25 years (46.7%); between 25-30 (26.7%), and 30-35 (10%), 35-40 (13.3%) and above 40 (3.3%). This reveals that most participants were youths capable of working and generating income. This is directly related to Tanzania's

census (2018), which indicated that 50% of Tanzanians were under 18 - 35. Therefore, the age groups of the respondents are presented in Table 1.1.

Table 1.1: Age of Respondents

Age of respondents	Frequency	Percentage
Between 20-25	14	46.7
Between 25-30	8	26.7
Between 30-35	3	10.0
Between 35-40	4	13.3
Above 40	1	3.3
Total	30.0	100.0

Source: Research Data (2020).

1.7.2 Dependent Age

Table 1.3 shows most of the participants were in the age group 25 -30 (26.7%), 30-35 (20%) and above 40 (20%). These are ages when participants need to build families, marry and care for older people. Nonetheless, all these participants were still dependent. In this regard, it was necessary to establish a project to help these age groups stand on their own feet and contribute to the community. This is in line with Beutler (2017), who states that it is essential for governments, economists, bankers, businesses, industry, universities and all other major economic segments to address the question of dependency in the community due to its impacts on society.

1.7.3 Education Level

Data analysis shown in Table 1.2 indicates that 66.7% of the participants had completed standard seven. The analysis shows that 16.7% were school dropouts, 10% were Form the four leavers and (6.7%) were Form six leavers. This indicates that most of Mshindi Youth Group participants had completed standard seven. The education levels of the participants are shown in Table 1.2.

Table 1.2: Respondent's Level of Education

Education level of respondents	Frequency	Percentage
Standard seven	20	66.7
Dropouts	5	16.7
Form four leavers	3	10.0
Form six leavers	2	6.7
Uneducated	0	00
Total	30.0	100.0

Source: Research Data (2020).

The finding shows that most of the participants in this study have low education, which implies that they were most unlikely to secure colour job employment considering the current unemployment level in Tanzania. It was, therefore, important to train them and help them establish an activity that would help them to employ themselves and generate income.

Nonetheless, their level of education was deemed good enough for a project such as paper bag production, which this study proposed and implemented later. Torani et al. (2019) underscore the need for education assessment for greater productivity and to achieve desired goals. They maintain that an education survey is important and helps involve the elites and thinkers concerned with the issue, changing culture, drawing up a vision document and acting according to the educational standards, insisting on the continuity of programs, and using educational technology experience. Hence, education assessment was a functional, operational, and cost-effective tool for risk management in the Mshindi Youth group.

1.7.3 Marital Status

Table 1.5 shows that most respondents were single (73.3%). The analysis shows that only a few were married (26.7%). This indicates that most respondents had no family and were dependents. Table 1.3 shows the marital status of the participants involved

in the study.

Table 1.3: Marital status of the respondents

Marital status of the respondents	Frequency	Percentage
Single	22	73.3
Married	8	26.7
Total	30.0	100.0

Source: Research Data (2020).

The data implies that these participants had ample time and motivation to participate in a project such as producing the paper bag to generate income for upkeep. These results resemble the study of Petheram (2011) that most people remain unmarried because of a lack of income and inability to provide for their families.

1.7.4 The Challenges Facing Makabe Youth Community

The study assessed challenges which prevented the youth in Makabe Community from establishing income-generating activities for self-employment. The finding from the questionnaire shows that 63.3% lacked reliable income, 10% lacked starting capital, 10% lacked access to loans, 13.3% had poor marketing skills, and 3.3% lacked business skills. In the interview, the village chairman identified three challenges that the Makabe Youth faced: the lack of capital and lack of securities for securing loans and Unemployment. Moreover, one businessman identified a lack of funds and unstable employment.

Table 1.4: The challenges facing the Makabe Youth Community

The challenges facing Makabe Youth Community	Frequency	Percentage
Lack of reliable income	19	63.3
Lack of capital	3	10.0
Lack of access to a loan	3	10.0
Poor marketing skills	4	13.3
Lack of business skills	1	3.3
Total	30.0	100.00

Source: Field Data (2020).

Both findings from the questionnaire and interview show that the Makabe Youth Community is facing different challenges. The challenges include the lack of reliable income, lack of security, lack of loans and lack of employment. The results implied the need to start a project to bring reliable income to alleviate poverty among them.

1.7.5 Suggested Income-Generating Activities at Makabe Youth Community and the Viable One

The assessment revealed the possibility of establishing different economic activities for the Makabe Community. These included paper bag production, farming activities, food vending, health facilities and dairy farming. For example, one interviewee said,

“The income sources for Makabe youth community includes temporary employment, selling paper bags, farming and driving bodaboda”. Furthermore, businessman number 5 also said, *“The income source for Makabe Youth Community includes farming and raising different animals, gardening different vegetables as a source of income.”*

Table 1.5 presents the suggested economic activities by participants for income generation at Makabe Community.

Table 1.5: Various Income-Generating Activities for Youth in Makabe Youth Community

Various income-generating activities at Makabe Youth Community	Frequency	Percentage
Paper bag production	15	50.0
Farming activities	5	16.7
Food Vending	4	13.3
Health facilities	2	6.7
Dairy farming	4	13.3
Total	30.0	100.0

Source: Field Data (2020).

Table 1.5 shows that different activities could be developed for income generation among youth in Makabe community. However, paper bag production was mentioned by 50% of the respondents as the most viable project for the purpose. Therefore, paper bag production was the most preferred activity for the Makabe Youth community.

1.7.6 Suggested Ways of Raising Funds for the Project

The researcher wanted to understand the capacity of youth to raise a fund for suitable projects that would increase their income and community development. Data analysis shows that 50% of the respondents identified the contributions from different people, so-called development partners, as a proper way to raise funds for the Community project for Makabe. During the interview session, a chairman said the following on raising funds for the project,

"Contribution from group members can raise funds also, loan from various organs like the bank, personal loans, Government loans, e.t.c." Likewise, businessman number 4 said, *"Makabe Youth Community could raise funds from different community stakeholders like development partners, NGOs and individuals"*. The suggested ways are presented in Table 1.6.

Table 1.6: Suggested Ways of Raising Funds for the Project

Suggested ways of raising funds for the youth development project	Frequency	Percentage
Contributions from Group	8	26.7
Youth development fund	2	6.7
Ward office	4	13.3
Development partners	15	50.0
The loan from the financial institution	1	3.3
Total	30	100.0

Source: Field Data (2020).

1.8 Prioritization of Community Needs

Prioritization is an arrangement of the items or activities in order of relative importance to each other. Prioritization was conducted through pair-wise ranking to facilitate focus group discussion with members of the group to compare the mentioned needs by voting, as indicated in table 1.9. For example, in paper bag production, 63.3% was ranked high than others.

Table 1.7: Pair Wise Ranking

Need	Dairy farming	Food Vending	Farming activities	Poetry farming	Paper bag production	Score	Rank
Dairy farming		Food Vending	Farming activities	Poetry farming	Paper bag production	1	5
Food Vending				Poetry farming	Paper bag production	3	3
Farming activities				Poetry farming	Paper bag production	3	3
Poetry farming					Paper bag production	4	2
Paper bag production						5	1

Source: Field data (2020).

Therefore, as demonstrated through the pair-wise ranking matrix, the community selected paper bag production as their first project to be implemented towards income generation. Likewise, paper bag production was the priority project for 50% of the questionnaire data and interviews. Other activities were rated as follows: farming activity was 16%, poultry farming 13%, food vending 6.7%, and dairy farming 3.3%. Therefore, the project preferred by a high percentage of respondents for generating income was paper bag production.

1.9 Conclusion

Makabe Youth Community expressed their problems and proposed ways to generate income and alleviate poverty among them. Some of the problems facing them were unreliable rainfall for crop production and dairy cattle, lack of capital to establish projects, low skills and low awareness. Paper bag production was highly rated as a viable project for generating income for the youth in that community in the analysis of different activities that could generate income and improve their lives.

CHAPTER TWO

PROBLEM IDENTIFICATION

2.1 Background to Research Problem

According to the latest estimates of the United Nations, youths between the age of 15 and 24 years were 1.2 billion in 2019, or around one in every six persons worldwide. Swai (2014) said that the number of youths in the world was projected to grow by 7 per cent to 1.3 billion by 2030, the target date for achieving sustainable Development Goals (SDG). Poverty affected most of these youth and women (UNDP, 2018). UNDP (2018) added that more than 800 million people worldwide still lived on less than \$1.25 a day. In most African countries, including Tanzania, unemployment, underemployment and poverty levels are extremely high among these youth. ILFS (2000/01) projected the youth unemployment rate to be four times adult unemployment. It was growing at a double rate compared to adult unemployment. A study by ILFS (2000) showed that unemployment and underemployment were increasing the more many youths graduated from educational institutions in Tanzania.

Youth unemployment in Tanzania is attributed to career development journey, laws and policy and political will and priorities (UNDP, 2018). For instance, young girls drop out of school due to teen pregnancy and bad cultural practices that prevent them from finishing school. Hence, they become unemployed due to the lack of skills needed by employers. As a result, self-employed women earn significantly less than their male counterparts (UNDP, 2018). Youth who want to employ themselves lack the skills, capital and technical support to help them take off in their chosen

enterprises. The education given at school does not prepare them to self-employ, just to mention a few. The Makabe Youth Community suggested various ways to generate income to mitigate the problem of unemployment and poverty they were facing. The most viable activity appeared to be paper bag production. This was agreed on and implemented, as the rest of this document will detail.

2.2 Problem Statement

The Community Needs Assessment revealed a high level of unemployment, resulting in a lack of reliable income and poverty in the Makabe Youth Community. The community needs assessment showed that the youth were living very poverty life. In solving the poverty problems, some respondents were engaged in different day worker kinds of jobs such as dairy farming, food vending and paper bag production on a low scale, but the problem of poverty persisted due to the lack of enough capital and sustainable income. this study aimed to investigate how to raise the youth's income to solve the poverty problem facing them. Thus, the study trained the youth and funded them to produce paper bags to ensure sustainable income generation to solve the challenge of lack of reliable income and poverty among the group.

2.3 Project Description

The description is a formally written document explaining the project's nature, goals and objectives. It explains potential pitfalls, challenges, approaches, execution methods, resource estimates, people, organizations involved and other relevant information to explain the need for the paper bag production startup and aims to describe the amount of work planned for implementation.

Concerning this, the paper bag production aimed at intervening in unemployment and poverty among the youth in the Makabe community in Mbezi. The project idea was realized due to the pair-wise ranking after prioritizing the community needs, whereas the project idea earned four out of five, making it the most preferred option. Through focus group discussion, the participants agreed to improve their household income through saving. Implementation of the paper bag production was a priority to the community because not only were the participants going to generate income from the project, but they were also going to learn through doing and increase their skills.

Paper bag production is one of developing countries' fast-growing income-generating sectors. According to Robertson (2017), paper products can generate an average of between USD 200 to USD 1000 (eq. Tshs. 460,000 to 2,300,000) annual income (Robertson, 2017). Big organizations such as United Nations Development Programs (UNDP) and the European Union Development Programs (EUDP) have been supporting community initiatives on paper bag production. The youth were grateful for the project that appeared to change their historical financial challenge, Daniel, (2011). The project was implemented in Mbezi Makabe, where the group members resided.

The project started with 30 participants in three groups, each group consisting of 10 members working under the umbrella of 30 participants group. Members were involved in the pilot project through training and support with the necessary facilities to run the project. The project specifically intended to support youth most affected by low household income via capacity-building training, provision of the needed facilities and finding the initial paper bag market.

The project started in early October 2020 after the endorsement at the district, ward and community levels. After that, the Planet Micro-Finance Youth Project Integrated Community Empowerment Project (ICEP) organized four days of capacity-building training facilitated by Kissa Maria Prosper. In summary, the following occurred:

- i. five leaders and 25 members of the Mshindi youth group received paper bag production training by September 2020
- ii. group registration at the local level in September 2020
- iii. 10,000 paper bags produced by October 2020
- iv. 9000 paper bags sold by October 2020

2.3.1 Target Community

The target community was vulnerable youths due to the lack of reliable employment and sustainable income. They were the youth who had completed standard seven and above, hence could read, speak and write in the Kiswahili language. The group was composed of married and unmarried but who depended on their families for livelihood. The group was named Mshindi Youth Group. Empowering this group with skills and capital could enable them to generate income to become independent and productive.

2.3.2 Stakeholders

A stakeholder is a party interested in a company and can affect or be affected by the business. Stakeholders invest in the project, and their input can directly impact the outcome (Horst, 2019). They are typically the project team members, project managers, executives, project sponsors, customers, and users (Johnston, 2018). The primary stakeholders are investors, development agencies, employees, customers,

and suppliers. However, with the increasing attention on corporate social responsibility, the concept has been extended to include communities, governments, and trade associations Johnston, (2018).

Local Government, including VEO, YDO and VC, together with its members and society at large, have a mandate for protecting and improving the citizens' quality of life and may be encouraged to use their resources and policies to address issues of food security (Horst, 2019). Hence, it is a good idea to practice good stakeholder management and constantly communicate with them to collaborate on the project. After all, they have a stake in how it all turns out.

The stakeholder in this study included the youth development office, the village executive office, the village chairman, the development agency (OCODE), the Mshindi youth group, and businessmen.

2.3.4 Project Objectives

The overall objective of the project was to improve youths' income. Paper bag production aims at fulfilling the following objectives towards Youth income improvement.

2.4 Host Organization Community-Based Organization Profile

The host organization was OCODE, which was there to support economic and social service to the community and youth empowerment. OCODE supported Mshindi financially and technically for the imitation of the business. The following were the

OCODE vision, mission and organization structure.

2.4.1 Vision

To become champions for youth economic empowerment and income generation.

2.4.2 Mission

To facilitate social and economic development to the incapable youth in the community.

2.4.3 Activities

The group performed different activities in several fields that relate to community development: farming and livestock and paper bag production.

2.4.4 SWOT Analysis for Mshindi Youth Group

SWOT analysis is a technique to analyze the strengths, weaknesses, opportunities and threats before decision-making (FAO, 2018). In community development and urban planning, SWOT is often used at community meetings to structure conversations about the quality of life in a neighbourhood or a controversial project (FAO, (2018). Carrying out the analysis in the Mbezi Makabe community placed the problems into perspective and illuminated what needed to be done. Table 2.1 presents the SWOT analysis of the Mshindi Youth Group.

Table 2.1: SWOT Analysis of the Mshindi Youth Group

	Strength	Weakness	Opportunities	Challenges
1	Energetic, low capital, knowledge	Access to rented land (not owned by the group members)	Paper can be used as a tool to alleviate poverty while also ensuring food security Environmentally friendly package	Unstable income
2	Human resource Access to service	Lack of business skills in Paper bag production	Readiness to take responsibility for project management Closeness Market	The area has poor infrastructure, namely roads, unreliable electricity, Youth migrants
3	Indigenous Paper enterprises do not need high start-up costs to establish a profitable business Reliable Source of capital from OCODE	Poor knowledge of record keeping Markets	Members have a saving contribution scheme Marketing Environment	Production financial records
4	The paper market is strong and largely unexploited. Easy to mobilize Youth	Residential Instability	Industry policy of the National Youth Empowerment fund VETA	Meeting customer orders/capacity Diversified market Low capital for increasing productivity
5	Availability of Stakeholders (Youth development office, Village executive office, Village Councillor Chairman, Development agency (OCODE), Businessmen)	Lack of education on sustainable income	Get support Financially and Technically	Unstable support
6	The group owns the project.	Group dependent	Have the ability to join power and unity	The person option does not work

Source: Field data (2020).

2.4.5 The Project Roles of the CED Student

The CED student played the following roles:

- i. assisting communities in planning, constructing, operating and maintaining their own production facilities,
- ii. providing focused education on quality production by assisting them to take advantage of paper supply to improve their income
- iii. ensuring that communities get the type of facilities that best respond to

their needs and are within their physical and financial ability to operate and maintain,

- iv. training communities to monitor the implementation progress and to seek material and non-material support from other stakeholders and development partners
- v. mobilizing and creating awareness among community members on the Paper bag production project.
- vi. facilitating the capacity building of Mshindi Youth Group project staff.
- vii. facilitating the purchase of project tools and equipment.

2.4.6 Roles of Host Organization

- i. Facilitating the community mobilization and awareness needed for the creation of the project
- ii. Marketing the paper bags produced
- iii. Seeking material and non-material support from other stakeholders and development partners
- iv. Assisting the process of purchasing equipment required for the project take off
- v. Keeping records and submitting reports to responsible parties
- vi. Performing administration routine
- vii. Supporting the initiative with the fund for initiating the project

CHAPTER THREE

LITERATURE REVIEW

3.1 Introduction

This chapter presents the definition of key terms and theoretical reviews of various concepts related to this topic. It also presents an empirical review of earlier research in this area. Finally, the chapter reviews policies related to poverty reduction strategies, community development and their practical relevance to development initiatives worldwide, including Tanzania.

3.2 Definition of Key Terms

3.2.1 Income Generation

Income generation is an investment or business activity that generates revenues for the individual or group. They are programs designed to provide economic empowerment to participants. They increase the ability of participants to generate income and build social capital. Income generation interventions address poverty, unemployment, and lack of economic opportunities to increase participants' ability to generate income and secure livelihoods. The formation of supportive groups may provide participants with increased access to material and emotional resources and increased knowledge (Kennedy et al. 2014). Some income generation interventions focus on business and vocational skills training for participants, either for positions within existing industries or to develop their own small businesses.

3.2.2 Paper Bag Production

Paper bag is one of the craft products made of paper widely used as a container for carrying goods. The paper bag is an innovation made in America in 1883. Paper bag

production is the fast-growing economy in the world, which provides employment and income generation for the urban poor (Widiyaningsih, 2009). Standard brown bags are made from kraft paper, but they can be made from all kinds of paper and in any colour. Kraft bags can also be made from laminated paper. Bags made from Kraft paper can also be designed in any colour and any weight of Kraft paper. These are typically made from 60gsm paper and come in a huge range of sizes. More sturdy Kraft paper gift bags are made from 90gsm paper and can be coloured or brown – or retro polka dot style. As with all things paper, it can also be made from recycled paper and recycled Kraft paper. This offers a good, sturdy and environmentally friendly way to package goods, gifts and more. Typically, these are made from strong 110gsm recycled Kraft paper.

3.2.2.1 Uses of Paper Bags

According to Widiyaningsih (2009), paper bags are products made of paper which is widely used as a container to carry goods. Paper bags can be used to carry so many things. Bags made from paper are cheap, easy and sustainable to store and deliver all manner of things so long as they are not wet or really heavy. The papers are widely used in corporate offices, schools, colleges, stationaries, printing press, and other sectors. Most of the paper remains in good condition after use.

3.2.2.2 Importance of Paper Bags

Hughes, *et al.*, 2017, state that “most developed countries communities managed to raise the income of individuals within the community for they used every opportunity to generate the income including the engaging in paper bag production”. Apart from income generation, paper bags have many other advantages.

Paper bags are biodegradable, so they can effectively degenerate compared to plastic bags, which are not sustainable and destructive to nature. As they are produced using a sustainable common asset, they can be reused over and over, dispatched to a paper plant, and revamped into new paper. Paper bags are recyclable and, therefore, a true friend of the environment. Paper bags are increasingly becoming shoppers' choice for their sustenance, toughness and eco-friendliness. Paper bags have moved toward becoming something of a style and grown-up toy in the present market because of the measure of time and exertion that brands spend planning an alluring paper bag for their products. With attractive paper bags that promote the company's brand, clients are given a type of free promotion and support.

Most people these days lean toward utilizing paper bags since they are strong, fashionable, easy to carry, occupy less space, and hold many things. Paper bags are normally utilized broadly in shopping centres and presentations for conveying over-the-counter items. Businesspeople can rapidly increase sales by promoting their products on paper bags. Paper bags help them to elevate their brands to the intended interest group. It is out of these qualities that prompted the current study to choose to empower the youth to produce paper bags for income generation.

3.3 Theoretical Review

3.3.1 Discovery Opportunities Theory

The central assumption of the Discovery Opportunity Theory is that opportunities continue to exist as objective phenomena, waiting to be discovered by vigilant people. According to the theory, these people are called entrepreneurs, who decide to exploit an opportunity for profit (Connie& Jerome2001). In line with this theory, the

central task of an entrepreneur is to discover and exploit an opportunity as a business venture, which this project did.

The theory claims that an opportunity exists when it is possible for at least some people to engage in activities that create the possibility of generating economic wealth (Connie& Jerome2001). The opportunities are objective phenomena since they exist independent of those who may or may not be aware of them and independent of those who may or may not be seeking to exploit them. Hence, entrepreneurs need to develop an implementation plan quickly since another entrepreneur might identify this objective opportunity.

Regarding these assumptions, this project discovered that paper bag production was promising opportunity that could benefit participants in Mbezi Makabe through income and employment.

3.3.2 Discovery Opportunity Theory

The central assumption in the Discovery Opportunity Theory is the variation in people's abilities to perceive opportunities. Since opportunities are objective, in principle, they should be observable by everyone in an economy. If everyone in an economy could observe an opportunity, all could try to exploit it. Thus, such opportunities would never be a source of real economic wealth (Barney, 1991). However, all people cannot perceive opportunities equally; some will be predisposed to see them due to interest, whereas others will be blind to them because they do not care or lack the training to recognize opportunities.

To explain why some people, exploit objective opportunities while others do not, the Discovery Perspective must assume that people differ in their abilities to either see opportunities or, once they are seen, exploit them. This leads to the difference between entrepreneurs and non-entrepreneur in opportunity exploitation. Risk bearing is another central assumption of the Discovery opportunity Theory. The context within which entrepreneurs decide whether to exploit an objective opportunity will often be risky. A decision-making situation is defined as risky when both the possible future outcomes of a decision and the probability of each are known when a decision is made.

In these settings, unusually alert entrepreneurs can collect information about objective opportunities to determine the outcomes associated with exploiting an opportunity and the probability of these different outcomes. This information is useful for calculating the present value of exploiting opportunities and making rational profit-maximizing decisions about which opportunities to exploit. The Discovery Theory suggests that entrepreneurs will often make decisions about exploiting an opportunity with less-than-perfect information.

The Paper bag production by the youth community discovered and used the opportunity over other people in the community who are aware of this opportunity. The group took a calculated risk in venturing into this opportunity, which is promising to bear fruits.

3.3.3 The Creation Theory

The Creation Theory postulates that the decision-making context within which entrepreneurs operate is either ambiguous or uncertain. In this regard, entrepreneurs

experience a tough decision regarding their sustainability. As a result, the difference between entrepreneurs and non-entrepreneurs is in the ability to create opportunities through the search process. Real entrepreneurs create opportunities through an emergent and iterative search process.

3.3.4 Creation Opportunities

The theory indicates that opportunities do not exist objectively but emerge as individuals' efforts to explore ways to generate economic wealth. Therefore, in the Creation Theory, opportunities are created by individuals searching for ways to gain real economic wealth. However, this search process is not governed by profit-maximizing and cost-minimizing logic. This entrepreneur begins exploring a possible opportunity and learns that their original hypotheses about the nature and scope of the opportunity are not justified and are forced to develop new hypotheses and so forth. Searching for new opportunities does not lead an entrepreneur to discover real opportunities for creating real economic wealth. Despite the difficulties, the Creation Theory suggests that some individuals may emerge from the search process with a clear understanding of an opportunity that has the potential to generate real economic wealth, not the opportunity they thought they were going to exploit. Concerning this paper bag project, members deemed this a great opportunity to solve their economic status through sustainable income generation.

3.4 Empirical Literature Review

Different scholars have researched paper bag production. Most of these have reported the significance of paper bag production in the community, especially when it comes to raising youths' income. Ahmad (2018) found that paper bag production is

positively correlated with income generating. He found that paper bag production improved the living standard of people in the community. Lifting the standard of living in the community results in organizational commitment. He established that job satisfaction and organizational commitment strongly predict paper bag production groups' performance. Other determinants of the paper bag group's performance were experience, gender, and marital status. The level of education negatively correlated with performance.

Buchan (2014), in his research, established that appropriate implementation of paper bag production projects could result in a high income for the household and improved living standards in the community. However, he found that paper bag production is the neglected aspect of income-generating activity in the community. He added that evidence of effective paper bag production strategies in the business was then limited, especially in developing countries.

3.5 Policy Reviews

3.5.1 Small and Medium Enterprises Policy

The Tanzania Development Vision foresees that by the year 2025, "Tanzania should have created a strong, diversified, resilient and competitive economy, which can effectively cope with the challenges of development and, which can also easily and confidently adapt to the changing market and technological conditions in the regional and global economy". The challenge is, therefore, to mobilize human and other resources towards that goal. Economic Reform Programmes implemented by the Tanzanian Government have been based on the philosophy that Tanzania is committed to a market economy whereby the private sector will lead in creating

incomes, employment and growth.

On the other hand, the State will be a producer of public goods, play a regulatory role to level the playing field and create a conducive environment for the private sector to take the lead in driving economic growth. This philosophy is evident in almost all policy statements made since 1986 and after 1996. As a result, the private sector has started playing an ever-increasing role in creating income and employment.

Small and Medium Enterprises (SMEs) account for a large share of the enterprises active in Tanzania. In fact, Small and Medium Enterprises are the emerging private sector and do form the base for private sector-led growth. As important as they are to the economy, SMEs have been facing several problems despite the on-going reform programmes. This is due to several factors, one of which is a persistent culture that has not recognized the value of entrepreneurial initiative in improving people's lives. Other factors include a complex, bureaucratic and costly legal, regulatory and administrative environment where SMEs are at a greater disadvantage than their larger counterparts.

The high cost of compliance with regulations may discourage potential entrepreneurs from formally setting up their businesses while driving some existing enterprises out of business and those working for them into unemployment. Moreover, due to insufficient competition and inadequate information on the credit markets of Tanzania, banks are discouraged and unwilling to lend to SMEs. Legislation and regulation on collateral exclude movable assets such as mortgages, thereby putting

smaller businesses that own more of these assets into a disadvantaged position vis-à-vis their larger business counterparts. In addition, SMEs have lower demand for business development services such as training, counselling, advising and consultancy due to cost considerations and a lack of knowledge about the benefits of external services in improving competitiveness.

While implementing the economic reforms, the government has put in place several strategies and programmes to address some of the major constraints. Such programmes and strategies include: - Rural Development Strategy, Agricultural Sector Development Strategy, Strategic Trade Policy, BEST Programme, Micro-finance Policy and Poverty Alleviation Strategies. To complement these and other initiatives, this SME Development Policy shall ensure that SME-related components are adequately implemented, harmonized and coordinated.

Strategies for implementing the SME development policy focus on three main areas: creating an enabling business environment, developing financial and non-financial services, and putting in place supportive institutional infrastructure. The SME Policy considers the special constraints and opportunities faced by this sector and aims at strengthening institutions which will address these constraints and maximize the exploitation of the opportunities.

3.5.2 Government Policy on Development

As Tanzania gears towards its vision of becoming a middle-income economy by 2025, the National Five-Year Development Plan 2016/17–2020/21 (FYDP II), published in 2016, identifies industrialization as the main policy objective and key

driver of economic transformation. Indeed, the 5th Phase Government is relentlessly pursuing industrialization as an overriding priority in implementing FYDP II. Such emphasis follows the consensus in the literature that industrialization plays a critical role in economic development (Martorano et al., 2017).

Despite the importance and priority of industrialization, progress on the ground has been slow, especially hampered by the overwhelmingly large amount of finance needed to push progress in many of the FYDP II flagship projects. Last year, the Government of Tanzania (GoT) prepared an action plan for implementing FYDP II. Ongoing monitoring of implementation and progress towards industrialization is necessary to ensure the industrialization agenda remains on track.

The Government of Tanzania (GoT) has committed itself to carry out major agricultural industry reforms, with clearly defined MoLD core, private, and joint public and private functions. The goal/mission of the MoLD will involve (a) creating an enabling environment for the participation of the private sector in livestock production, marketing, processing input supply and distribution and credit; (b) development of appropriate agricultural infrastructure; and (c) provision of adequate extension services, research (including diagnostic services) and training. Following the liberalization process, MoLD has been left with a core of key functions, including monitoring, planning, regulating and promoting industrial development.

The overview of the policy frameworks to achieve the targets articulated in the Tanzania Development Vision (TDV) 2025, GoT has resolved to promote industrialization as the core policy objective. In 2005, GoT also prepared the Mini-

Tiger Plan 2020 to implement the Vision. This Plan led to the establishment special economic zones (SEZs) and export processing zones (EPZs). In 2011, GoT adopted the Integrated Industrial Development Strategy (IIDS) 2011–2025 to build a competitive industrial sector.

Lastly, the Long-Term Perspective Plan 2011/12–2025/26, prepared to facilitate the achievement of TDV 2025, paved the way for three strategies, each covering five years: FYDP I (to establish the prerequisite infrastructure and energy necessary for industrialization), FYDP II (to promote industrialization as an engine for economic growth) and FYDP III (forthcoming). The targets set in FYDP II portray the central role of the industrial sector in driving growth and transformation. By 2020, FYDP II aims to have increased Tanzania’s average industrial growth rate to 10.5%, raising the sector’s contribution to GDP to 12.5% and boosting employment growth in the industrial sector by 5.4% (MITI, 2017a).

The prioritized sectors include resource-based industries – that is, agro-processing (textiles and garments, edible oil, meat and dairy processing, leather and leather products, fish processing, sugar production and cashew nuts processing); basic industries (Mchuchuma and Ngaka coal, Liganga iron ore and Engaruka soda ash projects, cement manufacturing and lapidary industries) and infrastructure and logistics services (Kurasini, Bunda and Bagamoyo SEZs). These priority sectors are similar to those suggested in Mufuruki, et al., (2017).

3.5.3 Economic Empowerment Policy

Due to historical reasons, most citizens of Tanzania were denied opportunities to participate fully in economic activities. The Government resolved to put in place an

Economic Empowerment Policy (2004) that will serve as a roadmap for the participation of most of the citizens of Tanzania in all sectors of the economy. The National Economic Empowerment Policy (2004) intended to address all economic empowerment needs of the individual citizens of Tanzania and local companies in which Tanzania citizens hold not less than fifty per cent of the shares. The Policy takes on board farmers, livestock keepers, fishermen, employees, traders, and other groups of individuals in various economic activities. The Policy puts in place the general guidelines for formulating strategies to be used by respective sectors depending on the prevailing circumstances. In this respect, each sector is enjoined to come up with concrete implementation strategies.

It is imperative that economic empowerment initiatives to enable many Tanzanians to participate more effectively in economic activities should go together with the growth process, involving and benefiting all Tanzanians by raising their incomes and improving their living standards. The National Economic Empowerment Policy puts in place a favourable business environment that will facilitate an increase in investment and production for domestic, African, and global markets.

3.6 Literature Review Summary

Most literature reviewed in this chapter has shown the community's economic unemployment and poverty problems and efforts to address them. In addition, the literature has shown the potential of paper bag production and its demonstrated record of alleviating poverty and improving living standards. Finally, the literature showed the plausibility of establishing the project in the research area, which this study took and implemented. In other words, the previous literature inspired the

formation of Mshindi Youth Group at Makabe Community to generate income and improve livelihood through paper bag production. The Participatory Community needs assessment revealed that the target community was a marginalized group which deserved financial inclusion. The researcher received their full participation in developing this paper bag production project.

CHAPTER FOUR

PROJECT IMPLEMENTATION

4.1 Introduction

This chapter presents a detailed roadmap towards establishing and succeeding in paper bag production. The chapter shows the project's inputs, outputs, implementation, and viability. The budget used to accomplish the project and all activities preceding it and project staffs are determined. Moreover, the chapter shows the involvement of all stakeholders and the roles they play in ensuring success.

4.2 Product and Outputs

This is the final measurable result received when all planned activities have been accomplished and deliverables are produced. It is a display of direct immediate-term results associated with a project (Krishnaswami, 2013). This could be in the form of a report for services and tangible products for goods. For example, the tangible product output of Paper bag production is Youth income improvement. The following are the specific tangible outcomes of this project

- i. 5 leaders and 25 members of Mshindi Youth Group received paper bag production training in September 2020
- ii. Group registration at the local level in August 2020
- iii. 10,000 paper bags produced by October 2020
- iv. 9,000 Paper bags sold by October 2020.

4.3 Project Planning

Planning is a part of project management and relates to the use of schedules such as Gantt charts for planning and subsequently reporting the progress within the

project environment (Harold 2013). Project planning was the most important step towards project implementation. It involved several steps as follows that enabled the smooth implementation of the project. The steps involve project planning, implementation plan, logical framework, project input, project budget and project implementation report. Activities are identified sequentially, outlined, and assigned time and responsible persons (UNDP, 2018).

Table 4.1: Project Planning

1.1: Five (5) leaders and 25 members of Mshindi Youth Group received Paper bag production training by September 2020	Output 1.1 Conducted Training on Paper bag production	Activity 1: Budget preparation for training 30 Mshindi Youth Group members. Activity 2: Planning and coordination of the paper bag production training within the Makabe Community Activity 3: Announcing the date for training for the group members
	Output 1.2. A total of 30 Mshindi Youth group members trained in paper bag production	Activity 1: sending the invitation to 30 members of Mshindi Youth Group Activity 2: Launching the training
	Output 1.3 A total of 30 Mshindi Youth Group registered.	Activity 1: Sending an invitation to the training office
Objective: 2.1 Group registration at the local level by August 2020	Output 2.1. Prepared Mshindi Youth constitution Output 2.2. Certificate of registration available and collected from the ward office Output 2.3. Payment receipt of registration available from the ward office	Activity 1: Visiting the ward office for the group member's introduction Activity 2: Submitting the letter to request registration to WEO Activity 3: Paying the registration fee Activity 4: Processing of the registration certificate
Objective 3: 10,000 paper bags produced by October 2020	Output 3.1. Funds allocated for producing 10,000 paper bags Output 3.2. Materials for producing 10,000 paper bags prepared Output 3.3. Receipt for purchasing paper bag production materials made available Output 3.4. Supplier of materials identified	Activity 1. Collecting funds allocated for paper bag production materials purchase Activity 2: Allocating the supplier Activity 3: purchasing production materials Activity 4: transporting production materials to the production area
Objective 4: 9000 paper bags sold by October 2020	Output 4.1. 9,000 paper bags sold out of 10,000 paper bags Output 4.2. 9,000 paper bags made available for packaging	Activity 1. Visiting different places for marketing Activity 2: Identifying customers Activity 3: Putting contracts for sale in place

Source: Researcher, (2023).

The paper bag production project comprised various planned activities successfully implemented to tackle the Makabe Youth Community's need to improve youth income. In fulfilling the objective of improving the youth's income, paper bag production had aims and an implementation plan. The project planned to offer training to 5 leaders and 25 members of Mshindi Youth Group by September 2020. It planned to register the group at the local level by August 2020, and to produce 10,000 paper bags by October 2020. Moreover, it planned to sell 9,000 paper bags by October 2020. Table 4.1 summarizes the project plan above.

4.3.1 Project Implementation Plan (PIP)

The Community Economic Development Student executed the project. To make the implementation easy, she created a separate project committee responsible for coordinating day-to-day activities and implementing the project activities. Implementation called for close collaboration with many partners, such as buyers, training officers, VEO, YO and input suppliers. The student was also responsible for planning, supervising, monitoring and reviewing all project activities. This enhanced opportunities for realizing the broad goals and objectives of the project.

Table 4.2: Project Implementation Plan (PIP)

Objectives	Outputs	Activities	Implementation Month			Resource	Responsible Person
			Aug	Sept	Oct		
1.0 5 leaders and 25 members of Mshindi Youth Group received paper bag production training by September 2020	1.1. Training in paper bag production conducted	Budget preparation for training				Logistics and stationery	CED Student and group chair
		1.1.2. Planning and coordinating paper bag production training				Logistics and Stationery	CED student and group chair
	1.2. A total of 30 members trained	1.2.1. Activity 1 sending the invitation to 30 members of Mshindi Youth Group				Logistics and stationery	CED student and group chair
		1.2.2 Sending invitation to the Training Office				Logistics and stationery	CED student and group chair
Objective 2: Group registered at the local level	2.1 Group registered and the certificate Proceed	2.1.1. Collecting the certificate after registration				Logistics and stationery	CED student and group chair
3.0 Objective 3.0 Procuring paper materials by September 2020	3.1 paper materials produced	3.1.1. Budget allocation of 673,000 for paper bag production				Money	CED student and group chair and treasure
	3.2 Received invoice from the supplier	3.2.1. Purchasing of production materials				Money	CED student and group chair and treasure
4.0. Objective 4. Producing 10,000 paper bags by October 2020	4.1. Funds allocated to produce 10,000 paper bags	4.1.1. Collecting monies allocating for Paper materials				Monies	CED student and group chair and treasure
	Output 4.3. A total of 9,000 paper bags produced and sold by October 2020	4.3.1. Buying paper materials				Materials in place	CED student and group chair and treasure

Source: Researcher, (2020).

4.3.2 Project Logical Framework

The logical framework or log frame is a document that gives an overview of a project's objectives, activities and resources. It also provides information about

external elements that may influence the project, called assumptions. Its name has been derived from its logical relationship set by the planner to bring about a connection between project means and its ends. The Logical Framework consists of a matrix which provides an overview of a project's goal, activities and anticipated results. It consists of vertical logic, which shows the hierarchy of objectives known as a narrative summary. It describes the arrangement of objectives logically. It starts with goals followed by objectives, outputs and activities (CED handbook 2016). A log frame is another name for It provides a structure to help specify project components and their activities and to relate them to one another. It also identifies the measures by which the project's anticipated results will be monitored. This project used this analytical tool to plan, monitor and evaluate paper bag production. The framework that has been used is sometimes known as four-by-four matrixes.

Table 4.3: Project Logical Framework

Hierarchy of Objectives	Objectively Verifiable Indicators (OVIs)	Means of Verification (MOVs)	Assumptions
Goal: Increased income through paper bag production	Increased incomes and improved standards of living of Mshindi Youth Group	Survey reports, observations and sales reports	Openness and honesty of Paper bag production group about their income status
Objectives 1: 5 leaders and 25 members of Mshindi Youth Group received paper bag production training about paper bag production by September 2020			
Output 1.1 Training conducted to 30 members of the paper bag production group	30 people attended the Paper bag production training	Attendance list and report	Accessibility to the trainers and facilities
Activity			
Budget preparation for paper bag production training	30 people received training in Paper bag production	Attendance sheet and Training report	Availability of Mshindi Youth Group for training and willingness of the youth to attend the training
Planning and coordination of the training	30 people received training in Paper bag production	Attendance sheet and Training report	Availability of Mshindi Youth Group for training and willingness of the youth to attend the training
Sending an invitation to the training office	30 people received training in Paper bag production	Attendance sheet and Training report	Availability of Mshindi Youth Group for training and willingness of the youth to attend the training
Activity			
Procurement of production materials	Received price quotes from different suppliers	Price quotes and LPO	The high price of supplies
Objective 2: Group registered at the local level			
Activity			
Consulting local government officer	Identified land owned by the village	Field visit report	High cost of land lease
Preparing for the registration	Mshindi group registered	Certificates in place	Availability of certificates of Mshindi Youth Group Registration
Procurement of paper bag materials	Paper bag materials available	receipts	Availability of materials for the production of the paper bag
Objective 3: 10,000 paper bags produced by September 2020			
Output 3. Production materials purchased	Received price quotes from different suppliers	Price quotes collected	High prices charged by suppliers
Activity			
Identify price quotes from different suppliers	Number of suppliers of paper bag production contacted	Price quotes collected	High prices charged by suppliers
Selling produced paper bags	A total of 10,000 paper bag produced	Purchase report	Lack of quality supplies for paper bag production
Objective 4 – 9,000 paper bag sold by October 2020			
Output 4. A total of 9,000 paper bags produced by Oct 2020	The order process of 9,000 bags made available	Purchase report produced	Availability of Markets
Activity			
Identifying the suitable company and price quotes	Received price quotes from different suppliers	Price quotes collected	High prices charged by suppliers

Source: Field Data (2020)

4.3.3 Project Inputs

Managing paper bag production project input means identifying, estimating and using physical and non-physical assets in the project to ensure that these assets are sufficient for making necessary changes within the project environment. The process of making a change to a project can be characterized by four variables: Input, Resources, Output and enablers (Ngailo, 2010). In the whole process of the paper bag production implementation, several recourses were employed to ensure that all the activities were undertaken accordingly. It included financial recourses, human recourses and material inputs. Human recourses included Host organization members, Mshindi Youth Group and CED students who were the process facilitator during the implementation.

Financial resources were very important for the project implemented. A total of Tsh 673,000 were contributed by OCODE to buy the necessary tools and equipment needed for the project. This amount was also used to facilitate other activities, including training. This whole amount was raised from contributions and support from the host organization.

Table 4.4: Project Inputs

Input	Quantity/ Amount	Unit Cost (in Tsh)	Total Cost (in Tsh)	Source of Fund
Paper bag production Materials	1	354,000	354,000	OCODE
Paper glue	8	15000	120,000	
Paper for making paper bag	5	5,000	25,000	
Brush	1	9,000	9,000	
Ruler	2	5,000	10,000	
Training	5 days	30,000	150,000	
Scissors	1	5,000	5,000	
TOTAL INPUTS		Unit Cost (in Tsh)	673,000	

Source: Field Data (2020).

4.3.4 Staffing Pattern

Staffing is the managerial function of recruitment, selection, training, development, promotion and compensation of personnel, Petheram (2011). For example, hiring candidates in paper bag production involved recruiting and evaluating skills and knowledge and then offering them specific job roles accordingly. The project had a total of 30 staff, which was implemented by having five leaders trained and assisted by all group members.

Table 5.5: Leaders' Responsibilities

Position	Role
Chairperson	<ul style="list-style-type: none"> i. Chairs all project group meetings ii. Overseer of the project implementation iii. Supervises the implementation of the plan iv. Acts as a link for all project stakeholders v. Plays an important role in fundraising for the project vi. Manages the projects' resources vii. The project spokesperson
Secretary	<ul style="list-style-type: none"> i. Records and keeps minutes of the committee meetings ii. Keeps all project records iii. Supervises day-to-day project activities iv. Participates in fundraising activities for the project v. Follows up on the utilization of the project resources vi. Follow up on the resolutions for the improvement of the project
Treasurer	<ul style="list-style-type: none"> i. Keeps records of all financial transactions in the project ii. With the help from the CED student, prepares and submits projects income and expenditure reports monthly

Source: Researcher, (2023).

4.3.5 Project Budget

The Host organization (OCODE) contributed Tsh 673,000. The contribution was made to support the group to move on with the expectation of providing a profit. Members were involved in doing different manual work to implement the project.

Table 6.6: Project Budget

Objective	Output	Activities	Resources	Quantity	Unit price	Total	
Objective 1. 5 leaders and 25 members of Mshindi Youth Group received paper bag production training by Sept. 2020.	1.1. Training on paper bag production conducted	Activity 1. Planning and coordinating paper bag production training	Time				
			Rim	0	0	0	
	1.2. Thirty members attended the training	Activity 2. Budget preparation for training		Time	0	0	0
				Person	1	100,000	100,000
		Activity 2. Conducting the training		Flip charts	5pieces	2,000	10,000
				marker pens	3	1500	4,500
				notebooks	20	250	5,000
				pens	20	200	4,000
	Snacks/bites		26,500	26,500			
Objective 2. Registration of the group by October 2020	2.1. Availability of registration process by October 2020	Activity 1. Consulting local government officer	Funds,	0	0	0	
	2.2. Preparation of the registration process	Activity.2 Preparing registration	Rim	0	0	0	
Funds			0	0	0		
Objective 3: Production of 10,000 materials by October 2020	2.3. Paper bag production available	Activity.1. Budget	Time	0	0	0	
		Activity.2. Procurement of paper bag materials	Paper bag production materials	1	354,000	354,000	
			Wooden for making paper bag	5	5,000	25,000	
			Brush	1	9,000	9,000	
			Ruler	2	5000	10,000	
			Wooden Glue	8	15,000	120,000	
		Scissors	1	5,000	5,000		
		Grand Total			673,000		
	3.1. Funds allocated for Procuring 10,000 paper bag	4.1. Collecting monies allocating for Paper bag	Paper bag production	10,000 bags Produced	673	673,000	
Objective 4: 9,000 paper bags sold by October	4.1 production bags of paper available at a reasonable price	4.2.1. Identify suitable company and price quotes	paper bag sold	9,000 bags sold	100	900,000	

Source: Designed by the Researcher (2020)

4.3.6 Project Implementation Report

This section shows how the implementation process was undertaken through the activities in relation to a resource employed to ensure the whole process was successful and on time.

Implementation implies the work done after developing the overall layout of the project with estimates of the time and resources required and the detailed scheduling of the timing and sequence of various jobs performed. Project implementation and control are important aspects that affect the effective and efficient completion of the project. The whole process of implementation was undertaken with a participatory approach between all the stakeholders. In addition, participatory monitoring was exercised in order to ensure that all the activities were undertaken on time and that resources were allocated accordingly. Although implementation was undertaken collaboratively, individual responsibility was given to different people to avoid confusion and duplication of activities. CED students, the target group and other stakeholders ensured that project activities were efficiently implemented. The CED student had an impact on the planning of the schedule of the proposed project.

Members of Mshindi Youth Group provided the entire workforce needed in order to avoid the increase in cost. All the activities that were planned for the implementation were undertaken during this process except for the evaluation, which would be undertaken in the middle of the project and annually. All the activities implemented were done in order to ensure that all the objectives of the project were realized. The implementation of the project started with the training of group members in paper

bag production. Training Officer also answered participants' questions on the importance of paper bag production.

4.3.7 Income Statement

The project is profitable and sustainable: since the sales per paper bag was Tsh 100 and the production cost per paper was Tsh 47.4. In this regard, the profit margin was Tsh 52.6. Paper bags sold were 9,000, paper bags produced were 10,000, and paper bag cost was Tsh 47.4 per paper bag. In this regard, the production cost in terms of finance was $47.4 \times 10,000 = 474,000$, profit before the deduction of fixed cost. The profit margin was Tsh 426,000., so the profit of the group was Tshs 473,000/= for the first three months. The group agreed to increase capital by retaining the profit as capital. After the first three months, the crude profit was distributed to all members of Mshindi Youth Group. The group gained Tshs 9,141,400 for the nine months. Finally, the business is sustainable and profitable.

Table 7.7: Income Statement for the First Three Months of Production

Sales 9,000x100	900,000
Less Cost of Goods Sold 9,000x47.4	426,600
Gross Profit	473,400
Less Operating Expenses	0
Net Profit for the First Three Months	473,400

Source: Researcher, (2023).

Table 8.8: Income Statement for the 9 Months of Production

Sales of Opening Stock 1000 x100	100,000
Sales 20,000x9x100	18,000,000
Total Sales	18,100,000
Less Cost of Goods sold 21,000 x 47.4x9	8,958,600
Gross Profit 18,100,000-8,958,600	9,141,400
Less Operating Expenses	0
Net Profit for 9 Months	9,141,400

Source: Researcher, (2023).

4.3.8 Challenges of the Business

During the process of production, the pandemic of Covid 19 arose and affected the market of the produced goods. In this regard, 1000 paper bags were not sold at the time.

Table 9.9: Actual Project Implementation Report

Objectives	Outputs	Activities	Implementation status	Challenges
1.1. 5leaders and 25 members of Mshindi Youth Group received paper bag production training by September 2020	Output 1.1. Conducted Training in paper bag production	Activity 1. Budget preparation for training	Paper bag production training successful conducted	The level of understanding was too low (according to the trainer)
		Activity 2. Planning and coordination of the Paper bag production training	Paper bag production training successful conducted	Time was not enough to ensure the training was completed at the time
	Output 1.2. A total of 30 members trained	Activity 1. Sending the invitation to 30 members of the Mshindi Youth Group	The invitation was successfully received, and all participants attended	The distribution of invitations took a lot of time and needed too much consultation
		Activity 2. Sending an invitation to the Training Office	Training officer attended	The training officer had a hectic schedule and needed much concentration
Objective 2 registration of the group at the ward level by October 2020	Output 2.1 Availability of preparation process by October 2020	Activity 1. Consulting local government officer		
	Output 2.2. Preparation process	Activity 2. document for registration	The registration certificate collected	Bureaucracy from the authority was a challenge
	Output 2.3. Paper bag production procedures put in place	Activity 3. Procurement of building materials	Material procured, and paper bag production shed constructed	Availability of materials and the prices of each material
Objective 3 producing 10,000 paper bags by September 2020	Output 3.1. Materials available	Activity 1. Budget allocation	The budget allocated and disbursed	Lack of enough fund
Objective 4. Producing 9,000 paper bags for sale by October 2020	Output 4.1. Funds allocated	Activity 1. Collecting monies 673,000 allocating for paper bag	The budget allocated and disbursed	
	Output 4.2. List of selected company	Activity 1 Identifying suitable company and price quotes		
	Output 4.3 9,000 paper bags available at the Paper house	Activity 2 Procuring of 9,000 paper bag production	9,000 sold successful	Eruption of the Covid 19 pandemic

Source: Field Data (2020)

4.3.9 The Launching of the Paper Bag Production

The projects started by visiting local leaders, whereby the registration request was made. The group called Mshindi paper bag production and the local government were the host organizations.

4.3.9.1 Registration of the Paper bag production Group

Mshindi Youth group constructed their constitution before the registration process. (Appendix 6) The project started by visiting local leaders, whereby the registration request was made. After the conversation and explanation of the group's work, the community leaders supported it and became the host of all processes. The group was registered, the constitution was formed, and the certificate was collected (see appendix 3).

4.3.9.2 Equipment Recruit and Training of the Youth and Project Staff

Recruitment refers to identifying, attracting, interviewing, selecting, and hiring employees. In other words, it involves everything from identifying a staffing need to filling it. The group recruited the group members to be able to meet the group activities see the attached photo appendix 2.

4.4 Monitoring and Evaluation

Monitoring is the systematic process of collecting, analyzing and using the information to track a programmer's progress toward achieving its objectives and to guide management decisions (Gage, 2007). The project saw the need to monitor and evaluate the activities of the paper bag production and its overall impact on

Mshindi Youth Group and the community.

General Monitoring and evaluation were to be ongoing activities throughout the project lifespan. Monitoring would be routinely done through meetings, monthly reports, checklists, and support supervision visits. These reports shall indicate the constraints and challenges in the implementations and necessary adjustments that have been taken.

Progress evaluation would be done through monthly quarterly reports, steering committee meetings, annual reports, registry records, and work plans indicating planned and accomplished activities. Others would be functional accountability for project resources, including equipment, facilities, assets and activities. Progress monitoring and evaluation will help the team to assess the extent to which implementation is meeting the set objectives. This will enable the project team to revisit the objectives and priorities and to find ways and means of improving performance and better resource use.

4.4.1 Production of 10,000 Paper Bags

Mshindi Youth group produced 10,000 paper bags for three months, and about 9,000 were sold, whereby the revenue collected was Tshs 900,000. The production cost was 673000, and the profit was 227,000. Members agreed to leave the profit in the group to increase the group's capital. (They did not distribute the profit).

Table 10.10: Project Implementation Gantt Chart

Objectives	Outputs	Activities	Implementation Month		
			Aug	Sept.	Oct
1.1. 5 leaders and 25 members of Mshindi Youth Group received paper bag production training by September 2020	Output 1.1. Conducted Training in paper bag production	Activity 1. Budget preparation for training			
		Activity 2. Planning and coordinating Paper bag production training			
	Output 1.2. A total of 30 members trained	Activity 1. Sending an invitation to 30 members of Mshindi Youth Group			
		Activity 2. Sending an invitation to the training office			
Objective 2. Registration of the paper bag production group by October 2020	Output 2.1. Availability process document October 2020	Activity 1. Consulting local government officer			
	Output 2.2. Certificate	Activity 2. Preparing the registration process			
	Output 2.3. Paper bag production				
Objective 3. Production of 10,000 by September 2020	Output 3.1. Production materials for paper bags are available				
Objective 4. Procured 9,000 bags of Paper to sell by October 2020	Output 4.1. Funds allocated for	Activity 1. Collecting monies allocating for Paper feeds			
	Output 4.2. 9,000 bags of Paper feeds available at a reasonable price	Activity 2. Identify the suitable company and price quotes			

Source: Designed by the researcher (2020).

CHAPTER FIVE

PROJECT PARTICIPATORY MONITORING, EVALUATION AND SUSTAINABILITY

5.1 Introduction

This chapter focuses on project participation, monitoring, evaluation and sustainability. It also provides an explanation of how the project was participatory in nature. The chapter is divided into the following parts: monitoring information system, participatory monitoring methods, participatory monitoring plan, participatory evaluation plan, performance indicator, participatory evaluation methods, project evaluation summary and project sustainability (Williams, 2017).

Generally, monitoring is the process of looking at the implementation of day-to-day activities and facilitating improvements to achieve the desired goal. Evaluation is defined as a systematic investigation of the worth or merits of an object. Monitoring and evaluation are linked together since monitoring sets benchmarks for evaluation Johnston, (2018). Monitoring and evaluation are the processes of gathering information needed to keep a project on schedule and predict problems as well as formulate solutions, measure progress and evaluate program success Kennedy, (2017). Therefore, this chapter sheds light on the sustainability of the project: whether it will die or be sustained, regardless of changes in external support (funding sources) or internal resources (change in staff).

5.2 Participatory Monitoring

Participatory monitoring and evaluation are actions involving all stakeholders of the project from the beginning to the end. They are systematic recordings and periodic

analyses of information that has been chosen and recorded by insiders with the help of outsiders. The main purpose of participatory monitoring is to provide information during the life cycle of the project so that adjustments and modifications can be made if necessary. The whole process of participatory monitoring is intended to follow up on all the activities that are planned for project implementation. In the case of this project, this process was done by Mshindi Youth Group in Collaboration with CED student.

Mshindi Youth Group, CED student, the host organization and other experts were involved in the whole process of production and deliberations. This was done to ensure that all the planned activities were implemented accordingly with the right resources, by the right person and on time, ensuring the achievement of all the project objectives. It enabled Mshindi Youth Group to become aware of the proceedings and overcome challenges facing them through discussion and coming out with solutions. It also enabled the members to create a sense of ownership of the project, which contributes to project sustainability.

5.3 Monitoring and Evaluation of Information System

Evaluation is a system designed to collect and report information on a project and project activities (Williams, 2017). It is a systematic assessment of an activity, project, programme, strategy, policy, topic, theme, sector, operational area or institution's performance (Williams, *ibid*). The evaluation focuses on expected and achieved accomplishments, examining the results chain (inputs, activities, outputs, outcomes and impacts), processes, contextual factors and causality to understand

achievements or the lack of achievements. The evaluation aims at determining the relevance, impact, effectiveness, efficiency and sustainability of interventions and the contributions of the intervention to the results achieved (Kennedy, 2007). An evaluation should provide evidence-based information that is credible, reliable and useful. The findings, recommendations and lessons of an evaluation should be used to inform the future decision-making processes regarding the programme. Monitoring also covers the utilization of funds, items purchased as authorized by relevant authorities, bought items and their respective receipts. Obtaining all this information help the project manager to plan, monitor, evaluate and report project operations easily.

In this Paper bag production Project, the Monitoring and Information System (MIS) involved establishing a database by recording relevant information to activities that were planned in a specified period. That enables a group to plan, monitor and evaluate the operations and performance of the project. Information required included the assessment of the availability of the required project facilities and staff, funds, project customers, project stakeholders, and training. The project also required assessing the number of participants of the project activities, information on funds received and a list of tools/equipment (Inventory of project equipment).

Monitoring was carried out by all members in all processes and steps of producing paper bags. These were preparing the budget, determining the quality of the paper bag produced, and managing time. The evaluation also used a participatory approach.

5.3.1 Participatory Monitoring Methods

Participatory monitoring refers to the regular collection of measurements or other kinds of data (monitoring), usually of natural resources and biodiversity, undertaken by local residents of the monitored area, who rely on local natural resources and thus have more local knowledge of those resources. It usually involves live-in communities with considerable social cohesion, where they regularly cooperate on shared projects.

Participatory monitoring has emerged as an alternative or addition to professional scientist-executed monitoring. Scientist-executed monitoring is often costly and hard to sustain, especially in those regions of the world where financial resources are limited. Moreover, scientist-executed monitoring can be logistically and technically difficult and is often perceived to be irrelevant by resource managers and the local communities. Involving local people and their communities in monitoring is often part of the process of sharing the management of land and resources with the local communities.

It is connected to the devolution of rights and power to the locals. Aside from potentially providing high-quality information, participatory monitoring can raise local awareness and build the community and local government expertise that is needed for addressing the management of natural resources. Participatory monitoring & evaluation (PM&E) is a process through which stakeholders at various levels engage in monitoring or evaluating a particular project, program or policy, and share control over the content, the process and the results of the monitoring and evaluation

(M&E) activity and engage in taking or identifying corrective actions. PM&E focuses on the active engagement of primary stakeholders (WORLD BANK 2010a). Several methods were used to engage all the stakeholders of the project. This method enables Mshindi to collect information and analyze them to ensure that the paper bag production project was going as planned and all activities have been implemented according to plan and the resources were employed appropriately at a specific period. The methods used include interview, observation and documentation.

5.3.2 Key Informants Interview

The CED Student gathered information through interview. The key informants were extension staff, chairpersons and businessmen. The informant gives various information on Mshindi Youth Group. During the interview members contributed much information and ways how to run the project successfully.

5.3.2.1 Observation

Observation was done to Mshindi Youth Group on the whole process of paper bag production. The Community Economic Development Student, in collaboration with Mshindi Youth Group members, observed if all activities were implemented as planned. The process of observation was guided by the checklist prepared for the task. The checklist items focused on time management, involvement, division of work, accountability and ownership. According to Kothari (2014), observation is regarded to be an active acquisition of information from primary sources. Hence, CED student, in collaboration with Mshindi Youth group members, observed how the activities for implementing the project were being executed. This enabled the

researcher to understand the whole process of paper bag production.

5.3.2.2 Documentary Review

This involved reading and collecting various information related to the project from secondary materials. Most information collected were on the budget, employment challenges and other issues related to paper bag production. The researcher read different papers and books related to paper bag production. The researcher discovered that paper bag production is a project which can help the youth to have their own sustainable income. The documentary review revealed other people's experiences, which guided the current project to achieve its objectives.

5.3.2.3 Participatory Monitoring Plan

Participatory Monitoring is a systematic recording and periodic analysis of information about paper bag production, power, and inputs that have been chosen and recorded by insiders with the help of outsiders (Kothari, 2014). The main purpose of participatory monitoring was to provide information during the life cycle of the paper bag production so that adjustments and modifications could be made when needed. Table 5.1 presents the participatory monitoring plan for the current study.

Table 5.1: Participatory Monitoring Plan

Objectives	Outputs	Activities	Performance indicator	Data Source	Methods Tools	Person Responsible	Time Frame (2020)
1.1 5 leaders and 25 members of Mshindi Youth Group received paper bag production training by September 2020	Output 1.1 Conducted training on paper bag production	Activity 1. Budget preparation for training	Approved budget documented	Approved letter/email	Documentation	Treasurer & chair/leader	September 2020
		Activity 2. Planning and coordination of the paper bag production training	Identified participant list	Participant list	Documentation	Treasurer & chair/leader	September 2020
	Output 1.2. A total of 30 members trained	Activity 1 sending the invitation to 30 members of Mshindi Youth Group	Signed and confirmed letter	Dispatch/signed letter	Observation and Documentation	Chair/ leader and CED student	September 2020
		Activity 2. Sending an invitation to the Training Office	Signed and confirmed letter	Dispatch/signed letter	Observation and Documentation	Chair/ leader and CED student	
Objective 2. Registration of the group at the ward level by October 2020	Output 2.1 Availability of registration process by October 2020	Activity 1. Consulting local government officer	Meeting minutes with local government officer	Minute's report	Documentation	Chair/ leader and CED student	October 2020
	Output 2.2. Available document for registration	Activity 2. Preparing contract document/ processing land lease contract	Signed contract	Contact available	Documentation and /observation	Chair/ leader and CED student	October 2020
	Output 2.3 Paper bag production available	Activity 3. Procurement of building materials	Invoice collected	Procurement meeting minutes	Documentation and /observation	Treasurer & chair/leader	October 2020
Objective 3. Production of 10,000 paper bags by Sept. 2020	Output 3.1	Activity 1. Budget allocated	Invoice collected	Procurement meeting minutes	Documentation and /observation	Treasurer and procurement committee	September 2020
	Output 3.2 Received invoice from supplier		Purchase receipt	Purchase receipt	Documentation and /observation	Treasurer and procurement committee	September 2020
Objective 4. Production of 10,000 paper bags by October 2020	Output 4.1 Funds allocated for procuring 20 bags	Activity 1. Collecting monies allocating for paper bag production	Approved budget documented	Approved letter/email	Documentation	Treasurer	October 2020
	Output 4.2 9,000 bags production produced	Activity 2. Identify suitable company and price quotes	Invoice collected from different company	Procurement meeting minutes	Documentation and /observation	Mshindi Youth Group	October 2020

Source: Designed by the Researcher (2020)

5.4 Participatory Evaluation

The participatory evaluation was used to ensure the active involvement of each member in the program. Members framed questions used for the evaluation of the program, its outcomes and impact measurements collectively. This strategy increases the overall accuracy and complexity of monitoring and evaluation in this project, generating more sustainable outcomes. The key idea is that individuals with both an interest and that are affected by the project were given an opportunity to provide feedback.

The approach is also an extension of the participatory development perspective, where contexts and stakeholders are involved at all levels of the development process, including planning, implementation, and monitoring and evaluation. The benefits of applying participatory originated from the fact that it increases in local ownership, higher empowerment rates for all involved parties, more diverse analysis methods, increase in accuracy to local realities, and improvements in the impacts of development efforts (Kothari, 2014). Participatory evaluation methods, in comparison to more mainstream evaluation practices, made space for input from locals who have a specialized and more personal set of knowledge on the community's needs.

Participatory evaluation solves the challenge of identifying practices and data collection methods, especially when working with multiple stakeholder groups that have clashing values and objectives. Another challenge to implementing participatory evaluation methods is maintaining the balance in power dynamics between different stakeholders of the development project, including the evaluation

team itself. As part of project teams, evaluation teams held an authoritative position and these evaluators had the potential to hold more power than local stakeholders. Ultimately, this power balance can be reflected by skewed results.

Participatory evaluation of this project involved all the stakeholders of the project, including Mshindi Youth Group, Village government members and other stakeholders and it took place six months after the start of project implementation and another evaluation will take place six months later. All stakeholders of the project and other people who were involved during the community needs assessment found that the project is worthwhile in improving the income of the youth in Mbezi Makabe Village. With the assistance of the Community Economic Development student and Members of the Community Based Organization, a baseline was created to ensure easy evaluation of the project after a year. Participatory evaluation in this development was part of the new wave of grassroots development in which local stakeholders at Makabe had a more valuable role in the development process. The participatory evaluation was also the key to stimulating transparency, accountability and opportunities to learn in Mshindi Youth Group.

5.4.1 Performance Indicators

A performance indicator or key performance indicator (KPI) is a type of performance measurement. KPIs evaluate the success of an organization or of a particular activity (such as projects, programs, products and other initiatives). Kylili et al., (2016) associate performance indicators which buildings renovation for the measurement of the sustainability of the projects. They attribute it to the provision of a brief foreword regarding the state of the art in building renovation projects, as well

as the suitable assessment of the level of sustainability in projects and analysing of the results. Performance indicators of the youth empowerment through the paper bag production project can be evaluated using qualitative and quantitative indicators based on the project's objectives and all the activities that were implemented, this will include all the recourses that were implemented during the implementation, including funds and time spent.

This process will also evaluate whether the youth Group members have increased income and the fact that they will no longer be dependent to their families and help all the people who depend on them in all aspects of life and mainly in ensuring that they get their basic needs of life without any struggles.

5.4.2 Participatory Evaluation Methods

Participatory evaluation is an approach that involves the stakeholders of a program or policy in the evaluation process, and involves researchers and participants working together to examine a problematic situation or action to change it for the better (Stage, 2012). It is a form of community-based participatory research and participatory action research. The evaluation is designed for the people involved in a program and its funders, with the hope that the evaluation results get used rather than sitting on a program funder's shelf (Mutabazi, et al. 2014). Tools for monitoring and evaluation in program development, including international development, such as creating a logic model outcome mapping, can be forms of participatory evaluation if stakeholders are involved. This method is endorsed by the United Nations and is used in the development programs of many countries, including Canada US and New Zealand.

Practitioners of participatory evaluation in academia include Clemencia Rodriguez and Barry. This involvement can occur at any stage of the evaluation process, from the evaluation design to the data collection and analysis and the reporting of the study (Scholars, 2014). Due to the fact that not many people were involved in the implementation of this project, all stakeholders were involved in the evaluation of this project. The methods used to collect information to be used for evaluation included meetings with CED student and the Youth Group, interviews with members of CBO and other stakeholders and a documentary review. Participatory Rural Appraisal (PRA) was used during the collection and evaluation of the project.

The PRA techniques used were key informant interview, focus group discussion, direct observation and workshops. The main issues to be evaluated were agreed through a democratic way during the Focus Group Discussion, Planning meeting and monthly meetings. The participatory evaluation will focus on progress in the work plan, Implementation of planned activities, Achievement of Objectives, Project success, Impact of the project and Project sustainability. To have a clear understanding and flow of in formations, a checklist was prepared to guide the discussion during the Workshop.

5.4.2.1 Key Informant Interview and Focus Group Discussion

For the case of the paper bag production project, key informants were Mshindi Youth Group members, CED Student and VEO. Observation was used to examine the information collected during the workshop, focus group discussion, and key informant interview.

5.4.3 Project Evaluation Summary

This section describes how the evaluation of project achievements improves decision-making, organizational learning, accountability and impact.

Table 5.2: Project Evaluation Summary

Objectives	Outputs	Activities	Performance indicator	Expected Output	Actual Output
1.1. 5 leaders and 25 members of Mshindi Youth Group received paper bag production training by September 2020	Output 1.1. Conducted training on paper bag production	Activity 1. Budget preparation for training	Approved budget documented	Prepared budget document	A budget of 150,000 allocated to support training logistic
		Activity 2. Planning and coordination of the paper bag production training	Identified participant list	Training conducted	25 members and 5 leaders received training.
	Output 1.2. A total of 30 members trained	Activity 1. Sending the invitation to 30 members of Mshindi Youth Group	Signed and confirmed letter	Received 30 names of participants from Mshindi Youth Group	30 participants attended
		Activity 2 Sending invitation to the Training Office	Signed and confirmed letter	Received name of Training officer	Training conducted by Planet Microfinance Youth project
Objective 2 registration of paper bag production group by October 2020	Output 2.1. Availability of contract documents registration available by October 2020	Activity 1. Consulting local government officer	Meeting minutes with local government officer	Hiring process completed for building paper bag production	
Objective 3. Producing 10,000 paper bags by Sept. 2020	Output 3.1. Materials available	Activity 1. Budget allocation of 673,000	Invoice collected	Budget allocated and approved	Money requested and transferred for procurement
	Output 3.2. Received invoice from supplier	Activity 2 Purchasing of materials	Purchase receipt	Purchase Receipts and delivery note from selected company	Materials received
Objective 4. Producing 9,000 paper bags for sale by October 2020	Output 4.1. Funds allocated for production	Activity 1. Collecting monies) allocated	Approved budget documented	Budget allocated and approved	Money requested and transferred for procurement
	Output 4.2. A total of 10,000 produced by October 2020	Activity 2. Selling paper bags produced	Taxed invoice and receipt	Purchase receipts and delivery note from selected company	10,000 bags of paper bags received

Source: Field Data (2020).

5.5 Project Sustainability

Sustainability is the ability of an organization to continue its mission or program far into the future. All projects have to end eventually, but the project impact should continue (Mugume, 2014). Sustainability focuses on meeting the needs of the present without compromising the ability of future generations to meet their needs. This refers to how our project will ensure its capacity functions properly regardless of the changes in internal and or external factors such as training support sources. The concept of sustainability is composed of three pillars: economic, environmental, and social, also known informally as profits, planet, and people. Increasingly, companies are making public commitments to sustainability through actions like reducing waste, investing in renewable energy, and supporting organizations that work toward a more sustainable future.

The project is financed by members' contributions and the loyalty contribution from the village government and district office. However, in the long run, the project will fully finance itself. Part of the funds will be used to execute the organization, while another percentage will be re-invested in the paper bag production business to expand the project, hence increasing sales and profits. Through the capacity building workshops, the project staff will be empowered with some skills in business expansion and appropriate knowledge feeds rationale.

5.5.1 Financial Sustainability

The project assessment has sufficient funds to meet all its resources and financial obligations. It ensures that the project has enough funds to run the project activities. In the first three months of the project, the group produced 10,000/- and was able to

sell 9,000. The group earned a profit margin (contribution margin) of 473,400/- shillings (i.e. 52.60 profit margin per unit times 9,000). If we deduct fixed costs of 199,000/- shillings, then the group earned a total profit margin of 274,400/- shillings. Hence, This paper bag production project with an initial capital of 673,000/- shillings will yield profit margins of 9,20,000/- shillings, 18,956,000/- shillings and 18,956,000/= shillings in the year one, year two and year three, respectively.

In the rest nine months of the first year, the group will make a profit margin of 9,520,000/- shillings. That is, the margin per bag times 9 months times 21,000 paper bags produced and sold. For the Second Year and the Third year, the group will produce and sell 30,000 paper bags each month. A profit margin in the second and third years is 18,936,000 shillings each year. The margin is obtained by taking the margin per bag times 30,000 paper bags produced and sold per month times 12 months. In this regard, the project will be financially sustainable.

Table 5.3: Project Financial Sustainability Analysis

Input	Kind of Cost	Quantity	Unit Cost	Total Cost (in Tsh)
Paper bag production materials	Variable Costs	Roller of paper	54,000	354,000
Paper glue	Variable Costs	8 pcs	15,000	120,000
Total Variable Costs				474,000
Pieces of wood for making paper bag	Fixed Costs	5	5,000	25,000
Brush	Fixed Costs	12 pcs	750	9,000
Ruler	Fixed Costs	24 pcs	416.67	10,000
Training	Fixed Costs	5days	30,000	150,000
Scissors	Fixed Costs	12 pcs	416.67	5,000
Total Fixed costs				199,000
Total cost of production				673,000
Paper bag produced		10000	47.4	47,400
Sold paper bag		9000	100	900,000
Profit margin for 9000 paper bags sold		9000	52.6	426,500
Less Fixed costs				199,000
Profit margin/ (loss) in the Initial 3 months of the project				227,500
Profit for the remaining 9months if 21000 paper bags sold		181000	52.6	9,520,000
Sales in the 2nd and Third year if 30,000 paper bags per month		360,000	52.6	180,936,000 (each year)

Source: Field Data (2020)

5.5.2 Political Sustainability

This project directly aligns with two major policies in Tanzania, the youth empowerment and Community Economic Empowerment Policy which aims at eradicating absolute poverty and reducing inequality in Tanzania through improving the quality of standard of life. Great support is given by the community youth group in Mbezi Makabe community. The community leaders are well informed of the group and are one of the groups they are expecting to create employment to youth at Makabe community.

5.5.3 Environment Sustainability

It is the rate of renewable resource harvest, pollution creation, and non-renewable resource depletion that can be continued indefinitely (Daniel, 2016). This project was implemented in consideration of the impacts that would be caused on the environment. During the implementation of the project, efforts were made to ensure that there were low to no negative impacts of the project on the environment. The project's sustainability goes hand in hand with the way it does not destroy the environment, which this project achieved since no environmental degradation or pollution was caused.

5.5.4 Institutional Sustainability

This refers to the activities of a particular institution related to the facilitation of decision-making and implementation of sustainability policies (Scanes, 2007). It is expected that Mbezi Makabe Village office and Mshindi Youth Group will own the project and maintain it collaboratively to provide income to its members. The spirit

of togetherness, which was further fostered, business trainings and management skills can increase their capacity in decision-making.

CHAPTER SIX

CONCLUSION AND RECOMMENDATION

6.1 Introduction

This chapter provides the conclusion and recommendations drawn by the researcher after planning, initiating and implementing the project. It gives a summary of all project phases and recommendations that inform other stakeholders interested in youth income improvement. Likewise, to the owners, it is an eye-opener for participatory supervision of projects.

6.2 Conclusions

Participatory community need assessment findings revealed a presence of various income-generating activities in Mshindi youth Group. These comprised crop production, paper bag production, food vending, dairy cattle production and Health facilities. It was discovered that several challenges hindered the practical implementation of these activities of income generation by Mshindi Youth Group. The findings revealed that lack of reliable income, capital, and access to loans, poor marketing skills and lack of business skills as the challenges facing Mshindi Youth Group. In assessing a project that would help the Mshindi Youth Group have a sustainable income, the paper bag production appeared suitable for generating a sustainable income for the community.

The assessment proved that the paper bag business at Makabe village is profitable and sustainable for members. Literature also backed up this choice of income-generating activity in this community. For instance, Widiyaningsih (2009) discovered that paper bag is widely used as a container to carry various goods, which

proves that it has a high demand in society. Ansar (2006) also proved the profitability of this project in his study.

Hence, using a participatory assessment, Mshindi Youth Group identified the resources available and the opportunities in their area, strength and weakness in the area. The assessment revealed the easy availability of raw materials in the area. It further revealed that training in making the paper bag was short and affordable. Likewise, the market for paper bags is available and constant. Finally, they started implementing paper bag production projects to generate sustainable income for their daily lives.

The project started on time with the first batch of 10000 paper bags, out of which 9000 bags were sold in the first three months. Thus, the project proved profitable and sustainable right from the first production. The profit is expected to grow day after day due to the availability of resources and the market of the products (As the increase in production is the increase in profit).

It was discovered that the project would be sustainable since the community was trained on how to produce paper bags and how to market them. The project would also be sustainable because of the market availability, and the project started by producing a profit in the Community. Moreover, participatory monitoring, evaluation and the sustainability plan ensure the success and sustainability of the project. Paper bag production proved beneficial and sustainable since the project participants were able to understand how to manage the project, transform the skills they got through the training into actual practices and make the project implementable.

6.3 Recommendations

Based on the experience gained from this particular project, the researcher provides the following recommendations for the continuity of the project and for future planned projects. As the project idea was developed from the participatory needs assessment, the project proved to be a success as it actually met people's expectations. Hence, the researcher recommends that before introducing a project, the project implementers should first conduct a thorough assessment to identify the actual community needs in the particular community where the project is expected to be implemented. This will help the project meet the community's expectations, motivate the people to take part in the project and ensure its sustainability. Furthermore, involving the community from the beginning of the project will help to avoid any possibility of duplicating the projects in the communities.

Secondly, the researcher recommends that community projects should consider empowering the beneficiaries through capacity-building training. This helps the project participants to carry on with the project activities even if the funding period is over.

The study also recommends that the emphasis should be made on kraft paper bag production because of their friendliness to the environment.

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APPENDICES

APPENDIX 1: Questionnaire for data collection

(a) Demographic information

1.Part A: Respondents' Profile

- a) Age: Between 18 – 25 years
- b) Between 26 - 40 years
- c) Between 40 – 59 years Above 60 years

2. How many people depend on you for a living?

- a) 1-5
- b) 6 – 10
- c) More than 10

3. Put a tick (v) at the row showing your level of education

Level of Education	Put a tick (v) at the row of the appropriate level of education
Below STD seven	
STD seven	
Form two dropout	
Form four	

4.Fill the table below on your marital status by putting a tick (v) in the relevant place

Marital status	Put a tick (v) in the relevant place of your marital status
Married	
Single	

5.(A): Can you rank the listed challenges facing Mbezi Makabe Youth Community?

Rank by putting a tick (v) at the appropriate row of your choice

Challenges	Put a tick (v) in the row of your choice
Lack of reliable income	
Lack of capital	
Lack of access to loan	
Poor marketing skills	
Lack of business skills	

6. (B): Rank the following sources of income found in Mbezi Makabe by putting a tick(v) in the appropriate column and row of your choice (1- Very important, 2- Important, 3- Somehow important, 4- Not important)

Sources of income	Ranks			
	1	2	3	4
Paper bag production				
Farming activities				
Food vending				
Health facilities				
Dairy farming				

7. Rank the following different ways of raising funding resources for project implementation by putting a tick (v) in the appropriate column and row of your choice showing which one is number 1, number 2, number 3 and number 4 ((1- Very important, 2- Important, 3- Somehow important, 4- Not important).

Different ways of raising funds for project implementation	Ranks			
	Number	Number	Number	Number
	1	2	3	4
Contributions from group				
Youth development fund				
Ward office				
Development Partners				
Loan from financial Institution				

8. Which of the following projects will suit your position in alleviating income poverty?

Rank by putting a tick at the appropriate row of your choice. (1- Very important, 2- Important, 3- Somehow important, 4- Not important)

Project	Put a tick of ranking in the appropriate row of your choice			
	1	2	3	4
Paper bag production				
Farming activities				
Poultry farming				
Food vending				
Dairy farming				

APPENDIX 2: Photos of the Project



MCED: Student in the process of paper bag production



MCED student in the process of production

Source: Field data (2020)




For bags with handles, separate paper handles are then fixed using adhesive glue.



The sample of the paper bags made with adhesive glue

Source: Field Data (2020)

APPENDIX 3: Certificate

<p>UMCV/K/5350/2020</p>	
<p>HALMASHAURI YA MANISPAA YA UBUNGO HATI YA KUANDIKISHWA</p>	
	
<p>Ninathibitisha kuwa kikundi cha MSHINDI YOUTH kilichopo kata MBEZI mtaa NAKABE kinachojishughulisha na utengenezaji wa mifuko mbadala (karatasi) kimeambuliwa na Halmashauri ya Manispaa ya UBUNGO kimeandikishwa leo tarehe 29/09/2020</p>	
<p>.....  MBERUJENZI WA MANISPAA Halmashauri ya Manispaa ya UBUNGO BEATRICE M. DOMINIC KWAI MKURUGENZI WA MANISPAA HALMASHAURI YA MANISPAA YA UBUNGO</p>	<p>.....  ROSE A. MPELETA MKUU WA IDARA IDARA YA MAENDELEO YA JAMII</p>

HALMASHAURI YA MANISPAA YA UBUNGO

BARUA ZOTE ZITUMWE KWA MKURUGENZI WA MANISPAA YA UBUNGO

Simu Na: 0222 – 926341
 Fax Na :0222 - 926342
 Tovuti: www.ubungomc.go.tz
 Barua pepe
 inf@ubungomc.go.tz
 Unapojibu tafadhali taja:



**MKURUGENZI WA
 MANISPAA
 MANISPAA YA UBUNGO
 S.L.P 55068
 DAR ES SALAAM**

TAREHE: 25/05/2020

KUMB:NA.AB.27/300/

Afisa Mtendaji Kata

Kata ya Mbezi**HALMASHAURI YA MANISPAA YA UBUNGO**YAH: MAFUNZO KWA VITENDO KWA MWANAFUNZI..... Albina W. Mtumbuka

Husika na kichwa cha habari hapo juu.

Mtajwa hapo juu ni mwanafunzi wa chuo cha Kikuu Huria cha TanzaniaAmekuja kwa ajili ya mafunzo kwa vitendo kuanzia tarehe 26/05/2020 hadi 24/09/2020

Naomba apewe ushirikiano ili aweze kukamilisha mafunzo yake.

Rose A. Mpelete

MKUU WA IDARA YA M/JAMII**HALMASHAURI YA MANISPAA YA UBUNGO**

Nakala:-Mkurugenzi wa Manispaa- Aione kwenye Jadala

- Mh Diwani wa kata- Kwa taarifa

-Afisa Maendeleo ya Jamii wa Kata- Shirikilana naye kumwelekeza kazi

APPENDIX 4: Training Manual

UTENGENEZAJI WA MIFUKOYA KARATASI/MIFUKO MBADALA

Kwanza kabisa ukitaka kutengeneza mifuko ya karatasi unatakiwa kuwa na vifaa vifuatavyo:-

- i. Jora la karatasi
- ii. Mbao /vibao
- iii. Gundi za mbao
- iv. Brashi kwa ajiri ya kupaka gundi
- v. Mkasi kwa ajiri ya kukatia karatasi
- vi. Vipimo kwa ajili ya kukata mbao ambazo utatumia
- vii. Ruler

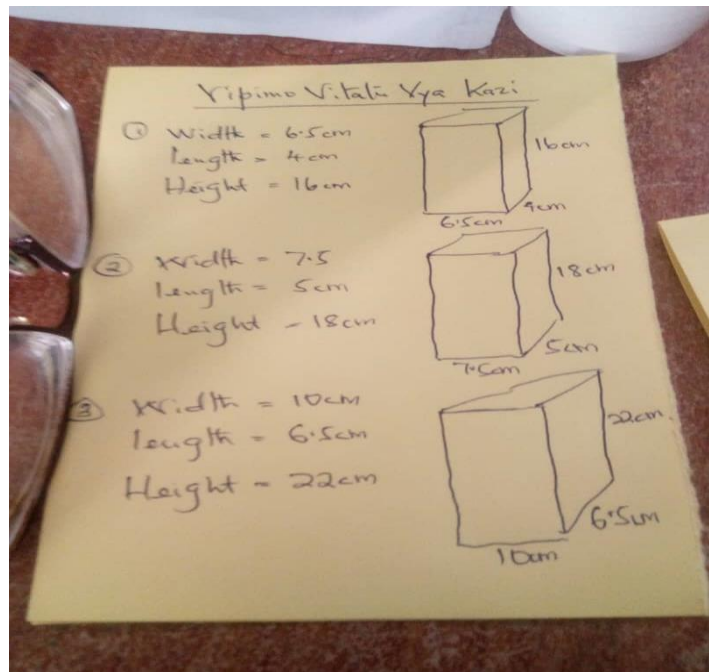
Kuna aina mbali mbali za kutengeneza mifuko kwa sasa, tutaanza na aina tatu za mifuko

- i. Mfuko mdogo
Mfuko wa nusu kilo (width 6.5cm, length 4cm, height 16cm)
- ii. Mifuko size ya kati
Mfuko wa kilo moja (Width 7.5cm, Length 5m, Height 18cm)
- iii. Mfuko mikubwa
Mfuko wa kilo mbili, (Width 7.5cm, length 6.5cm, Height 22cm)



MAMBO YA KUZINGATIA

1. Chukua vipimo hivyo nenda kwa fundi seremala, nunua mbao kisha mwambie akukatie hiyo mbao kulingana na size au utatumia ruler.



2. Bei ya mifuko utauza kulingana na gharama ulizotumia, pia utatengeneza kulingana na mahitaji au soko lililopo.
3. Ukitaka mfuko uwe na nembo basi utaenda kwa wale wanaoprint T-shirt
4. Mifuko hii haiuzwi mmoja mmoja inauzwa kwa piece kuanzia 50, 70 na 100 itategemea mteja au wateja ulionao. Na bei zinaanzia 60,70,80, 100

NB: Utaangalia na gharama ulizotumia kutengeneza mifuko yako, utaweza kupunguza au kuzidisha kutokana na gharama za upatikanaji.

NJIA YA UFUNDISHAJI

Ni shirikishi ambapo kila kijana alishiriki kwenye kupima , kukata na kuunda mifuko . Eneo mafunzo yalifonyika ni Makabe mbezi Luis.

IMEANDALIWA NA

KISSA MARIA PROSPER

PLANET MICROFINANCE YOUTH PROJECT

APPENDIX 5: List of Group Members Trained

LIST OF MSHINDI YOUTH GROUP.				
NO.	JINA	CHEO	TEL	SIGNATURE
1	Omary A. Omary	M/Kiti	0676398147	Omary
2	Violet Luhaji	Makamu M/Kiti	0717609081	Violet
3	Ismail Mohamed	Katibu	0754343627	Mohamed
4	Anna Joseph	Mwekahazina	0733134490	Joseph
5	Mariam Abdul	Mjumbe	0756492956	M. Abdul
6	Arthur D. Assey	Mjumbe	-	A.D. Assey
7	Kenneth G. Luzinga	Mjumbe	-	K. Luzinga
8	Emmanuel D. Shayo	Mjumbe	-	E. Shayo
9	Collins G. Msuya	Mjumbe	0779990678	Collins
10	Abubakar S. Abubakar	Mjumbe	-	Abubakar
11	Aaron B. Agripes	Mjumbe	0674023464	A. Agripes
12	Ally S. Musa	Mjumbe	0734993690	A.M.
13	Mohammed Msuya	Mjumbe	0692121351	M. Msuya
14	Abraham D. Nassane	Mjumbe	0717043747	Abraham
15	Adrian G. Mtai	Mjumbe	-	Adrian
16	Agness F. Ndaluika	Mjumbe	0655131250	A. Ndaluika
17	Bayo R. Nchasi	Mjumbe	-	B. Nchasi
18	Winnieaida Herman	Mjumbe	0766723584	W. Herman
19	Lisa R. Kessy	Mjumbe	0717707657	Lisa
20	Nancy H. Loko	Mjumbe	0767429319	N. Loko
21	Sigat P. Kamugisha	Mjumbe	-	S. Kamugisha
22	Benson Cadard	Mjumbe	-	B. Cadard
23	Shahadad Mwishehe	Mjumbe	0743270199	S. Mwishehe
24	Tito Hornwa	Mjumbe	0784274506	Tito
25	Reinhard Zungu	Mjumbe	0758275420	Reinhard
26	Brian Adam Mwaluka	Mjumbe	0674023464	B. Mwaluka
27	Nicephory W. Mbitte	Mjumbe	0785120525	N. Mbitte
28	Juhiana T. Manyambika	Mjumbe	-	Juhiana
29	Salome Kirnna	Mjumbe	-	Salome
30	Purity Elvis Makundi	Mjumbe	0785481315	P.M.

APPENDIX 6. OBSERVATION LIST AND RESULTS

NO	OBSERVATION LIST	WHAT WAS OBSERVED
1	Time	27 out 30 members were time consciouss, since the group proposed to start meeting at 2:30 pm
2	Involvement	30 group members involved in the preparation and making of the paper bag
3	Division of Work	5 Leaders and 25 group members participated well in the specified work
4	Accountability	30 Members of Mshindi Youth Group were accountable for all processes of paper bag production
5	Ownership	30 members of Mshindi Youth Group participated in the life cycle of the paper bag production and hence created harmony and sustainability of the project

Source: Observation by Researcher (2021)

APPENDIX 7: Interview Guide for data collection

1. What are the challenges facing Mshindi Youth Group (Mention at least three challenges)?
2. Kindly mention the source of income found in Mshindi youth Group.
3. Do you know how to raise funds in the community? If Yes, please mention three fund sources which can be raised to support income generation at Mshindi Youth Group.
4. What are the suitable ways of alleviating income poverty at Mshindi Youth Group

.....END.....

APPENDEX 8: GROUP CONSTITUTION
SEHEMU YA KWANZA

1.1 JINA NA ANWANI YA KIKUNDI

- v. Kikundi hiki kitajulikana kwa jina la **Mshindi Youth Group**

1.2 KIKUNDI KINAPATIKANA MAENEO YA

- vi. Kata ya Mbezi Mtaa wa **Makabe**
vii. **Wilaya Ya Ubungo.**
viii. **Mkoa wa Dar es Salaam.**
ix. Anuani ya kikundi ni Box **Makabe Mbezi**

1.3 MAWASILIANO YA VIONGOZI

- x. Mwenyiki 0684161097
xi. Katibu 0754343627
xii. Mweka hazina 0733134490

xiii. SEHEMU YA PILI

2.1. MALENGO YA KIKUNDI

- Lengo kuu ni kuinuana kiuchumi na kufikia malengo katika mapambano ya kiuchumi.
- Kusaidiana wenyewe endapo mmojawapo anajambo lake la furaha au amepata shida.

2.2. MADHUMUNI YA KIKUNDI

- a) Kubuni na kuanzisha miradi mbalimbali ya umoja itakayosaidia kuongeza kipato cha umoja huu ili kujikwamua kiuchumi kwa kutengeneza fursa za kiuchumi zitakazowaondolea wanakikundi hali ya utegemezi na kutengeneza fursa za ajira.
- b) Kufanya biashara kwa ueledi kufikia matarajio yetu.

- c) Kuwaunganisha wanakikundi wote naa kutekeleza malengo ya umoja kwa pamoja ili kufikia mafanikio yanayotarajiwa.
- d) Kutafuta vyanzo vingine vya fedha kwa niaba ya wanakikundi na kuwakopesha au kuendesheshea miradi ya kiuchumiya umoja.

2.3. SHUGHULI ZA KIKUNDI

- Kufanya biashara na kuinuana kiuchumi sambamba na kusaidiana kny shida na raha.

SEHEMU YA TATU

MWANACHAMA

Ili mwanachama wa kikundi hiki, mwanachama anatakiwa awe ametimiza taratibu za kujiunga na kikundi hiki kwa mujibu wa katiba hii na kanuni zingine zinazowekwa na kikundi ikiwa ni pamoja na kulipa michango na ada za uanachama kama zitakavyowekwa na wanachama wenyewe.

3.0 AINA YA WANACHAMA/MWANACHAMA

Kutakuwa na aina tatu za wanachama katika kikundi hiki ambao ni:

- a) Wanachama waanzilishi
- b) Wanachama watakojiunga baadaye (wapya)
- c) Wadhamini/wafadhili

a) Wanachama wanzilishi

Hawa ni waasisi ambao walishiriki kwa namna moja au nyingine kuanzisha kikundi hiki na kushiriki katika mchakato mzima wa kukisajili kikundi hiki.

b) Wanachama watakojiunga baadae (wapya)

Hawa ni wanachama wapya watakojiunga baada ya kikundi kuanzishwa, na lazima wapitishwe na mkutano wa kikundi baada ya kutimiza masharti ya kujiunga na kikundi hiki.

c) Wafadhili/ wadhamini

Hawa ni wanachama wanaokuja katika matukio maalum ya kikundi hiki kama vile sherehe au mkutano mkuu kwa malengo ya kutoa ushauri au kufadhili kikundi.

3.1 SIFA ZA KUWA MWANACHAMA.

Ili wanachama aweze kutambuliwa katika kikundi tutakuwa na vigezo vya kuzingatia (sifa).

- a) Awe ni mtanzania mwenye akili timamu na kujitambua.
- b) Awe tayari kuchangia/ kushiriki shughuli za maendeleo ya kikundi.
- c) Awe anatoa michango tuliyowekeana kwenye kikundi.
- d) Awe mwenye tabia na mahusiano mazuri yanayotarajiwa katika jamii

3.2 HAKI ZA MWANACHAMA

Mwanachama atakuwa na haki za msingi kama ifuatavyo;

- a) Kuchagua na kuchaguliwa kuwa kiongozi
- b) Kutoa maoni,mawazo na mapendekezo kuhusu maendeleo ya umoja huu na namna bora ya kuboresha.
- c) Kupata taarifa zinazohusu kikundi ikiwa ni pamoja na taarifa za uendeshaji, makusanyo ya fedha na matumizi ya fedha.
- d) Kuwa na mrithi wa mali zake katika kikundi
- e) Kupata fulsa zilizopo katika kikundi
- f) Kupewa heshima stahiki na haki ote kwa mujibu wa katiba hii.
- g) Kupata gawiwo endapo kikundi kitaanzisha mradi wowote.

3.3 WAJIBU WA MWANACHAMA

- a) Kuhudhuria vikao vyote vilivyopangwa kikatiba na vya dharura.
- b) Kutoa michango yote katika muda uliopangwa.
- c) Kushiriki shughuli zote za kikundi kama vile mikutano,kutembelea na kujua mahitaji ya kikundi kulingana na mtakavyokuwa mumejipngaia isipokuwa kwa taarifa (udhuru) maalum.
- d) Kutunza siri za kikundi.
- e) Kuheshimu na kuitunza katiba.

3.4 MAADILI YA MWANAKIKUNDI

Maadili katika kikundi chochote ni muhimu kwa ustawi wa taasisi hiyo. Kikundi hiki kitakuwa na maadili yake pia ambayo kila mwanachama atapaswa uyafuata na kuyazingatia ili kutoingia matatani.

- a) Kuheshimu wanakikundi wenzako.
- b) Kukubali kukosolewa pale anapoenda kinyume na maadili ya kikundi
- c) Kuhudhuria vikao vyote vya kikundi(huruhusiwi kutuma mchango bila kuhudhuria viko isipokuwa kwa sababu maalumu itakayokubalika).
- d) Kutoa au kupokea rushwa.
- e) Kutumia mali ya kikundi kwa faida binafsi.
- f) Kufanya kazi za kikundi za uzalishaji kama mgawanyo wa majukumu utakavyokuwa

3.5 UKOMO WA UANACHAMA

- a) Mwanachama atakoma kuwa mwanachama iwapo atajitoa/kujiudhuru mwenyewe kwa hiari
- b) Iwapo atashindwa kutoa michango ya mwezi kwa mfululizo wa miezi mitano (5) isipokuwa kwa ugonjwa wa muda mrefu, ikiwa ni sambamba na uongozi wa kikundi kupewa taarifa.
- c) Iwapo mwanachama atafariki.
- d) Iwapo mwanachama amebainika ametumia mali/fedha za kikundi kinyume na KATIBA atachukuliwa hatua kali za kisheria ikiwepo kupelekwa polisi na kufunguliwa kesi.
- e) Iwapo atasababisha au kuharibu mahusiano mazuri ya wanakikundi kwa kuwa chanzo cha ugombanishi au uchochezi wa kutoelewana ndani ya kikundi.
- f) Mwanakikundi kuhama eneo husika kuamia eneo lingine.
- g) Mwanakikundi kupata matatizo ya kiafya na kushindwa kuendelea na shughuli za kikundi.
- h) Kufukuzwa kutokana na utovu wa nidhamu.

SEHEMU YA NNE

4.0 UTARATIBU WA KUSAIDIANA KATIKA SHIDA NA RAHA

4.1 Kifo

- i. Endapo mwanakikundi atafariki kikundi kitatoa ya mkono wa pole kwa kiwango kitakachokubaliwa na wanakikundi kwa wakati huo ndani ya siku 30 (thelathini) tangu msiba utokee.
- ii. Mwanakikundi akifiwa na watu wafuatao (baba, mama, mke/mume, mtoto, baba mkwe/mama mkwe) kila kikundi kitachangia kiasi fedha kulingana na makubaliano ya wanakikundi wote.

Mchango huu utakabidhiwa na mwenyekiti na katibu kwa niaba ya wanakikundi kwa mfiwa.

4.2 Kuugua au kuuguliwa kwa mwanakikundi

Kwa kuwa lengo ni kusaidiana katika shida na raha na kujikwanua kiuchumi na kuboresha maisha ya familia za wanakikundi, afya ya mwanachama na familia zao ni jambo la muhimu, hivyo kila mwanachama asiye na bima atashauriwa kukata bima ya afya baada ya kuchangia gharama za bima zitakazokubaliwa na wanakikundi na kabla ya kuwa na bima kwa mwanachama atakaelazwa kwa ajili ya ugonjwa ndani ya siku tatu basi kila mwanakikundi atachangia atachangiwa kulingana na ugonjwa alionao.

4.3 Sherehe

Mwanakikundi akioa/kuolewa na kuozeza mtoto kikundi kitakubaliana kitachanga kiasi gani kama mkono wa pongezi kwa wakati huo.

SEHEMU YA TANO

5.0 MUUNDO WA UONGOZI

Kikundi kitakuwa na kamati tendaji itakayojumuisha viongozi wa nafasi tatu (3) ili kuweza kufikia malengo ya kikundi, ambao ni:

- a) Mwenyekiti
- b) Mwenyekiti Msaidizi
- c) Katibu

- d) Katibu Msaidizi
- e) Mwekahazina

5.1 SIFA ZA MWENYEKITI

- a) Awe na akili timamu
- b) Awe na umri usiopungua miaka 18
- c) Awe na uwezo wa kujieleza
- d) Awe na uwezo wa kusimamia uhai wa kikundi na maendeleo kwa ujumla
- e) Awe tayari kukitetea kikundi mahali popote.
- f) Awe anakubalika na wanakikundi na jamii kwa ujumla
- g) Awe mchapa kazi, mwadilifu na mpenda haki.

5.2 KAZI ZA MWENYEKITI

- a) Kuitisha mkutano wa kikundi
- b) Kufungua na kuendesha mkutano wa kikundi
- c) Ndiye msemaji mkuu wa kikundi
- d) Kusimamia utatuzi wa migogoro ndani ya kikundi
- e) Kutoa taarifa ya utendaji ya maendeleo ya kikundi
- f) Kupokea na kutoa taarifa kuhusu mwanakikundi au kikundi kwa ujumla.
- g) Atakuwa msimamizi mkuu wa miradi yote ya Kiuchumi ya Kikundi
- h) Atasimammia Mapato yote ya kikundi

5.3 SIFA ZA KATIBU

- a) Atakuwa mtendaji mkuu wa kikundi
- b) Awe na akili timamu
- c) Awe na uwezo wa kuratibu shughuli za kikundi
- d) Awe na umri usiopungua miaka 25
- e) Awe na uwezo wa kujieleza
- f) Awe na uwezo wa kusimamia uhai wa kikundi na maendeleo kwa ujumla
- g) Awe tayari kukitetea kikundi popote
- h) Awe anakubalika na kikundi na wanajamii kwa ujumla
- i) Awe mchapa kazi, mwadilifu na mpenda haki.

5.4 KAZI YA KATIBU

- a) Ndiye mtendaji mkuu wa shughuli za kikundi.
- b) Atahusika na utunzaji wa kumbukumbu zote za kikundi, zikiwemo za fedha

- pamoja na uandikaji wa muhtasari ya vikao.
- c) Ataandaa agenda za kikao akishirikiana na mwenyekiti.
 - d) Kupokea na kuwasilisha taarifa za mwanakikundi au kikundi.
 - e) Ndiye mshauri wa maswala ya kiutendaji na muandaaji wa taarifa ya mwaka ya utendaji wa kikundi na kuwasilisha katika mkutano mkuu wa kikundi.
 - f) Kufuatilia usajili wa kikundi na kutunza cheti cha usajili akishirikiana na Mwenyekiti.

5.5 SIFA ZA MWEKA HAZINA

- a) Awe na akili timamu.
- b) Awe na utaalamu na masuala ya fedha yaani mahesabu.
- c) Awe na uwezo wa kupiga mahesabu na kutunza kumbukumbu za fedha.
- d) Awe na uwezo wa kuandaa taarifa ya fedha (mapato na matumizi) na kuzisoma katika kikao cha kikundi.
- e) Awe mwadilifu.

5.6 KAZI ZA MWEKA HAZINA

- a) Ndiye msimamizi mkuu wa fedha za kikundi
- b) Mtunza kumbukumbu za mapato na matumizi ndani y kikundi
- c) Kukusanya michango yote iliyopangwa ndani ya kikundi.
- d) Kubuni vyanzoo mbalimbali vya mapato
- e) Kubuni miradi ya pamoja na kuhakikisha pesa zote za kikundi zinapelekwa kwenye akaunti ya kikundi.
- f) Kuandaa na kuwasilisha taarifa ya mapato na matumizi kupitia mkutano wa wanakikundi wote pia kujua madeni na faida iliyoingia ndani ya kikundi.

5.7 UCHAGUZI WA VIONGOZI

- a) Uchaguzi utafanyika kila baada ya miaka miwili(2) kuwapa nafasi wanachama wengine waweze kupata nfasi ya uongozi kwa msimu tofauti.
- b) Endapo kiongozi aliyemaliza muda atachaguliwa tena na wanakikundi na yeye akaridhia anaweza kurudia tena uongozi.

5.8 TARATIBU ZA UCHAGUZI

Kutakuwa na aina mbili ya uongozi katika kikundi;

a) Viongozi wa kuchaguliwa

Majina ya viongozi/wagombea yatapendekezwa na wajumbe kwa kila nafasi majina yasiyopungua matatu (3) yatapitishwa na kupigiwa kura na atakayepata kura nyingi zaidi ya wengine atatangazwa kuwa mshindi wa hiyo nafasi aliyopendekezwa.

b) Viongozi wa kuteuliwa

Kiongozi wa kuteuliwa atapatikana kutokana na mapendekezo ya mwanakikundi kwa kuangalia upekee wa mtu katika utendaji na uwajibikaji wake kwakuzingatia mchango wa kikundi aidha kiujuzi, utaalamu au uzoefu.

5.9 UKOMO WA UONGOZI

- Kifo
- Kujiudhuru
- Matatizo ya kiafya
- Kufukuzwa ubadhilifu wa mali za umoja au utovu wa nidhamu
- Kuishi kwa ukomo wa kugombea/kukataa kupendekezwa

SEHEMU YA SITA

6.1 MKUTANO NA VIKAO VYA KIKUNDI

Kutakuwa na mikutano ya aina tatu ambayo ni mkutano mkuu, mkutano wa dharula, mkutano wa kawaida, mkutano wa kamati tendaji na wadhamini.

i. Mkutano mkuu

Huu ndio mkutano mkuu wa maamuzi yote makubwa ya umoja na utafanyika kila mwisho wa mwaka.

Kazi ya mkutano mkuu

- Mkutano wa uchaguzi
- Kujadili na kupitisha mipango ya umoja.
- Kupitisha maboresho au mabadiliko ya katiba
- Kupokea taarifa ya mapato na matumizi

- Kukosoa, kushauri na kutoa maelekezo kwa uongozi wa umoja.

ii. Mkutano wa dharula

Mkutano huu unaweza kuitishwa muda wowotee pale inapoonekana kuna umuhimu wa kufanya hivyo kwa masilahi ya kikundi.

Masuala ya kijamii kama vile maisha au makosa ya utovu wa nidhamu yanaweza yakapelekea kuitishwa kwa vikao vya dharula.

iii. Mikutano ya kawaida

Hii ni mikutano ya kawaida ya umoja ambayo itakuwa inafanyika mara moja(1) kwa mwezi.

Kazi za mkutano wa kawaida

- Kupokea na kuyajadili maombi ya mikopo ya wanakikundi.
- Kupokea na kuyajadili maombi ya wanakikundi wapya na kuyajadili.
- Kujadili maswala mengineyo yatakwawasilishwa na kamati tendaji.
- Kujadili masuala mengineyo yanayohusu kikundi kama tabia na mienendo ya wanakikundi baada ya kuletewa na kamati ili kufanya maamuzi ya mwisho.

iv. Vikao vya kamati tendaji

Vikao vya kamati tendaji vitakuwa vinafanyika kila mwezi kutokana na vikao hivyo ndio chimbuko/msingi wa kiutendaji katika uendeshaji wa umoja kwa shughuli za kila siku na ndivyo vinavyoandaa mipango na njia za utekelezaji.

Kamati tendaji itaundwa na wajumbe watatu (3) ambao ni;

- Mwenyekiti
- Katibu
- Mwekahazina

NB; Kila mwanakikundi anawajibika kuhudhuria vikao vyote vinavyomuhusu kwa mujibu wa katiba hii

v. Taratibu za mikutano

Mkutano ili uweze kufanyika na kupata uhalali wa kuendelea sharti akidi ya wanachama isipungue 1/3 ya wanachama wote.

SEHEMU YA SABA

7.1 VYANZO VYA MAPATO YA KIKUNDI

- a) Ada ya kiingilio
- b) Michango ya wanachama
- c) Faini ya makosa mbalimbali kutoka kwa wanachama
- d) Michango kutoka kwa wafadhili mbalimbali

7.2 NIDHAMU

Kila mwanakikundi ana wajibu wa kufuata taratibu, miongozo na sheriaa za kikundi kwa mujibu wa katiba hii.

7.3 ADHABU KWA MAKOSA MBALIMBALI

NA.	SHERIA	ADHABU
1.	Kuchelewa kikao	1,000Tshs
2.	Kusinzia kwenye kikao	500Tshs
3.	Kutoa siri za kikundi	3,000Tshs
4.	Kuongea bila ruhusa ya mwenyekiti kwenye kikao	500Tshs
5.	Kutumia mali ya kikundi pasipo idhini ya wanakikundi	10,000Tshs
6.	Kujitoa kwenye kikundi kwa hiyari	10%
7.	Kiongozi kutoa siri za kikundi	5,000Tshs
8.	Kiongozi kutotimiza wajibu wake ipasavyo	15,000Tshs
9.	Kutohudhuria vikao mara tatu (3) mfululizo bila sababu za msingi	5,000Tshs
10.	Kutoka nje kikao kikiwa kinaendelea pasipo ruhusa ya mwenyekiti	1,000Tshs
11.	Mwanakikundi kuwa na tabia ya ubaguzi/ubinafsi	Ataonywa na viongozi na faini 2,000Tshs
12.	Mwanakikundi kukataa kulipa faini aliyopangiwa	Ataonywa akirudia atasimamishwa uanachama

7.4 MATUMIZI YA FEDHA ZA KIKUNDI

- a) Kukuza mtaji wa biashara
- b) Kuinuana kiuchumi kwa kupata gawiwo
- c) Kusaidia wanakikundi katika shida na raha.

7.5 UDHIBITI WA RASILIMALI ZA KIKUNDI

- a) Fedha zote za kikundi zinapaswa kuhifadhiwa kwenye akaunti ya kikundi itakayoshughulikiwa.
- b) Fedha yoyote haitatolewa kutoka benki bila kuidhinishwa na wanakikundi siku ya kikao.
- c) Kikundi kitakuwa na watia saini nne (4) ambao kati ya hao lazima kuwe na wajumbe wa kawaida wawili (mwenyekiti hatakiwi kuwa miongoni mwa watia saini kwenye akaunti ya kikundi)
- d) Nyaraka zote za fedha zitaifadhiwa na mwekahazina wa kikundi.
- e) Mwenyekiti atakuwa ndiye msemaji mkuu katika kikundi , haruhusiwi mtu yeyote kutoa taarifa za kikundi bila idhini ya mwenyekiti.

7.6 UKAGUZI WA MAHESABU YA KIKUNDI

- Ukaguzi wa mahesabu ya kikundi utafanywa na kamati ya fedha au mtu/taasisi yoyote ile itakayochaguliwa/ kuteuliwa kupitia mkutano halali wa kikundi.
- Kama kutakuwa na umuhimu wa kuteua wakaguzi wa nje, mkaguzi atakayeteuliwa hapaswi kuwa mwanakikundi au mjumbe wa kamati yoyote ile ndani ya kikundi.

SEHEMU YA NANE

8.0 MABADILIKO YA KATIBA

- i. Katiba itabadilika mara kutakapokuwa na uhitaji wa kufanya hivyo, lakini ikumbukwe pia, kwa mujibu wa katiba kila baada ya miaka miwili kikundi kitakaa kwa akidi (1/3 ya wanakikundi) iliyotumika kuangalia kama kuna ulazima wa kubadilisha baadhi ya vipengele vya katiba.
- ii. Mabadiliko yanayofanyika ni lazima wadau wajulishwe (Afisa Maendeleo ya Jamii, Serikali ya Mtaa n.k).

SEHEMU YA TISA

9.0 UTARATIBU WA KUTOA MAONI

- i. Maoni na ushauri utatolewa kwa njia ya maandishi na kuwasilisha kwa katibu wa kikundi ambaye atawasilisha katika kikao cha kamati tendaji kabla ya kuwasilisha katika mkutano wa kikundi kwa ajili ya wanakikundi kutoa maoni.
- ii. Iwapo jambo linalotolewa maoni linaitaji usiri, kamati italifanyia kazi katika mazingira ya usiri na ikibidi halitawasilishwa katika mkutano wa wanakikundi wote bali watapatiwa taarifa yake kwa namna itakayofaa.

9.1. UTATUZI WA MIGOGORO

- i. Migogoro yote inayoweza kutokea ndani ya kikundi kamati ya nidhamu/tendaji itakuwa na jukumu hilo la utatuzi wa migogoro.
- ii. Endapo kamati itashindwa mgogoro huo utaletwa kwenye mkutano wa kikundi kukiwa na wanakikundi wote napo ukishindikana utapelekwa kwa msajili wa vikundi.(Serikali ya mtaa au kwa Afisa Maendeleo ya Jamii).
- xiv.
- iii. Endapo utatokea upande hautaridhika kwa maamuzi ya msajili/Serikali watakuwa na haki ya kwenda mahakamani.

SEHEMU YA KUMI

10.0 KUVUNJIKA KWA KIKUNDI

- i. Hatua ya uvunjaji wa kikundi utazingatia maoni na hali halisi iliyopo ndani ya kikundi na idadi ya wanakikundi isipungue nusu ya wanakikundi wote katika maamuzi ya kuvunja umoja huu.
- ii. Endapo itafikia hatua ya kugawana mali za kikundi, mali ambazo hazipo katika mfano wa pesa zitauzwa na pesa zitaingizwa kwenye akaunti ya kikundi.
- iii. Pindi ikitokea kikundi hiki kuvunjika kwa maamuzi ya robo tatu ya wanakikundi kitaangaliwa kiasi kilichopo kilamtu atapatiwa stahiki zake alizochangia.

xv.

**ORODHA YA WANAKIKUNDI WA KIKUNDI CHA MSHINDI YOUTH
GROUP**

NA	JINA LA MWANA KIKUNDI	WADHIFA	NAMBA ZA SIMU	SAHIHI
1.	OMARY A OMARY	MWENYEKITI	0684161097	
2.	VAILETI LUHANJI	MAKAMU MWENYEKITI	0717609081	
3.	ISMAIL MOHAMED	KATIBU	0754343627	
4.	MARIAMU ABDULU	KATIBU MSAIDIZI	0756492950	
5	ANNA JOSEPH	MWEKAHAZINA	0738344490	
6.	ARTHUR D ASSEY	MJUMBE		
7.	KENNETH G LUZINGA	MJUMBE	-	
8.	EMMANUEL D SHAYO	MJUMBE	-	
9.	COLLINS G MSUYA	MJUMBE	0779090678	
10.	ABUBAKARI S ABUBAKARI	MJUMBE	-	
11.	AORON B AGRIPE	MJUMBE	0674023464	
12.	ALLY S MUSA	MJUMBE	0734903690	
13.	MOHAMED MSUYA	MJUMBE	0694212135	
14.	ABRAHAM O MASSAWE	MJUMBE	0717043747	
15.	ADRIAN G MTAI	MJUMBE	-	
16	AGNESS F NDALUKA	MJUMBE	0655131250	
17	BAYOICE R NCHASI	MJUMBE	-	
18	WINNIEFRIDA HERMAN	MJUMBE	0766723989	
19	LISA R KESSY	MJUMBE	0717707657	
20	NANCY H SOKO	MJUMBE	0767429319	
21	SIGOAT P KAMUGISHA	MJUMBE	-	
22	BENSON CADARD	MJUMBE	-	
23	SHAHADAD MWINSHEHE	MJUMBE	0743270199	
24	TITO HOMWA	MJUMBE	0784274506	
25	REINHAD ZUNGU	MJUMBE	0758275420	
26	BRIAN ADAM MWALUKASI	MJUMBE	-	
27	NICEPHORY W MBITTE	MJUMBE	-	
28	JULIANA T MANYAMBULA	MJUMBE	-	
29	SALOME KIVUWA	MJUMBE	-	
30	PURITY ELVIS MAKUNDI	MJUMBE	-	